



ARGYLL & BUTE COUNCIL

Housing Need & Demand Assessment 2026

Technical Supporting Paper 05

Core Output 3: Specialist Provision

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Abbreviations

This is list of frequently used abbreviations within the document.

A&B	- Argyll and Bute
ACHA	- Argyll Community Housing Association
ARP	- Afghan Resettlement Programme
CHMA	- Centre Housing Market Analysis
CHR	- Common Housing Register
CiLIF	- Children in low-income families
DSR	- Dynamic Support Register
FAM	- Future Accommodation Model
GIRFE	- Getting it Right for Everyone
GTWG	- Gypsy/Traveller Working Group
H&L	- Helensburgh & Lomond
HMA	- Housing Market Area
HNDA	- Housing Need and Demand Assessment
HSCP	- Health and Social Care Partnership
JSNA	- Joint Strategic Needs Assessment
LA	- Local Authority
LDP	- Local Development Plan
LHS	- Local Housing Strategy
LLTNP	- Loch Lomond and Trossachs National Park
NRS	- National Records of Scotland
PBSA	- Purpose Built Student Accommodation
PHS	- Public Health Scotland
PSHG	- Private Sector Housing Grant
RGD	- Rural Growth Deal
RSL	- Registered Social Landlord
SCHIP	- Social Care Housing Investment Plan
SFHA	- Scottish Federation Housing Associations
SG	- Scottish Government
SHCS	- Scottish House Condition Survey
SHIP	- Strategic Housing Investment Plan
SHR	- Scottish Housing Regulator
SHS	- Scottish Health Survey
SVRP	- Syrian Vulnerable Person Resettlement Programme
UASC	- Unaccompanied asylum-seeking young person
UHI	- University of Highlands and Islands
UKRS	- UK Refugee Resettlement

1.0 Introduction

- 1.1 This paper highlights the contribution that Specialist Provision plays in enabling people to live well, with dignity and independently for as long as possible. The paper assesses the current supply of specialist provision housing within Argyll and Bute and identifies any shortfalls with regards to the future level and type of provision which will be required to address the potential need and demand over the next 5-10 years.
- 1.2 The Scottish Government's Housing Need and Demand Assessment (HNDA) Guidance provides context relating to what aspects should be considered when assessing Specialist Provision needs. This falls under three broad categories 1. Property Needs, 2. Care and Support needs and 3. Locational or Land needs which cover six types of housing or housing-related provision, as outlined below.

Category of Housing Need

1. Property Needs =

2. Care and Support Needs =

3. Locational or Land Needs =

Type of Housing Provision

1. Accessible and Adapted Housing

2. Wheelchair Housing

3. Non-permanent housing e.g. for students, migrant workers, asylum seekers and refugees

4. Supported provision e.g. Care Homes, sheltered housing, Hostels and refuges

5. Care/support services for independent living

6. Site provision e.g. Gypsy/Traveller sites/pitches and sites for Travelling Show People

- 1.3 Many people may have similar needs, despite their individual illness, health condition, or equality characteristic. Therefore, the focus of the HNDA is on understanding and, as far as possible, quantifying, the implications for accommodation and support provision. To evidence need, as a minimum, the following key groups should be considered:

- Older people
- Disabled people
- People with a mental health condition or learning disability
- Homeless people
- People fleeing/ at risk of domestic abuse
- People requiring non-permanent accommodation e.g. homeless people, students, migrant workers, asylum seekers, refugees, care leavers, ex-offenders
- Armed forces communities
- Minority ethnic people, including Gypsy/ Travellers
- Travelling Showpeople.

- 1.4 Local stakeholders including the health sector, tend to use a range of individual definitions and categories of specialist provision. The following table summarises the Council's working assumptions regarding the relation between variant categorisations and the specialist provision typology as set out by the Centre Housing Market Analysis (CHMA) for use in HNDA analysis.

Table 1.0: Matching local categories to HNDA types of Specialist Provision

CHMA/ HNDA	1.Accessible & Adapted	2.Wheelchair	4.Supported
RSLs - Stock Categories	▪ Adapted ▪ Amenity ▪ Ambulant Disabled ▪ Medium Dependency ▪ Mobility ▪ Other Specially Adapted	▪ Wheelchair	▪ Sheltered ▪ Very Sheltered ▪ Extra Care ▪ Retirement ▪ Care Homes

- 1.5 The aim of this paper is to:
- provide a set of detailed Specialist Provision templates;
 - provide appropriate evidence of the scale and type of Specialist Provision in the local area;
 - demonstrate a clear understanding of the current scale and type of unmet need, and provision required in future;
 - identify key issues to inform the Local Housing Strategy (LHS) and Local Development Plan (LDP);
 - and to document engagement with stakeholders.
- 1.6 In completing this element of the HNDA, Council housing practitioners and planners engaged with a range of partners and stakeholders. In particular, health and social care partners were involved in the sharing of evidence, identification of needs and joint planning for solutions across health, social care and housing. The Housing Contribution Statement, incorporated in the Health and Social Care Partnership (HSCP's) Joint Strategic Plan, has been one key focus of these discussions, supplemented with the Health and Care and Housing Needs Assessment produced jointly by Argyll & Bute Public Health Information and the Council's Housing Service in 2024 and the HSCP's Care Homes & Housing work strand which is ongoing.
- 1.7 Each of the Specialist Provision templates follows a similar format:
- a) Strategic Framework – National and local policies and strategies
 - b) Property Needs – The model of accommodation or type of service
 - c) Client Group – Who the provision is suitable for
 - d) Evidence – Current type and level of needs and provision. Any gaps or shortfalls in needs and provision. Future type and level of needs and provision required.
 - e) Consultation/Stakeholder engagement.

1.8 **Quality Assuring the Evidence Base**

This paper relies on primary research and stakeholder engagement as well as detailed analysis of secondary data drawn from a range of local and national reports and studies. The data has been quality assured as far as possible by ensuring that:

- Primary research involved a proportionate, statistically valid sample of households within each HMA and across Argyll & Bute as a whole. The achieved sampling provides an acceptable, statistically robust margin of error for the population of the authority and the individual HMAs.
- Triangulating data sources, across Health & Social Care needs, housing waiting lists, stock and lets figures, homeless data and other sources. With the results of the primary HNDA Household Surveys and stakeholder engagement allowing stronger data quality assurance. enhanced through the range of triangulated processes and additional direct engagement.
- Joint working with HSCP colleagues and specialists in specific areas, such as Public Health Information analysts, specialist housing providers, senior HSCP managers for key client groups, and others helped to ensure that data has been quality assured, and the most appropriate evidence has been highlighted in the HNDA.

A dedicated short-life, joint working group was convened by Argyll and Bute HSCP to develop the 2024 Joint Strategic Needs Assessment (JSNA). The aim of the JSNA is to identify the health and social care needs of the population of Argyll and Bute in order to inform the HSCP Strategic and Commissioning Plan. The JSNA findings also underpin the revised 2025 Housing Contribution Statement and HNDA.

The Argyll & Bute HNDA Household Survey undertaken in 2025 included specific questions on particular needs issues and we received 3,299 valid responses. The household survey was undertaken via interviews, as well as by telephone and online consultation.

The Argyll and Bute Strategic Housing Forum continues to engage with a range of partners, including HSCP. The dedicated Housing Occupational Therapist (OT) has enabled further examination, validation and cleansing of waiting list and other datasets in relation to particular housing and support needs. In addition, Housing Services fund a dedicated Mental Health/Addictions Practitioner. This post is focused on supporting some of the more complex homeless households; further enhancing the strategic and operational links between housing, health, and social care.

All of this activity has helped to inform the HNDA evidence base and highlight issues for consideration in the development of the next LHS. On this basis, the Council believes the core evidence base underpinning this HNDA is robust and credible, and that potential data gaps have been addressed via further engagement with key sectors. Nevertheless, these particular needs will continue to be a priority consideration throughout the life of the next LHS, and annual reviews and monitoring will seek to ensure consistent and enhanced analysis of high-quality data is available to inform regular HNDA updates.

The Council will undertake an Integrated Impact Assessment for the HNDA and LHS in 2026/27, and a report will be published with the finalised strategy.

Furthermore, a Social Care Housing Investment Plan (SCHIP) for Argyll & Bute is being co-created in partnership with housing, health and care providers. As well as strategic delivery partners, this will include input from people who use services, carers, and community representatives, to explore what good housing for social care looks like now and in the future, and how investment decisions can best reflect local needs and strengths. The SCHIP will provide an additional evidence base to support the delivery of housing and health services to meet the needs of our communities.

2.0 Contextual Overview

- 2.1 In addition to the Scottish Government's Local Housing Strategy Guidance, 2026, and the CHMA's Housing Need and Demand Assessment guidance published in 2020 and updated in 2026; there are a wide range of relevant strategic documents and policy agendas, at both national and local level, which provide the contextual framework for strategic planning in relation to housing and support services for those with particular needs; including people with protected characteristics under equalities legislation.

The following includes some key policy documents and thematic strands but is by no means an exhaustive list.

- Housing (Scotland) Act 2001, 2006 and 2025
- Housing (Scotland) Bill
- National Health and Wellbeing Outcomes and the Integrated Health and Social Care Agenda
- Public Health Scotland / Public Health etc (Scotland) Act 2008
- Equality Act 2010
- UN Convention – The Rights of Persons with Disabilities
- Fairer Scotland Agenda
- Argyll & Bute HSCP Strategic Plan (incorporating the Argyll & Bute Housing Contribution Statement)
- Child Poverty (Scotland) Act 2017
- Child Poverty Action Plan, Argyll & Bute Council
- Best Start Bright Futures Tackling Child Poverty Delivery Plan 2022-2026
- Population Health Framework
- Dementia strategy for Scotland: [Everyone's Story, 2023](#)
- Getting It Right for Everyone (GIRFE)
- My Health, My Care, My Home
- Improving the Lives of Scotland's Gypsy/Travellers Action Plan 2024
- Guidance on the Provision of Equipment and Adaptations 2023
- Anti-Racism Delivery Plan 2026-2030, Scottish Government
- Scotland's Population Health Framework 2025
- NHS Scotland Operational Improvement Plan 2025
- National Islands Plan 2026

Further relevant national and local policies and strategies are referenced in the subsequent templates of this report.

2.2 The primary, national strategic imperative has been to move the balance of care away from care homes and towards care in the home and community. A key challenge for specialist housing provision will be to provide both purpose built and adapted housing across all tenures to enable people to live in their own homes, as long as possible; and to provide the care that is required.

2.3 The Argyll & Bute Housing Contribution Statement, 2025, supports and reinforces the current LHS outcome three *“To enable people to live independently in their own homes”* and contributes to the Argyll and Bute Health and Social Care Partnership (HSCP) Joint Strategic Plan.

2.4 Housing, Health and Particular Needs data sources and evidence base

In addition to a range of local and national datasets and sources, including secondary sources (i.e. data collected for other purposes such as housing management information, RSL waiting lists, Council homeless data, the national Census, local community studies, public health information, and nationally produced demographic estimates), there are a number of primary sources of information used for the purpose of informing the HNDA and LHS. These are available on relevant websites, or on request from Council Housing Services and include the following:

- Argyll & Bute HNDA Household Survey (Research Resource/Argyll & Bute Council, 2025)
- Joint Strategic Needs Assessment (Argyll & Bute HSCP & Argyll & Bute Council, 2025)
- Addressing Depopulation Research Surveys, (Argyll and Bute Council, 2025)

Other relevant data sources include:

- 2011 and 2022 Census
- Public Health Information for Scotland
- Scottish Health Survey
- Scottish House Condition Survey, Local Authority Tables
- Public Health Information for Scotland
- Scottish Household Survey Core Questions
- Scottish Government Health and Community Care Statistics
- Scottish Government Homeless and Domestic Abuse Statistics

2.5 Overview of Health and wellbeing in Argyll and Bute

There are various statistical sources that provide an overview of the health and wellbeing of Argyll and Bute residents. We have compared health data from the Scottish House Condition Survey, Census, Scottish Health Survey, Public Health Information for Scotland (Scot PHO), 2023 Housing Emergency Community Survey, and the 2025 HNDA Household Survey.

2.6 The Scottish House Condition Survey (SHCS)

The Scottish House Condition Survey provides statistics on the proportion of households where one or more members are long term sick or disabled by tenure and household type. Whilst the data is based on a small sample, it is a useful source to provide a baseline and compare the differences from the Census outputs.

The 2022-2024 SHCS local authority data suggests that there is a lower percentage of households containing one or more long-term sick or disabled persons in Argyll and Bute (37%) compared to Scottish average (45%). There are also variations difference in terms of the tenure and type of household as show in table below. Due to small local sample size data on the Private Reted Sector is not available.

Table 2.0: Percentage of Households containing one or more long term sick or disabled person by Household Attributes

Local Authority	% All dwellings	Tenure			Household Type		
		Owner-occupied	Private Renting	Social Housing	Older	Families	Other
Argyll and Bute	37%	32%	*	54%	47%	10%	32%
Scotland	45%	38%	37%	64%	54%	34%	41%

*No data available due to small sample size

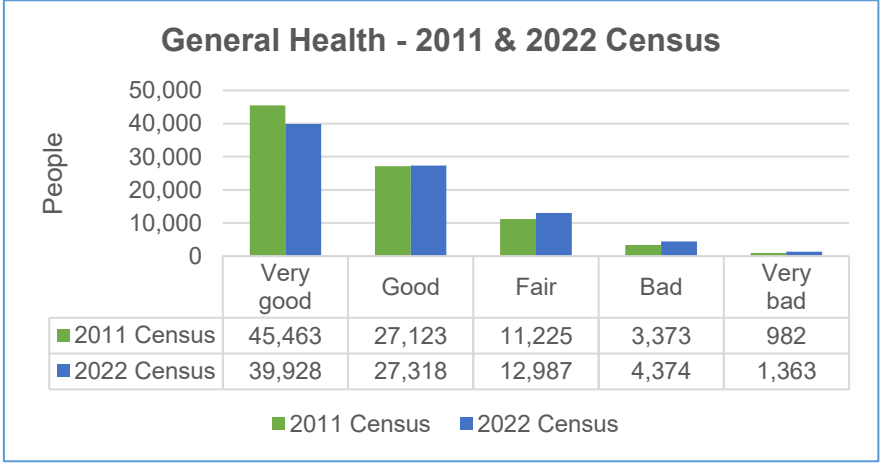
Source: SHCS Survey Local Authority Tables 2022-2024

2.7 Census 2022

In terms of general health, the 2022 Census results show that over 78% of people in Argyll and Bute report that they are in very good or good health, 15% in fair health, and nearly 7% state they are in bad or very bad health.

Those reporting that they are in very good or good health have reduced from 82% in 2011 Census, those in fair health have increased from 12.7% and those in bad or very health has also increased from 4.9%.

Chart 2.1: General Health



(Source: Census 2011, Table QS302SC and Census 2022, Table UV302)

Whilst the majority of people indicated in the 2022 Census that they are in very good or good health, a high percentage (60%) of people in Argyll and Bute are living with long-term conditions.

Table 2.2 shows a breakdown of the type of long-term health conditions for all people and by age range. The Census data indicates that as people get older, they are more likely to be affected by a long-term health condition. The percentage of people affected increases for each of the age cohorts, with 61% of people aged between 50-64 and 100% of people aged 65 and over, likely to have a long-term health condition. With younger people aged from 0-24 most likely to have a learning disability or mental health condition. People aged 25-64 show as having higher levels of mental health conditions, physical disabilities, or a long-term illness, disease or condition. For those 65+, being deaf or partially hearing impaired, physical disabilities or a long-term illness, disease or condition are the most common health conditions.

While any of these long-term conditions may require some form of specialist provision, the conditions most likely to result in a need for adapted housing or additional care services are those that are most prevalent in the older age cohorts. According to the 2022 Census overall, 10.2% of the population for instance has a physical disability, but by age 65 and over, this rises to 22.8%. Conversely, the proportion of the population with learning disabilities, learning difficulties, or developmental disorders declines among the older age bands.

Table 2.2: Long term health conditions by age group (number)

	All people	0 to 15	16 to 24	25 to 34	35 to 49	50 to 64	65+
All people in Argyll and Bute	85,970	12,554	6,497	7,998	13,901	21,620	23,400
All those with long-term health condition	51,625 (51,627)	2,331	2,582	3,325	6,237	13,310	23,840*
Deaf or partially hearing impaired	7,754 (7,756)	86	56	145	387	1,480	5,602
Blind or partially vision impaired	2429 (2,428)	56	55	84	163	420	1,650
Full/ partial loss of voice or difficulty speaking	303 (300)	35	21	10	29	56	152
Has one or more of learning disability, learning difficulty or developmental disorder	4,090 (4,088)	1,096	857	658	684	525	270
Physical disability	8,800 (8,801)	151	146	234	703	2,225	5,341
Mental health condition	7,997 (8,001)	275	909	1,267	1,980	2,299	1,267
Long-term illness, disease or condition	20,251 (20,254)	632	538	927	2,291	6,305	9,558
% with long term condition	60%	18.6%	39.7%	41.6%	44.9%	61.6%	100%

Source: Census 2022, Table UV304a

*Not all columns add up - Census published results are randomly adjusted to protect confidentiality

The Census also records how people are affected by long-term conditions or disabilities. Nearly 75% of people have reported that their day-to-day activities are not limited by their condition or disability. Whilst over 10% are limited 'a lot' and over 14% are limited 'a little' in their day-to-day activities.

Table 2.3: Long-term health condition or disability by age

	All people	0 to 15	16 to 24	25 to 34	35 to 49	50 to 64	65+	
All people in Argyll and Bute	85,970	12,554	6,497	7,998	13,901	21,620	23,400	% of people
Day-to-day activities limited a lot	9,143	317	345	385	945	2,273	4,878	10.6%
Day-to-day activities limited a little	12,592	681	612	724	1,414	3,142	6,019	14.6%
Day-to-day activities not limited	64,235	11,554	5,536	6,893	11,542	16,205	12,505	74.7%

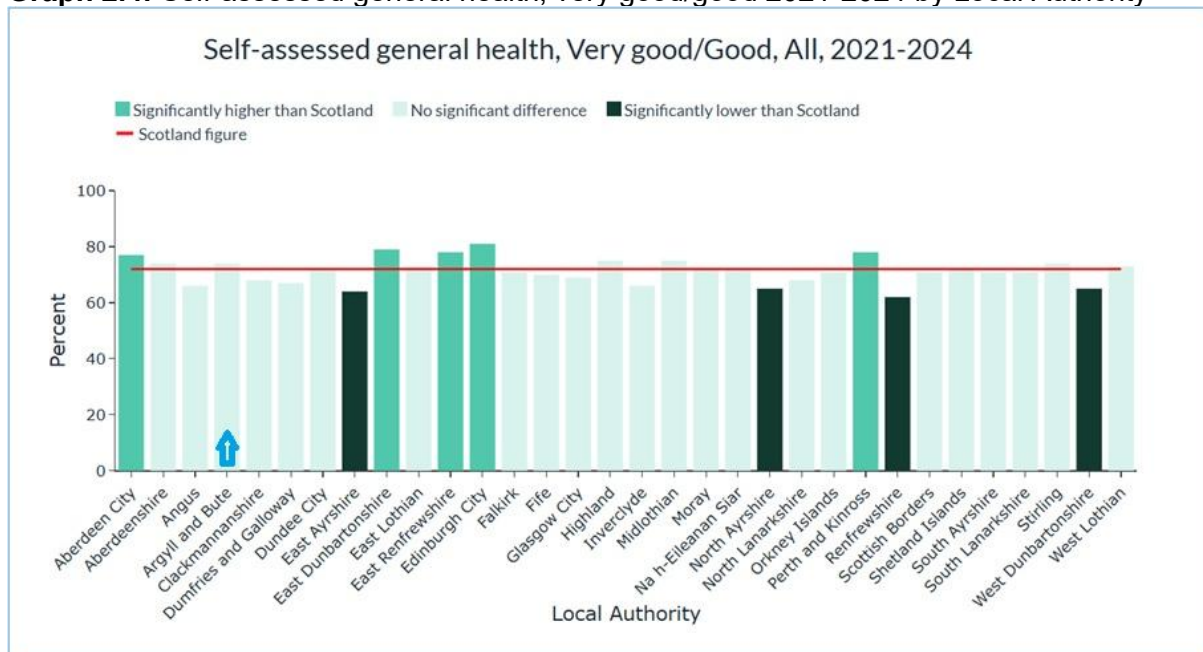
Source: Census 2022, Table UV303a

2.8 The Scottish Health Survey

The Scottish Health Survey (SHS) is undertaken using a sample of households from each local authority area. Due to the small sample sizes information is presented for combined years.

Similar to the Census 2022 outputs, the 2021-2024 Scottish Health Survey data, records that 74% of people in Argyll and Bute are in very good or good health which is slightly above the national average for Scotland of 72%.

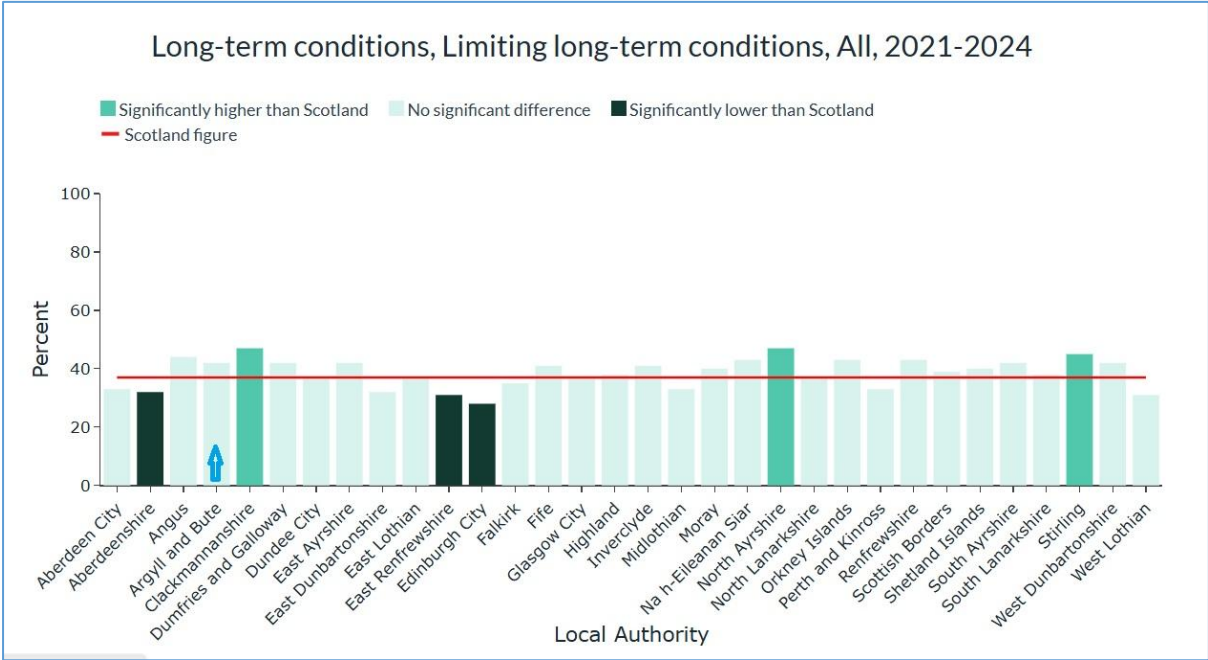
Graph 2.4: Self-assessed general health, very good/good 2021-2024 by Local Authority



Source: Scottish Health Survey 2021-2024

The 2021-2024 Scottish Health Survey data estimates that 42% of those with long-term conditions are life limiting and affect everyday life which is more than the Scottish average of 37%.

Graph 2.5: Limiting long-term conditions 2021-2024 by local authority



Source: Scottish Health Survey 2021-2024

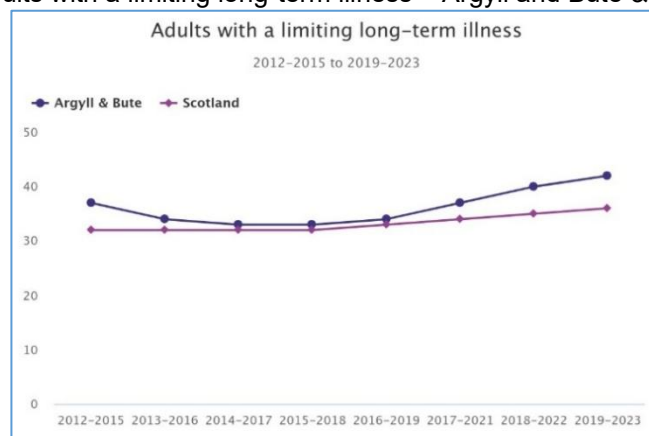
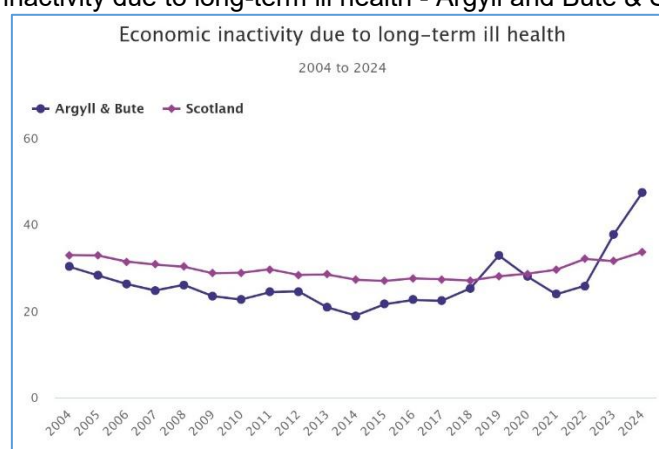
2.9 Scottish Survey Core Questions 2023

The collated Scottish Survey Core Questions is an official statistics publication which is a result of a harmonised design across the three major Scottish Government household surveys. Based on 20 core questions, it uses data from the Scottish Household Survey, Scottish Health Survey, and Scottish Crime and Justice Surveys to provide a range of health figures. Similar to the Census and Scottish Health survey data this records that over 73% of people in Argyll and Bute are in very good or good health. It estimates that 28.6% of people have ‘limiting long term physical and mental health conditions’, this data signifies that Argyll and Bute is on par with Scotland as a whole.

Source: Scottish Core Questions, 2023

2.10 Public Health Information for Scotland (Scot PHO)

The Population Health dashboard published on Scot PHO website, has been developed to support the ambitions of Scotland’s Population Health Framework, and the Collaboration for Health Equity in Scotland. It collates the latest data on population health outcomes and inequalities. The profile for Argyll and Bute provides a number of aggregated measures from a range of sources and provides comparison with the national average. As shown in the graphs below, in relation to ‘adults with a limiting long-term illness’, Argyll and Bute has a high percentile at 42% compared to the Scottish average of 36%. This is also a similar trend for ‘economic inactivity due to long-term ill health’ with Argyll and Bute showing as having 47%, which is a much higher percentile than the national average of over 33%.

Graph 2.6: Adults with a limiting long-term illness – Argyll and Bute & Scotland 2012-2023**Graph 2.7:** Economic inactivity due to long-term ill health - Argyll and Bute & Scotland 2004-2024

Source: Public Health Information for Scotland ([Scot PHO](#))

2.11 Household Surveys

The Council carried out an extensive household study in 2025, which provides more detailed, local analysis of housing and health issues across Argyll and Bute. There was also a community housing survey undertaken in 2023 in response to the declaration of housing emergency. This explored a number of areas in relation to the impact shortage of housing was having in local communities and the need for more affordable housing. The health results of these surveys are summarised in the following paragraphs.

2.12 Housing Emergency – Community Survey 2023

The community survey was undertaken as part of the declaration of the housing emergency in Argyll and Bute. Whilst the survey did not specifically focus on health questions, the results provide insight from 695 households on the impacts of housing shortages in relation to local needs and with regards to how current housing meets the needs of residents.

