



ARGYLL & BUTE COMMUNITY HOUSING ASSESSMENT TOOLKIT (CHAT)

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Prepared by:

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



Robin Currie, Argyll and Bute Council Leader,
& Housing, Spokesperson

*Let's start a conversation about the **CHAT**.*

*The **Community Housing Assessment Toolkit***

Access to an adequate supply of suitable and affordable housing is the fundamental foundation for a vibrant, thriving, sustainable and well-balanced community as well as an essential factor in the health and well-being of every individual living within the community.

The first step towards achieving this is to establish a high quality, fit-for-purpose evidence base on local needs and demand which will help to inform strategic policy and investment decisions. The results of this work can also help to secure future funding for new housing and related services.

In order to ensure that we have appropriate housing provision across Argyll and Bute that meets the needs of all our citizens, the council is keen to work with local communities and their representatives; and therefore I am very happy to introduce this latest version of our Community Housing Assessment Toolkit (the Argyll & Bute CHAT). This has been developed and refined by the council's Housing Services over a number of years, following collaborative working with various local community groups, community councils and development trusts; and their valuable contribution to this process is gratefully acknowledged.

The toolkit provides a framework for carrying out detailed housing need and demand assessments at the local level, and will enable local communities to work independently and jointly with the council and other partners to identify and quantify specific requirements for both new build accommodation, improvements to the existing stock, and associated housing services.

I would urge interested communities to contact the Council's Housing Strategy Team for further information and support on using this toolkit and to take this opportunity to participate fully in planning for the future of your local community.

This Toolkit is aimed at anyone with an interest in housing development in their local area, including:

- *Community Councils*
- *Local Development Trusts*
- *Individual residents*
- *Local employers and representatives of the business sector*
- *Local Housing Associations/ Registered Social Landlords*
- *Private developers, land owners and estates*
- *Special Interest Groups and their representatives (including Elderly, Disabled, those with limiting health conditions, homeless, refugees, young families, etc)*

Communities who are developing their own Local Place Plan may also find this Toolkit helpful and could use it in conjunction with the national Place Standard Tool (see [this link](#) for more information: [Place Standard](#))

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1.1 Welcome to the Argyll and Bute Community Housing Assessment Toolkit (CHAT).

This toolkit has been developed to provide local communities with an effective framework for carrying out housing need and demand assessments of small and very small geographic areas across Argyll and Bute. A “high quality, fit for purpose” assessment of housing need is crucial to justify public investment in new build developments and in order to secure future funding which will help to deliver a housing system that makes a strong contribution to thriving and sustainable communities and economic growth.

1.2 While Argyll and Bute Council no longer owns or manages housing stock, it remains the strategic housing authority for the area, and has a statutory duty to assess the need and demand for housing across all tenures, as well as housing-related services; and to develop and implement a Local Housing Strategy (LHS) in collaboration with key partners. The Housing (Scotland) Act 2001 requires all councils to produce a local authority wide Housing Need and Demand Assessment (HNDA) every 5 years which is expected to follow the formal guidance as set by the Scottish Government’s Centre for Housing Market Analysis (CHMA). This finalised document must be appraised by the CHMA as “robust & credible” before it can be approved by Scottish Ministers i.e. it must be deemed fit for purpose as an evidence base to support the council’s Local Development Plan and Local Housing Strategy. A summary diagram of the strategic planning process for housing has been attached as Appendix One in this document.

1.3 The Council’s housing strategy team produced a series of technical HNDA papers in 2020/21 in consultation with the Argyll and Bute Strategic Housing Forum. These papers collate a wide range of primary and secondary data on the key drivers of the local housing market, and identify significant trends underpinning the local housing system. As well as providing an estimate of the number of additional homes required to meet existing and future housing need and demand, the HNDA captures information that will inform local policies on new housing supply, the management of existing stock, and the provision of housing-related services.

1.4 The most recent HNDA (2021) is available here: <https://www.argyll-bute.gov.uk/housing/housing-strategies-consultations-and-research-0#hnda> and is based on 9 functional Housing Market Areas within Argyll and Bute. This wider assessment is not designed to capture the housing needs and demands of smaller sub-areas, and cannot identify system imbalances at the very localised level, or pressured housing “hotspots”, given that the small numbers involved, particularly in dispersed rural populations, are usually not sufficient to provide statistically valid analysis. Therefore, a different approach is required and we are keen to work with local communities to identify and address local needs as effectively as possible.

1.5 A localised and community-based study has the capacity to identify unmet housing need or potential future demand for a defined area such as a single settlement or a community council area; and this document, and the associated question bank, is intended to set out the basic procedure that will allow community groups to evidence housing need at their selected scale, with support from council staff.

