ARGYLL AND BUTE LOCAL HOUSING STRATEGY 2022-2027

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

Bute • Helensburgh • Islay • Oban • Mull • Campbeltown • Iona • Dunoon • Tiree • Lochgilphead • Seil … #abplace2b

Prepared by

LHS Team/ HNDA Working Group
Argyll and Bute Council Housing Services

Contacts

For further information on the content of this report, or copies of this document in alternative formats, please contact:

hristina.tarpanova@argyll-bute.gov.uk
Tel: 01369800503

or

douglas.whyte@argyll-bute.gov.uk
Tel: 01546604785

Table of Contents

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

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

Additional abbreviations used consistently in the report include:

ABOIP	Argyll & Bute Outcome Improvement Plan
ACHA	Argyll Community Housing Association
AHSP	Affordable Housing Supply Programme
ALIenergy	Argyll, Lomond & the Isles Energy Agency
APAG	Area Property Action Group
BTS	Below Tolerable Standard
CARS	Conservation Area Regeneration Scheme
CHORD	Campbeltown, Helensburgh Oban, Rothesay, Dunoon
CHR	Common Housing Register (i.e. HOME Argyll)
C&R	Care & Repair
CTR	Council Tax Register
DHA	Dunbritton Housing Association
ECO	Energy Company Obligation
EESSH	Energy Efficiency Standard for Social Housing
EEF	Energy Efficiency Forum
EPC	Energy Performance Certificate
GDP	Gross Domestic Product
GVA	Gross Value Added
HoTOC	Homeless in Temporary Accommodation & Households who are both Overcrowded and Concealed (HNDA calculation of need)
HEEPS: ABS	Home Energy Efficiency Programmes Scotland: Area Based Schemes
HES	Home Energy Scotland
HL1	Homeless Statistics Form (Scottish Government)
HMA	Housing Market Area
HMP	Housing Market Partnership (i.e. Strategic Housing Forum)
HNDA	Housing Needs & Demand Assessment
HST	Housing Supply Targets
HSCP	Health & Social Care Partnership
LDP	Local Development Plan
LHA	Local Housing Allowance
LHS	Local Housing Strategy
MAPPA	Multi-Agency Public Protection Arrangements
MECOPP	Minority Ethnic Carers of People Project
NRS	National Records of Scotland
OT	Occupational Therapist
PLR	Private Landlord Register
PREVENT1	Scottish Government Housing Options Statistics Form
PRS	Private Rented Sector
PSHG	Private Sector Housing Grant
RSL	Registered Social Landlord (i.e. Housing Association)
RTB	Right to Buy
SHF	Strategic Housing Fund
SHIP	Strategic Housing Investment Plan
SHCS	Scottish House Condition Survey
SHQS	Scottish Housing Quality Standard
SoA	Scheme of Assistance
SST	Scottish Secure Tenancy
THI	Townscape Heritage Initiative
WHHA	West Highland Housing Association

FOREWORD

This Local Housing Strategy (LHS) sets out Argyll and Bute Council's ambitious vision for housing over the next five year period from 2022 to 2027, which is that

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

Housing is fundamental to the health and well-being of our local communities and every resident of Argyll and Bute has a stake in this strategy and in the future of the area. The strategy has a key role to play in supporting the recovery, regeneration and repopulation of our authority area. The preparation of the strategy has involved pro-active engagement with a wide range of partners and stakeholders, as well as detailed consultation with our local communities. The results reflect the diverse views and priorities of the people of Argyll and Bute; and your input has helped to inform our strategic vision and priorities for investment over the next five years.

This strategy builds on the very positive achievements of the previous LHS over the last five years; however, we continue to face significant challenges as we emerge from the impact of the global pandemic and face an uncertain economic future; combined with the implications of a declining and ageing demography, which all impact on housing circumstances and the lives of individuals in the area.

This strategy is closely aligned with the Argyll & Bute Local Outcome Improvement Plan and also reflects the wide range of national housing and regeneration priorities, combined with national health and well-being outcomes; as well as aiming to address local need and demand. We believe that this LHS will help to address these issues and to ensure that Housing Services contribute to a positive, vibrant and inclusive future for Argyll and Bute.

Councillor Robin Currie
Argyll & Bute Council Leader

September 2021

1. INTRODUCTION

The Housing (Scotland) Act 2001 places a statutory duty on local authorities to prepare a Local Housing Strategy (LHS) supported by a robust and credible assessment of housing need, demand and provision. In September 2019 the Scottish Government published revised guidance to assist councils in the development of their LHS.