In response to the question '*In what ways is housing shortage having an impact on your community?*', over 49% of respondents noted that they think 'local people are stuck in homes which are not suitable for their needs'. Whilst not all of these circumstances will relate to health needs, nearly 36% think that there is a need for more housing for older people, with 6% reporting that

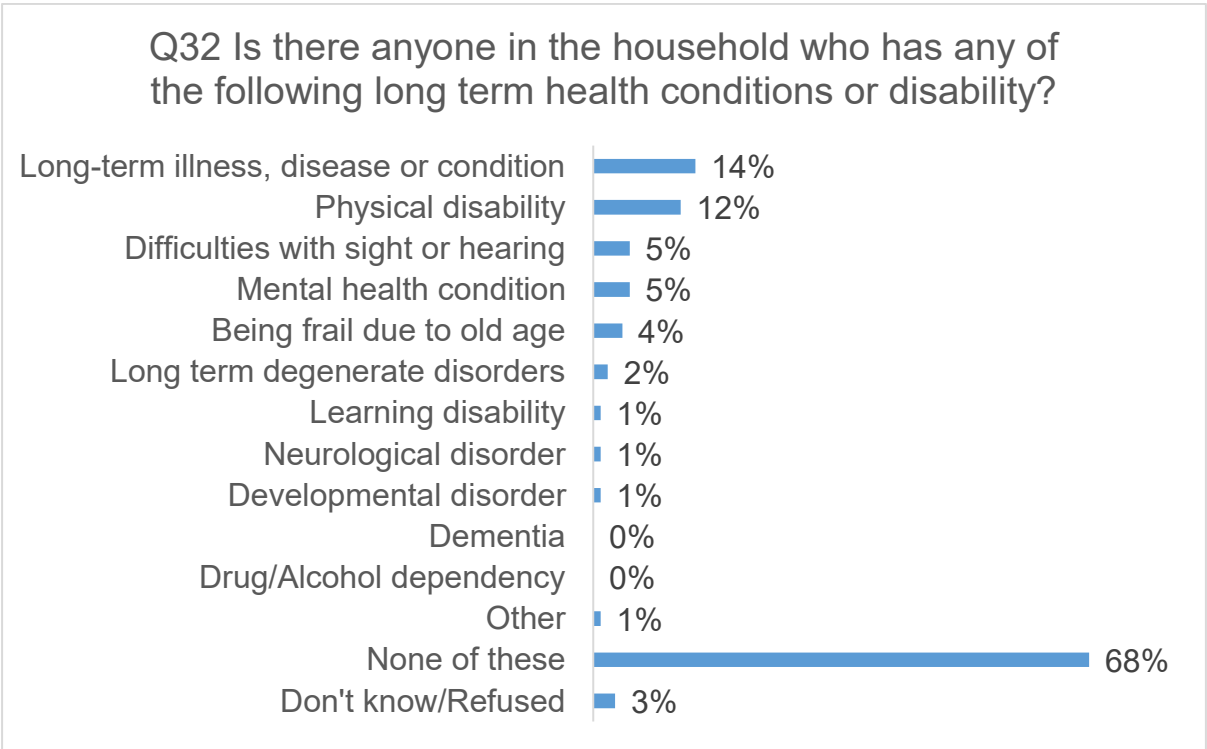
they think it would be difficult to find housing in area of choice due to shortage of accessible or amenity housing.

2.13 HNDA Household Survey 2025

The HNDA Household Survey was undertaken during June-August 2025 by Research Resource on behalf of the Council. A total of 3,299 responses to the survey were received with representation from households across each of the Housing Market Areas. This provided data accurate to a minimum of +/- 1.64% (based upon a 95% level of confidence at the 50% estimate). Please note that not all respondents completed each question so there will be a variation in base numbers.

Almost 28% of respondents (base 3,195) to the survey said someone in their household has a long-term illness, health problem, or disability, which limits their daily activities or the work they can do. The most prominent conditions listed are often related to old age. The most commonly reported conditions were a long-term illness, disease or condition (14%) or a physical disability (12%) as shown in graph and table below.

Graph 2.8: Q32 Households with long-term health conditions or disability



Base: all respondents, n=3195 *more than one option could be selected
Source: HNDA Household Survey, 2025

Table 2.9: Q32 Households with long-term health conditions or disability (unweighted and weighted – number)

Q32 Is there anyone in the household who has any of the following long term health conditions or disability?	Number (unweighted 3,195)	Number (weighted 43,663)
Difficulties with sight or hearing	116	2,094
Mental health condition	159	2,166
Physical disability	307	5,404
Learning disability	53	620
Neurological disorder	47	619
Developmental disorder	28	314
Long term degenerate disorders	49	935
Being frail due to old age	84	1,811
Dementia	11	187
Drug/Alcohol dependency	8	130
Long-term illness, disease or condition	379	6,208
Other (Please State)	38	545
None of these	2,389	29,549
Don't know/Refused	109	1,520

*more than one option could be selected

Source: HNSA Household Survey, 2025

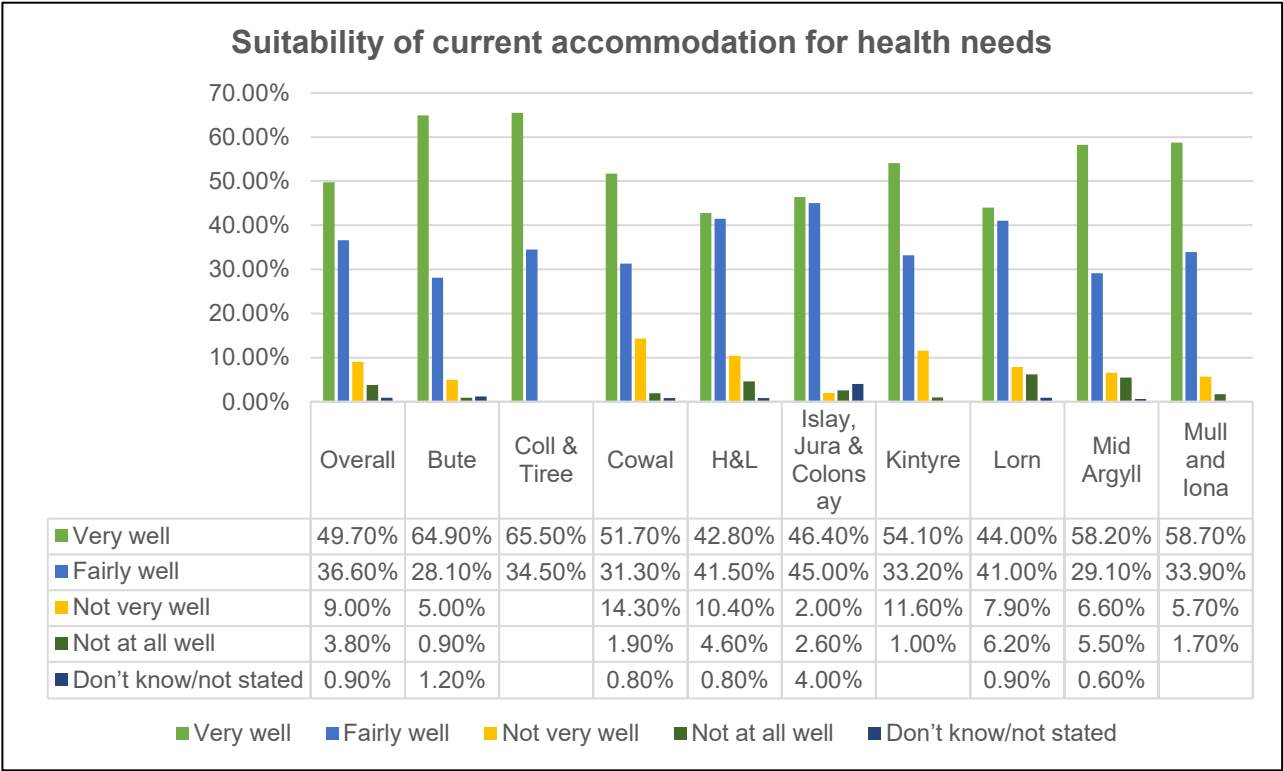
Further analysis of survey results shows that health condition or disability in households was most prevalent in the following groups:

- **By Age:** As age increases, the likelihood of health condition or disability also increased. Those aged 85+ (82%) and aged 75-84 (59%) were most likely to report that someone in their household has a health condition or disability.
- **By Tenure:** Prevalence of a health condition/disability was higher for those living in social rented accommodation (38%), than owner occupied (27%) or private rented accommodation (23%).
- **By HMA:** Households in Islay, Jura & Colonsay were most likely to report a health condition or disability in their household (43%).

Households were asked how well their current accommodation met health needs. 86% of respondents stated their home meets their health and disability needs very or fairly well. Whereas 13% advised that their home does not meet their needs very well or not at all.

Chart 2.10 breaks down the responses by HMA. Notably 100% respondents in Coll & Tiree said their current accommodation meets health needs very or fairly well, compared to Cowal which had the lowest rate at 83%.

Chart 2.10: - Survey Q33 How well do you think that your current housing meets their needs?



Source: HNDA Household Survey, 2025

2.14 Summary of Health and Wellbeing in Argyll and Bute

The data from the various sources reported in previous paragraphs, indicates that Argyll and Bute has a high level of households living with a long-term health condition or disability. Whilst there are variances in the reported figures between evidence sources, overall, it can be assumed that a high percentage of the Argyll and Bute population have a long-term health condition, albeit not all conditions will have an impact on their daily activities, work they can do, or housing situation.

2.15 Ageing Population

Specialist housing and support can be required by people of all ages; however, needs tend to become more acute in later life, and the ageing population of Argyll and Bute has been identified as a priority issue. This section considers how the ageing population of Argyll and Bute will increase during the planning period; and how this is likely to result in increased need for both care at home, with a potential increase in the need for specialist, adapted housing, and residential care.

According to National Records of Scotland (NRS) [NRS 2024 mid-year population estimates](#), rural and island areas tended to have an older age profile. The NRS 2024 estimates, show the Councils with the highest percentages of people aged 65 and over were in Dumfries and Galloway (28.0%), Argyll and Bute (27.7%), Scottish Borders (27.4%) and Na h-

Eileanan Siar (27.4%). Table 2.11 illustrates this, with comparisons to selected neighbouring authorities and the national figures.

With nearly 28% of the population in Argyll and Bute aged 65+, further analysis on the population estimates identifies that 14.5% are aged 65-74 years, nearly 10% are aged 75-84 years, and 3.2% are aged over 85 years. Which is higher compared to the estimates for Scotland as a whole and neighbouring local authority areas.

Table 2.11: Number and Percentage of Older People in Scotland & Argyll and Bute

Area	Population Estimate Total	Total Number 65+	Aged 65+	Aged 75+	Aged 85+
Scotland	5,546,900	1,138,876	611,422	391,909	135,545
		20.53%	11.02%	7.07%	2.44%
Argyll and Bute	87,690	24,320	12,720	8,739	2,861
		27.73%	14.51%	9.97%	3.26%

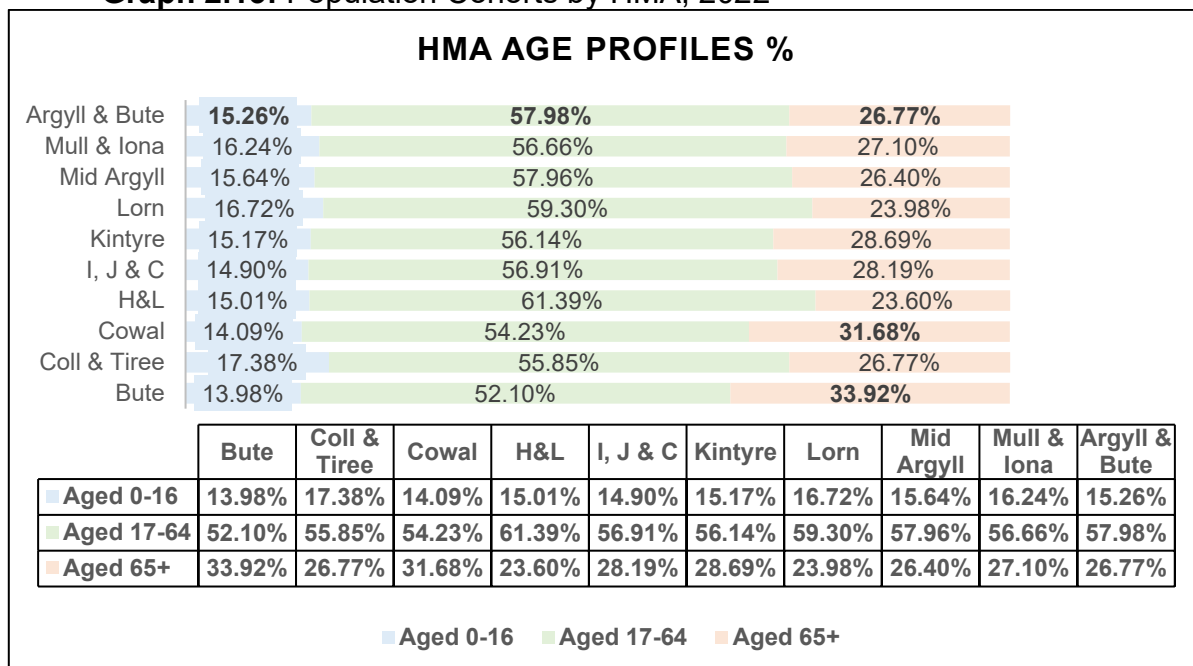
Source: National Records of Scotland, Mid-Year Estimates, 2024

Table 2.12: Number and Percentage of Older People in selected Council areas

Area – 2024 Population Estimates	Population Estimate Total	Aged 0-16	Aged 17-64	Aged 65+
Scotland	5,546,900	959,271	3,448,753	1,138,876
		17.29%	62.17%	20.53%
Argyll and Bute	87,690	13,109	50,261	24,320
		14.95%	57.32%	27.73%
Glasgow City	650,300	105,154	454,143	91,003
		16.17%	69.84%	13.99%
Highland	237,290	39,396	139,488	58,406
		16.60%	58.78%	24.61%
Inverclyde	78,880	13,034	47,678	18,168
		16.52%	60.44%	23.03%
Na h-Eileanan Siar	26,020	4,069	14,830	7,121
		15.64%	56.99%	27.37%

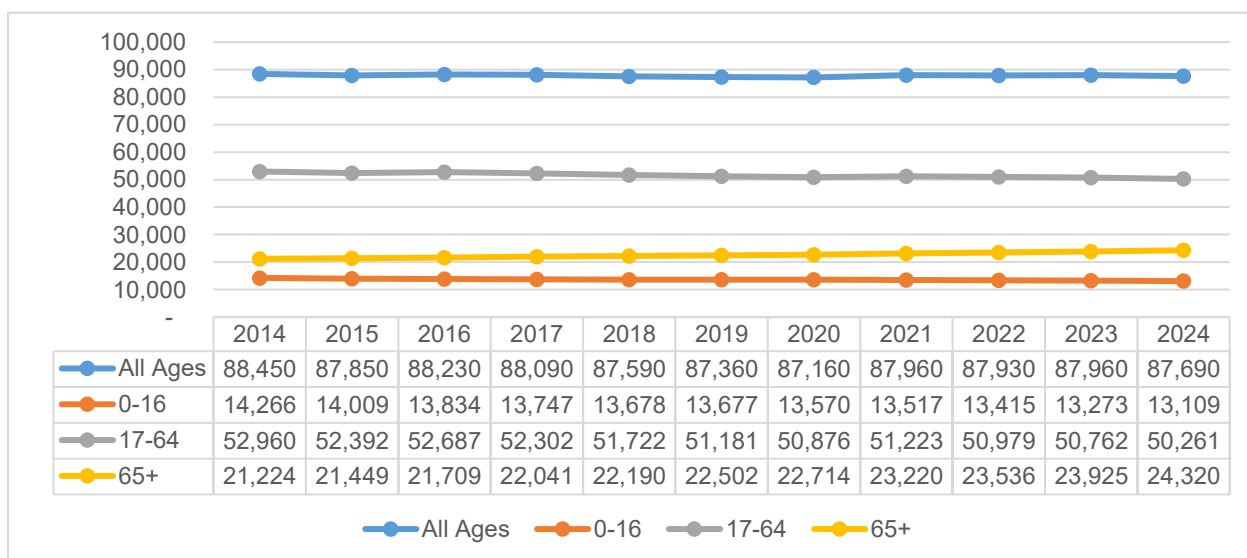
Source: National Records of Scotland, Mid-Year Estimates, 2024

- 2.16 Based on the NRS Small Area 2022 Population Estimates, there are notable variations across the sub-authority Housing Market Areas, with Bute (33.92%) and Cowal (31.68%) having higher than average proportions of people aged 65+ and lower levels of those aged 0-16. Whilst Helensburgh & Lomond (23.6%) and Lorn (23.98%) have the lowest proportions of those aged 65+.

Graph 2.13: Population Cohorts by HMA, 2022

Source: NRS, Small Area Population Estimates, Mid-2022 (2024)

- 2.17 While the total population in Argyll and Bute has declined slightly (less than 1%) between 2014-2024 it has been relatively stable over the period. However, the number of people aged 65 or over, has been increasing, with an increase of nearly 15% over the same period.

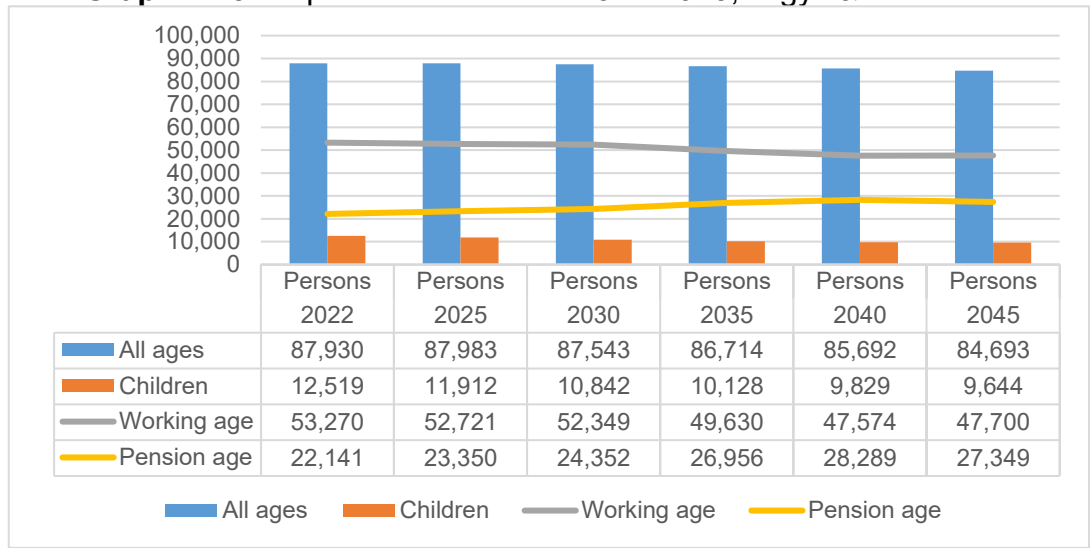
Graph 2.14: Population Estimates 2014-2024

Source: NRS Mid-year Population Estimates Time Series, 2024

- 2.18 While the principle NRS projection (2022-based) is for a decline of 1.5% in the total population of Argyll and Bute between 2025 and 2035, during the same period, the number of people of pension age is projected to increase by over 15%. Looking further ahead the overall population is expected to decrease by

nearly 4% between 2025-2045, whilst the number of people at pension age is expected to increase by 17%.

Graph 2.15: Population Estimates 2022-2045, Argyll & Bute



Source: NRS Population Projections (2022 based), 2024

Further analysis of demographic trends is presented in HNDA Technical Supporting Paper 06.

2.19 In 2025, older households (aged 65+) made up approximately 16% of the HOMEArgyll waiting list (471 applicants in total) and on average there have been around 473 older person households on the list per annum in the last three years. In addition, Trust Housing Association had 140 households registered on their ‘older people waiting list’ which is usually for those aged over 60 (April 2025). Cairn Housing Association also had 7 applicants on their waiting list, as of April 2025, for housing for people aged over 50.

Analysis of the 2025 HOMEArgyll list indicates that the majority of these older applicants (75%) were single persons and 22% were two person households, while only 3% comprised three or more persons. Overall, 85% of these older applicants required one-bedroom properties. Around one quarter of the applicants received 0 points according to the common allocation policy and would be deemed not to be in housing need; while 7% had the maximum 200 points and would be considered to be in urgent housing need. In terms of accommodation types, the main requirement was for either amenity or sheltered housing for the elderly (around half the applicants); while 16% sought housing with support or wheelchair accommodation. The majority of older applicants would accept general needs accommodation as an option, with only 21% (99 in total) stating that general needs housing was NOT an option for them. Note: applicants can select multiple options.

Table 2.16: HOMEArgyll Applicants aged 65+ by Type of Housing, April 2025

All Older Applicants (65+)	Housing with Support	Wheelchair Housing	Amenity for Elderly	Sheltered for Elderly	General Needs
471	53	22	234	175	372

Source: HOMEArgyll Waiting List, April 2025 (Abitas report)

2.20 Homelessness - those aged 65+

In terms of extreme housing need, the number of homeless presentations to the Council per annum from persons aged 65+ more than doubled between 2020/21 and 2022/23; this has since reduced over the last few years from 37 in 2022/23, down to 28 in 2024/25. This is consistent with the patterns in the overall reduction in homelessness cases in Argyll and Bute in recent years. Analysis on homeless applications from those aged 65+ has not identified any trend correlation between health circumstances and the reason why they presented as homeless. While numerically these figures may appear low, nevertheless they reflect a trend in terms of homelessness among older persons.

Table 2.17: Homeless Applicants aged 65+ and as a % of total applicants

	2020/21	2021/22	2022/23	2023/24	2024/25
All Applicants	416	399	512	492	459
Aged 65+	16	16	37	34	28
% of total	3.8%	4.0%	7.2%	6.9%	6.1%

Source: Argyll & Bute Council, HL1 Records

2.21 The Council carried out extensive primary research across Argyll and Bute in 2025 into housing and support needs of the local population, which included detailed surveys with 1,009 older households (aged 65+). The following results were highlighted:

- The vast majority of these households, around 95%, were satisfied or very satisfied with their current home.
- Of the small proportion who expressed dissatisfaction with their current home, the main reasons were heating costs, the fact that their current home needs modernised and poor property conditions.
- 46% stated that they spend more than 10% of their income on heating and consequently would be deemed to be fuel poor.
- 6% stated that their current accommodation is too expensive and that this is causing them slight/serious problems.
- Around 7% said they would *like* to move in the next couple of years, while 3% said they *needed* to move.
- 60% of those wanting or needing to move, would prefer owner occupation; around 24% would seek a social rented property; 8% also expressed interest in low-cost home ownership options, and 7% noted interest in self-build. Please note that respondents would select multiple options.

- The main reason for moving was to find a smaller home. In addition, illnesses/disabilities and retirement were also listed as important factors in their decision to move.
- Of those who were interested in moving, the majority preferred to move within Argyll and Bute (71%).
- Around 45% of the older households include someone with a long-term illness, health problem or disability. The main issues relate to long-term illnesses or conditions (21% of older households) and mobility/physical health (20% of all older households).
- Only around 8% of those with health issues/conditions stated that their current home did not meet their needs.
- There was a level of unmet need for properties without stairs (3%), specialist housing for older people (1%), and for wheelchair accommodation (0.4%).
- In terms of unmet need for adaptations, 10% of those aged 65+ required some form of adaptation, with the main requirements being level access showers and handrails.
- Around 2% identified an unmet need for home care.
- 45% of the older households expressed that there is a need for more specialist housing for the elderly in Argyll and Bute. However, the main priorities for this group were for more housing for young people and families (64%), more social rented homes (62%), and more housing for sale at low cost (62%). However, a proportion (8%) stated that there was no demand for new housing development in Argyll and Bute.

*Please note that respondents could select multiple options.

2.22 Property Condition – Ageing Population

As detailed in the results of the HNDA Household survey, some older people have identified property condition and maintenance as a key concern, with 12% of respondents noting that they have difficulty maintaining their home.

The Scottish House Condition Survey (SHCS) 2026 Local Authority report for 2022-2024, provides an overview of key indicators for older people (65+). Whilst this data source is not representative of whole population, the statistics estimates that in Argyll and Bute:

- Up to 51% of older people occupy dwellings that are off the gas grid
- 38% are estimated to be in Fuel Poverty and 23% in extreme fuel poverty
- 61% occupy dwellings that fail the Scottish Housing Quality Standard (social housing standard)
- 41% occupy properties with critical elements of disrepair and 27% of are in homes with urgent disrepair.

2.23 Summary of Ageing Population

The population of Argyll and Bute is ageing which has a range of implications for housing. As we age our needs change and households may require a range of services to remain safely in their homes, including additional support, aids and adaptations, telecare, and care services. Whilst the majority of older people are adequately housed, there is evidence of housing need within this cohort including those who require alternative housing and households who experience homelessness later in life. The Council, housing providers, and health services need to continue to work collaboratively to deliver housing and adequate support to meet evolving needs. This will be particularly pertinent in rural and Island areas where services are not always as accessible, and the range of housing options may be more limited.

2.24 Dementia and Housing Need

Dementia is a collective term for a number of progressive conditions with shared symptoms that affects the brain in different ways. There are many different kinds of dementia, [Alzheimer Scotland](#) report that there are over 100 types of illnesses and symptoms that can be described as dementia. The most common is Alzheimer's disease, but other kinds of dementia include vascular, lewy body, frontotemporal, pick's disease, and alcohol-related dementias; it is possible to have more than one type of dementia, and they are all progressive in nature.

Whilst dementia can start at any age, it is most common in people over the age of 65. Alzheimer Scotland estimate that there are currently around 1 million people in the UK living with dementia. The likelihood of developing dementia increases significantly with age, and it is estimated that 1 in 14 people aged over 65 has dementia, which rises to 1 in 6 for people aged over 80. It is estimated that around 1 in 20 people with dementia are younger than 65 ([Alzheimer Scotland](#)).

2.25 Economic Impact of Dementia

[The Economic Impact of Dementia](#) is a report commissioned from Carnall Farrar in 2024 by Alzheimer Scotland, it projects that there will be 1.4 million people in the UK living with dementia by 2040.

The report estimates that the average costs associated per person with mild, moderate and severe stages of dementia are estimated to be £28,700, £42,900 and £80,500 respectively, with increased costs driven by severity and an increasing need for more complex care. They forecast the cost of dementia in the UK to be £42 billion in 2024, increasing to £90 billion by 2040. A summary of the current and projected costs is detailed below:

Table 2.18: UK Annual Costs of Dementia

Dementia Costs	2024	2040
Unpaid Care	£21.1bn	£40bn
Social Care	£17.2bn	£40.7bn
Health Care	£7bn	£14bn
Quality of Life, Economic Losses	-£2.9bn	-£4bn
Total	£42.4bn	£90.7bn

Source: The Economic Impact of Dementia, 2024

- **Unpaid Care** – Unpaid carers are a critical part of supporting people with dementia, when current needs are not fully met by social care. 43% more people are expected to receive unpaid care by 2040.
- **Social Care** – an additional 76,000 people are projected to be living in a residential home and 30,000 in nursing homes by 2040.
- **Health Care** – Healthcare costs only make up 14% of total dementia costs, with almost half of costs attributed to secondary care
- **Quality of life, Economic Losses** - Six dementia costs linked to quality of life and economic wellbeing were calculated in this study: additional heating costs; associated legal costs, transport costs; police call-outs; the cost of scams; and a loss of consumption.

The forecasted increase in dementia prevalence is due to population growth, an aging population, and projected increases in the real-terms unit prices of care, especially social care. These numbers demonstrate the increasing scale and impact of dementia.

2.26 Dementia in Argyll and Bute

The NHS Public Health Profiles for Argyll and Bute provide current estimated numbers of prevalence of dementia across the area.

Table 2.19: NHS Estimated prevalence of dementia by area, 2023

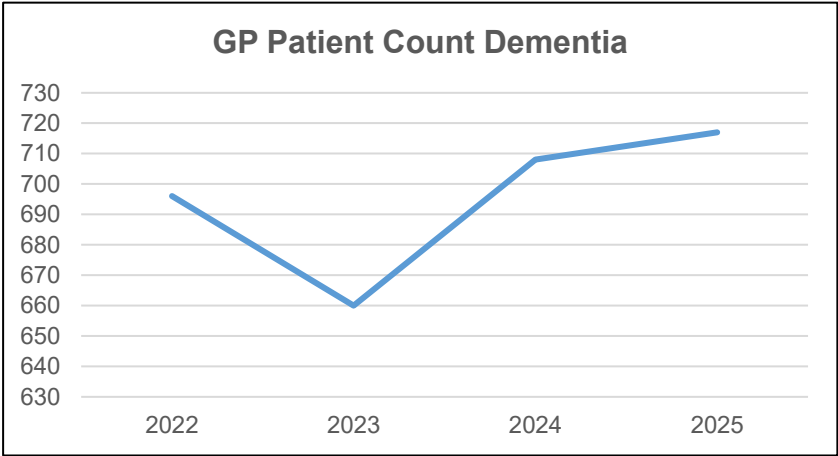
Area	Estimated Number	Crude prevalence	Lower bound	Upper bound
Argyll and Bute	1,810	2.10%	2.01%	2.20%
Bute & Cowal	516	2.43%	2.23%	2.65%
Helensburgh & Lomond	483	1.93%	1.77%	2.11%
Mid-Argyll, Kintyre and Islay	441	2.20%	2.01%	2.41%
Oban, Lorn & Isles	371	1.85%	1.68%	2.05%

Source: NHS Public Health Profiles for Argyll and Bute, 2023

The above table highlights that the crude prevalence of dementia cases is higher in both Bute & Cowal (2.43%) and Mid-Argyll, Kintyre & Islay (2.20%) areas compared to the average of 2.1% for Argyll and Bute as a whole. There are many reasons why this may be the case, including people with dementia leaving other areas for appropriate care elsewhere.