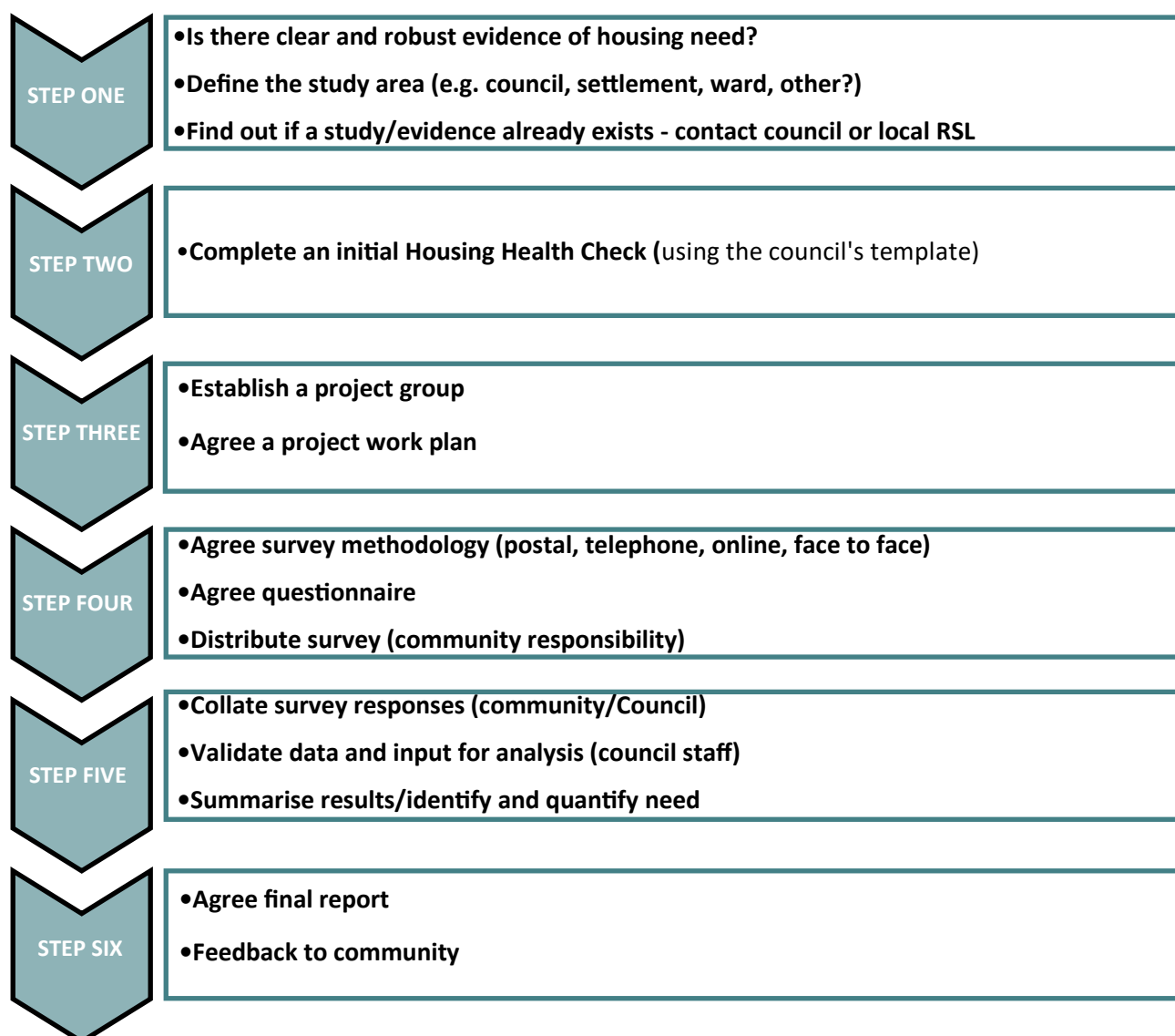
1.6 The Council monitors a range of key indicators which can flag up potential housing supply and demand imbalances or pressures in a local housing system which may warrant further investigation with primary research. A description of these indicators is included within the ‘Definitions of Terms’ document within this toolkit, and can include: demographic trends; affordability in the private market; the level of self-containment in an area (i.e. the proportion of house sales to persons already resident in the area); the proportion of second/holiday homes or long-term vacant properties; the number of waiting list applicants for social rented homes compared to the number of available properties for let over a year; or the number of households presenting as homeless; amongst other indicators.