1.1 The Purpose of the LHS

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

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

The strategy must:

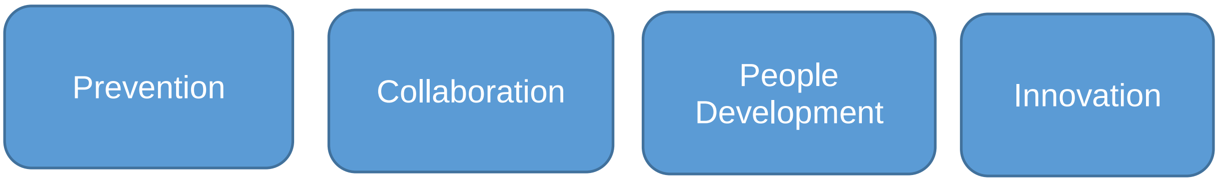
- Contribute to national priorities
- Provide clear links to local strategies, plans and policies
- Set out the approach to meeting our legal duties
- Reflect the views and contributions of stakeholders

1.2 Principles and Processes

The new LHS covers the five-year period from 2022 to 2027; and sets out a forward-looking, outcome focused strategic vision for a well-functioning housing system in Argyll and Bute; highlighting the main housing issues that will be tackled over the next five years; and collating positive ideas, options and innovation that the council and its partners will seek to implement to guide action, investment and joint working.

In summary, the LHS is:

In addition, the LHS is based on key public service reform principles of:



1.3 The Strategic Framework

1.3.1 National Priorities

In 2018 the Scottish Government initiated a national conversation to establish a vision and strategic framework for Housing in Scotland up to 2040. Following extensive engagement and consultation, the Housing to 2040 Vision and Principles were published in March 2021. This describes what our homes and communities should look and feel like in the future, and is deliberately ambitious and aspirational. The goal is to create a housing system that is dynamic and resilient enough to respond to future change and to enable Scotland to face key challenges such as our ageing population and the climate emergency.

HOUSING TO 2040 VISION AND PRINCIPLES

Housing Vision	**"Everyone in Scotland has a right to a home that is warm, affordable, accessible and fits their needs."**
National Housing Principles & Priorities	
A well-functioning housing system	**Availability & choice; Homes people can afford; Making best use of our homes; Fairness for tenants & residents across tenures; Housing provision helps to address inequalities in health, wealth and education; Investment; Rural and Island communities**
High quality sustainable homes	**Design; Equality of standards across all tenures; Existing homes; New build homes; Empowerment; Good use of stock; Maintenance; Running costs & eradication of Fuel Poverty; Low Carbon / net zero emissions**
Sustainable communities	**Staying local; Well-designed places; Connected places; Health and well-being; Vibrant communities**
Homes that meet people's needs	**My lifestyle; My rights; Diversity; My services; Self-build**

Source: Scottish Government Website 2021

To realise this vision, the national strategy sets out an ambitious target to deliver a further 100,000 affordable homes up to 2031/32, with at least 70% of these for social rent. The strategy also commits to ensuring that these new homes will be high quality, zero emission and will help create strong and vibrant places.

1.3.2 A wide range of national legislation and policy agendas also influence the direction of the LHS. This includes (among many others):

- A Place to Stay, A Place to Call Home: a Strategy for the PRS
- A Scotland for the Future: Opportunities and Challenges of Scotland's Changing Population
- Achieving a Sustainable Future: Regeneration Strategy
- Age, Home & Community: a strategy for Housing Scotland's Older People 2012 – 2021
- COVID-19: Scotland's Strategic Framework & Route Map for Recovery,
- Child Poverty (Scotland) Act 2017; and Every Child Every Chance – Tackling Child Poverty Delivery Plan
- Children and Young People (Scotland) Act 2014
- Climate Change Plan: 3rd report on proposals & policies 2018-2032
- Community Empowerment (Scotland) Act 2015
- Draft Heat in Buildings Strategy: Achieving Net Zero Emission in Scotland's Buildings
- Draft Infrastructure Investment Plan, 2021-25
- Ending Homelessness and Rough Sleeping: Action Plan
- Energy Efficiency Standard for Social Housing (EESSH1 & 2)
- Equality Act 2010 & the Equality Act Regulations 2012, 2015, 2016
- Equally Safe Strategy and Equally Safe Delivery Plan
- Fairer Scotland Action Plan and Fairer Scotland Duty
- Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act 2019
- Getting it Right for Every Child (GIRFEC)
- Housing (Scotland) Acts – 2001, 2006, 2011, 2014, 2016 etc.
- Improving Gypsy/Traveller Lives, Scottish Government, 2019
- More Homes Division Guidance Note 2019/02 - Wheelchair Accessible Housing Target
- National Health and Wellbeing Outcomes; and Public Health Reform
- National Housing and Regeneration Outcomes Framework
- Public Bodies (Joint Working Act) 2014
- Race Equality Framework & Action Plan (2016 to 2030)
- Realising Scotland's Full Potential in a Digital World: a Digital Strategy for Scotland
- Scotland's Sustainable Housing Strategy
- Scottish Government Route Map for an Energy Efficient Scotland
- Scottish Government Sustainable Housing Strategy
- Scottish Housing Quality Standard (SHQS)
- Scottish Planning Policy (SPP), Planning (Scotland) Act 2019, and the 4th National Planning Framework; and the Place Principle
- Scottish Strategy for Autism Outcomes and Priorities 2018-21
- The Climate Change (Scotland) Act 2009
- The Island (Scotland) Act 2018