Alternative data published by Public Health Scotland provides an indication on the numbers of Disease Prevalence in General Practice (GP) clinical systems including numbers of patients receiving dementia treatment. Whilst this data won't capture all of those with a formal diagnosis in Argyll and Bute, it indicates that there has been an increase in numbers of GP patients over the last two years.

Graph 2.20: GP Patient Count Dementia



Source: Public Health Scotland, July 2025

The 2025 report '[*Living better with dementia through care and support: it's not rocket science*](#)' by the International Longevity Centre UK (ILC), supported by the Alzheimer's Society and the Peter Sowerby Foundation estimates that more than **one in three** people with dementia in the UK do not have a formal diagnosis. These estimates indicate that projected prevalence rates could be a lot higher.

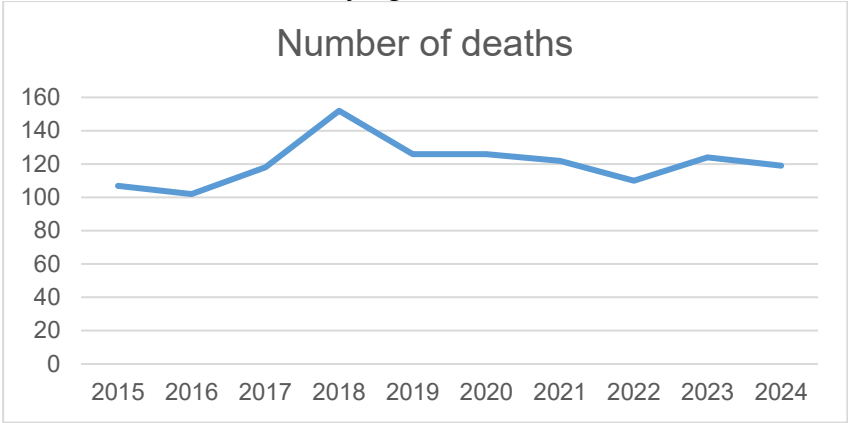
The previous 2021 HNDA Specialist Provision paper estimated that the number of people with a dementia diagnosis in Argyll and Bute would increase from 1,538 in 2017, to 1,748 in 2022, and 1,999 in 2027, an average increase of 14% per 5-year period. Based on the NHS Public Health Profiles for Argyll and Bute, there were approx. 1,810 people with a diagnosis in 2023, which indicates an overall increase of 17.7% from 2017 estimates. Based on the ageing population, it is reasonable to assume that the increase in dementia diagnosis rates will continue. Based on recent statistics, if diagnosis rates were to increase by an average of 17% over five-year periods, this could be an additional 60 people diagnosed with dementia per year. Those with a diagnosis are likely to need some form of care and potentially specialist housing provision, although this may be in their own homes.

2.27 Deaths by Alzheimer's disease and other dementias

The latest figures released by the National Records of Scotland ([*NRS*](#)) in November 2025, reveal the number of deaths caused by Alzheimer's disease and other dementias in Scotland was 6,612 in 2024 which has increased by 2% compared to 2023. The rate of deaths in Scotland is now 122 for every 100,000 people, which has almost doubled in the last two decades. Whilst deaths have increased nationally, the data for Argyll and Bute shows that

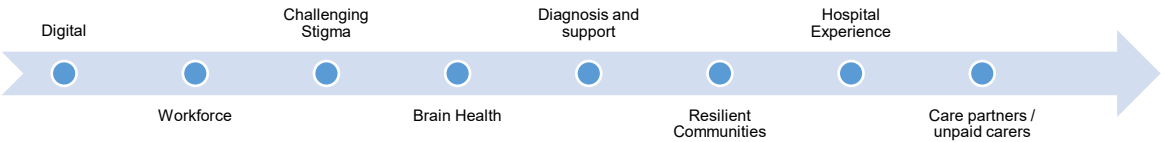
there has been a slight reduction in the number of deaths during the same period from 124 in 2023 to 119 in 2024.

Graph 2.21: Number of deaths in Argyll and Bute where Alzheimer’s disease and other dementias is the underlying cause of death



Source: NRS, 2025

2.28 Dementia continues to be a national priority in Scotland, the most recent national strategy ‘*Dementia in Scotland: Everyone’s Story, 2023*’ sets out a vision for how life with dementia might be experienced and the policy, service, and societal changes that are needed to support this. The associated Delivery Plan (2024-2026) sets out the key delivery areas, and the governance approach to these. The delivery plan reflects long term work that may show a range of shorter, medium, and longer-term benefits. The thematic priorities include:



As well as thematic priorities, the Delivery Plan also seeks to achieve areas of improvement during the lifetime of the strategy which includes:

1. Recognising dementia as a condition of the brain that affects the whole person, while upscaling efforts to address its mental health and wellbeing impacts.
2. Ensuring services and support are dementia inclusive and create environments which enable people with dementia to live their best possible life.
3. Deliver equity of access to information, treatment, care and support for people living with dementia.
4. Uphold a person’s human rights throughout their dementia journey; and
5. Ensure people are supported by a skilled, knowledgeable and trauma-informed workforce.

In relation to local needs, the Delivery Plan recognises that without strong communities, the rights of people with dementia and their care

partners/unpaid carers, would be severely undermined. This is a cross-cutting theme that acts as a platform for a number of the strategy's ambitions and outcomes, in directly supporting people to remain as active citizens and remain living at home and in their communities.

The investment in communities aims to strengthen capacity to support people living with dementia to remain at home for longer, sustain carers resilience in their role, and better enable people to return home from a hospital stay when assessed as clinically able. The Scottish Government will work with Integration Authorities, Health Boards, and Community Planning Partnerships to understand and share existing good practice, and to support community initiatives that help people to remain at home and enable them to leave hospital timeously. It is acknowledged that this needs to be part of wider system improvement and reform, recognising both the complexity of current pressures on the whole health and care system and developments in areas such as 'Getting It Right for Everyone' (GIRFE) and My Health, My Care, My Home.

- 2.29 Due to the projected ageing population it is highly likely to lead to an increase in dementia cases. The HSCP Joint Strategic Needs Assessment (JSNA) 2023, recognises that it will have to adapt health and social care services to meet the needs of an ageing population, including increasing numbers of people with dementia.

To meet the future needs of anticipated higher number of dementia cases, the HSCP will need to ensure that appropriate Services are trained in the provision of care for patients and that access to early diagnosis and support services will be available. Housing will also make a crucial contribution to this strategic planning process.

Housing plays an essential role and is well placed to contribute to delivering community and housing solutions to support people living with dementia. As well as the national strategy, there are several key documents that provide practical and strategic recommendations for housing providers.

Housing and Dementia Framework

This report by Healthcare Improvement Scotland, the Chartered Institute of Housing and Alzheimer Scotland in 2019, to provide a practice framework to support Scotland's housing sector. Developed to reflect what people living with dementia and their carers would like to be experiencing, it highlights five key housing outcomes for dementia patients and their carers:

1. Appropriate and timely housing advice.
2. Homes that are adapted or designed to suit individual needs and support independent living at home.
3. Engagement and direct involvement in decisions that matter to the individual.
4. Awareness of housing options and support to plan for the future.
5. Support to live safely and independently at home, and to participate in the life of the local community.

Living well at home: Housing and Dementia in Scotland, 2022

The Scottish Government's Housing and Dementia Forum convened between 2021-2022, heard evidence from people living with dementia as well as experts in the field of housing, dementia and care. The findings of their research are included within the report and provides five overarching recommendations on changes needed to improve housing outcomes for people living with dementia.

1. Understand what housing is available for people with dementia today in Scotland, what adaptations are required to support people with dementia to remain 'at home' and improve these options
2. Support people to access advice and information on housing options and the support which is available to them.
3. Understand and improve the relationship between housing, health and social care and other forms of support in the community.
4. Understand the main causes/journey of a person moving from one type of housing/accommodation to another in later life and how they can be better supported.
5. Housing standards & design – Improve the quality of housing and build resilience to support changing needs.

2.30 **Summary of Dementia and Housing Need**

The right advice, the right home, and the right support are all required to support people living with dementia. This will require a co-ordinated approach between health and housing providers to ensure that local needs are met. The models of accommodation, care, and support required to meet the needs of those with dementia will vary and may include bespoke supported housing and care homes; accessible and adapted properties; and/or support provision within their existing home.

2.31 **Children and Families – Housing and Support Needs**

The housing sector has an important role to play in tackling child poverty, which is a primary objective for the Scottish Government and the local authority and its partners in Argyll & Bute. The strategic framework relating to child poverty nationally and locally is set out in key documents, including:

- Child Poverty (Scotland) Act 2017
- Best Start, Bright Futures – Tackling Child Poverty Delivery Plan 2022-2026
- Argyll and Bute Child Poverty, Action Plan Review 2024-2025
- Argyll and Bute Children and Young People's Service's Plan 2023 – 2026

The Scottish Government are currently engaging and consulting on the third Tackling Child Poverty Delivery Plan. This will cover the period 2026-2031.

- 2.32 Dependent children and young people are a priority concern in terms of strategic planning for the future; and their housing and support needs are a significant element of the HNDA process. According to the definition set out in Scotland's 2022 Census, a 'dependent child' is *"any person aged 0 to 15 in a household (whether or not in a family), or a person aged 16 to 18 who's in full-time education and living in a family with his or her parent(s) or*

grandparent(s). It does not include any people aged 16 to 18 who have a spouse, partner or child living in the household. Children in couple families need not belong to both members of the couple”.

- 2.33 The NRS estimate that Argyll and Bute is projected to have one of the highest percentage decreases in proportion of children aged under 16 in Scotland. With -16.5% reduction between 2022-2032 compared to -8.5% for Scotland as a whole.

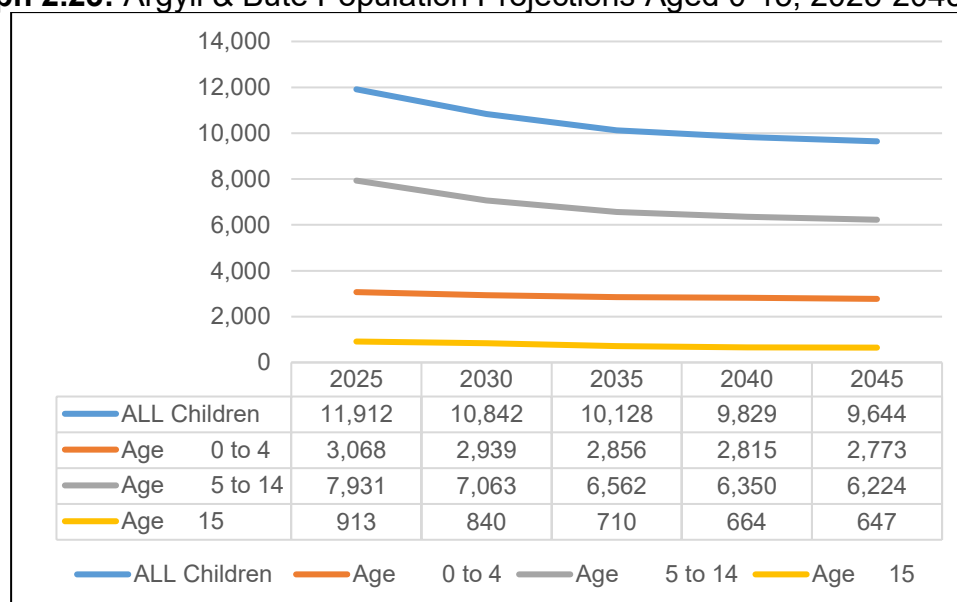
Table 2.22: % change in population by age structure: mid-2022 to mid-2032

Area name	All ages	Children	Working age	Pensionable Age
Na h-Eileanan Siar	-3.6%	-20.9%	-4.9%	10.0%
West Dunbartonshire	-4.6%	-20.4%	-5.7%	13.5%
Shetland Islands	0.1%	-19.7%	0.5%	16.1%
Inverclyde	-5.4%	-18.0%	-9.0%	14.7%
North Ayrshire	-3.1%	-17.3%	-4.9%	11.9%
Argyll and Bute	-0.8%	-16.5%	-3.8%	15.1%
Scotland	4.4%	-8.5%	4.4%	15.3%

Reference: NRS 2022 based Population Projections

In 2025, it was estimated that there were 11,912 children aged 0-15 years in Argyll and Bute, which is projected to decline by 19% to 9,644 by 2045. The biggest estimated decline will be in children aged 15 (-29%), while those aged 5-14 is estimated to decline by 21.5% and those aged 0-4 by 9.6%.

Graph 2.23: Argyll & Bute Population Projections Aged 0-15, 2025-2045



Source: NRS 2022-based Population Projections, 2025

2.34 Housing Need and Demand

In terms of housing need and demand, the HOMEArgyll Common Housing Register (CHR) in April 2025 recorded 890 households with children under the age of 16 looking for accommodation in Argyll and Bute. This equates to 29% of all active applicants (3,024); and amounts to over 1,673 persons aged 0-15. Of those 890 households, **684** were in housing need (with points) and 206 with demand for alternative housing (no points).

Table 2.24: HOMEArgyll CHR, Households with Children in Housing NEED, April 2025

HMA	1 bed	2 bed	3 bed	4 bed	5 bed	6bed+	TOTAL
Bute	0	11	14	10	2	0	37
Coll & Tiree	0	2	1	1	0	1	5
Cowal	1	41	45	17	5	1	110
H&L	0	94	78	32	5	2	211
I, J & C	0	14	13	3	0	0	30
Kintyre	0	19	13	4	3	0	39
Lorn	1	85	65	24	3	1	179
Mid-Argyll	0	30	17	6	1	1	55
Mull & Iona	0	10	5	2	0	1	18
TOTAL	2	306	251	99	19	7	684

Source: HOMEArgyll CHR April 2025

The main concentration of households with children in need on the CHR are in Helensburgh & Lomond 31% (211), Lorn 26% (179), and Cowal 16% (110); however, there are a number of these households across all HMAs, including the islands.

- **98** households have the maximum 200 points and require urgent housing including 56 statutory homeless households
- **422** of the 684 households are overcrowded
- **46** households report a severe health issue
- **165** households reported a significant health issue
- **6** households report urgent health issue
- **31** households have been subject to domestic abuse
- **100** households with children have said they are sharing kitchen / cooking facilities with non-household members, of these 96 also share a bathroom and 91 share a living room with non-household members
- **53** households have significant condition issues with current property, and **10** households cite they have severe condition issues with current accommodation

2.35 Allocations

During 2024/25, 671 applicants were rehoused by the RSLs via CHR in Argyll and Bute. Of these, 208 households included children under the age of 16 which amounts to 31% of all allocations. This is proportionately in line with the

percentage of waiting list applicants that include children aged under 16 (29% of all active applicants).

2.36 Homelessness

There were a total of 459 homeless applications made in Argyll and Bute in 2024/25. In relation to children, this included 114 (25%) presentations last year that involved children. There were 79 single parent households (17% of the total homeless cases), and 37 couples with children (8%). In addition, two applicants were in the category of “looked after children”, leaving care within last 5 years, and three households who had been ‘looked after’ over 5 years ago.

As of 31st March 2025, there were **123** households in temporary accommodation, including 27 households with total of **57** children. Two households also had access to children although they didn’t reside with them. Of these 123 households, 5 were in B&B accommodation and breaching the Unsuitable Accommodation Order. Table 2.25 records the number of homeless presentations by household type over the last five years. The number of presentations involving children has fluctuated over the last five years, with a peak of 143 households in 2022/23 which has reduced each year since then.

Table 2.25: 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

Source: Argyll and Bute Homeless Records

One of the three main objectives of the Scottish Government’s Housing Emergency Action Plan (September 2025) is ‘*ending children living in unsuitable accommodation*’. This is a vital part of the determination to eradicate child poverty. The LHS will have a continued focus to ensure that there is an adequate supply of suitable temporary accommodation.

2.37 Property condition

Property condition and the housing environment can have a significant impact on the life experiences, health and well-being of children, young people, and their families.

The Scottish House Condition Survey (SHCS) provides an overview of key indicators by certain household types, including families. Whilst this data is based on a small sample size, the statistics highlight some of the on-going

challenges that households with children are facing. The SHCS 2026 Local Authority report for 2022-2024 estimates that:

- Up to 56% of families in Argyll & Bute occupy dwellings that are off the gas grid
- 35% of families in Argyll & Bute are estimated to be in Fuel Poverty and 14% are in extreme fuel poverty
- 66% of families in Argyll & Bute occupy dwellings that fail the Scottish Housing Quality Standard compared to average of 53% for Scotland
- 37% of families occupy properties with critical elements of disrepair and 37% of families are in homes with urgent disrepair.

2.38 Children in Poverty

Child Poverty can have a detrimental impact on the health and well-being of children. The most recent Scottish Government '[Poverty and Income Inequality in Scotland 2021-24](#)' report, highlights that children are more likely to be in poverty across all reported measures compared to adults.

As set out in the Scottish Governments '*Best Start Bright Futures Tackling Child Poverty Delivery Plan 2022-2026*', to successfully tackle child poverty, no one action can make the change needed and it requires a wide action approach and cumulative impact of action across sectors to make a difference.

Housing and the right support can make a significant contribution to reducing the number of children experiencing poverty. The Council and partners are committed to continually reducing child poverty by actions such as, providing tailored information and advice; provision of affordable housing; support services; energy efficiency improvements; income maximisation services; and critically preventing homelessness.

- 2.39 Child Poverty in Scotland remains relatively high despite policy interventions. The 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.

The Department for Work and Pensions (DWP) national 'Children in low-income families local area statistics (CiLIF)', provides information on the number and proportion of children living in 'relative low income' and 'absolute low income' before housing costs. The definitions below explain how these are calculated.

Relative low-income is defined as a family whose equivalised income is below 60 per cent of contemporary median income. Gross income measure is

Before Housing Costs and includes contributions from earnings, state support and pensions.

Absolute low-income is defined as a family whose equivalised income is below 60 per cent of the 2010/11 median income adjusted for inflation. Gross income measure is Before Housing Costs and includes contributions from earnings, state support and pensions.

The CiLIF statistics show that in Argyll and Bute the number of children living in relative and absolute low-income families, decreased between 2019/20 and 2020/21. In the following years the numbers have fluctuated showing an increase in 2022/23, with minimal reduction reported for 2023/24 highlighting the on-going cost of living challenges for local families.

Table 2.26: Number of Children in Argyll and Bute living in low-income families 2019-2023/24

Year	2019/20	2020/21	2021/22	2022/23	2023/24
Relative Low Income	2,699	2,093	2,094	2,407	2,285
Absolute Low Income	1,991	1,717	1,543	1,895	1,857

Source: [CiLIF](#)

2.40 HNDA Household Survey – Standard of living

The disposable income available for households can have a bearing on the standard of living for children and what they experience. To understand more about the standard of living for children across Argyll and Bute, we included an optional question in our HNDA Household survey for households with children under 16. In total, 827 households provided a form of response, these households included 1,447 children. The composition of the households who responded is shown in the table below.

Table 2.27: Number of household members

	2 people	3 people	4 people	5 people	6 people	7 people	Unknown	Total
1 Parent Family	58	52	18	4	1	0	1	134
2 Parent Family	3	286	296	89	10	5	4	693
Total	61	338	314	93	11	5	5	827
%	7%	41%	38%	11%	1%	1%	1%	

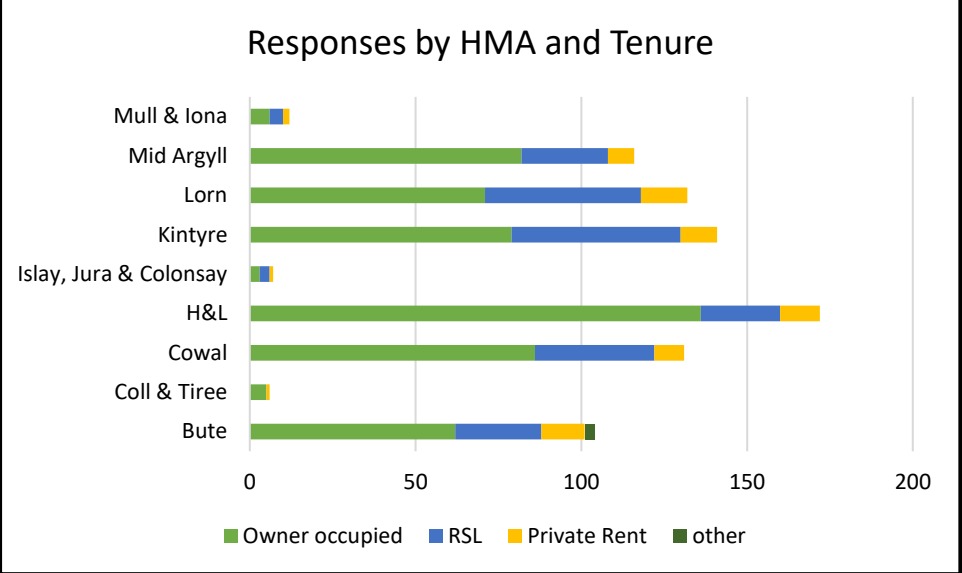
Source: HNDA 2025 Household Survey

Most households who responded owned their home 64%, under a third 26% stayed in RSL properties, and 9% resided in Private Rented accommodation.

In terms of HMA, there was representation across all although the numbers fluctuated. The majority 21% (172) stayed in Helensburgh & Lomond, 17% (141) in Kintyre, 16% in both Lorn (132) and Cowal (131), 14% in Mid-Argyll (116), 13% in Bute (104) and approx. 1% from each of the island HMAs of

Coll & Tiree; Islay, Jura & Colonsay and Mull & Iona. 1% respondents didn't provide their HMA. The following chart shows the breakdown of respondents by tenure and HMA.

Chart 2.28: Responses by HMA and Tenure



The majority of households with children who responded reported that their child/children had each of the elements in response options. Whilst this is positive, there are a number of households 'who didn't have and can't afford' each of the elements.

Table 2.29: Standard of Living - Households with Child/Children under 16

Question - <i>If you have a child or children under 16, thinking about your standard of living, please select which of these your child or children do or do not have</i>	Don't have can't afford	Don't have but don't want	Not applicable	Yes, have it
Does your child have a holiday away from home at least one week a year	129	48	40	610
Does your child have day trips with family once a month	58	42	36	690
Are there enough bedrooms for every child aged 10 or older of different sex to have their own bedroom	24	25	97	680
Does your child have access to a computer or internet for homework	6	37	71	713
Does your child have friends over for meals	24	69	80	653
Does your child have a pet	18	320	62	422
Does your child have friends over for sleepovers	18	121	105	581

Source: HNDA Household Survey Results 2025 (base 827)

Further analysis of the results has identified that:

- **16% (129)** households reported they cannot afford a holiday away from home at least one week a year. These were more likely to be RSL tenants (50%) and two parent families (55%).
- **7% (58)** households cannot afford day trips with family once a month.
- **3% (24)** households said that they do not have enough bedrooms for every child aged 10 or older of different sex to have their own bedroom. **67%** (16) stayed in RSL property, 25% were in private rented accommodation and 8% owned their home. The highest proportion of respondents were in Lorn (8), Cowal (4) and Bute (4). **54%** (13) of these households stated that they need to move, and 29% (7) would like to move.
- Less than **1%** of respondents reported that their child didn't have access to a computer or internet for homework
- **3%** households noted that they can't afford for their child to have friends over for meals
- **2%** can't afford for their child to have friends over for sleepovers
- **2%** noted that they can't afford for their child to have a pet

2.41 Cost of Living - Child Poverty Survey

In conjunction with Education, the Argyll and Bute Child Poverty team undertook a survey in 2025 with parents of school children across the area. The purpose of the survey was to understand the cost-of-living challenges being experienced to help inform future support and actions. The headline results from four key questions, have been shared with us which provide additional context to the cost-of-living pressures being experienced by families in Argyll and Bute.

The survey received a response from 567 parents, with the majority 65% residing in owner occupied accommodation, 21% in RSL/LA accommodation, 11% in private rented, and 2% either stayed with family/friends or were homeless, with only 1% preferring not to say.

In relation to current income, the majority of parents reported they were comfortable or income was tight but had enough to cover essentials. However, 51 households reported they were struggling to meet essentials, or were in serious difficulty.

- 45% - Comfortable - enough to cover essentials with some left over
- 43% - Tight - enough to cover essentials but nothing left over
- 8% - Struggling - sometimes enough to cover essentials
- 1% - In serious difficulty - often not enough to cover essentials

The survey enquired about what aspects households had struggled to afford over the last six months, with only 31% respondents noting they had not struggled to afford any of the elements detailed in the table below.

Concerningly, a number of households reported struggling with food costs, utility bills, and rent/mortgage costs.

Table 2.30: Summary of what households have struggled to afford

In the past 6 months, have you struggled to afford any of the following?	
Food	115
Gas/Electricity	142
Rent/Mortgage	81
School supplies/clothing	99
Child care costs	62
Transport costs	72
None of the above	288
Prefer not to say	65
(multiple answers could be selected)	924

Source: Argyll and Bute, Child Poverty Parent Survey, 2025

The survey also sought to understand what barriers parents encountered in relation to employment, or improving their job situation. As detailed in the table below, the main challenges reported were lack of childcare, local jobs, health, caring responsibilities, and transport difficulties.

Table 2.31: Barriers to employment or improving job situation

What barriers do you face against employment, or maintaining employment or improving your job situation?	
Lack of childcare	255
Transport difficulties	75
Health or disability (including long-term conditions)	69
Mental Wellbeing (including anxiety, depression, stress)	83
Qualifications or skills	36
Lack of local jobs	155
Criminal record	1
Caring responsibilities	117
Lack of confidence	35
Other	113
(multiple answers could be selected)	939

Source: Argyll and Bute, Child Poverty Parent Survey, 2025

2.42 Summary of Children and Families Housing and Support Needs

The data indicates that there is a range of housing pressures, with evidence that a large number of households with children are in housing need. It is also apparent from the evidence that there are children living in poverty across Argyll and Bute, which is having an impact on their standard of living. Affordable and energy efficient housing, together with range of practical and financial support is required to alleviate the poverty experienced by children and families.

2.43 Consultation/Stakeholder engagement

The detail in this section has been informed using a combination of national and local datasets, including the HNDA Household Survey, Education surveys, together with consultation with Health and Child Poverty colleagues.

3.0 Accessible and Adapted Housing

Accessible and adapted housing are critical components of the housing system to ensure that households health needs are met and that they can remain safely in their homes.

3.1 National Policies

There is a range of relevant legislative and policy strands that influence and direct specialist housing provision for particular needs groups. In addition to the key, overarching documents on Equalities and Human Rights Legislation; the integrated Health and Social Care Framework; and the Public Health Scotland agenda, the Scottish Government published new guidance on the *Provision of Equipment and Adaptations* in 2023.

The new guidance sets out the responsibilities of NHS Scotland, Local Authorities, Integration Authorities, Housing and Education partners, for the provision of equipment and adaptations. The guidance was issued as statutory guidance under the terms of 'Section 53 of the Joint Working Act'; therefore, Health Boards, Local Authorities and Integration Authorities must have regard to the advice provided. The overall aim of the guidance is to support partnerships, across Scotland, to deliver a more equitable and accessible service by:

- Remove barriers in the systems promoting seamless pathways which are consistent and equitable across the country.
- Ensure services evidence that the service user, and unpaid carer (and family members providing support and care, but who may not identify as a carer), are at the centre of provision.
- Enable choice and control for service users and unpaid carers as partners in the process of assessment and support planning.
- Focus service provision on supporting the achievement of successful outcomes for the individual, and where relevant, their unpaid carer.
- Endorse a consistent approach to the assessment for, and provision of, equipment and adaptations, which promotes prevention and early intervention, and supports self-management.
- Ensure that service users and unpaid carers have access to up to date and relevant information on equipment and adaptations.
- Promote good practice and effective partnership working in relation to equipment and adaptation provision.

The main aim of national policy in this area remains to eliminate unlawful discrimination, advance equality of opportunity to deliver high quality services, and to ensure that everyone is able to live longer healthier lives at home or in a homely setting, with a focus on prevention. Specifically, in relation to

adaptations, the aim is to move towards a tenure-blind approach that is co-ordinated and consistent across social rented and private housing sectors.

3.2 Local Policy

Argyll and Bute Council, the local Registered Social Landlords, and the Health & Social Care Partnership, along with other key partners have developed a range of local policies, plans and strategies to deliver equalities and services for particular needs groups. In addition to the current Local Housing Strategy and private sector Scheme of Assistance, these include the Housing Contribution Statement which was updated in 2025 and will be embedded in the new Health & Social Care Partnership's Joint Strategic Plan. To increase the supply of accessible housing, the Strategic Housing Investment Plan (SHIP) has a target that 10% should comprise some form of 'specialist provision' including 5% which should be fully wheelchair habitable.