- 1.7** In addition to these indicators, there are other factors which the Council's Housing Strategy Team must take into account when assessing the housing need and demand of an area. These could be:
- Increased interest in the area for housing from members of the public in search of affordable accommodation
 - Increased economic activity in the area such as the impact a major employer can make to a small and rural community
 - Wider strategic aims and objectives for an area, such as repopulation, regeneration, or stimulating economic growth and long-term sustainability
- 1.8** Alternatively, local communities may themselves identify a potential requirement to carry out small area-based housing needs assessments for instance because of:
- Suspected inefficiencies in the supply of suitable housing stock for particular groups such as young, newly-forming households; larger families; older persons or those with particular needs due to health issues or disability; economically active individuals or households unable to take up local employment due to lack of accommodation; or others;
 - Concerns regarding the under/over provision of affordable housing stock;
 - Pressures in the housing market of the area caused by inefficient stock such as empty homes or holiday homes;
 - Declining population leading to threatened school closures and community facilities, or local businesses unable to attract and secure necessary staff in the area.
- 1.9** In each of these cases, there is an opportunity for communities to take direct action and help to establish the current housing need in collaboration with the Council. The input that local stakeholders can offer is vital in determining the local context of an area and informing the aims of the study.
- 1.10** In this document you will find the information you will need to work in partnership with the Council to produce a housing need and demand assessment for your area, based on high quality evidence that is deemed fit for purpose.

2.0 AIMS OF THE STUDY

- 2.1** The toolkit is designed to provide a simple, consistent approach to assessing housing need within small areas of Argyll and Bute. The core aims of the study will likely be:
- To identify and quantify any existing unmet housing need and potential future demand within a designated study area
 - To produce a Community Housing Assessment (CHAT) which takes account of formal Scottish Government guidance and which will help to inform the Council's overall Housing Need and Demand Assessment, Local Housing Strategy and Strategic Housing Investment Plan processes.
 - To develop a high quality, fit for purpose evidence base in support of any potential funding bids and development proposals by housing association partners and/or local communities and groups.
- 2.2** The local community may have its own or additional aims and objectives for undertaking the study. This can be discussed with the lead contact for the Council.

3.0 SUMMARY OF THE CHAT PROCESS



4.0 RESPONSIBILITIES/PARTNERSHIP WORKING

4.1 This exercise is predicated on effective, collaborative working between the Council, representative community groups or bodies, and any supporting agencies; and will involve a range of responsibilities and tasks to be undertaken by each partner. It will be important to establish preliminary outputs as a group early on in the process. Examples of these key outputs are listed below:

- Agree/define the study area
- Agree the focus and scope of the exercise i.e. a general HNDA (incorporating particular needs); specific Community Care group assessment (e.g. older people); or other target group (e.g. s/Key Workers)
- Format of primary research (e.g. postal/self-completion survey questionnaire; interviews; workshop)
- Role and remit of partners (Council, Community groups, others)
- Provisional timescales
- Establish key contacts and share contact information
- Availability of, or requirement for, additional resources.

- 4.2 The Council will appoint a lead contact from Housing Services who will be able to assist with the delivery of the study. It would be appropriate for your organisation to appoint a lead contact to allow dissemination of information and advice. This would be more efficient if limited to one or two members of your group. If applicable, and working together with another organisation such as a Registered Social Landlord (i.e. Housing Association) or Community Trust, a lead contact will also be established. Direct contact information will be shared and responses should be issued timeously. If required, it may be necessary for a meeting between lead contacts to discuss the ongoing study and recover from any project slippage.

5.0 METHODOLOGY

What is a ‘high quality, fit for purpose’ housing need and demand assessment for a small local area?

- 5.1 At the highest level, an authority-wide HNDA must be appraised by the Scottish Government as “robust and credible”. In this context this is a technical term which can only be applied to an evidence base that meets very specific criteria and has been developed following prescribed methodologies. For smaller, more localised housing needs studies, the council, as the strategic housing authority for Argyll and Bute, has defined a threshold for acceptable data and analysis which is designated as “high quality, fit for purpose”. This can include both pertinent, locally or nationally available data, which may have been collated for other purposes, such as housing management, and is therefore defined as “secondary” data; and “primary” data which has been generated specifically for HNDA purposes, usually through dedicated household surveys or consultation exercises.
- 5.2 As the outputs of this local study will influence the housing priorities of the area and inform policy decision making as well as feeding into the Council’s overarching HNDA, it is crucial that the evidence gathered is of high quality and fit for purpose. This means developing an evidence base which is sound, up-to-date, verifiable, as objective as possible, and minimises purely speculative, subjective or anecdotal opinion. The methodology set out below will help to ensure that any research undertaken will be of the standard necessary to satisfy these objective criteria and determine housing need at a local level.
- 5.3 The study will include 4 stages. These are:
- **Primary research:** Direct engagement with existing local residents and those wishing to reside in the area can include focus groups/workshops facilitated by the community group itself (guidance and support will be provided) or supported by council officers, third party enablers, or commissioned consultants; and a household survey of all residents within the designated study area, using a pre-drafted questionnaire drawn from a bank of appropriate questions designed to identify housing need and demand. While online, telephone surveys, or face to face interviews can be considered, each method does have pros and cons. **It is likely that in most cases a postal survey will be the most cost-effective and practical option.**
 - **Secondary data:** A desktop study to collate and analyse local housing market information using the most recent available data and disaggregated as much as possible to the designated study area. This element can be undertaken by Council staff on behalf of the local community.
 - **Draft Report:** A report will be produced combining the primary and secondary research detailing the conclusions of the aims of the study and in some circumstances offering a set of recommendations as to how best to address any identified shortfalls in housing provision and address any existing unmet needs or projected future demand.
 - **Feedback to the Community:** The findings of this study will be reported back to the community timeously.