1.3.3 Links to the local strategic planning framework

It is important that the LHS should be closely aligned with the **Argyll and Bute Outcome Improvement Plan 2013-23, (**which builds on the historic Community Planning process); as well as supporting a range of other local plans and strategies.

Vision	**Argyll and Bute's economic success is built on a growing population**				
Local outcomes					
1. The economy is diverse and thriving	**2. We have infrastructure that supports sustainable growth**	**3. Education, skills & training maximises opportunities for all**	**4. Children & young people have the best possible start**	**5. People live active, healthy & independent lives**	**6. People live in safer & stronger communities**

Source: Argyll & Bute Outcome Improvement Plan 2013-23

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

- **Argyll & Bute Local Development Plan (LDP) –** The current LDP was adopted in March 2015, and a new plan (LDP2) is currently being prepared for adoption during the life of this LHS. The overall vision for Argyll and Bute is one of an economically successful, outward looking and highly adaptable area, which enjoys an outstanding natural and historic environment, where all people, working together, are able to meet their full potential and essential needs, locally as far as practicable, without prejudicing the quality of life of future generations. Critically, in relation to the LHS, the LDP focuses on delivering an effective housing land supply that meets local need. Particularly pertinent are Key Objectives A and F:

  A -There is an urgent need to reverse static or falling populations in some of our Main Towns and Key Settlements by making them better places to live, particularly for economically active families. Objective - To make Argyll & Bute's Main Towns and Key Settlements increasingly attractive places where people want to live, work and invest;

  F – Key challenge: That we can deliver all our housing needs in places where people want to live. Objective - To meet our future housing needs, including affordable, throughout Argyll and Bute;

  As the evolving LDP2 is approved and adopted (due in 2022), this will inform future updates and iterations of the active LHS.

- **Loch Lomond & Trossachs National Park Local Development Plan** The current LDP for the national park was adopted in 2016/17 and set out a 20 year vision and strategy, with a 10 year land allocation for housing development, up to 2027. The plan sets out high level outcomes on Conservation, Visitor Experience and Rural Development. The latter, in particular relates to the LHS and states that "In the National Park businesses and communities thrive and people live and work sustainably in a high quality environment". The approach to housing focuses on delivering more housing in towns and villages (including the areas of Cowal and Lomond which fall within the Argyll & Bute local authority boundaries) that will help more people to stay in the Park and help create more sustainable communities, supported by a good range of services and facilities. New housing will be a mixture of open market and affordable housing. It will provide a range of housing to allow families, young people of working age and elderly people to choose to remain within the National Park. The majority of new homes will be built within Towns and Villages, but the countryside will also support affordable housing, including self-build. The current target is for 75 new homes per annum; however, only a very small number of these will fall within the Argyll and Bute authority area. This LHS proposes a revised target of at least 20 new homes in the Cowal and Lomond parts of the National Park over the next five years.

- **Argyll & Bute Economic Strategy 2019-2023 -** This key plan sets out an overarching vision that: Argyll and Bute's economic success is based on a growing population. The strategy and associated action plan provide the foundation for the future implementation of the Argyll and Bute Rural Growth Deal and focuses on delivery of three main themes:
    - Critical Economic Infrastructure: connecting to national and international markets;
    - Place and People: Attracting skills, residents, visitors and businesses;
    - SMART Growth: Growing – doing more that works.

  Housing has a fundamental role to play in achieving each of these economic objectives; with a specific role to provide housing of the right type and in the right place for key workers, to support economic growth in the area.

- **Argyll and Bute Rural Growth Deal (RGD) –** "Argyll the Natural Choice" is the proposed principle for the Rural Growth Deal which was agreed in 2021. This sets out a partnership approach to rural economic development which will deliver £50 million of investment from the Scottish and UK Governments where it will best develop Argyll as an inclusive, sustainable, economically successful region and driver for Scotland and the UK. Housing will play a key role in helping to deliver the RGD and as such £3 million has been allocated for housing projects, with the overall objective being to deliver housing to support economic growth. The housing element will aim to provide affordable housing of the right type and in the right place to support growing business sectors. The RGD will be used to support the delivery of a range of housing tenures to accommodate local workers and support business growth in areas of high demand. This includes a number of island communities where the cost of providing housing is considerably higher than the mainland. All permanent housing delivered through the RGD will be modern and energy efficient, including renewable heating systems to counter the high fuel costs in remote areas. The housing design will also be innovative by providing dedicated home working facilities and high speed digital connectivity to cater for modern, flexible working arrangements.