3.3 Property Types

In Argyll and Bute there are a range of property types that are commonly defined as accessible housing. These include amenity accommodation; ambulant disabled; medium dependency; and other adapted properties. Some ground floor accessible mainstream housing may also be considered within this category. Wheelchair housing, extra-care housing, sheltered and very sheltered accommodation, and other forms of supported housing could also be classed as accessible housing.

Due to the different ways that RSLs categorise properties, the numbers of accessible properties can fluctuate on annual stock returns. [Appendix 1](#) shows a breakdown of stock by property type for all RSLs operating in Argyll and Bute who have provided breakdown of stock detail in 2024/25.

Generally, most new build in the social rented sector will be designed to Housing for Varying Needs Standards. The Council, RSL and Occupational Therapists work collectively to address any local needs via Strategic Housing Investment Plan (SHIP) projects including accessibility and adaptation requirements to meet health needs. [Appendix 3](#) breaks down all Strategic Housing Investment Plan (SHIP) completions by property type over the last five years.

3.4 Key Client Groups

Accessible and adapted housing will be suitable for a range of people and households to meet identified needs. This includes but is not limited to,

- People across all age groups whose current accommodation does not meet their physical/ health needs, but who do not have high dependency/ complex needs requiring significant levels of care or support.
- People with limited mobility/dexterity and low to medium dependency health conditions, but who are otherwise able to remain in their mainstream housing.

3.5 Adaptations

Adaptations to properties can include both large and small-scale provision; ranging from minor modifications such as grab rails, up to major remodelling

work. Ensuring the right provision can reduce the need for personal care services, as well as the need for admission to a hospital/care home, or the move to an alternative property.

Currently, the funding streams for adaptations remain tenure specific and there are variations in the processes for delivering adaptations to RSL or private sector properties. The Council provides mandatory and discretionary grant assistance for adaptations in the private sector via Scheme of Assistance, Private Sector Housing Grant (PSHG) funding, whereas RSL adaptations are funded via Scottish Government budget, although individual RSLs will also fund smaller adaptations from their own budgets.

Through partnership working with RSLs, the local Occupational Therapists, and the Council funded Housing Occupational Therapist, there has been a concerted effort to streamline the approach to adaptations for social housing tenants over the last few years. This has been effective in ensuring priority cases are processed timely and providing a more consistent approach locally.

The Council approved a revised Scheme of Assistance in 2025 which considered the new statutory guidance and applied an uplift to mandatory adaptations grants from 80% to 100% for private owners. The increased grant funding makes the system in Argyll and Bute more equitable across all tenures and addresses concerns from health partners for those private owners who were unable to afford the funding gap.

In recent years, constraints on the national budget for RSL adaptations have been highlighted in Argyll and Bute as an issue, and more recently constraints on the Scheme of Assistance - Private Sector Housing Grant budget has resulted in adaptation works being prioritised and any common repair grant applications being put on hold.

3.6 Evidence

The RSL sector in Argyll and Bute currently provides a range of accessible and/or adapted accommodation suitable for those with low to medium needs. The number of accessible and adapted properties in Argyll and Bute has been steadily increasing over recent years. Around 792 units (9%) of the total RSL stock in the authority area can be defined as accessible. [Appendix 1](#) sets out the distribution of stock including 'accessible' properties, across the housing market areas within Argyll and Bute (this will include some but not all adapted units due to the variations of reporting and types of adaptations undertaken).

On their annual stock returns, RSLs now provide details of properties that have been adapted annually either via Scottish Government grant funding, or where the RSL have directly funded minor adaptations. Due to the different funding sources and reporting, the annual RSL adapted stock figures varies between returns.

Around 3% (267 properties) of the existing RSL stock received some form of adaptation (via Scottish Government funding) in 2024/25, when considering

RSL stock returns which includes adaptations undertaken without funding this raises the total to 363 properties.

Around 27% of the accessible stock is located in Helensburgh & Lomond, while Bute accounts for 19%, and Kintyre 18% of this type of provision. The number of adaptations follows a similar pattern with the highest number of installations being in Helensburgh and Lomond, and Kintyre in 2024/25 as per the RSL annual returns.

Table 3.1: RSL Total Adaptations 2024/25 by HMA

HMA	No. of Adaptations
Bute	20
Coll & Tiree	2
Cowal	71
Helensburgh & Lomond	97
Islay, Jura, & Colonsay	31
Kintyre	97
Lorn	67
Mid Argyll	42
Mull & Iona	9
A&B Total	436

Source: RSL Annual Returns 2024/25

In 2024/25, Scottish Government funding assisted the installation of 393 individual RSL adaptations. 48% of these were for internal installation of safety rails and 24% were for external safety rails.

Table 3.2: Type of RSL (Stage 3) Adaptations, Argyll & Bute, 2024/25

Adaptation Type	No. of Adaptations
Alterations – Doors (Internal)	11
Alterations – Electrics / Plumbing (Internal)	24
Alterations – Storage (Internal)	3
Alterations – Windows (Internal)	3
Installations – Door Access (Internal)	11
Installations – Safety Rails (Internal)	190
Installations – Showers / Baths (Internal)	35
Installations – Stair lifts / Hoists (Internal)	12
Installations – Surfaces – Non Slip/ Tactile (Internal)	1
Paths / Steps / Paving (External)	9
Safety Rails (External)	94
TOTAL	393

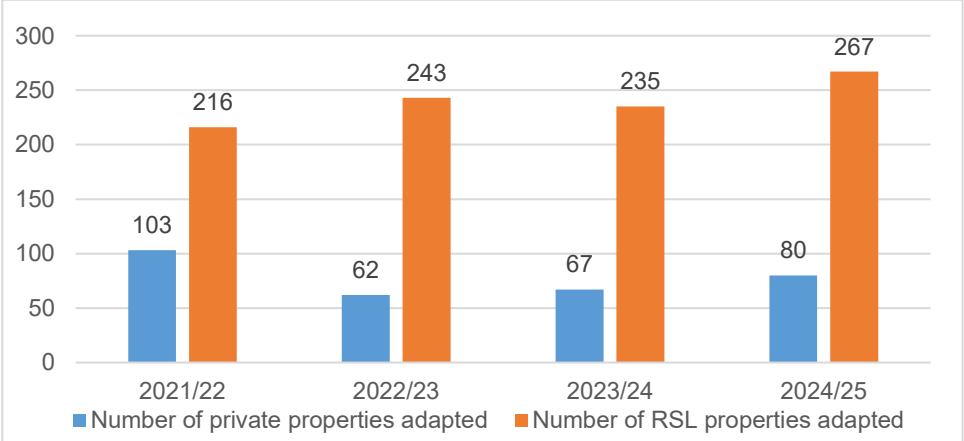
Source: Scottish Government Statistical Report, 2024/25

During 2024/25, 80 private sector properties were adapted, through the Council's Scheme of Assistance. Approx 50% related to assistance for

bathroom adaptations, 18% for access, and 14% were for stairlifts. Other types of adaptations included ramps, hoists and wash/dry units.

On average, there have been around 318 individual properties adapted per annum, and the four-year total is over 1,273. Private sector properties received funding from the Private Sector Housing Grant (over £1.8m in total); and the Scottish Government has invested just under £2.3m in RSL sector adaptations over the same period. The following graph summarises the provision of grant assisted adaptations by tenure over the last four years, between 2021/22 and 2024/25.

Graph 3.3: Annual adapted properties, by tenure, Argyll & Bute



Source: Scottish Government RSL Adaptations & Council PSHG Records

3.7 The Scottish Government (SG) publish housing statistics on various elements of Scheme of Assistance support. Table 3.4 shows the data from 2014/15 to 2023/24 for ‘mandatory adaptation assistance’ provided by local authorities in Scotland.

The figures highlight an interesting trend in relation to significant reduction (33%) in the overall number of grants approved over the ten-year period, whilst the value of grants approved over the same period has only slightly risen by just over 5%. Using a simplistic calculation, the average cost per approved grant in 2014/15 was £3,388, compared to average cost of £5,300 in 2023/24. The increase of costs could be due to a number of factors, such as more complex adaptations being required and the increase of materials and parts. What is evident from the statistics is that there are less cases approved for relatively the same budget over ten-year period.

Table 3.4: Adaptions entitled to mandatory assistance 2014/15 – 2023/24

Year	Grants approved	Total Cases approved	£ Value of Grants approved	£ Value of Total Cases approved
2014-15	6,167	6,173	20,896,857	20,966,686
2015-16	6,284	6,284	21,854,716	21,781,827
2016-17	5,909	5,909	21,926,955	21,926,955
2017-18	5,541	5,541	21,354,595	21,354,595
2018-19	5,373	5,373	21,127,907	21,104,907
2019-20	5,036	5,036	19,639,563	19,639,563
2020-21	3,013	3,013	13,189,943	13,189,943
2021-22	4,229	4,229	16,829,739	16,829,739
2022-23	4,469	4,469	20,676,018	20,676,018
2023-24	4,153	4,153	22,009,935	22,009,935

Source: SG Housing Statistics: Scheme of Assistance, 2025

National estimates of adapted properties by local authority area had previously been provided in the Scottish House Condition Survey (SHCS). The latest SHCS data was published in 2026 and covered period 2022-2024, however adapted stock data has not been published. The previous dataset from 2017-2019 suggests that 14% of the housing stock in Argyll and Bute is adapted, compared to 21% for Scotland as a whole. The largest proportions of adapted properties tend to be in flats (24%) and smaller properties or 2 or fewer bedrooms (20%).

Table 3.5: Dwellings with Adaptations by dwelling characteristics, 2017-2019

Local Authority	% of LA	Age of Dwelling		House or Flat		Number of Bedrooms	
		Pre-1945	Post 1945	House	Flat	2 or fewer	3+
Argyll and Bute	14%	13%	15%	10%	24%	20%	10%
Scotland	21%	17%	22%	18%	25%	25%	17%

Source: SHCS, Local Authority Analysis 2026

Table 3.6: Dwellings with Adaptations by Household Attribute, 2017-2019

Local Authority	Tenure			Household Type		
	Owner-occupied	Social Housing	Private Rented	Older	Families	Other
Argyll and Bute	9%	35%	-	21%	11%	9%
Scotland	17%	33%	15%	30%	12%	19%

Source: SHCS, Local Authority Analysis 2021

According to the SHCS figures, the RSL sector has the largest proportion of adapted stock in Argyll and Bute, but it should be noted that the SHCS sampling did not allow for robust disaggregation for the private rented tenure.

The proportion of RSL adapted properties in Argyll and Bute (35%) is slightly higher than the national average (33%). However, across all household types listed above, the proportion of adapted dwellings in Argyll and Bute appears to

be lower than the national averages. Due to the low sample numbers at local authority level these SHCS figures are a guide only.

The annual Scottish Household Survey 2024 results also reports statistical information in relation to adapted properties. However, due to the low sample number for Argyll and Bute (60) it does not provide sufficient comparative data.

Scottish Social Housing Charter 2024/25 – Scottish Housing Regulator

The Scottish Housing Regulator (SHR) collect statistical information on adaptations via their annual Scottish Social Housing Charter monitoring framework.

In their most recent report published in August 2025 for the year 2024/25, the overall average time to complete adaptations decreased to 44 days from 45 days in 2023/24. The average for RSLs increased to 56 days, whilst there was a reduction for local authorities (with social stock) to 36 days. The SHR report that many landlords cited that delays and reductions to the grant funding awarded by the Scottish Government for adaptations had a negative impact on their performance.

As of 31st March 2025, there were 4,297 households in Scotland waiting for adaptations which included 2,278 for RSLs and 2,019 for local authorities which was up from 4,207 in 2023/24. Data for RSLs in Argyll and Bute from SHR returns is detailed in the table below. Due to some RSLs operating over different local authority areas this will have a bearing on the average time to complete adaptations. From the data available, all RSLs are above the Scottish average on time to complete adaptations, with the exception of Bield which could be due to the amount of accessible stock they already have.

Table 3.7: SHR Argyll and Bute RSL Adaptations data 2024/25

Landlord name	Households waiting for adaptations	No. Adaptations completed during 2024/25	Average time to complete adaptations (days)
Scottish Average	4,297	n/a	44.37
Argyll Community Housing Association Ltd	62	329	72.6
Fyne Homes	44	41	118.37
West Highland Housing Association Ltd	10	20	45.65
Bield Housing & Care*	25	242	40.95
Blackwood Homes and Care*	43	78	131.46
Dunbritton Housing Association Ltd*	9	39	69.44
Trust Housing Association Ltd*	94	188	112.81

Source: SHR Charter Returns 2024/25

*RSLs who operate over more than one local authority area

3.8 HOMEArgyll RSL Outstanding Adaptations as of January 2026

Through the HOMEArgyll RSL and Health Working Group, data is being collated on the number of properties with outstanding adaptations which provides more up to date information for comparison. As of January 2026, there was a combined total of 71 properties waiting for works. Of these, 40 are priority one cases, 28 are priority two, and 3 were priority three cases. At this time the majority were anticipated to be completed by March 2026.

Priority Categories are:

- Priority 1 - Critical risk where serious harm or loss of life may occur;
- Priority 2 - Significant risk where harm may occur now, or in the near future;
- Priority 3 - Moderate risk where harm may occur if action is not taken in the longer term;
- Priority 4 - Low risk where a person's quality of life may be affected if needs are not met.

Table 3.8: HOMEArgyll Outstanding Adaptations as at Jan 2026

HMA	Number RSL properties waiting for adaptations
Bute	14
Coll & Tiree	0
Cowal	12
Helensburgh & Lomond	10
Islay, Jura & Colonsay	0
Kintyre	17
Lorn	7
Mid-Argyll	9
Mull & Iona	2
Total	71

Source: HOMEArgyll partners, January 2026

Common Housing Register – Adaptations

Households who apply to HOMEArgyll can stipulate whether they require adaptations to property to help meet their needs. As of April 2025, of the 3,117 registered applicants, 269 (9%) expressed a need for adaptations.

Common Housing Register Accessible Housing Need

The HOME Argyll waiting list in April 2025 included 1,064 disabled applicants which is over a third of the total applicants on the waiting list.

There were 314 applicants with an expressed interest for amenity housing of which 176 stated that they have a disability. 257 of the 314 applicants have been allocated points indicating that they are in housing need. During 2024/25 there were around 100 relets of accessible properties in the RSL sector (including HOMEArgyll partners, Bield, Cairn, LINK and Trust). 60 of these relets were for amenity housing and 57 of these were let by HOMEArgyll partners. Overall, the ratio of applicants in housing need (with a preference for amenity housing) to available lets for this type of provision is approximately 5:1. Only 7% of applicants who state they have a disability would not accept

mainstream housing. There were 23 applicants on the CHR who stated that they require an adapted or ambulant property (22 are in housing need).

Household Survey Need/Demand for Adaptations

The SHCS data does not provide sufficient numbers for analysis of dwellings that require adaptations in Argyll and Bute. Dedicated research carried out by the Council in 2025, does suggest that there are likely to be levels of unmet need for adaptations across the authority area, however, in general figures remain low which is reflected in the RSL waiting list data. The vast majority of households do not require any form of adaptation to live independently in their current home. This might appear to be contrary to anecdotal assumptions and common perceptions based on the increasing older population in Argyll and Bute.

In total, the HNDA Household Survey carried out in 2025 found that only 113 households, out of the 3,299 total respondents, stated that they required a form of adaptation that they do not currently have, which is 5% of the total sample. If extrapolated across the whole population based on weighted data this would equate to around **2,172** households requiring an adaptation. The main unmet need is for level access showers and handrails.

Table 3.9: Type of Adaptation Required, Argyll & Bute 2025

Type of Adaptation (survey numbers unweighted)	a) Have*	b) Need but don't have*
Door widening	23	4
Ramps	41	17
Stair lift	13	20
Through Floor Lift	0	2
Accommodation with emergency/alarm call system	20	6
Door entry system	18	8
Relocated light switches & power points	3	7
Handrails	225	34
Hoists	5	1
Level access shower	147	43
Adapted kitchen	4	11
Other special adaptation	21	15
Total	520	168

Source: Argyll & Bute HNDA Household Survey, Research Resource, 2025

*Please note respondents could select multiple options.

In addition to the monitoring of waiting lists, the dedicated Housing OT has been collating data of where households needs are unlikely to be met within current stock portfolio and will require a bespoke solution to meet health needs. This data is regularly shared with the housing delivery partners so that identified needs can be accommodated within new build developments, or off-the shelf acquisitions. As of March 2026, 9 families were in housing need with

particular requirements such as wheelchair or accessible ground floor bedrooms and bathrooms.

Table 3.10: Number of households where bespoke solution is required

Area	3 bed	4 bed	5 bed
Tiree	0	1	0
Cowal	1	0	0
H&L	1	1	0
Islay	0	0	1
Lorn	1	2	0
Mid-Argyll	1	0	0
Total	4	4	1

Source: HSCP/Council records, April 2026

3.9 SFHA [What's next for adaptations?](#), Report 2025

This report highlights why adaptations to properties matter, due to factors such as ageing population, and declining healthy life expectancy. Due to more people managing illness, disability, or reduced mobility this is likely to see an increased demand and need for adapted properties. The report states that the majority of older and disabled people live in general needs housing that was never designed to meet changing needs. As a result, this puts increasing pressure on Scotland's housing, health, and social care systems. Using 2022 population projections and the 2014-2022 Scottish Household Survey data, the report estimates that for Scotland:

- The number of homes with adaptations is expected to rise from 342,448 in 2022 to 372,627 by 2040
- Adaptations delivered by Social Landlords are likely to increase from 20,675 in 2025 to 22,601 by 2040
- Homeowner adaptations will rise from 4,744 in 2025 to 5,186 in 2040.

3.10 Stakeholder Engagement/Consultation

The 2025 HNDA Household Survey included particular needs questions, taken together with national and local datasets this has provided an evidence base for local accessible and adapted housing needs.

In addition, the Argyll and Bute Strategic Housing Forum and SHIP Operational Group involves engagement across a range of partners, including Health and Social Care. The local Occupational Therapists identify and raise particular issues ensuring accessible housing and adaptations are continually considered by relevant partners.

3.11 Summary

Making best use of existing stock is a national and local priority, and this is particularly relevant when considering accessible and adapted housing.

Considering the increased prevalence of long-term health conditions, the ageing population, and expressed needs, it is reasonable to assume that there will be a steady increase in demand for accessible and adapted properties across all tenures to meet current and emerging household needs.

4.0 Wheelchair housing

4.1 National policies

In addition to the overarching policies outlined previously in this paper, the following are of specific relevance for the provision of wheelchair housing:

- A Fairer Scotland for Disabled People, Scottish Government 2016
- Scottish Building Standards and Housing for Varying Needs, Scottish Government
- Wheelchair accessible housing target: guidance note: MHDGN 2019/20, updated 2023
- Adjustments to Common Parts Regulations, Scottish Government, 2019

4.2 Local Policy

Through the Strategic Housing Investment Plan (SHIP), the Council and partners have committed that at least 5% of new builds will be wheelchair units and 5% are other specialist provision. In addition, more or less 100% of all RSL new builds do meet the Housing for Varying Need standards and should therefore be flexible enough to meet a range of needs.

Over the last five years 2020/21 to 2024/25 there have been a total of 495 SHIP completions (see [Appendix 3](#)). Of these, the majority 83% were for general needs (410), however the remaining 85 units were some forms of specialist provision including, 27 (5%) wheelchair units, 33 (7%) amenity housing, and 25 (5%) were other specialist/adapted units.

4.3 Property needs

There is a potential degree of overlap or crossover between wheelchair housing and the type of provision set out in accessible and adapted housing section, and also with some forms of supported accommodation. In this section, wheelchair housing provision refers specifically to the definition of homes suitable for wheelchair users to live in.

4.4 Key client groups

The focus is on provision for all wheelchair users within Argyll and Bute, including disabled children; young adults; adults; and older persons. Purpose-designed, wheelchair accommodation is suitable for individuals who use a wheelchair all the time or occasionally, both in the home and externally. Some other persons reliant on equipment such as wheeled walking frames indoors, or mobility scooters externally, may also benefit from this form of accommodation, however other models of housing may also be suitable to meet their specific needs.

4.5 Evidence

Assessing the provision of wheelchair accommodation in the RSL sector can be problematic, given the range of definitions and terminology employed across individual landlords, and the overlap between the categories outlined in these HNDA templates. In addition, there is a distinction between purpose-built housing and existing stock that has been adapted for wheelchair access or use. There is even greater difficulty in providing accurate estimates for the private sector. For current purposes, only those properties specifically

designated as “wheelchair housing” by RSLs in their annual statistical returns to the Council will be considered in this particular template.

- 4.6 RSL annual returns for 2024/25 indicate that only around 86 properties are designated specifically as wheelchair housing, which is likely to exclude those that have been adapted for wheelchair access. This would amount to just under 1% of total stock, which is below the recommended target of 5% of all stock. Lorn, Mid Argyll and Mull and Iona appear to have the highest number of RSL wheelchair units, but there is a degree of provision across all HMAs with the exception of Coll and Tiree.
- 4.7 The HOMEArgyll waiting list in April 2025 contained 130 active applicants who use wheelchairs; with 62 stating they use their wheelchair all the time and 89 stating only sometimes. Of these, 48 applicants said they use their wheelchair both inside and outside while 62 said they use it outside only (20 applicants did not complete this section of their application).
- 4.8 Overall, 70 applicants expressed that they desired wheelchair accommodation, but only 25 of these would not accept mainstream housing. 3 of the 25 applicants seeking wheelchair housing only expressed that they could remain in their current property if it was suitably adapted; therefore, the majority require alternative housing. 82% of the applicants who use a wheelchair stated that their medical condition is affected by their current housing circumstances. This is significantly higher than the percentage of all applications on the waiting list who note that their medical condition is affected by their current housing (37%).

In terms of household age of wheelchair users (130), 61 of the primary applicants are aged under 60, and 69 are aged 60+. Please note that this may not directly reflect the profile of the wheelchair users themselves in households comprising more than one person. 3 of the wheelchair applicants were on the homeless list, 34 were on the transfer list, and the majority, 93, were on the general waiting list.

22% of applicants who use wheelchairs noted their area of preference as Lorn, a further 22% noted a preference for Helensburgh & Lomond, and 15% noted preference for Cowal. There is a degree of expressed need across all HMAs.

On average, RSLs have re-let 8 wheelchair properties per annum in recent years. With 17 applicants in housing need who specifically require wheelchair housing, based on 2024/25 CHR/relets, this equates to pressure ratio of 6:1.

Table 4.1: HOMEArgyll Wheelchair relets

Wheelchair relets	HOMEArgyll total
2020/21	4
2021/22	13
2022/23	8
2023/24	11
2024/25	3

Source: HOMEArgyll Annual Returns

- 4.9 The primary HNDA Household Survey research carried out in 2025, across the wider population of Argyll & Bute, did not find significant levels of unmet need for wheelchair accommodation. Under 1% (7) respondents expressed that they specifically have an unmet need for accommodation suitable for a wheelchair and around 2% (17) of those who responded to this section (721) noted that they require ramp adaptations to their current homes.
- 4.10 West of Scotland Mobility and Rehabilitation Centre ([WestMARC](#)) is a regional service that provides wheelchair and seating services to a population of approximately 2.6 million over six NHS Health Boards including NHS Highland (Argyll). According to their website statistics, they receive over 8,000 new referrals and a similar number or review requests per year which results in issue of over 10,000 manual and powered wheelchairs. Information from the Occupational Therapist Team, noted that it was previously estimated that approx. 3.1% of referrals to WestMARC come from the Argyll and Bute area which would equate to approx. 248 referrals per annum and is broadly in line with the number of wheelchairs issued.

The number of wheelchairs supplied in Argyll and Bute over the last five years is broken down in the table below. Whilst the data is constrained as it cannot be broken down by area, wheelchair type (i.e. indoor / outdoor use only etc.), and if new/replacement; it provides an indication of the number of wheelchairs issued which has slightly increased since 2022/23.

Table 4.2: Number of Wheelchairs issued in Argyll and Bute

Year	2020/21	2021/22	2022/23	2023/24	2024/25
Number	245	292	267	282	286

Source: HSCP / WestMARC

4.11 **Summary of Wheelchair Housing**

There is a lack of clear evidence on the number of wheelchair users at local authority level. NHS England introduced a centralised [national wheelchair dataset](#) about wheelchair services in 2015/16; however, there is not an equivalent in Scotland. Although we have managed to obtain data on the number of wheelchairs issued via NHS/HSCP annually, this is limited.

Gaps have also been identified in trying to establish the number of wheelchair accessible homes across all tenures. Whilst RSL stock and new build completion data provides an indication, this will not always reflect properties that have been adapted to meet wheelchair user needs.

In general, considering the limited evidence available, the conclusion is that unmet need for wheelchair housing is not excessive, and that national targets for 10% of all new build, across all tenures (5% RSL), to meet the full wheelchair standards is adequate. A significant proportion of wheelchair users are satisfactorily housed, or can have their particular needs met in situ, although it's likely that a proportion of older properties will not be suitable for adaptation.

While a significant proportion of need can be addressed by the provision of various adaptations and turnover in existing stock, there is a requirement for some new, purpose-built provision in the future. A provisional estimate, triangulating available data on wheelchair use, current need and potential demand minus supply and alternative in situ solutions, suggests that around 20-40 households with a wheelchair users could have an unmet housing need that would require a new build solution over the next 5 years.

4.12 **Stakeholder consultation and engagement**

The HNDA Household Surveys in 2025 included interviews with a small number of current wheelchair users across Argyll and Bute within the wider sample of households that were consulted. In addition, HSCP/Occupational Therapists, have also been consulted and information on RSL annual returns has been analysed.

5.0 **Non-permanent Housing**

This section considers non-permanent accommodation which could be for any size of household, and considers the needs of homeless people, students, migrant workers, asylum seekers and refugees. The needs of Armed Services personnel are also considered due to the prevalence of the base in Faslane.

5.1 **National policies**

- The Homelessness: Code of Guidance, Scottish Government, 2019
- The Homeless Persons (Unsuitable Accommodation) (Scotland) Order 2014
- The Homeless Persons (Provision of Non-permanent Accommodation) (Scotland) Regulations 2010
- Guidance on section 5 of the Housing (Scotland) Act 2001
- Homeless Prevention Guidance, 2009
- Meeting the best interests of children facing homelessness, 2011
- Housing Support Duty to Homeless Households - guidance for local authorities, 2013
- [Immigration and Asylum Act 1999](#)
- [The 1951 Refugee Convention and its 1967 Protocol](#)
- [New Scots Refugee Integration Strategy 2024](#)
- [Private Housing \(Tenancies\) \(Scotland\) Act 2016: Paragraph 5, Schedule 1](#)
- Student Accommodation Definition
- Domestic Abuse (Protection) (Scotland) Act 2021
- Housing (Scotland) Act 2025

- [Breaking The Cycle](#), The Salvation Army, May 2024

5.2 Local policies

- Temporary Accommodation, the Council's policy is to secure non-B&B accommodation for use as temporary accommodation.
- Housing Support Policy, Argyll & Bute Council Housing Services
- Students – Due to no/minimal supply, there are no specific local policies in relation to provision of student accommodation.
- Argyll and Bute Refugee and Asylum Strategy 2025
- Strategic engagement with the Ministry of Defence (MOD) in relation to growth plans and local needs.

5.3 Property needs

The property needs for non-permanent accommodation will vary dependent on the household size, support requirements, and circumstances.

Homelessness – The statutory requirement for transitional homeless accommodation, should include a range of property types to meet local needs. Our current provision includes self-contained dispersed temporary accommodation in both the private and social sectors, supported accommodation units, and serviced accommodation units across the local authority area. There is no hostel accommodation in the area. Leasing private sector tenancies is encouraged, to avoid over reliance on mainstream RSL tenancies which are seen as more effective for providing permanent solutions. Previous reviews of the rent charging policy promoted greater equality by removing variations in charges according to tenure, which had been identified as a barrier to, and disadvantage for, those in employment seeking temporary accommodation.

A review of Temporary Accommodation is currently being undertaken which will consider current supply, existing and future needs across the area including the type of accommodation.

Students - There are no purpose-built student accommodation (PBSA) units and generally students are accommodated within the current stock provision.

Migrant workers, asylum seekers and refugees – A range of accommodation can be required dependent on the different programmes supported in Argyll and Bute. Details of this are outlined in section 5.8.

Armed Forces – The MOD have a provision of accommodation for personnel which includes mainstream housing and barrack style accommodation. Due to expansion plans, there are proposals to increase accommodation provision which is concentrated in the Helensburgh and Lomond area.

5.4 Key client groups

The main client groups for non-permanent housing can vary. It can be more likely to be young, single persons who experience homelessness or women and lone parents fleeing domestic abuse; but other household types can also

fall into these categories; and other groups such as students, asylum seekers and refugees can also be included. Historically, these latter groups have not had a significant presence within Argyll and Bute. Although, there has been an increase in the number of asylum seekers and refugees coming to the area in the last few years through various schemes.

5.5 Evidence

This section considers evidence of need for non-permanent accommodation in Argyll and Bute.