5.4 Housing Need and Housing Demand

The Scottish Government (and the unit which oversees HNDA work nationally, the Centre for Housing Market Analysis) is very prescriptive and specific about defining actual housing need that requires a new build solution. The formal HNDA guidance defines housing need as essentially those who are homeless in temporary accommodation plus “hidden” or latent households who are also currently overcrowded (commonly young, family members who want to leave the parental home and are currently sharing facilities such as kitchen or bathroom). Thus, those who simply aspire to a better home or location would not automatically constitute evidence of housing need in this context.

5.5 Argyll & Bute Council considers that for a household to be in housing need it must be

- Homeless, threatened with homelessness, or insecurity of tenure
- OR**
- Currently occupying accommodation that is deemed inappropriate
- AND**
- Cannot afford to rent or buy on the open, private market without assistance
- AND**
- Have a need to reside in the community/locality

5.6 These categories are defined further below.

Inappropriate housing might include properties that are below the tolerable standard; too small (or big) for the occupants’ needs; too expensive for a sustainable rent or mortgage, or to heat adequately; properties that are occupied on a temporary basis or insecure tenancy; or that lack adequate amenities and physical attributes required for particular needs/health or medical requirements.

5.7 HOWEVER, it must be noted that some aspects of housing need do not necessarily require a new build solution. In fact the majority of need can and should be addressed either “in situ” (in the current property via adaptations, repairs or improvements, energy efficiency measures, income maximisation support, or tenancy advice and support, mediation etc) or within the existing system (via transfers, mutual exchanges, down-sizing, estate management policies etc).

5.8 “Hidden” homelessness, also known as concealed households or latent need, refers to persons who would form a separate unit if suitable accommodation was available, but are currently occupying a parental, family or friend’s home. That is, persons who are provisionally accommodated. It refers specifically to people who live temporarily with others but without guarantee of continued residency or immediate prospects for accessing permanent housing. This might be via “sofa-surfing” for instance, or sharing facilities in another household’s property; or could refer to children seeking to live independently or form a new family unit. These latent households may not have registered their emerging need on a waiting list or be otherwise recorded in formal statistics; and therefore carrying out a general household survey would be necessary in order to identify and quantify such households (while always maintaining anonymity and strict data protection principles in respect of the persons involved).

5.9 While the council has a strategic objective to attract new people into the area and retain households in local communities, to counteract the recent trends in population decline, housing need cannot take account of a simple preference or aspiration to locate to a particular area. In this context, a need to live in the locality would include people who already reside and/or work in the area; anyone providing care to someone based locally, or needing to move to receive care or support or to access particular services and amenities. Having a local connection may not in itself be sufficient to justify the requirement for a new build home in the community; but together with other factors could provide additional support.

The survey should be structured so as to elicit information on household composition, and on living and financial circumstances in order to provide the data inputs for the elements outlined in the housing need definitions above. The questions should also allow for cross-tabulation and further detailed analysis, in order to eliminate duplication, double-counting, unintentional bias, or invalid responses, to satisfy basic good practice and statistical research criteria. The survey supplied with this Toolkit, provides a sound framework

and tested questions that will satisfy these quality control requirements. In addition to primary research with local households, it is recommended that a comprehensive assessment of housing need should also incorporate:

A survey of/engagement with local employers or businesses, to identify any staffing issues that could generate additional housing demand

and/or

A survey aimed at employees, to assess commuting patterns and requirements for relocation closer to work.

6.0 THE INITIAL “HOUSING HEALTH-CHECK”

- 6.1** This will help to establish in basic terms whether there are potential imbalances in the local housing system, a possible mismatch between housing supply and demand, and existing unmet housing needs. Housing need in this context is distinct from purely aspirational wishes or anecdotal assumptions of latent demand. The health-check will indicate if further, primary research is warranted; and is therefore a useful step before committing to a time-consuming and sometimes costly process. If the “housing health-check” suggests that there may be a housing need, a more detailed survey should be carried out.