- **Argyll & Bute Health & Social Care Partnership Strategic Plan 2019/20-2021/22 -** The Strategic Plan provides a “road map" for how health and social care services will be organised and provided in this area to meet the vision that “People in Argyll and Bute will live longer, healthier, independent lives”. The plan identifies seven priority areas of focus, including the following, which directly links to the LHS: ***Support people to live fulfilling lives in their own homes, for as long as possible****.* A Housing Contribution Statement (HCS) is a statutory requirement for this plan, and the housing sector continues to be a key partner in the integrated health and social care agenda. Certain housing functions are required to be delegated to the integrated body, and other issues are highly pertinent. These include adaptations, housing support, and specialist models of accommodation.

- **Argyll & Bute Anti-Poverty Strategy 2018-2022 –** The council’s vision is for an Argyll and Bute where no-one lives in poverty. Everyone should be able to achieve their potential and feel healthy, happy and valued. “We want to be a place where everyone understands that tackling poverty is everyone’s responsibility. We believe that if we act locally, and in partnership, we can make a real difference.” This strategy is based on 4 key objectives:
    1. To listen to people and families experiencing poverty and make sure their voice is heard.
    2. To support people experiencing poverty to move from dependence to independence.
    3. To ensure our information and services are easy to access.
    4. To provide services that meet the needs of people experiencing poverty.

  This strategy is aligned with the **Argyll & Bute Child Poverty Action Plan** reviewed in 2020. Both documents have informed key aspects of the LHS and are embedded in the strategic planning process.

1.3.4 Legal duties and services

Local authorities are required to address a wide range of housing-related issues (whether they retain a social landlord function or not) which include, inter alia:

- Assessing local housing need and demand;
- Delivering and facilitating an affordable housing new build programme via the Strategic Housing Investment Plan (SHIP);
- Reducing and alleviating homelessness via a Rapid Rehousing Transition Plan and Housing First scheme;
- Providing access to housing and tenancy support;
- Improving property conditions and energy efficiency; and
- Tackling fuel and child poverty

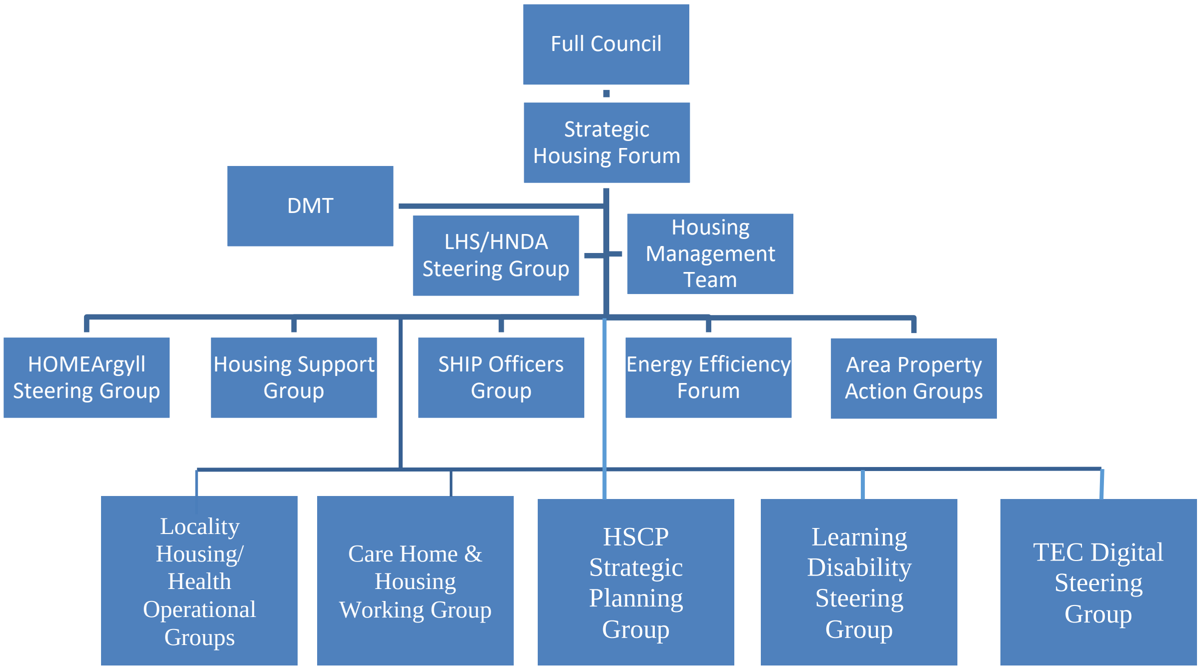
1.4 Strategy Development and Partnership Working