Temporary Accommodation for homeless households

As at end of Q1, the number of households in temporary accommodation is slightly higher than it was in 2020 (from 117 to 125 households). The trend over the last five years has been variable year on year, but the deviation has only been a difference of around 20 households. The main difference in terms of the type of temporary accommodation utilised has been in the number of households in the 'other placed by Local Authority' category which refers to serviced accommodation.

Please note that the Scottish Government annual homeless reports detailed below round numbers to the nearest 5 for disclosure control purposes.

TABLE 5.1: Households in Temporary Accommodation in Argyll and Bute Annually (as at end of Q1)

Type of Accommodation	2020	2021	2022	2023	2024
Local authority furnished temporary accommodation	6	7	7	7	7
Other local authority dwelling	0	0	0	0	0
Housing Association dwelling	42	36	42	45	45
Local authority hostel	0	0	0	0	0
Other hostel	0	0	0	0	0
Bed and breakfast	3	7	0	10	11
Women's Refuge	0	0	0	0	0
Other (i.e Serviced Accommodation)	66	58	58	66	62
Total	117	108	107	128	125

Source: Scottish Government, Argyll and Bute HL1 Annual Report, 2020-2024

Key vulnerable groups within this category of need are families with dependent children and pregnant women. Between 2020 and 2024 the number of such households in temporary accommodation increased from 24 to 31. Overall, the use of B&B for these particular vulnerable groups remains minimal and would only be considered in an emergency situation where no alternative options are available.

Table 5.2: Households with dependent children and pregnant women in temporary accommodation in Argyll and Bute annually (as at end of Q1)

Type of Accommodation	2020	2021	2022	2023	2024
Local authority furnished temporary accommodation	1	1	1	1	1
Other local authority dwelling	0	0	0	0	0
Housing Association dwelling	8	9	6	8	6
Local authority hostel	0	0	0	0	0
Other hostel	0	0	0	0	0
Bed and breakfast	0	0	0	1	4
Women's Refuge	0	0	0	0	0
Other (i.e Serviced Accommodation)	15	20	17	19	20
Total	24	30	24	29	31

Source: Scottish Government, Argyll and Bute HL1 Annual Report, 2020-2024

The Scottish Government annual report also provides detail surrounding the total number of dependent children in temporary accommodation. This number has decreased slightly between Q1 of 2020 and Q1 of 2024, however this continues to be an issue within the area and reducing this number remains a priority for the Council.

Table 5.3: Total number of dependent children in temporary accommodation annually (as at end of Q1)

Type of Accommodation	2020	2021	2022	2023	2024
Local authority furnished temporary accommodation	2	4	4	4	1
Other local authority dwelling	0	0	0	0	0
Housing Association dwelling	19	19	12	16	11
Local authority hostel	0	0	0	0	0
Other hostel	0	0	0	0	0
Bed and breakfast	0	0	0	1	4
Women's Refuge	0	0	0	0	0
Other	34	35	31	38	34
Total	55	58	47	59	50

Source: Argyll and Bute, Scottish Government Annual Homeless Report, 2020-24

Overall, the use of temporary accommodation in Argyll and Bute on an annual basis has risen by 5% over the last five years (from 454 during 2020/21 to 475 in 2024/25). The following table illustrates the trends in arranging temporary accommodation; the Council was involved in around a third of cases in 2024/25.

Table 5.4: Use of Temporary Accommodation

Temporary Accommodation arranged	2020/21	2021/22	2022/23	2023/24	2024/25	% change
by applicant only	210	184	243	200	159	-24%
by LA only	171	130	112	134	117	-32%
by both applicant and LA	8	20	24	24	40	400%
No information supplied	65	39	88	137	159	145%
Total	454	373	467	495	475	5%

Source: Scottish Government, Argyll and Bute HL1 Annual Report, 2020-2024

The temporary accommodation utilised for homeless persons includes a range of provision across tenures. In 2024/25, the majority of cases either remained temporarily in their original accommodation or were placed in a RSL dwelling. The following table details the type of temporary accommodation provided in Argyll and Bute over the last 5 years.

Table 5.5: Temporary Accommodation Provided*

Type of Accommodation	2020/21	2021/22	2022/23	2023/24	2024/25
Remained in original accommodation	147	134	188	153	118
Stayed with friends or relatives	53	45	52	47	23
Other arranged by applicant	24	36	49	51	67
LA ordinary dwelling	0	0	0	1	2
Housing association / RSL dwelling	24	27	24	37	76
Hostel - local authority owned	0	0	0	0	0
Hostel - RSL	6	9	4	1	1
Hostel - other	4	3	12	26	14
Bed and breakfast	16	4	5	22	11
Women's refuge	0	0	1	0	0
Private sector lease	29	32	22	21	19
Other placed by authority	111	83	80	72	47

*Multiple responses allowed

Source: Scottish Government, Argyll and Bute HL1 Annual Report, 2024/25

The above analysis suggests that the pressure on temporary accommodation remains to be an issue, and there is a requirement to maintain an adequate supply of suitable properties particularly in the main towns within the local authority. The provision should continue to include RSL properties, but private rental leases and other private sector accommodation would be preferred.

In 2024, there were 124 units of temporary accommodation across 6 HMAs (a reduction of 7 units since 2019/20). Most units were in the private rented sector (33%); and located mainly in Lorn and Helensburgh & Lomond. The breakdown of locations and types of provision is summarised below:

Table 5.6: Temporary Accommodation by Area & Type, 2024

HMA	Serviced Accommodation	Council Retained	RSL	Private sector	*Blue Triangle Housing Association	Total
Bute	0	0	2	0	0	2
Cowal	12	0	7	4	0	23
Helensburgh & Lomond	11	6	5	19	0	41
Kintyre	0	0	5	0	0	5
Lorn	0	0	2	5	32	39
Mid-Argyll	0	0	1	13	0	14
TOTAL	23	6	22	41	32	124

(*BTHA = Blue Triangle Housing Association which provides individual rooms for clients)

Source: Council Records, 2024

The Scottish Government Homeless statistics ([Homelessness in Scotland: 2024-25](#)) reported that in 2024/25 there was a total of 245 placements in temporary accommodation (closed cases), which has increased from 224 in 2019/20. The average time spent in temporary accommodation for closed cases in 2024/25 was 153 days, which has reduced from 166 days in 2020/21 (Scottish Government HL3 Annual Report, ARC Indicators, 2024-25). This meets the LHS target of 160 days or less.

As per the Scottish Government Annual Report for Argyll and Bute, 34.7% of HL1 cases required temporary accommodation in 2024/25. This has reduced slightly from 36.9% in 2023/24.

Historically, breaches of the Unsuitable Accommodation Order was not a significant issue in Argyll and Bute. However, in 2024 (Q1) there were 11 households with pregnant women or dependent children in unsuitable accommodation, and 8 of these were in breach of the Unsuitable Accommodation Order (Scottish Government HL1 Annual Report, 2025).

100% of households who required temporary or emergency accommodation were offered accommodation in 2024/25, and there was a total of 5 instances where offers of temporary or emergency accommodation were refused (HL3 Scottish Government Annual Returns, 2024/25).

5.6 Support for Homeless Households

Ensuring that those threatened with homelessness or are homeless receive appropriate support is fundamental to achieving positive outcomes for households.

Preventing homelessness

The Council's Housing Service is committed to preventing homelessness and helping people to stay in their own homes where it is practically possible. 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, assistance and support at an early stage.

Ask and Act

The Housing (Scotland) Act 2025 focuses on several topics that affect homelessness. This includes the introduction of new 'ask and act' duties 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.

'Home Secure Argyll' Pilot – Through a successful funding bid to the Scottish Government's Homelessness Prevention Pilot Fund, a new Ask and Act homelessness prevention pilot '*Home Secure Argyll*' has been implemented in Oban and Dunoon. The pilot is led by Citizens Advice Bureau and partners include Statutory Services, Housing Associations, specialist support providers, and community organisations, with the primary aim of delivering early intervention before homelessness occurs.

It is anticipated that people with lived experience of homelessness will lead, shape, and deliver this pilot, not merely inform it. This will be achieved by various approaches including - recruiting two people with lived experience to serve on the Partnership Board with full voting rights and equal status to organisational representatives; and hosting a Service User Advisory Group which will include at least four people with lived experience of homelessness. The group will help to co-design assessment tools and screening protocols, shape service delivery approaches and accessibility features, review and refine referral pathways and provide ongoing feedback on pilot operations.

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

Tenancy Support

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

Due to the high demand for housing 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 was due to a variety of reasons, including 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, due to hours being at capacity, 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%).

5.7 **Temporary Accommodation Summary**

Households experiencing homelessness require timely advice and support, including temporary accommodation when required. The provision in Argyll and Bute is concentrated in our main towns and is being reviewed to ensure that there is an adequate supply to meet current and emerging needs of households. Based on recent trends there is continual demand for homeless services and support which will remain a key priority for the next LHS with an increased focus on preventing homelessness through Ask and Act duties.

5.8 **Domestic Abuse**

The Council signed up to the Domestic Abuse Housing Alliance/ Chartered Institute of Housing's "Make a Stand" campaign in 2018/19 and is committed to supporting victims of domestic abuse.

The Domestic Abuse (Protection) (Scotland) Act 2021 introduced new measures to protect victims of domestic abuse. Further regulations have been proposed that will make it easier for victims of domestic abuse to remain safely in their homes. Subject to Scottish Parliament's approval the regulations will bring Part 2 of the Domestic Abuse (Protection) (Scotland) Act 2021 into force. If approved, this will mean that from August 2026, social landlords will be able to apply for a court order to enable them to transfer a tenancy from an abusive tenant to their victim where conditions set out in the new law are met.

Scottish Government 'Domestic Abuse' 2024 statistics provide detail at local authority level on the number of incidents reported to Police and the percentage that included a crime or offence. The data available for Argyll and Bute shows that over five-year period figures have generally remained at the same levels with the exception of 2021/22 where there was a spike in reported incidents.

Table 5.7: Number of domestic abuse incidents recorded by the police and percentage that included a crime or offence 2019-20 to 2023-24

Argyll and Bute	Number of incidents	% of incidents including a crime of offence
2019/20	687	45%
2020/21	667	39%
2021/22	774	46%
2022/23	687	47%
2023/24	677	48%

Source: Scottish Government, Domestic Abuse Statistics, 2024

In 2024/25 around 7% of the total homeless presentations to Argyll and Bute Council were from applicants suffering violence or abuse, amounting to 34 applications in total. The number of homeless applicants as a result of domestic abuse has remained relatively stable over the years, other than fluctuations in 2021-2023.

Table 5.8: Homeless Applications due to abuse or violence 2020/21-2025/26

Reason for Homelessness	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26 (up to Q3)
Dispute with household: violent or abusive	35	25	28	32	34	17

Source: Council Homeless Records 2021-2026

The HOMEArgyll CHR in April 2025 recorded that 191 households within Argyll and Bute were experiencing abuse, of which 53 were being abused by someone within the household. The incidence of abuse and violence is spread across all HMAs; however, a significant proportion of cases are situated in Helensburgh & Lomond (34%) and Lorn (23%).

Domestic abuse and violence will not always result in the break-up of a relationship and therefore require alternative accommodation; and other factors may be recorded as reasons for homelessness where an application is made; however, the Council does have a duty to provide appropriate emergency and temporary accommodation in such cases.

A key agency in this area, working closely with, and funded by, the Council, is Argyll & Bute Women's Aid who provide accommodation in a refuge facility as well as floating support across the authority area. Figures for 2024/25 are set out in the following table. In total, 131 women received some form of support in that year. Cowal and Mid Argyll, Kintyre & Islay, experienced the highest incidence of clients seeking support, but cases were recorded throughout the authority area. A total of 228 referrals were made, some of which included duty, counselling, and independent domestic abuse advocacy (IDAA).

Table 5.9: Women's Aid Client support by area, 2024/25

2024/25	COWAL	HELENSBURGH & LOMOND	BUTE	MID ARGYLL, KINTYRE & ISLAY	LORN & THE ISLES	TOTAL
Total number of clients receiving support	38	21	15	35	22	131

Source: Annual Returns, Argyll & Bute Women's Aid, 2024/25

5.9 Domestic Abuse Summary

Based on the supporting evidence, it would appear that a low number of domestic abuse victims in Argyll and Bute, either make a homeless application or apply to HOMEArgyll CHR for alternative housing. This may be for a number of reasons, and we will continue to monitor statistics annually to ensure that support needs of victims are appropriately met.

5.10 Asylum Seekers and Refugees

The definitions of asylum seekers and refugees below is based on data from the [Scottish Government](#).

Asylum Seeker

"A person seeking asylum is someone who has asked a government to recognise their refugee status and is waiting to hear the outcome of their application. A single asylum system operates across the UK with all asylum decisions made by the Home Office".

Asylum is a matter reserved to the UK Government and handled by the Home Office. The Scottish Government are responsible for access to services like healthcare and education to support integration; whilst the Home Office are responsible for accommodating people seeking asylum, including those in Scotland as part of the UK Government's dispersal policy established under the Immigration and Asylum Act 1999. Currently there are no Government funded asylum accommodation, or asylum hotels in Argyll and Bute.

Refugee

"A refugee is a person who has been forced to leave their country in order to escape war, violence or persecution. They have had their status as a refugee recognised under the '1951 UN Convention relating to the Status of Refugees'. A refugee is entitled to the same social and economic rights as any UK citizen. Refugees have full access to medical treatment, education, benefits, housing and employment".

Argyll and Bute Refugee and Asylum Strategy and Resettlement Programme

In 2015, Argyll and Bute Council was one of the first local authorities in Scotland to respond to the humanitarian crisis in Syria by agreeing to resettle Syrian refugee families through the Home Office's Syrian Vulnerable Persons Resettlement Scheme (VPRS). The numbers seeking refuge were not excessive with a maximum of 24 families on Isle of Bute at any one time and

housing needs were met via capacity within the mainstream stock. Although not all families remained in the area, the successful programme of resettlement for families involved positive joint working by the Council, its partner agencies and the community.

Ten years on, the Council has built expertise in supporting refugees and asylum seekers, shaped by our involvement in national resettlement programmes, strong partnership working, and a focus on community integration.

Refugee and Asylum Strategy 2025-2030

In 2025, Argyll and Bute Council published a [Refugee and Asylum Strategy 2025-30](#) that sets out the on-going commitment to resettlement and our model of integration in a rural context. The Strategy sets out the delivery plan in relation to housing. Refugees and asylum seekers are supported to access and sustain appropriate housing, with current and future needs planned for in a sustainable and deliverable way that accounts for wider housing pressures. Refugees and asylum seekers understand their rights and entitlements, sponsorship opportunities are well-managed and supported, and the risk of homelessness among refugee households is reduced. Actions include:

- Collaborate with the Home Argyll partnership to identify the current and future housing needs of refugees.
- Reduce barriers to private rental opportunities through initiatives such as the Rent Deposit Guarantee Scheme.
- Collect and analyse data on housing needs to inform future policy and strategic planning.
- Provide guidance and support for those not eligible for statutory housing or homelessness services, helping to prevent destitution.

Argyll and Bute has participated in a number of refugee resettlement programmes and those we are currently involved in, include:

- UK Refugee Resettlement (UKRS)
- Afghan Resettlement Programme (ARP)
- Ukraine Sponsorship Schemes
- Unaccompanied asylum-seeking young person (UASC)
- Syrian vulnerable person resettlement programme (SVPR)

As of October 2025, there were 453 refugees in 148 households settled across Argyll and Bute through the above programmes. This included:

- Ukrainians - 302 persons in 117 households dispersed across the area
- Afghans (ARP) - 96 persons in 18 households in Helensburgh & Lomond
- SVPR and UKRS – 55 persons in 13 households dispersed across the area

Ukrainian Refugee Schemes

Following the 2022 outbreak of war in Ukraine, a number of displaced households who had been living in Ukraine on or before 1st January 2022, lawfully presented in the UK through the Ukraine Family Scheme, or Homes for Ukraine (private or super sponsor) visa scheme.

The Ukrainian households in Argyll and Bute are dispersed across the local authority area through accommodation provided by sponsors. However, where sponsorship has come to an end, households have been supported by Resettlement and Housing teams to secure alternative accommodation.

The most recent Scottish Government Homeless statistics note that there has been less than 4 Ukrainian households who have had to present for homelessness support in 2023/24 and 2024/25, with no households in temporary accommodation. This highlights the effective work between services to help prevent homelessness.

Table 5.10: Ukrainian Homeless Applications

Area	2022-23	2023-24	2024-25
Scotland	270	290	335
Argyll & Bute	0	<4	<4

Source: Scottish Government Homeless Statistics 2024-25

Unaccompanied asylum-seeking young people (UASC)

Children and young people under the age of 18 who arrive in the UK without parents or guardians are defined as ‘Unaccompanied asylum-seeking children (UASC)’. The National Transfer Scheme (NTS) enables the safe transfer of UASC between local authorities across the UK and operates on a rota basis which was mandated in November 2021. Each local authority has a quota currently set at 0.1% of the local authority’s general child population, for Argyll and Bute this is 14 children at any one time. UASC are the responsibility of the local authority and are accommodated and supported under section 25 of the Children (Scotland) Act 1995. Once a UASC turns 18 they no longer count towards the quota however are considered to be care experienced and therefore can access support from delegated Council services through to 25 years old and continue in their placement until 21 years old. Any UASC under the age of 16 must be accommodated in children’s services.

To meet the Councils statutory obligations, the Resettlement Team has secured 14 properties (as of March 2026) in the RSL and private sector to meet the support needs of UASC households. The Refugee Team then look to support young people to move on, when and if they are granted refugee status.

Existing and Future Needs

Pro-active joint working between the Resettlement Team, Housing Services and RSLs will identify the housing needs of those being supported through current and any future programmes. The current tensions in the Middle East could have an impact on future programmes and these will be monitored closely.

Through the Afghan Resettlement Programme, the 18 households are currently in Ministry of Defence (MOD) properties in the H&L area under a three-year occupancy agreement. These are due to expire in early 2027, and discussions with the MOD are being held to ascertain if they can extend the occupancy agreements until alternative accommodation can be established. A pro-active approach is crucial to avoid the threat of homelessness for these households particularly as many of these families who wish to remain in the area require larger accommodation units. Due to the limited number of larger properties (4bed+) and low turnover, the Council and RSLs will pro-actively look at ways to help meet this need including buyback and off the shelf purchases. The table below shows the size of accommodation required for Afghan households who have identified they want accommodation in Argyll and Bute. All of these households are registered on HOMEArgyll CHR.

Table 5.11: Afghan Households requiring housing in Argyll & Bute

Total Number of Afghan Households requiring housing in Argyll & Bute	4 bed	5 bed	6 bed
10	6	3	1

Source: Resettlement Team, February 2026

5.11 **Asylum seekers and Refugee Summary**

The current and future accommodation needs of Asylum seekers and Refugees is primarily led by the various national support schemes. Based on the various strands of current programmes, existing needs are being met, with on-going awareness and assessments undertaken on future needs from households who may require permanent accommodation. The pro-active work of the Resettlement Team who actively engage with housing providers across the area is fundamental to ensuring that any emerging needs are considered at an early opportunity to enable housing solutions to be identified.

5.12 **Student accommodation**

With limited further education establishments, Argyll and Bute does not currently have a significant student population and historically there has been no requirement for bespoke accommodation to cater for this group within the authority area.

The 2022 Census (Table UV603) recorded **2,723** full-time students aged 16+ within Argyll and Bute, some of which could account for those still attending high school. Of these 1,189 were economically active, and 1,534 were economically inactive.

In relation to the distance travelled to place of study, Census table UV704 provides data for 2,716 students in Argyll and Bute aged 18+. The majority of these 59% (1,604) travel less than 60km to place of study, 33% (886) mainly study from home, and only 8% (206) are commuting 60km or over. Table 5.12 below shows this data broken down by age 16-17 and those 18+.

Table 5.12: Distance travelled to place of study for aged 18+

Distance travelled to place of study	Mainly study from home	Less than 60km	60km and over	Other - No fixed place of study or studying outside the UK	Total
Aged 16-17	198	1,071	76	0	1,348
%	15%	79%	6%	0%	
Aged 18+	688	533	130	13	1,368
%	50%	39%	10%	1%	
ALL Aged 16+	886	1,604	206	13	2,716
%	33%	59%	8%	0%	

Source: 2022 Census, Table UV704

Established facilities such as the Scottish Association for Marine Science (SAMS), based outside Oban which caters for students as well as staff, can generate requirements for local accommodation. This need has fluctuated over the years and partnership arrangements with local RSLs, such as West Highland Housing Association, have previously been successfully developed to address the particular requirement. Based on data from SAMS, it is estimated that they currently have around **240 students** including, 200 undergraduate/master students, and 40 research students. SAMS have expansion plans via Community Partnership Regeneration Funding for the conversion of existing buildings to provide improved teaching space, which is planned for 2027/28, and also a Rural Growth Deal (RGD) project (see below).

There are proposals being developed to enhance the further education facilities available across the area through [Rural Growth Deal](#) (RGD) - Rural Skills Accelerator Programme (RSAP) and Marine Aquaculture Programme projects. These include:

- Science, Technology, Engineering, & Mathematics (STEM) Hubs 2026/27
Creating new Community STEM Hubs to deliver modern, aspirational facilities for online (remote) and face-to-face learning primarily for school children. This will include the creation of two physical STEM Hubs – one in Dunoon and one within the European Marine Science Park near Oban.
- University of Highlands and Islands (UHI) Enhancements 2028/29 -
Includes RGD funding to support UHI Argyll's campus enhancements at their Construction, Engineering, and Renewables Centre (CERC) in Lochgilphead. The proposal seeks to expand the scope of the UHI STEM curriculum and increase student volumes at the construction and engineering hub in Lochgilphead.
- Machrihanish Innovation Campus (MIC) potentially 2027/28 (earliest) -
This project will be delivered in conjunction with the University of Stirling. The RGD investment will enable research and development facilities to be

upgraded at MIC, it is anticipated that these improvements will provide the facilities required to extend research and development opportunities for visiting researchers, students and other site users. At this stage we do not have sufficient evidence of the impact that this may have on student numbers, and we will continue to engage with RGD colleagues to evidence any emerging needs as the project develops.

- SAMS Centre for Seaweed and Shellfish Innovation and Development 2028/29 - The Centre for Seaweed and Shellfish Innovation and Development will be led by the Scottish Association for Marine Science (SAMS) and supported by RGD investment.

Through the RGD there is also a 'West Coast UAV Logistics and Training Hub' proposal which could lead to higher student numbers in the Lorn area. This project planned for around 2032/33 will involve investing in new business park infrastructure at Oban Airport to allow it to become a leading research and development centre for UAV technologies. As this project is not fully developed, we are unable to estimate the local impact on student numbers but similar to other projects this will be monitored as plans progress.

5.13 **Students Summary**

With growth plans in place, there could be an increased demand and requirement for student accommodation particularly in the Oban area and potentially Lochgilphead. Early indications from SAMS projects are that these could increase student numbers by approx. 20% (48). There are already further development plans in the SHIP for Dunbeg, Oban through the LINK Group, and the next phase of the project will consider the potential for including bespoke student accommodation to meet any localised identified needs. Similarly, there are SHIP projects both on site and planned in Lochgilphead which could help meet the needs of any local demand due to the planned expansion of UHI facilities.

Whilst at an early stage, as these projects develop, the situation will be monitored closely and future HNDA and SHIP updates will be required to take account of plans in this area.

5.14 **Armed Forces**

HMNB Clyde is a major employer within the Helensburgh & Lomond area of Argyll and Bute, with approx. 7,000+ personnel currently employed between staff, contractors, and trainees. The number of personnel is expected to increase in forthcoming years due to the expansion of the base. It is estimated that there will be incremental growth over the next ten years which will stabilize around 2035 at around 10,700 personnel.

The on-site accommodation needs of armed service personnel are primarily the responsibility of the Ministry of Defence (MOD) and delivered in conjunction with their strategic partners. As well as on-site accommodation the MOD have mainstream accommodation out with the bases specifically for personnel.

The MOD undertook a Future Accommodation Model (FAM) pilot between 2019 and 2023 in relation to the wider housing needs of personnel. A review of the evidence was undertaken, considering accommodation measurements cut across a wide section of issues from accommodation type, standard, location, and preference, that was measured against the existing MOD housing stock nationwide. Whilst personnel were not required to disclose the location of accommodation during the FAM pilot, the anecdotal evidence received was that service personnel were not necessarily looking or had secured accommodation in the Argyll and Bute area.

Due to the growth of the base, the MOD have major infrastructure works planned to include improving and expanding the supply of housing to support the forthcoming increase in personnel. This includes planning approval for 639 on-site accommodation units which will accommodate future needs including 300 bed spaces for trainees who will be based at the site to undergo training.

The Council carried out a dedicated in-house study of the particular needs of [veterans and armed services](#) personnel to inform the HNDA in 2021 and LHS in 2022. This involved engagement with local and national organisations such as Veterans Housing Scotland and Poppy Scotland, among others. The findings of this study are still relevant, and recommendations continue to be taken forward.

5.15 **Armed Forces Summary**

Due to expansion plans for the base, this will have an impact on requirements for additional non-permanent accommodation for personnel. The majority of which will be met through the MOD including the approved Planning application for additional on-site units.

The overall impact on the changes to personnel numbers will have wider housing implications, particularly for those looking for permanent housing solutions in the area. The Strategic Framework established between the Council and HMNB Clyde aims to achieve maximum benefit for the base and the wider community as a consequence of the proposals for increasing the naval presence. There will be ongoing engagement to allow the economic impacts and housing needs associated with this expansion to be monitored.

In addition to accommodation for personnel, due to the proposed infrastructure works there will be potential temporary accommodation requirements for associated construction and supply workers. Whilst the expansion is expected to take 20 years+ to complete, due to the significance and scale of works, there will be periods where these impact on the availability of local accommodation. Co-ordinated partnership approaches will be required to mitigate and support the housing needs of increased workers in the area.

Whilst this paper considers the non-permanent housing aspect, we will ensure that the anticipated increased demand for wider housing for personnel is considered in our main HNDA calculations.

5.16 Stakeholder Consultation and Engagement

There has been various data sources and engagement in collating the evidence for this section. This has included data from local and national sources, HNDA Household survey, engagement with Planning, Resettlement, Housing Support, Homeless and Rural Growth teams.

6.0 Supported Provision

This section considers housing provision and support services that promote independent living.

6.1 National policies

In addition to the key policies, plans and strategies outlined in previous templates, particularly 2.1, whilst not an exhaustive list, the following are also relevant in this context.

- Dementia in Scotland: Everyone's Story 2023 - Scotland's National Dementia Strategy, Scottish Government
- National Carer's Strategy, Scottish Government 2022
- Mental Health Strategy for Scotland 2017-2027, Scottish Government
- Health and Social Care Standards: my support, my life, Scottish Government 2017, updated 2022
- Digital health and Care Strategy, Scottish Government 2021
- My Health, My Care, My Home - healthcare framework for adults living in care homes, Scottish Government 2022

6.2 Local policies

- Argyll and Bute Strategic Housing Investment Plan 2025
- Argyll and Bute Scheme of Assistance 2025
- Argyll and Bute HSCP Strategic Plan 2022-2025 (under review)
- Argyll and Bute HSCP Joint Strategic Needs Assessment 2024
- Argyll and Bute HSCP Care Homes & Housing Project
- HOMEArgyll Common Allocation Policy

6.3 Property needs

The main focus in this section is on the need for sheltered and extra care accommodation; and housing designated as 'retirement' by RSLs: i.e. in general, those schemes which still provide some form of warden or support service on site. The HNDA guidance also requires local authorities to consider the provision of care homes and residential homes. Hostels and refuges have been considered in Section 5.

As throughout this whole paper, there are often variations and overlaps across the range of definitions and terminology used by different landlords and providers, as well as across the local housing, health and social care sectors. The Scottish Government definitions of sheltered and extra care housing will apply in this context, however, within Argyll and Bute the designation of extra or progressive care housing and retirement homes tend to be flexible and less clear cut.

6.4 Care and support Needs

This relates to those households and individuals who require some form of support which is associated with the property or scheme and may be met partly on-site from, for example, a key worker or warden, with additional support from a community nurse, social worker, physiotherapist, care assistant, or housing support officer among others. Other forms of care and support for independent living at home, associated with an individual or household rather than a particular property or scheme, are covered in the following template.

6.5 Key client groups

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

6.6 Evidence

The evidence on the need and demand for supported provision is collated from a number of data sources.

Current Provision

A breakdown of the supply of social rented accommodation in Argyll and Bute has been added at [Appendix 1](#). This includes provision that might be considered as supported accommodation, including sheltered, elderly, accessible and adapted properties, extra care, and housing for people with learning disabilities.

Based on the RSL stock definitions, there are 321 retirement homes, 176 sheltered housing units, 25 extra care units, and 5 HSCP supported units. Around 26% of supported accommodation is situated in Cowal, a further 26% is in Lorn and 19% is on Bute. Only 6% of the total is situated in Helensburgh & Lomond, however, recent developments in this HMA have increased the provision and there are plans for further development in the area.