Your community / locality may require additional affordable housing if:-

The ratio of House Prices to Household Income is greater than 3.5:1; or annual private rent exceeds 25-30% of household income

And

More than 10% of the housing stock is second/holiday homes or long term empty properties

Or

Less than 15% of the housing stock is social rented housing or the ratio of waiting list applicants per available annual RSL lets (the pressure ratio) is greater than 6:1

- 6.2** The Housing Health Check Template (Appendix 3) provides a basic summary of key housing indicators. Council staff can help provide relevant secondary data to complete this form. Key sources include:

DATA SOURCE	DATA CONTENT
Census (or anonymised Council Tax Records for inter-census years)	Dwellings and occupancy
Council/RSL Housing Management Systems	Social rented stock, turnover and waiting lists; homelessness
Council Private Landlord Register	Private rented properties, number of landlords
CACI Paycheck (commercial database subject to license agreement)	Local household incomes
Register of Sasines (or CHMA Local Authority Datapack; or trawl of commercial websites)	House sale prices

7.1 The most effective way to capture local information is through a questionnaire. It is important that this questionnaire is designed carefully to allow the collection of data that is pertinent, useful and meaningful. A well designed questionnaire will also help to deliver a healthy response rate. Community partners will be able to shape the questionnaire under the professional guidance and steer of the Council which will want to ensure that the format fits the criteria of ‘high quality, fit for purpose’. The Council has available a bank of questions which can be used to build a survey and a collaborative effort should be applied in question selection. Once the format of the questionnaire has been agreed, this can be issued as part of the toolkit. Essentially, only one person from the household is asked to complete it and depending on how much the participant wants to contribute, a valuable answer sheet should take no longer than 10 - 15 minutes to complete. The questionnaire will likely follow the themes below.

1. Your Household and your current home

This section of the questionnaire will enquire about a household’s composition. Responses from this section will identify tenure and also cases of overcrowding as well as capturing other useful information that is important to the study.

2. Recent moving behaviour

This is a short section designed to capture the length of time someone has stayed at this address. It will also provide a good indicator of housing pressure within the area and evidence of historic trends which will help to inform future projections and assumptions.

3. Housing Need

This section determines what housing need there is. It asks for perceptions of the local housing market but more crucially, it will capture more objective evidence of any *incidence* of housing need as defined by the Scottish Government & the CHMA as well as helping to identify current residents who need to move and what those reasons for moving are. The formal distinction between “need” and “demand” is important when, for instance, seeking public funding; and is outlined in the annex to this document. In formal HNDA work it is also necessary to distinguish between housing need which clearly requires a new build solution, and need that can be addressed in situ (i.e. in the current property) or within existing stock, through alternative interventions and solutions.

4. Specialist Housing Needs

Evaluating special or particular needs is necessary in order to ensure that all sectors of the community are provided with the appropriate kind of housing for them, such as wheelchair, sheltered, retirement, amenity or extra care accommodation. Specialist provision can also be delivered in ways that do not just include new build or “bricks and mortar” solutions but could involve alternative means, such as aids and adaptations, or appropriate care and support.

5. Additional Comments

Participants are offered the chance to comment freely on their own perceptions of the local housing system in their area. These qualitative results are valuable to assess the mood of local residents with regards to their views on housing and the local context, and can reveal issues or potential solutions which otherwise may be overlooked. This information helps to flesh out purely quantitative, statistical data and forms an important element of the final analysis.

8.0 LETTER TO RESIDENTS / INITIAL CONTACT

- 8.1** One established method of gathering information from residents within the study area is to issue the questionnaire by post. The Council will make available the postal addresses which should inform the study but the names of residents will be withheld for data protection reasons. Addresses which are recorded as being 'Second Homes' or 'Empty Homes' on the Council Tax Register will be exempt from the study.
- 8.2** There is obviously a cost associated with postal surveys. If the community trust or development group does not have resources/budget to undertake this, they may want to consider hand delivery, or else you should speak to your lead contact as to whether there is funding available for this. Costs can be reduced by setting up drop-off points from where completed forms can be collected. These should be in publicly accessible places such as a local school, library or post office. Alternatively, if your organisation is willing to collect questionnaires door-to-door, then this is likely to achieve a healthy return also.
- 8.3** In order to produce a robust and credible housing need and demand assessment for an area, there is a requirement to achieve a good return rate. The study should aim to achieve confidence intervals of +/- 5% which means that any findings for the achieved survey sample will accurately reflect the whole population of the area; and it should remain a priority to collect as many completed responses as possible; as the more data that is compiled, the more confidence there will be in the outputs of the study. An acceptable level of responses can be worked out which will be dependent on the population and household size of the study area. Your community organisation will play a vital role in encouraging as much participation from local residents as possible. You can discuss with your lead contact about preparing an informal engagement strategy within your community to promote the study. Information about community engagement can be found here: <http://www.argyll-bute.gov.uk/community-life-and-leisure/community-devel...> and at <https://www.communitytoolkit.net/>
- 8.4** A housing need and demand assessment for a local area that is built on a lower response rate will be less valuable because it could result in very small numbers or a non-representative sample which is not of sufficient statistical quality to produce valid or meaningful results. The response rate should be monitored regularly while the questionnaires are still in circulation. It may be necessary to intervene if there is an indication of a low response rate. This can be factored into your engagement strategy before commencing so it is worthwhile to think about how you might be able to drive increased participation, which will be the primary aspect of the community's role in the process.