1.4.1 The development and implementation of the LHS is overseen by the Argyll & Bute Strategic Housing Forum which is a multi-agency partnership of housing experts and key professionals, administered by the Council's Housing Services and chaired by the Council Leader who also retains a primary remit for strategic housing. The Strategic Housing Forum's core function and overarching role in respect of the LHS is set out in the terms of reference which are reviewed regularly and confirmed prior to each new iteration of the HNDA and LHS planning cycle. The terms of reference are available on request from Council Housing Services.

The Council no longer has a landlord function but retains a statutory role as the strategic housing authority for Argyll and Bute. It works closely with a range of local and national partners to plan and deliver housing and related services across the authority area. The Forum meets quarterly and core partners include:

- ❖ The Scottish Government (More Homes Housing Supply Division)
- ❖ Local and national housing associations (ACHA, Fyne Homes, West Highland, Dunbritton, LINK Group; Bield; Trust; Wheatley Group/Cube)
- ❖ Planning Services – Council & Loch Lomond & Trossachs National Park
- ❖ Council Economic Development Services
- ❖ Health & Social Care Partnership
- ❖ Argyll & Bute Care and Repair
- ❖ Highlands & Islands Enterprise
- ❖ Home Energy Scotland
- ❖ ALIenergy
- ❖ Communities Housing Trust
- ❖ Rural Housing Scotland
- ❖ Scottish Water
- ❖ Veterans Housing Scotland

1.4.2 The basic strategic structure and governance arrangements for the LHS are summarised below:



1.4.3 A wide range of stakeholders, local community representatives, and local residents were involved in various consultation exercises and engagement activities over recent years, to input and validate the process and final outputs. An intensive, structured Options Appraisal exercise was facilitated by independent consultants Arneil Johnson and this established the outcome framework and SMART action plan for addressing the identified priorities. This Option Appraisal process was adopted to provide a constructive and inclusive approach to evaluation and prioritization of potential actions, allowing partners and subject expert stakeholders to engage meaningfully and effectively in the decision-making process. Each of the identified options for action was assessed against the following criteria:

1. Will the option deliver a positive & significant difference to the LHS?
2. Does the option promote equality of opportunity?
3. Can the option be funded or resourced?
4. Can outcomes be measured and change quantified?
5. Does the option fit with national outcomes?

A formal action plan was developed based on the weighted results. A report summarising the formal methodology and outputs of this process is also available from the council[1]. Throughout the development process a wide range of stakeholders were engaged directly and indirectly; formally and informally; on specific aspects and on the wider strategy as a whole. A summary of the consultation process is set out at section 1.6 below.

[1] "Argyll & Bute Council LHS Option Appraisal Outcomes, Final Report", Arneil Johnson, 2021.

1.4.4 The figure below summarises the overall LHS development process and highlights in particular the central role of consultation and stakeholder engagement.

The LHS Development Process

1.4.5 The early development stages involved reviewing the Housing Market Areas (HMAs) and completing a comprehensive Housing Need and Demand Assessment (HNDA) which was informed by primary research as well as extensive analysis of secondary data sets; combining quantitative and qualitative information to provide robust and credible results and to establish priorities and key issues for the strategy. The final HNDA report is available in full on the Council website together with detailed supporting technical papers and a range of consultation materials. The HMAs were approved by the Strategic Housing Forum in 2019; and the HNDA was formally submitted for "robust and credible" appraisal by the Scottish Government's Centre for Housing Market Analysis in 2021.

1.4.6 The previous LHS has been closely monitored on an annual basis from 2016/17 to 2020/21, with annual updates being reported to the Strategic Housing Forum and the Scottish Government and published on the council website. A final evaluation of the outcomes and outputs over the five year planning period was completed in 2021. This confirms that significant progress has been achieved over that period and also highlights remaining challenges for the new strategy. The evaluation is summarised below.