In line with national trends, there has been a continuing move away from the traditional sheltered accommodation with wardens in recent years, and a shift toward other models of supported provision. This includes increasing accessible, amenity and/or medium dependency housing. The retirement housing outlined in [Appendix 1](#) primarily comprises reconfigured sheltered housing. Most sheltered housing provision no longer has a full-time warden provision, although this varies between complexes and some include option of a warden call system. For example, Bield's Retirement Housing still has staff on-site, as well as 24-hour emergency response services.

Turnover in the social stock

During 2024/25 there was a total of 78 relets of supported stock in the RSL sector. 59% of relets in this category were for retirement housing while 41% of lets were for sheltered housing. Bute, Cowal and Kintyre saw the highest

number of households rehoused in this type of housing while Helensburgh and Lomond, for instance, had only 6 relets. There were no relets for extra care or HSCP supported housing in 2024/25.

Table 6.1: Argyll and Bute RSL Supported Provision lets, 2024/25

HMA	Sheltered housing	Retirement	Total Lets	% of Total lets
Bute	8	13	21	27%
Coll & Tiree	0	0	0	0%
Cowal	10	7	17	22%
H&L	0	3	3	4%
I, J & C	0	6	6	8%
Kintyre	0	16	16	21%
Lorn	5	0	5	6%
Mid Argyll	9	0	9	12%
Mull & Iona	0	1	1	1%
Total	32	46	78	100%
% of Total Lets	41%	59%	100%	

Source: Annual RSL Returns, 2024-25

Estimated need and demand in the social stock

The HOMEArgyll waiting list as of April 2025 recorded a total of 358 applicants who noted interest in either sheltered housing or supported housing. This is around 12% of the total applicants on the HOMEArgyll waiting list which has increased slightly over recent years. Applicants can select multiple options and of these 358 households, 58 registered interests in both sheltered and supported housing.

TABLE 6.2: HOMEArgyll Applicants for Supported/Sheltered Housing, 2025

HMA	Sheltered Housing	Supported Accommodation	Sheltered and supported
Bute	13	10	2
Coll & Tiree	1	1	
Cowal	46	21	9
H&L	37	40	16
I, J & C	16	6	4
Kintyre	12	8	3
Lorn	55	30	11
Mid Argyll	21	10	2
Mull & Iona	15	16	11
A&B Total	216	142	58

Source: HOME Argyll CHR Report, 2025

The majority of the registered demand for sheltered and/or supported housing is located in Lorn (24%), Helensburgh & Lomond (22%) and Cowal (19%).

In addition, other national, specialist RSLs such as Trust Housing Association, for instance, operate a separate waiting list for specialist supported (retirement) provision. In 2024/25, there was a total of 44 individual applicants looking for amenity or retirement housing from Trust. The below table details Trust demand for retirement and amenity housing by location. Please note that applicants could choose several options in terms of housing type and location, so there is an element of double counting in the table below. However, it is estimated that the majority of their applicants will not be duplicated on the HOMEArgyll list.

Table 6.3: Trust Housing Association waiting list applicants by HMA and type of housing, 2024/25

HMA	Retirement	Amenity
Coll & Tiree	0	16
Islay, Jura & Colonsay	19	25
Mull & Iona	18	22
Total	37	63

Source: Trust Housing Association Waiting List 2025

Bield Housing also operate a waiting list, while we don't have access to this, there is evidence of demand through their annual relets in Argyll and Bute; of the 40 relets in 2024/25, 63% (25) of these were to applicants on the direct waiting list.

A reasonably conservative assumption would be to increase the HOMEArgyll estimate of need for this type of housing to take into account of Trust and Bield, by around 70 units to avoid under-counting.

It is likely therefore, based on the foregoing data and assumptions, that there is a residual requirement for additional units of supported housing across Argyll and Bute and that, given, the ageing population, this could increase in the future. However, as indicated in the HNDA survey carried out in 2025, and in line with previous research, the level of need will not be directly equivalent to the increase in older persons as the majority of this cohort will seek to remain in private sector, independent homes for as long as possible.

The HNDA Household Survey analysis shows that the majority (86%) of households (735) that have someone with a health condition or disability in household do not have an unmet need for specialist forms of housing. There was a small percentage of households who stated that they need or want to move within the next five years to some form of specialist supported (1%) or housing for older people (2%). Based on weighted data this equates to a requirement of:

- Specialist housing for older people - 285 households
- Specialist supported housing -105 households

Triangulating the survey results, and current waiting list figures, would suggest a potential demand for approx. 409 supported housing units. Assuming an annual supply (RSL turnover) of around 78 lets, the net demand would equate to **331** supported homes.

These estimates provide only an indication of potential future demand and an ongoing review and monitoring will be required.

6.7 Care Homes and Support Needs

The Scottish Government guidance indicates that the requirement for care homes should be a consideration for both the HNDA and LHS. Therefore, a basic appraisal of the issue is presented in this paper, however this remains primarily a function for the Health & Social Care strategic planning framework and their Joint Strategic Needs Assessment (JSNA). The housing sector will continue to liaise closely with health and social care partners as required to address this issue.

According to the Scottish Care Home Census, there were 455 adults in a total of 17 registered care homes in Argyll and Bute in 2025 (an occupancy rate of 87%). The vast majority of these were older persons and long stay residents. There has been an overall decrease in the number of care homes and registered places between 2015 and 2025, despite the apparent ageing population trends in the Local Authority area.

TABLE 6.4: Care home provision, all adults and older people, 2015-2025

	Older People						All adults					
	2015	2022	2023	2024	2025	% Change 2015-2025	2015	2022	2023	2024	2025	% Change 2015-2025
Care Homes	21	18	17	16	16	-24%	24	19	18	17	17	-29%
Registered Places	594	564	523	515	515	-13%	608	570	529	521	521	-14%
Residents	505	413	420	434	453	-10%	518	419	422	436	455	-12%
Occupancy (%)	85%	73%	80%	84%	88%		85%	74%	80%	84%	87%	

Source: Scottish Care Homes Census 2025

The bulk of this provision is in the private sector (around 77% of registered places and residents in 2025).

TABLE 6.5: Care Home Provision (All Adults) by Sector

Provider	Argyll and Bute					
	Places	% of Total	Residents	% of Total	Homes	% of Total
LA/NHS	127	24%	104	23%	7	41%
Private	394	76%	351	77%	10	59%
Voluntary	0	0%	0	0%	0	0%
Total	521		455		17	

Source: Scottish Care Homes Census 2025

Argyll and Bute has a lower rate of provision of care home places for the elderly than Scotland as a whole, although the decrease in the rate of registered places per 1,000 population is consistent with Scotland as a whole.

Table 6.6: Number of Registered Places (Long-Stay, Short-Stay and Respite) in Care Homes for Older People, per 1,000 Population.

Area	2015	2022	2023	2024	2025	Change in rate 2015 - 2025
Argyll & Bute	28	25	22	21	21	-7
Scotland	39	35	33	32	32	-7

Source: Scottish Care Homes Census 2025

In 2025, the most prominent health conditions affecting people who are long term residents of care homes in Argyll and Bute was medically diagnosed dementia and physical disabilities and chronic illness (Scottish Care Homes Census, 2025). A significant proportion of those in long term care require nursing care.

Public Health Scotland (PHS)

The most recent PHS data, show the number of placements in Care Homes (private & public) has increased over the last few years as shown in the table below. These figures will include instances of multiple episodes of care home admissions and respite stays. Whilst the majority are aged 65+, the statistics show that there has also been an increase in the numbers aged 18-64 since 2020/21.

Table 6.7: Number of people in Care Homes 2019/20 to 2023/24

Year	Care Home (all ages)	Number aged 18-64	Number aged 65+	% aged 65+
2019/20	860	75	785	91%
2020/21	840	65	775	92%
2021/22	790	70	720	91%
2022/23	865	70	795	92%
2023/24	895	85	810	91%

Source: Public Health Scotland

Argyll and Bute HSCP - Joint Strategic Needs Assessment (JSNA)

The 2024 JSNA reported that the increase in median age of adult care home residents at admission and the decrease in length of stay, might indicate that A&B residents receive the support allowing them to stay at home for longer. This would be in accordance with the strategic priorities around care closer to

home and might illustrate the availability of alternative options for care in Argyll and Bute.

HNDA Household Survey

There was a very small proportion of respondents (8) who expressed the need for respite or short-term care in residential/ nursing home. Of these, two had an interest in moving over the next five years and only one would be looking for a specialist provision housing with a preference of owner-occupied housing.

6.8 Care Home and Housing Programme Board

The Care Home and Housing Programme Board was established in 2020/21 to take forward previous work of the Care Home and Housing project. Membership includes representation from range of Health and Social Care services, Human Resources, Commercial Services, Housing, and Finance. The main purpose of the group is to develop an agreed balance of care across community settings and care homes to ensure that older people can be supported within the community for as long as possible. The Board also has responsibility for oversight of the Strategic Development work relating to the future of care home provision.

One of the Board's key projects has been to develop a strategic, evidence-based approach to Older Adult Care that aligns with other elements such as, the Older Adults Strategy, approach to facilities management, and Population Health and Service Renewal frameworks. The project aims to:

- Better match future demand for residential care to capacity with access to appropriate care made as local as possible.
- Establish a model which is sustainable in respect of finance and staffing.
- Ensure directly operated facilities meet current standards and provide residents with an appropriate environment in the last stages of life.
- Develop stronger partnerships with independent sector providers.
- Develop new and innovative models of care in partnership with housing providers.

Stage 1 of the project, sought to model existing and future demand for care home places, based on a number of scenarios and variables, through to 2048. Stage 2 of the project will develop an options appraisal process based on the outcomes from stage 1, to include engagement with stakeholders, independent sector providers, housing associations and communities.

6.9 Summary of Supported Provision

The evidence suggests that the majority of households are adequately housed although there is an expressed demand for additional supported housing provision.

Considering the ageing population in Argyll and Bute there is likely to be increased demand for supported housing over the HNDA planning period. Whilst the ageing population is likely to increase demand, it won't all necessitate in new build accommodation to meet need. The SHIP

programme needs to consider the varying and changing needs of our population and developments should include accommodation that can adapt to these needs, including reconfiguration of existing stock.

The HSCP Care Home review is an important area of specialist provision housing need and the ongoing work with the HSCP is required to determine specific requirements to inform, for instance, future SHIP targets.

Other support needs such as those with complex mental health and/or addiction issues may require bespoke supported housing solutions. In these instances, joint working between health, social work and housing is required to identify suitable sustainable solutions for individuals. In many instances these cases will be on the HOMEArgyll CHR, but some more complex needs are identified via Adult Support and Protection case conferences.

6.10 Stakeholder consultation and engagement

As per previous templates a range of data has informed the evidence, including the HSCP 2024 Joint Strategic Needs Assessment, the 2025 HNDA Household Surveys, Care Homes Census and Public Health Scotland statistics. The Care Homes & Housing Project and other ongoing partnership engagement between the Housing Sector and HSCP colleagues and clients have also been central in informing this element of the HNDA.

7.0 Care/ Support Services for Independent Living

This section considers the care and support services required for independent living.

7.1 National Policies

In addition to the overarching plans and policies set out under previous templates, the following are also relevant.

- Provision of Equipment and Adaptations in 2023
- Social Care (Self-directed Support) (Scotland) Act 2013: statutory guidance - updated 2025
- National Care Standards for Housing Support services
- The Keys to Life, 2013
- Mental health and Wellbeing Strategy 2023
- Coming Home Implementation Report 2022
- Coming Home Action Plan 2026

7.2 Local policies

- Argyll and Bute HSCP/NHS Policies including Joint Strategic Needs Assessment

7.3 Care and Support Needs

There are a wide range of relevant care and support services available across Argyll and Bute, to enable residents to live independently in their own home. These services will include Technology Enabled Care, Home helps, Support

Workers, Carers, Social Workers, and Housing Support; as well as services such as Welfare Rights and Small repairs and Handyperson Services.

7.4 Key client groups

These services are available for anyone living in their own who require care and/or support to continue to live independently. Whilst not an exhaustive list, this will include homeless households, older persons including those with dementia; young adults and looked-after children leaving formal care; persons with mental health issues, those on the autistic spectrum, and people with learning disabilities; and families with other particular needs.

7.5 Evidence

This section is informed by national and local datasets.

7.6 People Supported by Social Care Services

Data from Public Health Scotland (PHS) provides estimates of the total number of people who receive care at home, in care homes, have community alarms / telecare, in receipt of housing support, and social worker support. This includes people involved in choosing and controlling their support through self-directed support options.

The table below shows a slight decrease in the overall number of people supported by social care services/support in 2023/24 from the previous year; however, in general there has been a steady increase in the numbers since 2017/18.

Table 7.1: Number of people in Argyll and Bute who were supported by social care services / support

Financial Year	Rate per 1000 Population	Number of People
2017/18	38.8	3,370
2018/19	46.3	3,995
2019/20	48.1	4,130
2020/21	49.7	4,250
2021/22	49.7	4,285
2022/23	49.9	4,385
2023/24	48.3	4,245

Source: Public Health Scotland

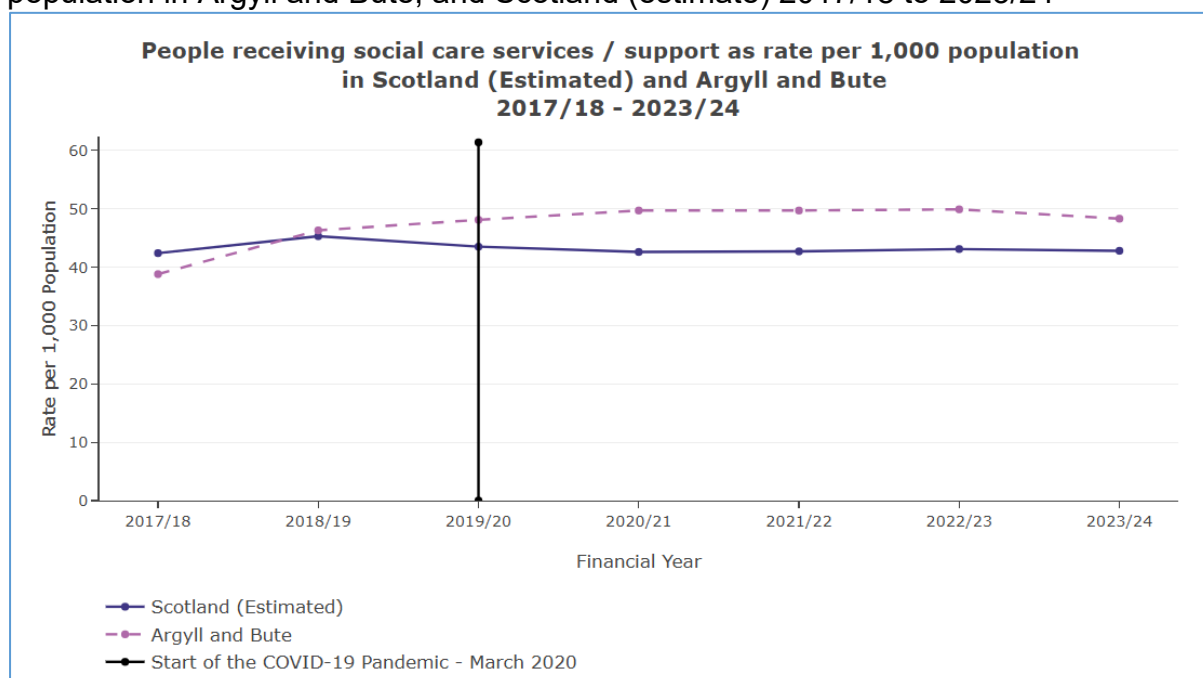
There is a slight variation in the overall numbers when the data is broken down to client group. There is also an anomaly with figures for 2021/22 where the number for 'not recorded' category is not available. However, the following table provides an indication of the number of people by client group who are supported by social care services. From data available, those who are elderly/frail or have physical and sensory disability are the largest client groups.

Table 7.2: Client Groups of people receiving Social Care Services 2019/20 -2023/24

Number of People (All)	Dementia	Elderly/ Frail	Learning Disability	Mental Health	Physical and Sensory Disability	Other	Not recorded	Total
2019/20	145	1,220	245	150	670	165	1,655	4,250
2020/21	155	1,105	290	155	660	200	1,810	4,375
2021/22	120	890	305	155	600	165	0	2,235
2022/23	105	675	275	140	515	125	2,615	4,450
2023/24	205	660	125	125	635	115	2,615	4,480

Source: Public Health Scotland

As shown in the chart below the rate of people receiving social care (rate per 1,000 of population) has been higher in Argyll and Bute since 2018/19 than the estimated rates for Scotland as a whole.

Chart 7.3: Rate of people receiving social care services as rate per 1,000 of population in Argyll and Bute, and Scotland (estimate) 2017/18 to 2023/24

Source: Public Health Scotland

7.7 Care at Home

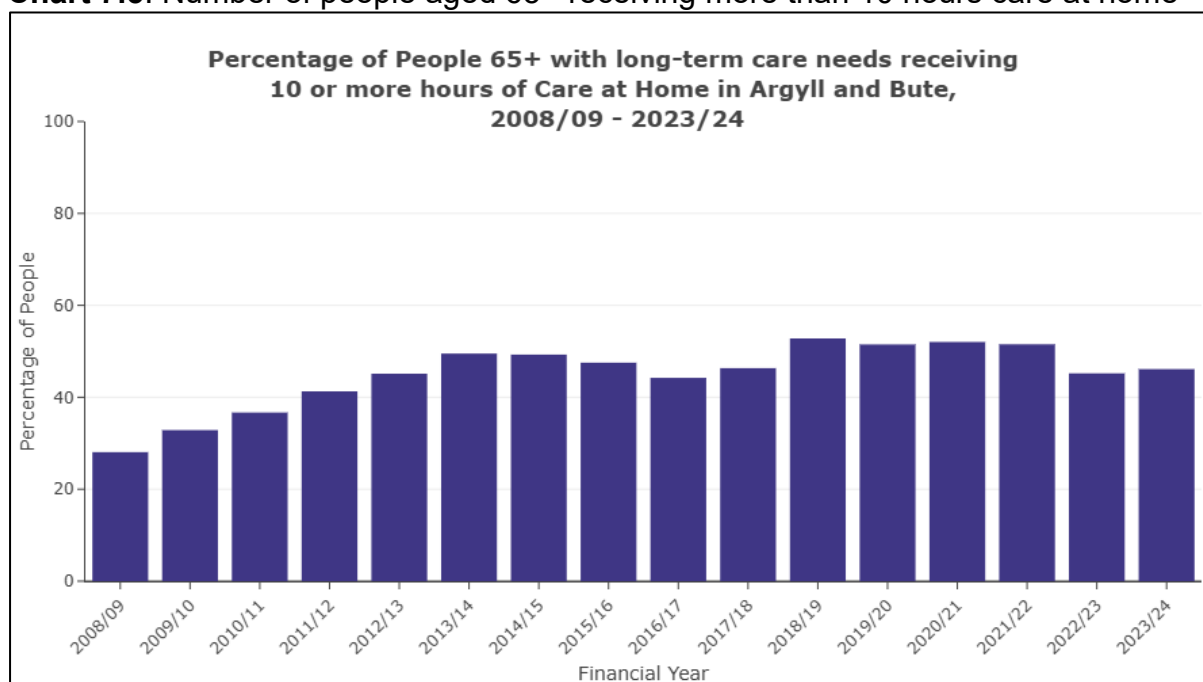
The latest available statistics indicate that in Argyll and Bute there were 1,930 people of all ages receiving 'care at home' in 2023/24, with the overall rates decreasing gradually year on year from 2,190 in 2020/21. This is possibly due to the enablement agenda which promotes independence and may have reduced the demand for care and support services. There is no one under age of 17 receiving care at home, with the majority of those receiving the services aged 65+ (80%) as shown in table below.

Table 7.4: Number of people in Argyll and Bute receiving Care at Home

Year	Care at Home (all ages)	Number aged 18-64	Number aged 65+	% aged 65+
2019/20	2,105	395	1,705	81%
2020/21	2,190	400	1,785	82%
2021/22	2,120	400	1,715	81%
2022/23	2,005	390	1,610	80%
2023/24	1,930	385	1,540	80%

Source: Public Health Scotland

The following chart shows the percentage of people aged 65+ with long-term care needs who receive 10 or more hours of care at home since 2008/09 to 2023/24. This shows slight reduction since 2022/23.

Chart 7.5: Number of people aged 65+ receiving more than 10 hours care at home

Source: Public Health Scotland

7.8 Community Alarms and Telecare

Technology Enabled Care (TEC) provides a number of services to support independent living that enables people to remain safely at home. Demand for community alarms/telecare has been increasing annually with 90% of people being aged 65+, although there are people of all ages who benefit including a very small number aged 0-17.

Table 7.6: Number of people with Community Alarms/Telecare

Year	Community Alarms / Telecare (all ages)	Number aged 0-17	Number aged 18-64	Number aged 65+	% aged 65+
2019/20	2,735	5	300	2,435	89%
2020/21	2,815	5	290	2,520	90%
2021/22	2,835	10	285	2,540	90%
2022/23	2,990	5	305	2,675	89%
2023/24	2,945	5	290	2,645	90%

Source: Public Health Scotland

7.9 Social Work Support

The number of people in receipt of Social Work Support due to health has remained relatively static over the last five years with only slight fluctuations in numbers. As with many of the care and support services, older people aged 65+ are the biggest client group.

Table 7.7: Number of people in receipt of Social Work support (health)

Year	Social Work Support	Number aged 0-17	Number aged 18-64	Number aged 65+	% aged 65+
2019/20	4,125	30	605	3,490	85%
2020/21	4,250	25	695	3,525	83%
2021/22	4,280	30	725	3,520	82%
2022/23	4,375	30	710	3,635	83%
2023/24	4,245	35	600	3,605	85%

Source: Public Health Scotland

7.10 Carer – Financial Support

In Scotland, Carer Support Payment is replacing Carer's Allowance and is paid by Social Security Scotland (SSS). Following pilots in a number of local authorities this was rolled out nationally in November 2024. The SSS statistics, provide details relating to the number of people who are eligible for Carer Support payment and Carer Allowance Supplement Payments.

In Argyll and Bute, for Carer Support payments, as of 31st December 2025, there was a total caseload of **1,745** which is 1% of the national running total. There have been 36,700 payments to a value of £4,972,975 in Argyll and Bute since 2024/25.

Data set out in the following table, show that for Carer Allowance Supplement payments the number of eligible carers remained relatively static between 2020/21 to 2025/26 with around 1,265 currently eligible.

Table 7.8: Total number of Eligible Carers in Receipt of Carer's Allowance Supplement Payments per Financial Year - Argyll and Bute

	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026
Argyll and Bute	1,200	1,190	1,215	1,260	1,305	1,265

Source: Social Security Scotland Statistics

7.11 Unpaid Care

The 2022 Census provides details on the number of people who report they provide unpaid care in Argyll and Bute. The following table highlight that **12%** of people reported they provide unpaid care, the majority (7%) provide 1 to 19 hours care per week. In terms of age profile of people providing care, 19% were aged 50-64, 15% aged 35-49, 11% aged 65 and over, 9% aged 25-34, 7% aged 16-24 and **3%** were aged 0-15 years old. This equates to 321 children providing a level of unpaid care in Argyll and Bute.

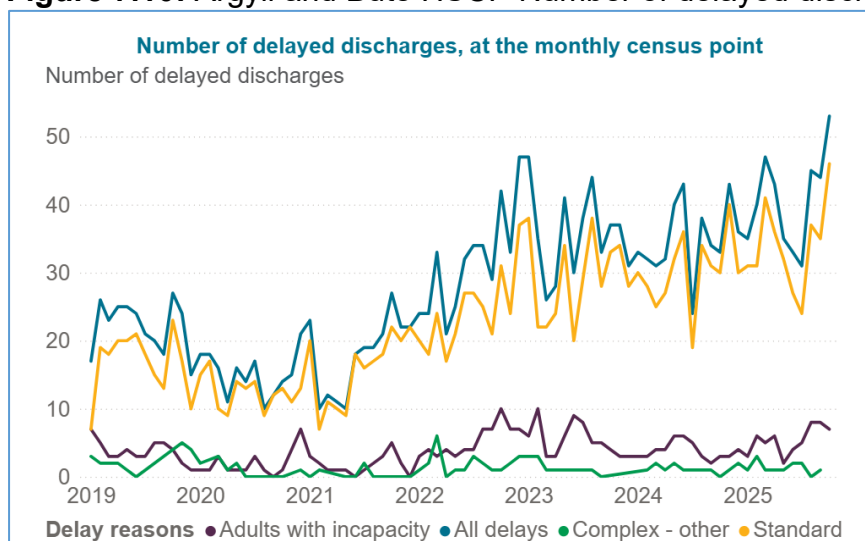
Table 7.9: Argyll and Bute Unpaid Care provided by Age

Age Profile	Not applicable (aged less than 3)	No unpaid care	Provides 1 to 19 hours unpaid care a week	Provides 20 to 34 hours unpaid care a week	Provides 35 or more hours unpaid care a week	Total
Aged 0 to 15	1,876	10,358	257	27	37	12,554
Aged 16 to 24	0	6,015	318	76	86	6,497
Aged 25 to 34	0	7,269	383	84	262	7,998
Aged 35 to 49	0	11,842	1,195	160	704	13,901
Aged 50 to 64	0	17,570	2,542	390	1,118	21,620
Aged 65 and over	0	20,737	1,303	263	1,097	23,400
Total	1,876	73,793	5,999	1,000	3,306	85,970

Source: Census 2022

7.12 Delayed Discharge

The Audit Scotland [dashboard](#) enables an overview on the number of people experiencing delayed discharge from hospital in Argyll and Bute. As of October 2025, there was 53 people affected by delayed discharge, this included 7 people with incapacity. As shown in figure 7.11 below, this is the highest figure reported since 2019. Note - the drop in figures for early 2020 are likely to reflect special measures taken during Covid-19. The data shows 6 people in hospital were waiting for a care at home assessment, and 9 had been assessed and were waiting in hospital for a care at home package.

Figure 7.10: Argyll and Bute HSCP Number of delayed discharges 2019-25

Source: Public Health Scotland, December 2025

7.13 Common Housing Register – Support needs

Analysis of the HOMEArgyll waiting list provides further evidence of support needs in the RSL sector. Note: there may be duplication across care and support categories, with applicant households having multiple needs.

Table 7.11: HOMEArgyll Waiting List Care & Support Needs, 2025

(Selected) Need/Issue	Number	% of Total active list
Medical condition affected by current circumstances	1,110	36.49%
Need to move to be nearer family/friends to give or receive support	234	7.69%
Mental health affecting housing	923	30.34%
Regular care/ Support/Help	589	19.36%
Significant health issue	600	19.72%
Needs assistance getting to shops	465	15.29%
Needs support or assistance living in home	384	12.62%
Severe health issue	198	6.51%
Need to be near specialist services	165	5.42%
Urgent health issue	28	0.92%

Source: Abritas CHR Report, April 2025

This indicates that there remains a significant level of ongoing need for a range of support and care services in Argyll and Bute. Over a third of applicants have a medical condition that is affected by their current housing circumstances. 30% of applicants noted that their mental health is being impacted by their current housing, 20% of applicants said they had a

significant health issue, and 19% noted that they require regular care support/help.

Waiting list analysis from the previous HNDA suggests that the number of applicants with most of these particular needs has increased significantly since 2020. For instance, the number of applicants who stated that they have a medical condition that is affected by their current housing has increased by 31.5% and the number of applicants who stated that their mental health is adversely affected by their current housing has increased by 70%.

7.14 HNDA Household Survey

The 2025 HNDA Household Surveys, provide further detailed analysis of home care needs in both the private and RSL sectors.

While the majority of respondents said no one in their household needs any special forms of support, 4.5% said they need regular contact with social services, health or other caring organisations but do not receive this support; and 3.9% said they need further support (but less than 24-hour support) from social services, health or other care organisations and do not receive this support. Compared to the last HNDA Household survey, the unmet need for support has increased – this was less than 1% for each category in 2019/20.

Table 7.12: HNDA Household Survey - Q35 Do you or anyone in your household need any of the special forms of support?

Base: health condition or disability	Need and receive	Need but don't receive	Don't need
Regular contact with social services, health or other caring organisations	23.3%	4.5%	72.1%
Further support but less than 24-hour support from social services, health or other caring organisation	7.8%	3.9%	88.2%
24-hour support from other caring organisations	1.3%	0.7%	98.0%
Shared housing with support from other residents and caring organisations	0.8%	0.7%	98.5%

Source: 2025 HNDA Household Survey

When asked if there was anyone in the household who required care and support services the majority of respondents stated these services were not required. In terms of current services already in place, the most common involved home care and home help, with 11.1% receiving this service. 10.7% currently receive help with their shopping and 10% currently receive occupational therapy or physiotherapy.