9.0 POSTAL SURVEYS

- 9.1** You will be provided with a letter template which will introduce households to the study. This should be used as a guide only and a final draft should be agreed between all groups involved. The letters should be distributed on official letter headed paper with the logos of all participating groups. This will be a good opportunity to explain the reasons of the study and why you support the action. A standard letter should include:
- Introduction to the study highlighting any contextual background
 - Instructions to complete the survey
 - Assurance of anonymity and a GDPR statement on the confidentiality of data provided
 - An explanation of what we will do with the data that they provide
 - Contact names and details for all groups associated with the study
 - Instructions on returning the survey and the agreed deadline closing date

10 ANONYMITY AND DATA PROTECTION

- 10.1** It is important that we are responsible when we collect our data. There is a duty to protect a participant's anonymity especially when we are asking them to divulge sensitive information. This questionnaire in particular asks participants about their household; who they live with; how many bedrooms they have; health and other personal circumstances; and income-related data. There is also an opportunity for respondents to offer their own views on housing in their area. While these questions are crucial to ask in this assignment, we have to respect that respondents may only wish to share this information anonymously and so it is important that responses cannot be linked to any individual. This is particularly relevant when community representatives are managing this process, within a small, local community and the privacy of neighbours is paramount. If you have concerns that anonymity might be breached, speak to your lead contact for advice.
- 10.2** Attached to the questionnaire is an Equal Opportunities form. This form is removed from the questionnaire once submitted so it cannot be linked to contents of a specific response. The equalities monitoring form is treated in strict confidence. The Council are committed to ensuring that no person is treated unfairly and the information that is asked for in this section shall only be used for equal opportunities monitoring. Participants are not compelled to complete this section and their responses to the questionnaire will still gladly be accepted should they wish to opt out of the Equal Opportunities section.
- 10.3** It should be made as clear as possible to participants responding to this survey that their data will be kept strictly confidential and that hardcopies of original completed responses will be kept for no longer than 12 months in a locked filing cabinet and that electronic data will be stored in an anonymised format in a secure electronic folder. No individual's data will be shared with any third party.

11.0 DATA ANALYSIS AND PRODUCING A REPORT

- 11.1** As the closing date for participating in the survey passes, the next step is to start compiling the responses. As far as possible, data will be cleansed and validated to eradicate any anomalies or errors, and input for analysis. This will be done usually by your lead contact at the Council. Each completed questionnaire will be collated in a simple Microsoft Excel spreadsheet or Access database which will facilitate detailed analysis. This will then inform a main report which will comprise a narrative with summary tables and charts to illustrate survey findings. This primary research will be accompanied by the secondary desktop research which will consist of contextual outputs including the total stock within the study area along with other relevant figures and data which is aimed at tracking current housing, demographic and/or relevant economic trends.
- 11.2** The report will conclude with an assessment of housing need and demand for the study area and will follow with a formula which will calculate actual housing need within the area.
- You can find an example of such a report on the Council's website or by clicking the following link:
north_lorn_community_housing_needs_assessment_2019.pdf (argyll-bute.gov.uk)
- 11.3** A first draft will be made available to the community organisation first which will give you an opportunity to comment. There will be scope to at this stage to suggest recommendations using the evidence that the report has highlighted.

- 11.4 A final draft of the report will be issued to the public and will be made available on Argyll and Bute Council's website. If you have a website, you may wish to make it available also but there are other ways of promoting the document through social media and making a copy available in public buildings across the area of interest.
- 11.5 The final stage of the study will be to ensure feedback to the wider community. A good example of this would be to allow some time for the findings of the report to be presented and discussed in an appropriate community setting.

12.0 TOOLKIT CHECKLIST

- 12.1 The contents of the toolkit that will be presented to the community/project working group are listed below.
- Names of lead contacts and contact details
 - Copy of questionnaire
 - Copy of example cover letter
 - Addresses of households in designated study area
 - Official letterhead
 - Project Timescale

13.0 TIMESCALE

- 13.1 You will be issued a timeline from when the study will commence to when the final stage of the study should be concluded with all the significant milestones identified when known. As a rough guide, a local level housing need and demand assessment such as this should not take longer than three months to complete.

Affordable Housing

There are no definitive descriptions of what “affordable housing” is, but generally this refers to accommodation made available at a cost below full market value to meet an identified need, and includes:

- Social rented housing;
- Subsidised low cost housing for sale (discounted, shared ownership or shared equity);
- Low cost housing without subsidy (entry level housing for sale);
- Private rented accommodation available at lower cost than market rents; and
- Mid-market (or Below Market) rental housing provided by social or private landlords.