1.5 Summary Evaluation of the LHS 2016-21

The previous strategy focused on the vision of **"*Delivering a housing system that makes a strong contribution to thriving and sustainable communities and economic growth*."**

Underpinning this were 4 key priorities or Strategic Outcomes:-

OUTCOMES	Positive Achievements	Remaining Challenges
1. To facilitate access to sufficient, suitable and affordable housing across all tenures	• A generous supply of land for housing was maintained over the 5 years, and a number of effective sites were delivered • Joint forward planning activity across partner agencies helped to maximise resources & increase supply • A healthy SHIP programme was sustained and substantial investment secured despite major local & unprecedented global challenges • Effective access to existing housing stock was enhanced – and Empty Homes targets in particular were exceeded	• While there has been positive progress in general via partnership working, infrastructure constraints may still present obstacles on occasion to progressing specific projects and can increase development costs • The capacity of local construction sector has continued to be a potential issue; which the impact of COVID-19 only exacerbated • Continued system imbalances – with housing shortfalls in key areas; while other areas exhibit low demand & potential stock surpluses
2. To promote individual housing options to meet housing need	• The development and implementation of an effective Rapid Rehousing Transition Plan has been successfully delivered • Housing Support is effectively delivered to vulnerable households to prevent homelessness • High quality homeless services continued to be delivered, even as an effective virtual service during the height of COVID-19; meeting key indicators of success and high levels of customer satisfaction.	• The proportion of RSL relets and new build allocations to homeless applicants have varied and there is a need to ensure effective case closure timescales for these clients are achieved and sustained. • Need to sustain the Housing First model for the most vulnerable homeless presentations

OUTCOMES	Positive Achievements	Remaining Challenges
3. To enable people to live independently in their own homes	• Specialist provision – in the form of wheelchair/amenity accommodation and care/ support services – increased; • Existing homes across all tenures enhanced to meet special needs, with aids & adaptations, telecare/TEC, and improved accessibility; • Joint cross-sector planning & working enhanced with the creation of housing-funded OT specialist post.	• Partnership working & early joint action has improved but more is required at strategic & operational levels to ensure the objectives of the Housing Contribution Statement are achieved • The implications of the Integrated Health & Social Care Partnership – and housing's role – need to be clarified and addressed
4. To regenerate communities through improving the quality, condition and energy efficiency of housing	• SHQS compliance in RSL sector maximised • Partnerships/Fora established to enable improvements in the condition & energy efficiency of stock (EEF, APAGs, C&R etc.) • Major investment, support & assistance delivered via local & national schemes, such as HEEPS:ABS • A number of sub-standard properties improved	• Fuel Poverty has increased despite investment & targeted initiatives. • Common repair issues in mixed tenure schemes remain problematic • A number of properties continue to fall into disrepair annually; and negotiations with a proportion of owners remain challenging

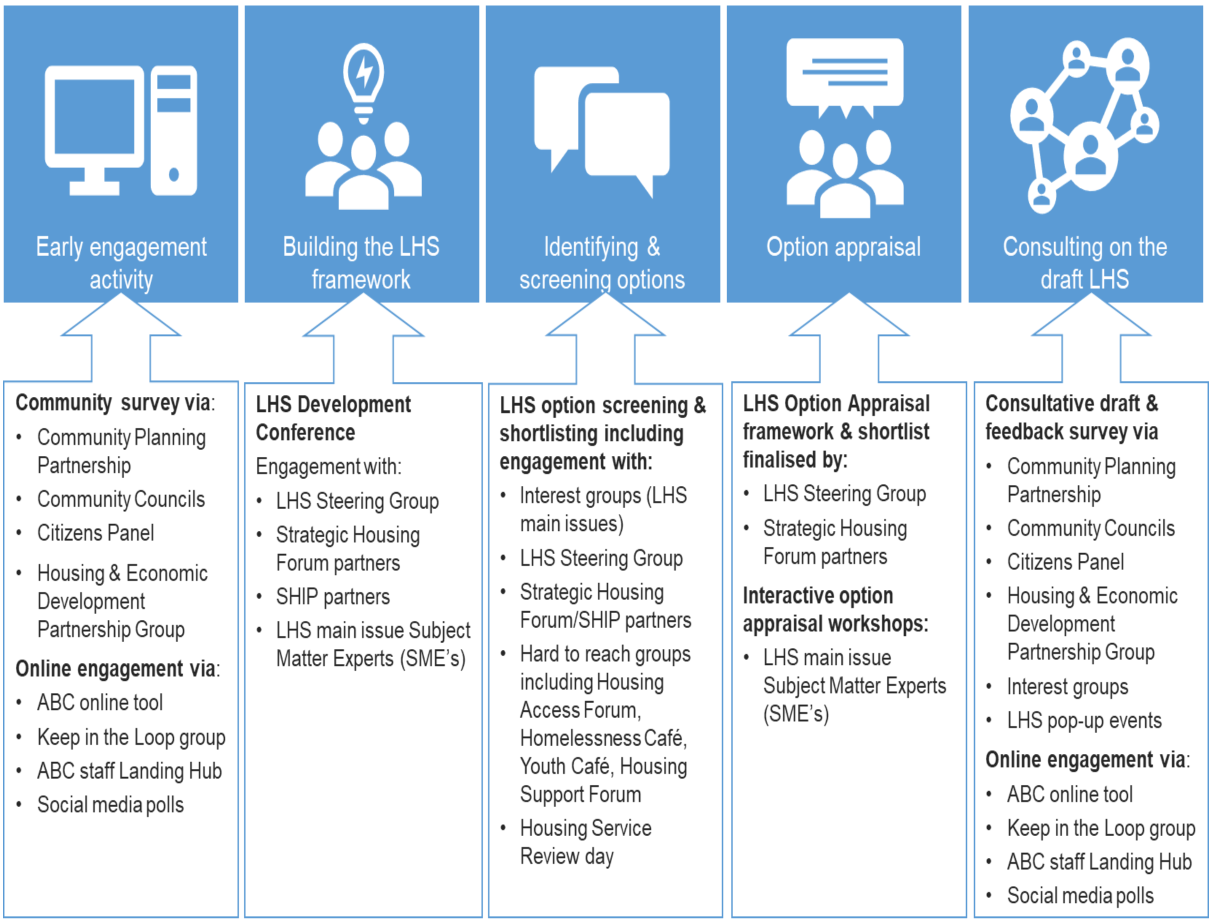
Detailed monitoring and evaluation analysis against the action plan and targets for each of the previous LHS outcomes is contained at the start of the individual outcome chapters below.