In terms of services required, but not currently being received, 5.4% of respondents stated that they required help with home care/home help but do

not receive this, and 5.6% of respondents stated that they require occupational therapy/physiotherapy but do not receive this service.

Table 7.13: HNDA Household Survey - Q37 In terms of care/ support services provided, do you or anyone in the household currently receive or need these services?

Base: health condition or disability n=709	Current services	Services required	Services not required
Home care/ home help (helping with housework, cooking, cleaning)	11.1%	5.4%	83.6%
Home care (helping with washing/ bathing, dressing, toilet)	4.5%	2.4%	93.1%
Meals delivered to home/ meals on wheels	2.0%	0.8%	97.1%
Day care/ day centre (in hospital, residential home or other organisation)	0.2%	0.8%	99.0%
Respite/ short term care in residential/ nursing home	0.7%	0.9%	98.4%
Occupational therapy/ physiotherapy	10.0%	5.6%	84.5%
Help with shopping	10.7%	3.4%	86.0%
Night care (someone present at night only)	0.3%	1.3%	98.3%
Technology enabled care	3.1%	0.8%	96.0%
Support from local voluntary & community organisations	3.3%	2.2%	94.6%
Carers Support	6.4%	2.3%	91.3%
Other	3.1%	0.6%	96.3%

Source: 2025 HNDA Household Survey

7.15 Other particular needs: Learning Disabilities

Due to the invisibility of many people with learning disabilities, the [Scottish Government](#) recognise that it is not possible to quantify how many people should be living in their own home rather than a care facility. The national ambition is that as many people as possible are cared for in a domestic setting.

Living independently encompasses a variety of different housing settings and support situations. This does not mean that people are living without support; some people receive varying amounts of support at home, including support staff and housing adaptations (SG The Keys to Life).

7.16 Census

The 2022 Census (Table UV304) showed that **4,088** (5%) people in Argyll and Bute reported as having one or more of learning disability, learning difficulty or developmental disorders. This is over 50% increase from the 2011 Census (Table QS304SC) which reported 2,677 (3%) people.

7.17 Social Care Support

Table 7.2 (page 73) highlights that on average around 248 people with learning difficulties receive social care support. Noticeably there is a reduction from 275 in 2022/23 to only 125 in 2023/24, however due to the different recording categories this may not account for all people with a learning disability as they could fall under one of the other client groups.

7.18 Annual Health Checks – Learning Disabilities

In May 2022, the Scottish Government committed funding for the implementation of annual health checks for people with learning disabilities. There is a requirement for NHS Boards to report on an annual basis with data on implementation and the delivery of health checks.

Data for 2023/24 which was the first reporting year hasn't been broken down to Health Board area. In 2024/25 data is available for NHS Highland at Argyll and Bute HSCP level, over this period there was 410 eligible people identified for an annual health check, with 25 offered and 23 completed. This resulted in 15 onward referrals.

Table 7.14: NHS Highland/A&B HSCP – Annual Health Check Statistics 24/25

Year	NHS Board	Number of people identified for an annual health check	Number of annual health checks offered	Number of annual health checks completed
2024/25	NHS Highland - Argyll and Bute HSCP	410	25	23

Source: [Scottish Government](#), 2025

7.19 [Coming Home Action Plan](#)

The Scottish Government/COSLA, Coming Home Action Plan 2026 aims to have every person with learning disabilities and complex care needs to be well supported to live in their community, close to their family and friends.

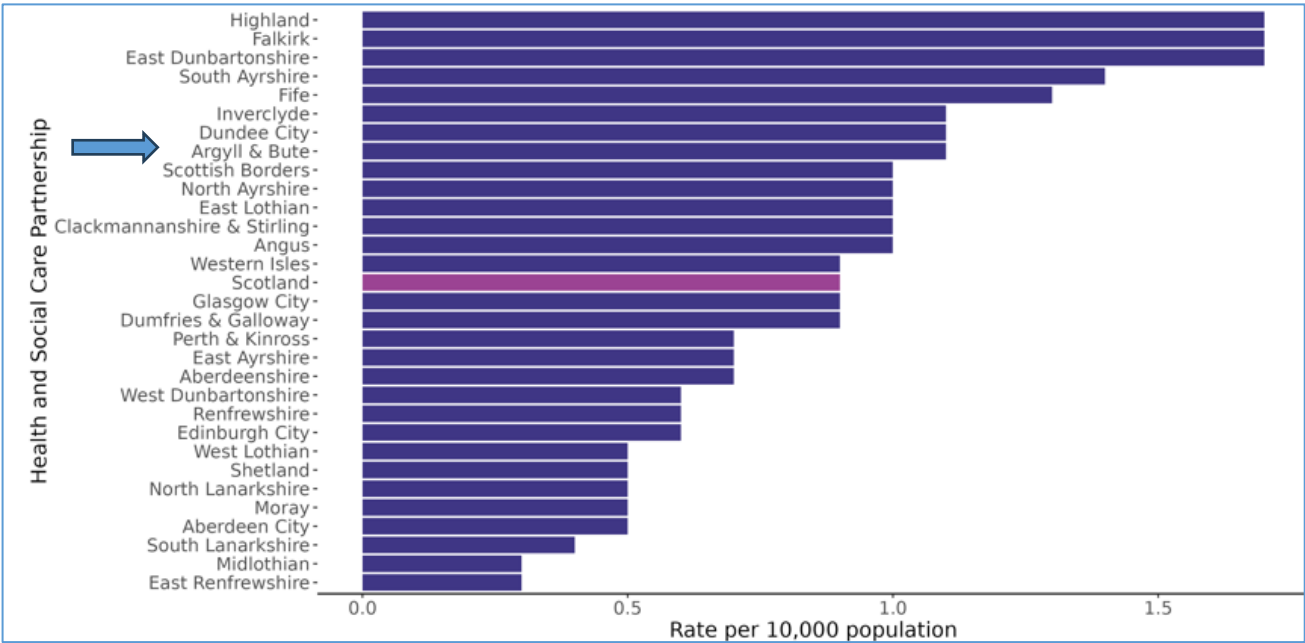
Dynamic Support Register (DSR)

The launch of the Dynamic Support Register (DSR) in May 2023, was one of the key recommendations from the Coming Home Implementation Report. The DSR is intended to improve the visibility of people with learning disabilities and complex care needs at local and national levels, and as a tool to support local planning and decision making.

[Public Health Scotland](#) collate and publish quarterly DSR statistics which provides an overview of people with learning disabilities and complex needs who are living in hospital, in inappropriate out-of-area settings or at risk of support breakdown due to issues with their existing community support. However, as this is a relatively new dataset, trends should be interpreted with caution. The first release of data for the DSR Census was up to December 2025. There was 1,500 people in Scotland on the DSR as of December 2025

which was a 2% reduction from 1,530 in December 2024. Whilst data is not published at local health board level, as shown in the chart below Argyll and Bute has a higher rate of people in ‘urgent categories’ than the Scottish average.

Chart 7.15: Rate of people in urgent categories on Dynamic Support Register in Scotland, by Health and Social Care Partnership per 10,000 population as of 25 December 2025



Source: [Public Health Scotland](#), 2025

Coming Home – Housing Need

The Learning Disability team are working with a number of persons currently placed out with Argyll and Bute. Many of these placements are due to the lack of suitable local accommodation within the authority area and resource issues. Location is crucial in this context, as is the support infrastructure that must be in place to support these households with complex needs. In line with the Coming Home principals, the Council and HSCP are exploring options to bring households currently placed out of their home area back to Argyll and Bute where this is the individual preference. Whilst the main reason for out of area placements for this client group is that the required specialist services are not available locally, family choice can also be a factor. There will be a range of options considered for individuals requiring a move, including cross local authority approaches, where there are similar demands for accommodation which would pool together resources to meet client needs. In a local context, options will be explored within the new build programme. Due to the high-level support that will be required, it is likely that this initial focus will be in the Helensburgh & Lomond area where specialist support providers are more likely to have the skills and resources available to support households.

Argyll and Bute Council currently has around **50** individuals who are placed out with the area. All of these placements were recently independently reviewed and considered necessary and appropriate. Due to the range of

complex needs, it will not be suitable for all of these households to be repatriated back to the area. In addition to those currently placed out with the area, there is an emerging need from young people with complex characteristics approaching transitions who will require specialist placements.

While numerical cases are relatively low, resolving this specific need remains a high priority and a co-ordinated approach will be required between social work, health, support, and housing partners.

7.20 HOMEArgyll Common Housing Register

The HOMEArgyll waiting list in April 2025, recorded 109 households or individuals who identified as having learning disabilities, amounting to almost 4% of the total applicants. 61 of these applicants were single person households; 19 were two or more person households with no dependent children, and 29 households had at least one child under 16.

The majority of applicants (64%) required one bed properties, and 23% required 2-bedroom properties, while 13% required 3 or more bedrooms. The majority of applicants with learning disabilities sought Helensburgh & Lomond, Lorn or Cowal as first area of preference.

Table 7.16: HOMEArgyll Applicants identifying with learning disabilities, by HMA, 2025

HMA	Bute	Coll & Tiree	Cowal	H&L	Islay, Jura & Colonsay	Kintyre	Lorn	Mid Argyll	Mull & Iona
Total Applicants	9	1	18	28	6	8	27	6	6

Source: Abritas CHR Report (all active applicants), April 2025

13 of the 109 applicants received the maximum 200 points according to the HOMEArgyll allocation policy. In terms of accommodation types, the vast majority (106) would accept mainstream housing. 12 included housing with support in their choices; 7 included amenity housing for the elderly; and less than 5 sought wheelchair housing or sheltered housing for the elderly.

In addition, 122 HOMEArgyll applicants identified as having an autistic spectrum condition, and 36 of these also identified as having learning difficulties. Of the 86 applicants on the autistic spectrum but who did not have learning difficulties, all but 1 would accept mainstream housing; while 8 also sought housing with support; and 5 sought amenity housing and less than 5 noted interest in amenity or sheltered accommodation. The most prominent areas of preference for these applicants was Lorn, Helensburgh & Lomond and Cowal. The main need was for 1-bedroom homes (60%).

7.21 HNDA Household Survey

The HNDA household survey identified 53 respondents who have learning difficulties (1.6% of total responses). 70% of respondents with learning difficulties stated that their current house meets their needs, but 30% stated

that their current housing does not meet their needs. In addition, 21 respondents (40%) stated that they would like or need to move from their current accommodation.

The main reasons* cited for those 'needing' to move (8) being due to requiring a bigger home, because of their illness/disability, and to move to a better neighbourhood. The majority (7) that need to move, would prefer to move to an RSL property*. For those who would 'like' to move (13), the reasons* were quite different, with children having left home, and to reduce housing costs being the main reasons, closely followed by requiring a smaller property. The main preference was for owner occupied accommodation* (7) or an RSL property (5). **Respondents could pick more than one option.*

- 7.22 In Argyll and Bute there are two specialist RSLs (out with the HOMEArgyll partnership) whose primary client group includes persons with learning disabilities, while the other RSLs do also accommodate this group in mainstream or specialist housing. These specialist associations operate on the basis of referrals and do not maintain waiting lists for their properties.

Key Housing Association provides housing schemes in Dunoon (20 units) and Helensburgh (9 units), comprising mixed forms of supported and/or shared accommodation, including a proportion of wheelchair housing (6units), which range in size from 1 – 4 bedrooms. Key workers provide individual support, as well as some outreach support to mainstream properties. They typically have around 50 vacancies across Scotland each year (Key website), these are allocated to people who receive support and they do not accept direct applications.

Enable Scotland provides a combined housing support and care at home service to adults with learning disabilities, mental health problems and physical disabilities. They provide services across Helensburgh, Dunoon, Lochgilphead, Campbeltown and Oban. As of April 2026, they also manage a number of House Multiple Occupancy units for client group, including a 6-bedroom property in Dunoon, 3 properties leased from Dunbritton Housing Association in Helensburgh, and a property in Lochgilphead via Fyne Homes.

7.23 **Summary of Care/Support Services for Independent living at home**

The data within this section provides insight to the need and demand for care and support services in Argyll and Bute for independent living. Whilst the number of people receiving care at home has decreased slightly over the last five years, triangulation of the various data sources, would indicate that there is an unmet need for care at home support. Delayed discharge data shows that the main reasons are due to waiting on a care at home package or assessment. This also correlates with the increasing demand for community alarms and telecare services, and the increase in overall number of care home placements in the last couple of years. Notably there is a significant number of people who are unpaid carers, with the 2022 Census data recording that 12% of people in the Argyll and Bute area provide unpaid care, this includes 312 children. With 1,265 people receiving Carers Allowance payment according to the Social Security statistics.

In most instances, households are suitably housed and only require support to remain in current accommodation. The majority of those with an identified housing need could be met through general needs housing with appropriate support. However, there are up to 50 households, particularly among the 'coming home' and DSR group where a bespoke solution would be more appropriate, either in form of an individual dwelling, shared accommodation, or core and cluster provision to meet their individual needs. Whilst some of these household needs could be met in the private sector, it is likely that the social rented sector would be more appropriate to provide a deliverable solution.

7.24 **Stakeholder consultation and engagement**

Engagement with service providers and client groups for care and support services has included the detailed HNDA household consultation referred to in previous templates; as well as direct engagement with Learning Disabilities service providers and health, as part of the ongoing strategic and operational processes established in recent years across Housing, Health and Social Care sectors. The Council Housing Service is a key partner with HSCP and are represented at the Strategic Planning Group within the HSCP. Housing Services staff also attend specific working groups within the HSCP.

The Council will continue to monitor these particular needs and engage with HSCP and support providers as early as possible to plan for future provision within both existing stock and any new build projects included in the SHIP. The development of the Social Care Housing Investment Plan (SCHIP) for Argyll and Bute will help focus on solutions that meet particular needs including suitable core & cluster models.

8.0 **Site Provision (Gypsy/Travellers & Show People)**

8.1 **National Policies**

There has been a number of new national policies and guidance issued in relation to the Gypsy/Traveller community over the last few years. Key documents/policies in relation to Gypsy/Travellers and Travelling Show People include:

- Equality Act 2010
- Equality Outcomes 2025-29, Scottish Government
- Race Equality Action Plan, Scottish Government, 2017
- Managing unauthorised camping by Gypsy/Travellers in Scotland: guidance for local authorities, Scottish Government 2017
- Housing to 2040, Scottish Government, 2020/21
- Evidence Review: Accommodation Needs of Gypsy/Travellers, Scottish Government, October 2020
- Interim Site Design Guide for Gypsy/Traveller Sites in Scotland, Scottish Government 2021
- National Planning Framework 4 (NPF4), Scottish Government 2023

- The Town and Country Planning (Development Planning) (Scotland) Regulations 2023
- Improving the lives of Scotland's Gypsy/Travellers 2: Action Plan 2024-2026 Scottish Government & COSLA.
- Gypsy/Travellers in Scotland: an analysis of Scotland's Census 2022, Scottish Government, July 2025
- Local Housing Strategy and Housing Need and Demand Guidance, Scottish Government
- Scottish Housing Regulator, [Thematic inquiry into tenant and Gypsy/Traveller participation](#), 2024

The Equality Act 2010 identified Gypsy/Travelers as an ethnic minority group and this status is open to the same rights and protection as other ethnic groups included in the Act.

The NPF4 Scottish Planning Policy, includes a cross-cutting outcome for a fair and inclusive planning system. With provision for development that will help to ensure human rights are maintained which includes supportive policy on Gypsy/Traveller sites to meet the housing needs of the communities. From 2023, planning authorities have to engage with Gypsy/Travellers as they prepare their Local Development Plans. A [new definition of Gypsies and Travellers](#) was developed collaboratively with communities, to support planning authorities in meeting this requirement. The updated definition is:

For the purposes of section 16B of the Planning (Scotland) Act 2019 "Gypsies and Travellers" means persons, whatever their race or origin, who are:

- (a) of or from a nomadic cultural tradition including—
 - (i) members of Gypsy, Romany and Traveller ethnic groups including Roma Gypsies, Scottish Gypsy Travellers and Irish Travellers,
 - (ii) persons who have ceased to travel temporarily or permanently,
- (b) members of an organised group of Travelling Showpeople or circus people (whether or not travelling together as such).

The updated Improving Lives of Gypsy/Travellers Action Plan 2024 has five key themes many of which are cross cutting across housing:

1. Accommodation and Planning
2. Education
3. Health
4. Social Security, Work and Combatting Poverty
5. Empower Communities, Improve Representation, and Tackle Racism and Discrimination.

8.2 Local Policy

The primary local documents within Argyll and Bute include:

- Argyll and Bute Local Housing Strategy 2022-2027
- ACHA's Gypsy Traveller Strategy 2025-2030
- Policy on the management of unauthorised camping by Gypsy/Travellers, Argyll & Bute Council, 2006

ACHA remains the only RSL in Scotland which owns and manages travelling persons sites and in 2025 they published their latest Gypsy Traveller Strategy. The aim of their strategy is to *'outline the services ACHA will provide for their site tenants, other gypsy/travellers living in their properties and applicants on the HOMEArgyll waiting list; ensuring that they are efficient and good quality, meeting the needs of the community and provided in a non-discriminatory way taking into account cultural requirements, and explains how they will deliver them'*. The strategy also highlights the importance of ACHA working in partnership with other organisations to progress improvements in the services and accommodation they provide to improve the lives of Gypsy/Travellers.

The Council has the strategic function to assess the housing needs and demands of Gypsy/Travellers and ensure these are considered in the LHS. In addition to its duties in respect of the HNDA and LHS, the Council has a statutory duty to maintain a policy for the management of unauthorised camping by Gypsy/Travellers. The current policy sits with Environmental Health colleagues, and outlines a number of procedures including unacceptable encampment locations; a code of expected behaviour; a legal context; communications and media relations, and anti-social behaviour measures. In practice, any instances of unauthorised camps are dealt with through negotiation and advice rather than enforcement which would be last resort.

8.3 Land Needs

This relates to either permanent or temporary (transit) sites and pitches, for caravans and mobile homes, with communal facilities, which may be required to address the accommodation needs of Gypsy/Travellers and/or Travelling Show People. This will include sites suited for residential and yard storage/maintenance areas, as well as ensuring appropriate access to the sites. The primary sites are likely to be the official provision but could also include private sites and parks. There appears to be an increasing proportion of Gypsy/Travellers in Argyll and Bute that seek, or are required by circumstances to consider, permanent housing in mainstream homes which are delivered and accessed through allocation procedures. This has included bespoke, specially adapted and purpose-designed homes for families with particular needs which cannot be addressed on existing sites.

8.4 Care and support needs

Gypsy/Travellers require the same access to a range of public services as the rest of the resident population, including health and education. They may also require additional care and support and in Argyll and Bute this is co-ordinated through a number of partners such as Crossroads and Community Development. Further specialised support services are delivered by the national organisation 'Minority Ethnic Carers of People Project (MECOPP)'.

2022 Census

The 2022 Census results provide an indication of the general health and carer responsibilities of the Gypsy/Traveller community.

In terms of health, of the 84 Gypsy/Travellers who responded, the majority 52% report being in very good/good health, 32% are in fair health, 14% are in bad health, with 1% stating they are in very bad health. The Census data indicates that there are low levels of unpaid care responsibilities within the community in Argyll and Bute. With 84.5% advising they don't provide any unpaid care, 6% providing 1-19 hours per week unpaid care, and 9.5% providing over 35 hours per week unpaid care. The levels are comparative to the Scottish averages for the Gypsy/Traveller community of 85% not providing any unpaid care.

Impacts on care and support needs

In June 2025, the Scottish Government published report on the '[Historical policies impacting the Gypsy/Traveller communities](#)', which acknowledged and publicly apologised for the harm caused to individuals and communities affected by these historical policies. There is recognition by the Scottish Government of the prejudice and lack of cultural awareness that led to a series of unfair and unjust policies that resulted in children being removed from families, and families being forced to live in substandard accommodation and degrading conditions. Furthermore, it recognises, the trauma that this has caused to individuals, families and communities is significant and lasting.

It has been highlighted that the legacy of these policies is still having a detrimental impact on the community to this day, including in Argyll and Bute which has been corroborated by community engagement via the Gypsy/Traveller Working Group. The community have provided recent examples of where there is still a real fear amongst the community which deters them from raising issues and problems in case they are removed from sites or reported. Examples included Legal advice received that someone should move from Gypsy/Traveller site during their divorce as it was not seen as a suitable environment to raise children. Another example was of a young person who would not accept assistance for Social Work referral for support due to the fear of authorities being involved. Over time, knowledge and understanding may help alleviate concerns but, in many cases, the generational fear has been passed down due to personal experience of these historic policies.

The low levels of evidence of care and support needs of Gypsy/Travellers may be partly due to the protective nature of the community who do not want to ask for support due to generational experience of historic policies.

8.5 Key client group

Provision is primarily aimed at those defining themselves as Gypsy/Travellers. This is not a homogenous group, but it is now recognised as a distinct ethnic sector of the population. As defined in the Local Housing Strategy Guidance and updated Planning Act, the term Gypsy/Traveller refers to a range of distinct groups who regard the travelling lifestyle as part of their cultural and ethnic identity. Whilst the statutory term Gypsy/Traveller is used throughout the document, we acknowledge that some members of the community may

take offence to the ethnic term 'Gypsy' and some would prefer to self-identify as 'Scottish Travellers'.

Travelling Show People are not an ethnic minority, however they do have a distinctive cultural and historic identity and are explicitly identified as a key client group in their own right, distinct from Gypsy/Travellers, in the HNDA and LHS guidance.

8.6 Evidence

The 2011 census was the first to include Gypsy/Travellers as an ethnic minority category and remains the main source of information on people identifying as such.

In the 2022 Census, a total of 3,343 people in Scotland identified as Gypsy/Traveller which equates to only 0.06% of the population. A reduction of 21% from 4,212 in 2011 Census. Although this could be an underestimate as it is unlikely that the Census was able to capture all the Gypsy/Travellers living on unauthorised sites, or those in mainstream housing who choose not to disclose their ethnicity. Another factor can be the way ethnicity is reported, as Census results only provide category for 'White: Gypsy/ Traveller' which may not capture the wider ethnicity groups of Gypsy/Travellers.

According to the 2022 Census there were 84 Gypsy/Travellers living throughout Argyll and Bute, which is just 2.5% of the Scottish total and a reduction of 12% from the 2011 Census.

Table 8.1: Gypsy/Traveller Population, 2011 and 2022 Census

Area	2011	2022	Difference %
Argyll & Bute	96	84	12 (12%)
Scotland	4,212	3,343	869 (21%)

Source: 2011 and 2022 Census

The majority of Gypsy/Travellers in Argyll and Bute reported that they live in RSL accommodation 65% (55) which is higher than the national average of 50%; only 19% (16) own their property, and 15% live in private rented or rent-free accommodation. In terms of accommodation type the Census data reports only 3 Gypsy/Travellers who report living in a caravan which would indicate an underreporting in the Census, based on the current occupation of the two local sites.

Education

As of March 2026, there were 18 children known by the Education Department from the Gypsy/Traveller community, including 4 in primary and 14 in high schools across the Argyll and Bute area.

Through the Principal Teacher role of Inclusion and Equality section of Education, they have a remit to support the Gypsy/Traveller community. To improve outcomes, they have been undertaking engagement with [STEP](#) to enhance the support and resources available; and are focusing on staff development. A recent example includes working with local Primary School to

apply for time with Family Liaison Officer to help develop support and resources specifically for Gypsy/Traveller pupils.

8.7 Current provision

There are two official sites in Argyll and Bute, located at Duncholgan (Lochgilphead) and Bayview (formerly known as Ledaig, North of Oban, near Benderloch). These sites have been owned and managed by Argyll Community Housing Association (ACHA) since the stock transfer in November 2006.

The two sites provide 11 pitches in total - Duncholgan Gypsy Traveller site contains 7 pitches and Bayview contains 4 pitches. Capacity was reduced on both sites in 2020/21 due to changes to site licences and fire regulations relating to the spacing between caravans/trailers. Each pitch on the sites, contains an area of hard standing and an amenity unit offering a bathroom and storage facilities. All pitches are let via the HOMEArgyll allocations Policy. In addition to the two sites, ACHA also has 3 cottages in Lochgilphead which are specifically for leasing to gypsy/travellers, subject to local demand.

The Council continues to conduct a twice-yearly count of each site, in liaison with ACHA, and the number of pitches per site as well as occupancy. Over the last three years, both sites have been operating at full capacity.

TABLE 8.2: ACHA Sites – Annual Capacity & Occupancy 2023-2025

	Duncholgan, Lochgilphead		Bayview, Benderloch, Lorn			
Year	Total pitches	Pitches Occupied	Total pitches	Pitches Occupied	Total pitches	Pitches Occupied
31st March 2023	7	7	4	4	11	11
31st March 2024	7	7	4	4	11	11
31st March 2025	7	7	4	4	11	11

Source: Council/ACHA Yearly Count 2023-2025

Following a change to the Scottish Governments Affordable Housing Supply Programme funding which now includes Gypsy/Traveller sites; ACHA have included both sites in their development programme in the Strategic Housing Investment Plan (SHIP). This has been cascaded to site residents to reassure them of the commitment from ACHA to address site conditions.

8.8 Need and Demand for Gypsy/Traveller accommodation

There is no separate waiting list for access to the sites, and needs are recorded by households on the HOMEArgyll CHR.

The HOMEArgyll CHR includes “Gypsy/Traveller” as an ethnic category for applicants. As at March 2026, the active housing list only had **5** households who have recorded their Ethnic Origin as Gypsy/Traveller out of a total of 3,110. Two of those households currently reside in Argyll and Bute, and three reside elsewhere in Scotland. Three households were in housing need (with

points) and of those, one stays with family/friends, one rents from a local authority, and one resides in a caravan/ mobile home/boat. Only one of these households had an expressed interest in being accommodated on local Gypsy/Traveller site. Two applicants had no points, and both currently reside in RSL accommodation and did not express an interest on being accommodated on local sites. In addition, one household who does not identify as a Gypsy/Traveller under ethnicity has an interest in site accommodation.

In summary, analysis of the CHR as of March 2026, has identified that only two households have an interest in being accommodated on any of the Gypsy/Traveller sites in Argyll and Bute.

- 1 x applicant for Dunchologan as first choice (in housing need)
- 1 x applicant for Dunchologan as third choice (no points)
- No applicants have expressed interest in Bayview site

As at March 2026, only two HOMEArgyll applicants had selected the option of accommodation on a Gypsy/Traveller site. Based on the CHR, there is a practical assumption, that Argyll and Bute has an appropriate supply of permanent sites; however, based on engagement the Council would recommend additional site capacity of a few pitches would be prudent during planned investment works to meet hidden and emerging needs.

Homelessness

Based on homeless applications made to the authority over the last few years, there has been low numbers of applicants from households identifying they are from the Gypsy/Traveller community.

- 2021/22 – None
- 2022/23 - one household who had ethnic origin as Gypsy/Traveller
- 2023/24 - one household who had ethnic origin as Gypsy/Traveller
- 2024/25 - one household who had ethnic origin as Gypsy/Traveller
- 2025/26 (Q1 to Q3) – two households who had ethnic origin as Gypsy/Traveller

Local professional feedback suggests that the low figures are credible in terms of Gypsy/Travellers presenting as Homeless. However, the low numbers may also suggest that the Scottish Government ethnicity classification and questionnaire format may require further review in order to improve the quality of data for purposes of analysis. It is also the view that there could be similar issues with the HOMEArgyll CHR and the way that Gypsy/Traveller households record their personal information which could be underreported, particularly where there are instances of households not wanting to identify as a Gypsy/Traveller.

Gender Budgeting Research

The 2024 publication '[A gender budgeting analysis of Scottish Gypsy/Traveller Sites](#)' report by Scottish Women's Budget Group and MECOPP aimed to explore how local and national budget/policy decisions

impact on Gypsy/Traveller women and their families; and identify differences and gaps in public spending for culturally appropriate housing and education for Gypsy/Travellers across Scotland. In relation to housing, there are a number of qualitative findings that are relevant when considering housing need and demand. Examples include:

- Women told us that they knew people who would rather be on a site. However, because of the condition of the sites or because they had been told they would never get on the site, they have not applied to get on one or gone on the waiting list.
- Those who did not live on sites spoke about the loss they felt from not being able to live in culturally appropriate accommodation, and how this impacted on their mental health increasing feelings of isolation and not belonging. Those who were living in permanent housing had moved for a variety of reasons including: health issues and sites no longer being suitable; poor condition of sites, meaning they no longer felt safe or suitable; overcrowding on the site and lack of any other space to accommodate them; and issues with other families on sites.
- One woman told us about how her family had received a lifetime ban from any sites in their local area and how she was aching to be back on a site for her and her children. She said her children's ability to mix with their own people and have the childhood freedoms in safety was limited which was hugely distressing.

Whilst this research report, did not provide quantitative data on housing need, it has provided additional context to why there are low numbers on housing waiting lists, and the importance of having an adequate supply of culturally appropriate accommodation.