Affordability

As a basic rule of thumb, an affordable house price is reckoned to be no more than 3.5 or 4.0 times the annual income of the household; and in terms of renting a property, the affordable benchmark is often considered to be around 25% of the household’s income.

HMA

Housing Market Area – geographic locality where relatively high volumes of people are both buying and selling homes i.e. relatively self-contained market. There are various formal methodologies for determining HMA boundaries. Many rural communities will not be particularly self-contained and usually constitute part of a wider HMA.

HST

Housing Supply Targets are not part of the HNDA process, but are determined separately as a policy decision which will consider other factors such as availability of funding and land; capacity of local construction sector; wider strategic aims and objectives; historic new build rates; etc.

“In Situ” solutions

Not all housing need or demand requires a new build home. In many instances an existing property can be adapted, repaired or improved to meet the occupant’s needs; or the provision of support, information and advice will be sufficient to allow the occupant to remain in their own home. Alternatively, transfers, mutual exchanges or relocation to another existing property within the local housing system can often address the household’s needs.

RSL

Registered Social Landlord – a local authority or housing association that owns and manages properties to let at below market rents . RSLs are regulated by the Scottish Housing Regulator.

Home Ownership/Owner Occupation

Home ownership is the situation of owning your own property either outright, or are in the process of buying with a mortgage .

Private Rented Sector (PRS)

Property which is owned by a landlord and leased to a tenant in exchange for rent. The landlord is likely to be an individual person instead of an organisation (although, not always).

Social/Affordable Rent

A house which is securely rented from a housing association or local authority or another Registered Social Landlord (RSL) at a rent below the local market level.

Mid-Market Rent (MMR)

This tenure is usually administered through a RSL and is designed to offer a private renting arrangement to tenants at a price which is lower than what would be typically found in the open private market.

Shared Equity

Many homes are now purchased through a Shared Equity agreement where the purchaser will buy only a percentage of the property, which is split with a developer or housing provider. The Scottish Government also offer shared equity schemes in the form of New Supply Shared Equity and Open Market Shared Equity. You can find out more about these options here: <https://beta.gov.scot/policies/homeowners/low-cost-initiative-for-first-time-buyers/>

Shared Ownership

An arrangement where you will part own and part rent your property

Rent to Buy

Rent to Buy is designed to ease the transition from renting to buying by entering into an agreement with a housing provider in which your rent subsidises the future purchase of your house.

Self/Custom- Build

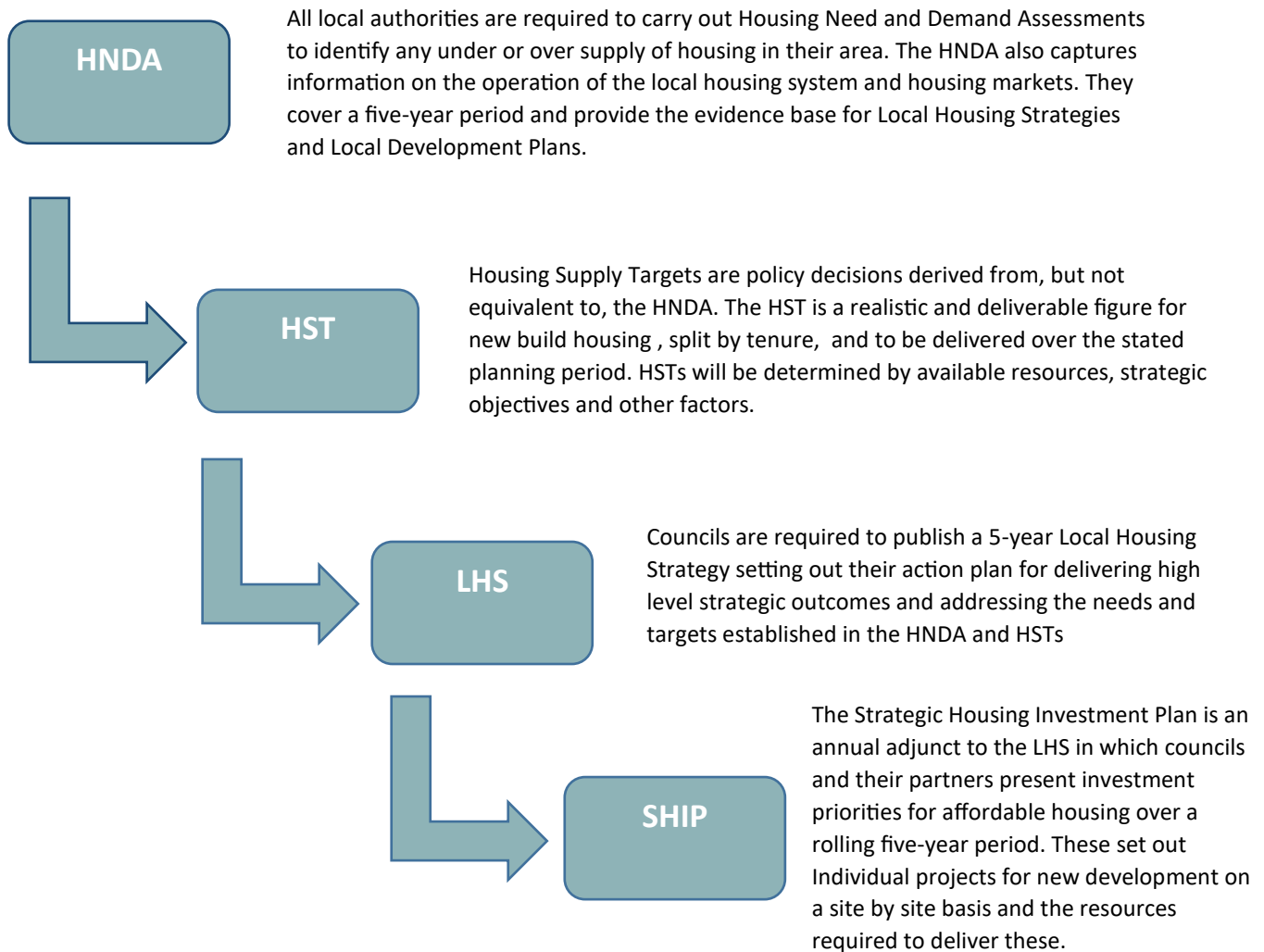
Self-build is the act of building your own home, with the purchaser most likely acting as the developer. Custom build is having design input into your future home but a developer or contractor builds the house for you.