1.6 Consultation and Stakeholder Engagement

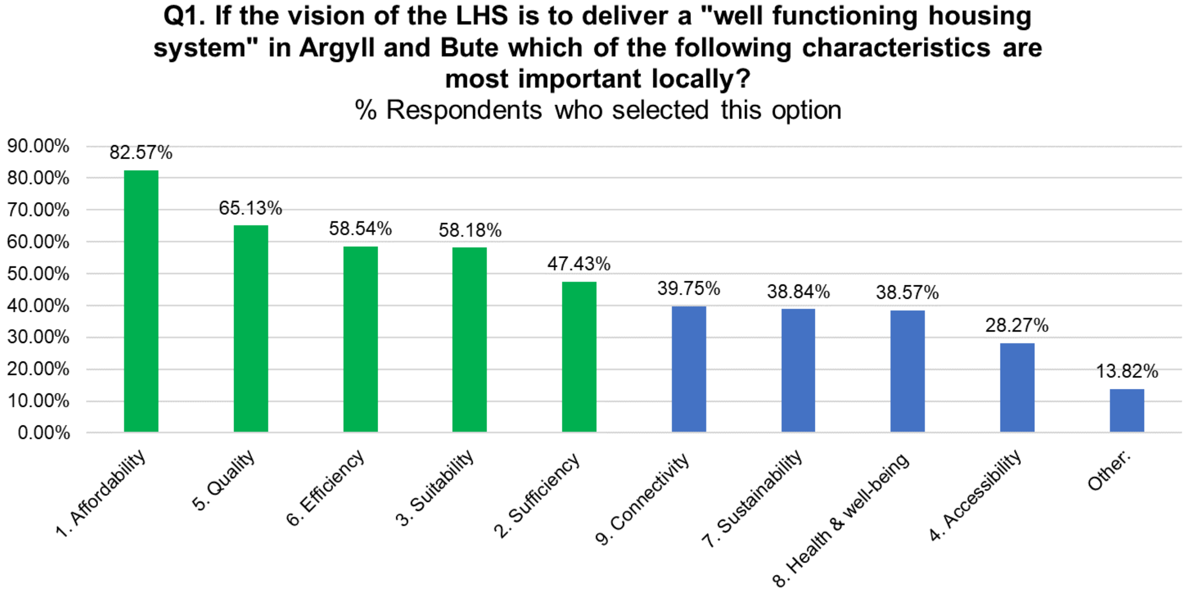
1.6.1 In addition to the regular meetings of the Strategic Housing Forum and other scheduled partnership sessions, which all fed into the review and revision of the LHS, the council has invested significant resources in preparing an extensive and inclusive consultation plan for the LHS. This was carried out over 2019/20 and 2020/21, and was facilitated with support from independent housing consultants, building on the continuous, cyclical stakeholder engagement which has been sustained over the lifetime of the previous LHS.