8.9 **Private sites**

There is no evidence that privately owned sites are used extensively or regularly by Gypsy/Travellers within this authority and there are none exclusively provided for this client group.

8.10 **Unauthorised Encampments**

Unauthorised, temporary encampments are an occasional occurrence in Argyll and Bute with few reports across the area. Recent consultation with Forestry Land Scotland (FLS) identified that they have not had any reports since 2019. While they had previously reported issues with temporary encampments in a number of areas including a carpark in Mid-Argyll. The lack of reports in recent years could be related to on-going infrastructure works and associated construction traffic in the area.

The Loch Lomond and Trossachs National Park (LLTNP) area of Argyll and Bute, historically had the highest concentration, anecdotally, being in laybys around the shores of Loch Lomond. Our recent consultation with LLTNP has found that there was two instances of unauthorised encampments reported in 2025 across the LLTNP area of Argyll and Bute. In both cases the Police had attended, however, there was no evidence that these were Gypsy/Travellers.

Similarly Environmental Health colleagues, have advised that there have been very low numbers reported to them over recent years. In these instances, advice and support is given to the land owner and occupiers with matters resolved amicably and has not resulted in any enforcement action being required.

Table 8.3: Reports of Unauthorised Encampments to Environmental Health

2019	2020	2021	2022	2023	2024	2025	2026 *to date
3	0	2	0	0	2	0	1

Source: Internal Council records, April 2026

Whilst robust data is not recorded on unauthorised encampments, consultation with Council Officers, LLTNP, and FLS suggest that this has not been a significant or unmanageable issue for Argyll and Bute. There is no expressed demand or assessed requirement for additional, interim, transit site provision or negotiated stopping places in the area.

8.11 Travelling Show People

Travelling Show People are a separate and distinct community from Gypsy/Travellers and may have different needs. Show People require permanent sites for accommodation and storage and maintenance of equipment. Currently there is no authorised site provision exclusively for Travelling Show People in Argyll and Bute and the Council has not identified any households within this category during our research. Previous consultation with the Showmen's Guild has consistently indicated that it is the case that there is no unmet need or demand from this group. The situation will continue to be monitored throughout the duration of the next LHS.

8.12 Stakeholder consultation & engagement

Engagement with the Gypsy/Traveller community has improved in Argyll and Bute over the last few years due to increased consultation from ACHA and the formation of the Gypsy/Traveller Working group. This engagement helps inform the HNDA and LHS.

The findings of the primary stakeholder engagement carried out for the 2021 HNDA (both in written survey responses and during focus groups) is still relevant. The findings suggested there are some areas of dissatisfaction and a degree of persistent unmet need. There was a consensus in consultation responses that there is not enough site provision in the area and there was a need for additional site pitches. Given the limited or contrary evidence in terms of the CHR and secondary datasets, of requirements for additional site provision, it is the view of the Council that a moderate response would be appropriate and that expanding capacity at existing sites through planned upgrades would be sufficient to meet any potential demand.

Scottish Housing Regulator (SHR) Charter indicators

The SHR collects data via annual return on Charter which monitors a number of key indicators, including performance and tenant satisfaction. Tenant satisfaction data is collected by landlords via surveys. Indicator 32 of the

Charter specifically reports on the '*Percentage of Gypsies/Travellers satisfied with landlord management of site*'. As of 2024/25 this was only 42.9% for RSL (ACHA) managed sites, compared to 80.1% for local authority managed sites which was an increase from 67.3% in 2023/24. The RSL satisfaction rate (42.9%) was the same in 2023/24 due to no updated survey being completed with site residents. This is a significant drop from 75% satisfaction reported in 2022/23 which is likely because of the current condition of sites. There has been increased levels of engagement with the community over the last couple of years regarding proposed upgrades to the sites, therefore it is anticipated that levels of satisfaction are likely to improve going forward.

A [thematic inquiry into tenant and Gypsy/Traveller participation](#) by SHR in 2024, made a number of recommendations for site providers to help ensure they are complying with all 16 outcomes and standards in the Charter. Their findings discovered serious concerns relating to two sites where not all outcomes were being met and there was some non-compliance with the minimum site standards despite the providers reporting compliance. The inquiry found that both the landlords and the tenants who took part said landlords use a range of ways to reach out to tenants and service and noted that building trust is key to successful participation. However, they also reported that some landlords could do more to ensure they understand the needs of Gypsy/Travellers, the barriers they face, and to enable them to better assess how successful their tenant participation strategy is.

The SHR are continuing to engage with landlords that provide Gypsy/Traveller sites about their compliance with the [minimum site standards](#) and about their obligations in relation to fire safety. As of 2024, they reported there as 28 sites provided by social landlords. At this time two sites were closed, and one was partially opened whilst being rebuilt or under consideration. Of the remaining 25 sites, 21 complied with the minimum standards and all 25 comply with fire safety requirements.

ACHA Consultations

In 2022 ACHA began consultations with residents on improvements to their two gypsy/traveller sites. This has been welcomed by the community who have raised concerns for a number of years about the poor condition of the sites. A range of engagement methods have been used including face-to-face opportunities, surveys, and meetings with the design team to ensure that residents input was key to the development of site plans. Engagement has included architects meeting with residents to explain the design process, and gauge feedback from residents on their aspirations for the sites so these could be included in initial site designs. Further consultation has followed to ensure that the design team had captured key elements. The design team presented draft outline plans for both sites to the community to get feedback and ensure that they were supportive of plans. It is proposed that the Bayview site development will be taken forward first, and further engagement with the residents was undertaken at the end of 2025 to confirm that they had fully captured priorities and ensure that individual needs had been accounted for.

In addition, through the work of GTWG consultation was undertaken in December 2025 with the residents of Dunchologan regarding the site name as it has been identified that the inclusion of the wording Traveller Site in the official address has been a barrier for the community, for example in job applications. Further consultation with all site residents has also been undertaken in relation to having one ACHA Newsletter for all tenants, rather than the current approach of having a separate one for site residents. These consultations demonstrate the increased awareness of partners in considering the wider needs, barriers, and discrimination that can be experienced by the community; and reassure the community that they are being listened too.

ACHA continue to keep residents updated on site plans, even when there has been no developments, this on-going engagement has been successful and welcomed by the community.

There was a site visit by Scottish Government officials including the Cabinet Secretary to Bayview site in November 2025 which gave residents the opportunity to discuss issues and hear about the Scottish Governments commitment to improve site conditions.

Gypsy/Traveller Working Group (GTWG)

In 2019 when the Scottish Government and COSLA launched the first 'Improving the Lives of Scotland's Gypsy/Travellers' strategy; one of the key aims of this and the current strategy is for the Gypsy/Traveller community to *'have a seat at the table, are listened to, and have a say in the decisions that affect their lives'*. The Gypsy/Traveller Working Group (GTWG) was established as the forum which aims to make this happen in Argyll and Bute. The core purpose of the Working Group is to engage with the community to take forward identified actions that will support the community including accommodation needs. Meetings are held quarterly and only go ahead when we have community representation which is key to the success of the group. Core membership of the multi-agency group is continually expanding, and we have representation from the Gypsy/Traveller Community, various Council Departments, RSL partners, Argyll and Bute Health and Social Care Partnership / NHS, Bute Advice, Community development, Crossroads, Fire Scotland, Police Scotland, Poverty Alliance and MECOPP.

HNDA Household Survey

No households identified as a Gypsy/Traveller in the 2025 HNDA Household survey results. Therefore, we have been unable to identify any current/future demand from this data source.

Depopulation Research

As part of our Depopulation Research in 2025/26, we undertook surveys of working age households between age 16-45 years old, only three households from the Gypsy/Traveller community responded. Whilst it was a low response rate, there was a number of pertinent comments and feedback received. These have been summarised below:

- All three households were 'very dissatisfied' with current housing

- I know there is demand in both Lochgilphead and Oban for more pitches, if this was available more families would take this up
- The housing available in Argyll and Bute does not come close to meeting the current demand. If someone is homeless with the maximum points, they should not have to wait months to get a roof over their head. There is also a large gypsy/traveller community in Argyll and Bute. Many of whom are in houses they don't want to be in. If there was more traveller caravan sites available and they were built and maintained a good standard, many of these travellers would leave their houses and move back into their own communities which in turn, would free more housing for those who need it.
- I was forced into renting privately after spending 4 months homeless and wasn't provided with housing.
- The current state of disrepair within the caravan site that I live in has been neglected for years - cold damp mould no plumbing for caravans.

8.13 Summary of Site Provision (Gypsy/Travellers & Show People)

Whilst there has been an increase in engagement with the local community which has improved relations, there is perhaps still a lack of understanding of the cultural and specific needs of the community. Through the work of the GTWG a cultural awareness training session has been identified as an action to improve awareness across all staff involved in delivering services. ACHA have already taken this forward with over 40 staff attending session so far. There are proposals to role this out across ACHA contractors, other RSLs, Housing Services staff, and Elected Members.

The Gypsy/Traveller community in Argyll and Bute reside across mainstream housing and the two local sites. The evidence collected suggests that there is a degree of hidden need for additional site pitches on the existing sites to meet aspirations of the community to live in a more traditional way. Through the proposed site upgrades, ACHA should consider the elements of hidden need and feedback from the community by expanding existing capacity to meet current and future demand.

9.0 Rural and Island Considerations

The various strands of particular needs housing covered within this paper highlight that a lot of needs are met within existing housing and services. However, there is an identified on-going need to continue to deliver and adapt to provide specialist housing solutions and relevant services to meet the current and emerging needs of the Argyll and Bute population which is ageing with a high cohort impacted by long-term health conditions.

The diverse geography of Argyll and Bute including 23 inhabited islands, requires a collaborative approach to housing and health service delivery, which is more acute and pertinent in rural and island areas due to the additional challenges and constraints. These include aspects such as limited access to local essential services, workforce shortages, transport limitations, and supply of appropriate housing, which impact and affect equitable service delivery.

The Scottish Governments 2020 National Islands Plan survey undertaken by the James Hutton Institute, showed 38% of islanders in Scotland agreed that ‘pre-Covid older people could easily access on island support such as home care, assisted living, or care homes’, whilst 20% disagreed. When results are broken down for Argyll Isles (excluding Bute), of the 424 responses, only 34% agreed, with 28% disagreeing. Whilst this survey only captured the views of a small number of the local population, the results highlight the challenges for older people to access on-island support. (Source: *Rural and Environmental Science and Analytical Services (RESAS)* [dashboard](#))

There are various key national documents that are relevant and support the delivery of remote and rural housing and health services in Argyll and Bute.

An updated [National Islands Plan](#) was published by the Scottish Government in February 2026 which considers the health and social care challenges. The Plan acknowledges the importance of building a flexible and adaptable system that is cognisant of the unique circumstances of our islands.

As set out in [Scotland’s 2025 Population Health Framework](#), prevention is fundamental to improving health outcomes and reducing/ mitigating future demand. This cannot be done in isolation, to achieve better outcomes, wider issues including housing, employment, education and the environment also need to be addressed.

The NHS Scotland [Operational Improvement Plan](#), 2025 sets out a series of practical, place-based actions to improve access to health and social care, several of the actions have particular relevance for island communities. These actions include a focus on improving local service availability, reducing travel, and supporting digital innovation, with a particular emphasis on enhancing care for older adults and those with complex or long-term conditions.

10.0 Summary of Key Issues for the Local Housing Strategy and Local Development Plan

The following table summarises the key issues identified in relation to Specialist Housing provision.

Table 10.1: Key Issues Table

Local Housing Strategy	Key Issues Identified in the HNDA
Ageing Population (new) - Section 2	1. Argyll and Bute has a projected declining and ageing population with 27.7% people aged 65+ in NRS 2024 mid-year estimates. People are living longer but not always healthier with 60% of people in 2022 Census and 28% of HNDA household survey respondents reporting a long-term health condition. Crude prevalence rates estimate

	that 2.10% in Argyll and Bute have a diagnosis of dementia which is expected to continue to rise. Whilst the majority of older people are adequately housed, there is evidence of housing need including those who require alternative housing (16% CHR in April 2025 aged 65+) and households who experience homelessness later in life (6% homeless household aged 65+ in 2024/25). Future housing development via SHIP will continue to consider the varying needs and offer flexible housing solutions. 2. The lack of options or incentives available for older people to 'downsize' should be considered within the LHS. This would encourage market movement to free up larger properties for families. 3. A key priority for the next LHS will be for the Council, housing providers, and health services to continue to work collaboratively to deliver housing and adequate support to meet evolving health needs.
Children & Families and Children in Poverty (new) - Section 2	1. The evidence indicates that there are a range of housing pressures, and that a large number of households with children are in housing need. 29% of CHR in April 2025, and 25% homeless applications in 2024/25 involved children. Children in Argyll and Bute are also experiencing poverty which is affecting their standard of living. 2. A key consideration for the next LHS will be to mitigate the impact on children in housing need and experiencing poverty through various measures. Including - • Ensuring there is an adequate supply of suitable temporary accommodation for households with children • Making the best use of existing stock including installation of energy efficiency measures that will help reduce fuel poverty for families. • Ensuring that larger affordable family homes are planned in SHIP proposals • Encouraging market movement within RSL stock to free up larger homes • Practical and financial support to maximise income
Accessible/ adapted housing - Section 3	1. There is evidence of ongoing need and demand for adaptations to existing properties in both the private and social rented sectors. Primary household research suggests that 5% of households may require some form of adaptation, which equates to over 520 adaptations. HOMEArgyll partners are closely monitoring the number of

	adaptions required to RSL stock to meet needs of tenants, and as of January 2026, 71 homes were waiting for works. In addition, there are 9 households assessed by Occupational Therapist, where it has been identified that there is no existing stock that will meet the household needs and a bespoke solution is likely to be required. The demand for adaptations is likely to continue to increase as the population ages, and due to the long-term health conditions impacting on large percentage of people. Historically, public sector investment in adaptations has managed to address private sector need but more recently there is evidence of increased pressures in this sector, and Private Sector Housing Grant has had to be prioritised for adaptations to sustain delivery. There is also persistent need to secure sufficient funding to address the level of potential need in the RSL sector. 2. Making best use of existing stock is a national and local priority, and this is particularly relevant when considering accessible and adapted housing. Whilst we receive annual RSL stock returns for the majority of local providers, there remains data gaps, and we require more robust information on the RSL stock that has been adapted or is suitable for households with a disability or mobility issues. It was recommended in previous HNDA's that the HOMEArgyll partnership should pursue this at a local level, to develop an effective database of adapted properties and monitor use over the life of the next LHS, and that this should inform future relets. Little effective progress has been achieved on this action over the last 5 years, and so this remains a priority recommendation for the next LHS. 3. Over a third of applicants on CHR in April 2025 reported having a disability. Only 7% of these would not accept a mainstream property. With roughly 5 applicants per available let for RSL accessible (amenity) housing stock there is still sufficient demand despite a clear indication from consultation and CHR, that persons with low to medium dependencies would take mainstream accommodation. Current building standards include enhanced accessibility and adaptability standards; and the vast majority of affordable new builds delivered via the SHIP are compliant with barrier-free, lifetime standards, which deliver improvements in the overall accessibility profile of RSL stock. Local needs will continue to be monitored on a site-by-site basis; and the overall provision of a range of models of specialist housing (including wheelchair and
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	amenity accommodation) should increase in line with current targets i.e. 10% of total new builds delivered via the SHIP. Within that 10% target, around half i.e. 5% of total new builds should be fully wheelchair accessible.
Wheelchair housing - Section 4	1. Whilst some progress has been made in collating, and assessing data on wheelchair housing, there is still a need to continue to improve the quality of data in respect of the number of wheelchair users and suitable housing provision. This will be taken forward in conjunction with health in the next LHS. 2. The evidence suggests that the majority of wheelchairs users are satisfactorily housed, or could have their particular needs met in situ via adaptations and turnover in existing stock. However, there is a requirement for some new, purpose-built provision in the future, up to 40 households could have an unmet housing need that would require a new build solution over the next 5 years. The SHIP new build wheelchair housing target of 5% of all completions should address the future need within RSL stock, and it is recommended that this is also applied to private sector development in principle, as far as possible.
Non-permanent housing e.g. for students, migrant workers, homeless people, refugees, asylum seekers (including Housing Support for homeless households) - Section 5	1. Over the last five years, there has been a slight increase in the number of homeless households in temporary accommodation. There has also been a recent increase in vulnerable households being accommodated in unsuitable accommodation such as bed & breakfast which is only used as last resort in an emergency situation. Whilst the number of dependent children in temporary accommodation has decreased slightly between 2020 and 2024, it remains a priority for the Council to secure more suitable accommodation. An increase in allocations to homeless households will be encouraged and the on-going temporary accommodation review will help to address these issues. 2. Preventing homelessness and provision of support is a key focus and this will be enhanced with partnership working and lessons learned from the Ask and Act pilot. Whilst prevention and advice cases reduced by 18% over the last year to 863; 20% of these households (174) went on to make a homeless application. The demand for housing tenancy support has been increasing, and sufficient budget is required to maintain this service to meet increased demand. Ensuring there is adequate support for homeless households or those threatened with homelessness will be a priority for the next LHS.

	3. The incidence of persons fleeing violence and domestic abuse and looking for housing has remained relatively low, in comparison to the number of incidents reported to Police Scotland. Current provision for this group must be retained, and the Council should continue to monitor and support agencies such as Women's Aid to sustain the improved partnership working that has been achieved, particularly within the context of delivering the Rapid Rehousing Transition Plan and the Housing First policy. 4. There is currently no requirement for additional specialist provision specifically for refugees, asylum seekers or migrants. Whilst there are a number of programmes in Argyll and Bute, the Resettlement Teams have secured accommodation in the private sector and RSL to meet interim needs. Future needs of refugee households has identified that a number of larger families will require permanent accommodation, therefore a key focus will be to work with RSL partners on the delivery or acquisition of 4bed+ properties particularly within the H&L and Cowal area. 5. The student population within Argyll and Bute is anticipated to increase through a number of on-going growth projects including the RGD. Whilst there is currently no purpose-built student accommodation; consideration will be given to local requirements via future SHIP affordable housing developments. This could enable Universities, and learning establishments to contribute to the sites to enable delivery of student accommodation; to meet the anticipated 20% increase (circa 48 students) in Lorn and also wider proposals across the area. 6. The demand for non-permanent Armed Services accommodation will increase due to the MOD expansion plans for sites in H&L area. Whilst these needs will be met through the MOD including the approved Planning application for additional (600+) on-site units; the overall impact on the changes to personnel numbers is likely to have wider housing implications. We will ensure that the anticipated increased demand for wider housing is considered in our main HNDA calculations. Through strategic engagement, the economic impacts and housing needs associated with this expansion will be continually monitored.
Supported provision	1. It is expected that the majority of needs of the ageing population can be met from existing RSL and private sector homes; in conjunction with the delivery of adaptations, care, and support services. This will minimise

e.g. care homes, sheltered housing, hostels and refuges - Section 6	the requirement for new build solutions. However, there is still an expressed need, with 12% of CHR noting interest in sheltered or supported housing with nearly 5 applicants per available let, demand is moderately high. The current target of ensuring that around 10% of all affordable new build housing should cater for particular needs should be retained to meet existing and emerging needs. A degree of provision is likely to be required across all HMAs, but Lorn, Helensburgh & Lomond and Cowal are potential priority areas. 2. Due to the demographic trends and ageing population, there could be an increased demand for supported housing and Care Home placements over the HNDA planning period. The number of people in care homes has fluctuated over recent years with around 895 placements in 2023/24 which will include respite and short-term placements. In 2025, care home occupancy rates were roughly 87% of 521 of the places available. A review of evidence available has not identified the need for additional care home places. However, the on-going HSCP Care Home review is a strategically important area of specialist provision housing need. Housing providers are involved with the HSCP review and the outputs will determine if there are specific locational, design and capacity requirements for models of provision where RSL involvement is likely to be required.
Care/ support services for independent living e.g. home help, handymen services, Telecare - Section 7	1. The shift away from institutional models of support and the increasing ageing population suggests that there will be a need for a greater level and range of care and support for people to live independently at home for as long as possible. The overall number of people receiving social care services and support has generally steadily increased with around 4,480 receiving services in 2023/24. Those who are elderly/frail or have physical and sensory disability being largest client groups. Although there seems to be a reduction in the number of clients receiving care at home which may be due to the enablement agenda which promotes independence, and the impact of self-directed support models. The HOMEArgyll CHR would suggest that there remains a significant level of need for support and care services, with over a third of applicants in April 2025 having a medical condition which has increased by 31.5% since last HNDA.

	The 2025 HNDA household survey also identified that the unmet need for support has increased with 5.4% respondents highlighting they require home care/home help but don't currently receive. There are a significant number of people providing unpaid care in Argyll and Bute, with the 2022 Census recording over 10,000 people (12%) providing one or more hours unpaid care a week. The profile of those providing care varies but includes 321 children. In addition, Social Security statistics show that 1,265 people received Carer Allowance supplement payments in 2025/26. The high levels of unpaid care being provided may reflect the steady increase rather than a substantial increase in the number of people receiving social care services and support. In order to support the changing demographics and health needs of population, current levels of social care support and related services should be maintained and, where possible, enhanced to ensure it remains sustainable for people to remain at home for as long and safely as possible. 2. The demand for community alarms and Telecare services has been continuing to increase which may also reflect the reduced number of people receiving care at home. There was 2,945 clients in 2023/24 and 90% of these were aged 65+. It is essential that these services are sustained and increased to meet emerging needs. 3. In the 2022 Census, around 5% of people (4,088) report having one or more of learning disability, learning difficulty or developmental disorders. Analysis of the April 2025 CHR identified 109 applicants with a learning disability. The vast majority (106) would accept mainstream housing. However, those with more complex needs such as the up to 50 households identified through the Learning Disability team under the Coming Home agenda will require a more bespoke solution to meet their housing needs. This could be delivered via existing stock, or a core & cluster model with enhanced levels of personal support. On-going liaison with RSLs to assess the potential options is required so any specific needs should be identified early in the SHIP process when new builds proposals are being developed. 4. The recruitment and retention of home care and support staff continues to be challenging, particularly in rural and island localities and this is a priority for the
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	HSCP. Suitable, affordable accommodation, both permanent and also on an interim basis, will be an important factor in addressing the needs of key workers across all health and housing support services. The workforce housing need will be addressed within the main HNDA report. 5. A potential gap in relation to information and advice on available housing options particularly for older people, and others with particular needs. The previous HNDA recommended that both the LHS and the HSCP Strategic Plan should include the development of an enhanced housing options approach for older people, and others with particular needs, through the provision of high-quality information and advice service at a local level. While some positive progress has been achieved in this area, further work would be beneficial to improve these services given the ageing population.
Site provision e.g. site/ pitches for Gypsy/ Travellers and sites for Travelling Showpeople - Section 8	1. Despite positive progress on engagement with the Gypsy/Traveller community over the last few years, there is still lack of understanding of the cultural and specific needs of the community. Cultural Awareness training for housing staff and contractors would enhance service delivery and provide a better understanding of the needs of the Gypsy/Traveller community. 2. The existing sites have been in poor condition for a number of years and require upgraded to meet the current standards set out in national guidance and to ensure that adequate communal facilities, infrastructure and access are maintained. Both sites are programmed into the SHIP, and designs are being developed with the community. These are priority projects for the Council and ACHA. 3. While the evidence suggests that the existing official Gypsy/Traveller sites should be sufficient to meet immediate demand; there is a need to increase the number of available pitches on current sites to provide additional capacity to meet hidden and emerging needs and community aspirations. It is recommended that increased site capacity is addressed by ACHA as part of their site development plans. 4. The evidence confirms that unauthorised camping is not particularly prevalent or problematic, and there is no demand for transit sites or interim stopping places to be made available on a regular or full-time basis. 5. Care and support needs should be sustained at current levels, in particular the support delivered by MECOPP. The

	established Gypsy/Traveller Working Group will monitor any gaps in support needs raised by the community. 6. Requirements for particular needs both on and off site should continue to be monitored and assessed. With any existing needs considered in site redevelopment plans.
Development Plan	Key Issues Identified in the HNDA
Planning for Specialist Provision housing e.g. any additional locational/ spatial considerations	1. Findings and recommendations from the previous HNDA generally remain valid. The majority of particular need households do not require to move or will choose to meet their needs in the private market by moving to smaller/more manageable accommodation or to be closer to family to receive support. However, we know that suitable homes for those wishing to downsize or move to meet their needs are in limited supply and that any new supply in the private market is unlikely to directly address particular needs without intervention. There is limited new private development at scale in Argyll and Bute, and any development is likely to mainly meet the needs of family households and first-time buyers. Overall, there are a limited range of available options within the owner occupied and private rented sectors. Promotion of development in planning terms rests with the local authority (and LLTNP in designated sub-areas), however delivery does not. It is recommended that the use of planning policy should be considered to encourage the provision of homes suitable for older households and others with particular needs as part of new build private developments. There will be challenges in developing and implementing such a policy as the provision, particularly of bungalows, is an inefficient use of available development land and may reduce the number of homes delivered overall; as will higher development costs required to deliver specialist models of provision to higher specifications, in particular wheelchair housing. 2. A significant proportion of new housing delivery in Argyll and Bute, will be in the form of private development, and there is a need to ensure that any new provision is of a good standard and design. Developers of private new build schemes should be encouraged to consider development to the criteria in the Lifetimes Homes Standard across all tenures, and in all larger scale projects consideration must be given to the delivery of the 5% target for fully accessible wheelchair accommodation. On smaller sites, the requirement should be applied flexibly as appropriate.

Site provision e.g. sites/ pitches for Gypsy/ Travellers and Travelling Showpeople	1. There is not sufficient evidence for the need for additional Gypsy/Traveller sites in Argyll and Bute. However existing site capacity should be increased, and planning policy should support the provision of additional pitches on or adjacent to these sites. 2. The upgrade of both sites will require Planning permission with proposals likely to be within the curtilage of existing sites. 3. Access roads and infrastructure for existing sites should also be regularly assessed and maintained as necessary.
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Appendix 1 – Registered Social Landlord Stock Breakdown 2024/25

	Accessible & Adapted					Wheelchair	Supported					General	
HMA	Amenity	Elderly	Ambulant disabled	Medium Dependency	Other specially adapted	Wheelchair	Sheltered Housing	Very Sheltered Housing	Extra Care	Retirement	Care Homes/ HSCP	General	Total Stock
Bute	85	0	8	13	41	6	33	0	0	66	0	788	1,040
Coll & Tiree	11	0	0	0	0	0	0	0	0	0	0	48	59
Cowal	44	0	15	0	39	7	43	0	1	95	0	1,191	1,435
Helensburgh & Lomond	81	113	14	0	3	6	0	0	0	28	5	1,343	1,593
Islay, Jura & Colonsay	14	0	14	0	0	2	0	0	0	20	0	489	539
Kintyre	73	0	2	33	32	7	0	0	0		0	904	1,051
Lorn	29	0	35	0	1	33	51	0	0	87	0	1,704	1,940
Mid Argyll	37	0	9	8	26	14	49	0	24	0	0	922	1,089
Mull & Iona	8	0	3	1	0	11	0	0	0	25	0	195	243
A&B Totals	382	113	100	55	142	86	176	0	25	321	5	7,584	8,989

Source: Stock Returns - ACHA, Bield, Cairn, Dunbritton, Fyne Homes, Link, Loretto, Trust and WHHA

Appendix 2 - Registered Social Landlord Relets 2024/25

	Accessible & Adapted					Wheelchair	Supported					General	
HMA	Amenity	Elderly	Ambulant disabled	Medium Dependency	Other specially adapted	Wheelchair	Sheltered Housing	Very Sheltered Housing	Extra Care	Retirement	Care Homes/ HSCP	General	Total Relets
Bute	15	0	1	0	8	0	8	0	0	13	0	134	179
Coll & Tiree	2	0	0	0	6	0	0	0	0	0	0	7	15
Cowal	5	0	0	0	0	2	10	0	0	7	0	116	140
Helensburgh & Lomond	13	0	1	0	0	1	0	0	0	3	0	100	118
Islay, Jura & Colonsay	1	0	4	0	0	0	0	0	0	6	0	52	63
Kintyre	9	0	0	7	5	0	0	0	0	0	0	84	105
Lorn	3	0	3	0	0	3	5	0	0	16	0	115	145
Mid Argyll	10	0	1	1	3	3	9	0	0	0	0	73	100
Mull & Iona	2	0	0	0	0	4	0	0	0	1	0	10	17
A&B Totals	60	0	10	8	22	13	32	0	0	46	0	691	882
%	7%		1%	1%	2%	1%	4%	0	0	5%	0	78%	

Source: RSL Annual Returns - ACHA, Bield, Cairn, Dunbritton, Fyne Homes, Link, Loretto, Trust and WHHA

Appendix 3 – Strategic Housing Investment Plan (SHIP) Completions 2020/21 – 2024/25

SHIP Completions Tenure & Property Type	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 Council SHIP Monitoring