Tied Accommodation

An accommodation which is attached to your employment.

Sheltered Accommodation

Accommodation for either older or disabled people consisting of housing units with some shared facilities and a warden.



While local community housing assessments sit outwith this legal planning framework, they can be used to inform each of these steps and will help to provide additional, and more fine-grained, evidence which the council and its partners can use to support strategic plans, policy decisions and investment priorities.

APPENDIX TWO: DESKTOP RESEARCH TABLES—SELECTED SECONDARY DATA SETS

Council LHS Team can help access and analyse the following useful data

Data	Range	Data Source
Population Estimates	Census Years (2001, 2011 & 2022) Census Output Areas Annual Mid-Year Estimates (MYEs) Data Zones	National Records of Scotland Population Estimates National Records of Scotland (nrs.scot.nhs.uk)
Household Estimates	Census Years (2001, 2011 & 2022) Census Output Areas Annual Estimates of Households and Dwellings in Scotland Data Zones	National Records of Scotland Small Area Statistics on Households and Dwellings
Economic Activity	Employment, Unemployment, Occupation/Industry Census Output Areas	2001, 2011 & 2022 Census
Dwellings	Properties: occupied, vacant, second/ holiday homes; tax band Monthly/Annual Post code	Argyll and Bute Council Tax Register
Tenure	Census years Census Output Areas	2001, 2011 & 2022 Census
Property Type	Census years Census Output Areas	2001, 2011 & 2022 Census
Social Rented Sector	RSL stock, turnover, & waiting lists Annual Post code /settlement	Argyll & Bute Council Annual RSL Statistical Returns Abritas (Housing Management System) reports
Private Rented Sector	PRS stock & landlords Post code Annual	Argyll and Bute Council Private Landlord Register
Housing Market	House sales, Prices, Origin of Purchaser, Type of sale Various geographies & time periods	Register of Sasines CHMA Local Authority Data pack Desktop survey of estate agents & online commercial sites.
Local income levels	Household Income bandings Annual Data zones & various geographies	CACI Paycheck (commercially licensed to Council) Scottish Govt. Small Area Income Statistics (2017 snapshot); Local Level Household Income Estimates (2018)

APPENDIX THREE: HOUSING HEALTH-CHECK TEMPLATE

Date Completed		Completed by		
Organisation				
Community/Area				
Key Indicators:				
Housing Profile	Total Dwellings	Total RSL Stock	Empty / Vacant Homes	Second/holiday Homes
Number				
%				
Affordability assessment				
Average household income		£		
Lower Quartile household income		£		
Average affordable Mortgage (x3.5)		£		
LQ affordable mortgage (3.5)		£		
Average House Price		£		
Lower Quartile House Price		£		
Ratio of income to house price Average Lower Quartile				
HOMEArgyll Waiting List				
RSL Lets (annual)				
Pressure Ratio (applicants per lets)				
Health Check Summary		YES / NO		
High % of second/holiday homes?				
Low % of social rented stock?				
Housing Market unaffordable				
High pressure ratios (waiting list to turnover)				
Other information / comments				
Further research required?				