A series of dedicated LHS exercises and events were arranged with key partners and wider stakeholders, utilising a wide range of methods, materials and platforms. A detailed report on this process and the results is available on the council website. This involved a stakeholder conference, thematic workshop sessions and a detailed option appraisal exercise attended by a diverse selection of individuals, specialists and organisations. Key issues, priorities and outcomes were agreed in a democratic and transparent process; and a specific action plan was developed in accordance with approved criteria. The results were then subject to wider consultation over the summer of 2021. The feedback from this general consultation was very positive, with 80-90% of respondents agreeing or strongly agreeing with the key elements of the proposed LHS framework. General comments, as well as any negative feedback, were considered in drafting the finalised strategy, and the ultimate vision, outcomes and action plan directly reflect the whole consultative process and the expressed views of our stakeholders.

1.6.2 The following figure summarises the consultation process as set out in full in the LHS Consultation Plan.



1.6.3 While responses from the consultation and stakeholder engagement were wide-ranging and diverse, a general consensus was evident and the key messages have informed this strategy. Selected results from the early stakeholder engagement are summarised below and further details of the methodologies used and results are available on the council website at: https://www.argyll-bute.gov.uk/housing/housing-strategies-consultations-and-research-0



Respondents were allowed to pick up to five options. 82% said affordability was top housing system characteristic, followed by 65% for quality and 58% for energy efficiency and suitability

Stakeholders identified the top 5 housing challenges facing Argyll and Bute as:-

1. Shortage of social rented housing = 45%
2. Limited options for young/families, elderly/ageing population = 39%
3. Impact of ineffective housing stock (empty/second/holiday homes)=38%
4. Poor energy efficiency of dwellings & climate change challenges= 35%
5. Shortage of affordable private rented housing = 34%

1.6.4 Further extensive consultation and stakeholder engagement was carried out previously for the preparation of the HNDA and this has also informed the final strategy. This work included interviews, workshops and focus group sessions with over 3,000 local residents; engagement with private landlords, and letting agents; businesses and community groups; as well as Gypsy/Travellers and representatives; wheelchair users; persons with learning disabilities, carers and service providers; the armed forces and veterans; amongst others. This activity has also been critical in underpinning the equalities impact assessment for the LHS. Details of this consultation and engagement with particular needs groups and other hard to reach communities is set out in the HNDA Technical Supporting Papers on the Council website at: https://www.argyll-bute.gov.uk/housing/housing-strategies-consultations-and-research-0

1.7 Equalities Impact Assessment and Other Impact Assessments

1.7.1 The Council has a statutory obligation to ensure that all its functions and activities are exercised in full compliance with the requirements of the Equalities Act 2010 and the Fairer Scotland Duty. It has also made its own firm commitment to tackle issues of inequality and exclusion across Argyll and Bute and to carry out Equality and Socio-Economic Impact Assessments (EqSEIA) for its policies, plans and strategies. The LHS assessment is available online (see link below), setting out how the Council has addressed and sought to mainstream issues of equality in developing housing policy; and it also takes account of issues that have been raised in previous consultations. In particular, the option appraisal process underpinning this strategy involved assessing all proposed Outcome Actions against 6 criteria, with the highest weighting given to the equalities criteria which ensured that every aspect of the LHS actively promotes and delivers positive outcomes for all relevant groups. It is our view therefore that the LHS has been developed in full accordance with the principles of equality and diversity and actively promotes inclusion and that it has a fundamental role to play in the delivery of improved services to all people to ensure that everyone is treated with respect and has equal opportunities to access housing and support suitable for their needs. We will continue to monitor and report on the equalities impact of the LHS over the next five years, with a focus on the nine protected characteristics of the Equality Act, as far as data allows. If any negative impact is identified, appropriate action will be implemented to redress the situation.

1.7.3 **Strategic Environmental Assessment (SEA)**
As the "Responsible Authority" in the terms of the Environmental Assessment (Scotland) Act 2005, the Council has a duty to determine whether the LHS will have significant environmental effects and therefore whether a full SEA is required. To that end, applying the relevant criteria as set out in Schedule 2 of the Act, the Council carried out a pre-screening of the draft LHS and it was agreed that the strategy is unlikely to have significant environmental effects. This determination was submitted to SEA Gateway agencies in October 2021 and no concerns or challenges were raised. Within the hierarchy of plans and strategies relating to the LHS, the key document requiring full SEA is the Local Development Plan. This screening report and formal determination is available on the council website via the link below.

1.7.4 **Other Impact Assessments**
In addition to the above, the LHS has been subject to further impact assessments and future proofing in respect of Human Rights, Children's Rights & Wellbeing, Island and Rural Communities, Health Impact Assessment, and other factors. Supporting reports on these impact assessments are available from the Council Housing Services and are evidenced throughout the body of this strategy.

All materials are available on the council website at: https://www.argyll-bute.gov.uk/housing/housing-strategies-consultations-and-research-0

1.8 Strategic Vision & Outcomes 2022 – 2027

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

The Strategic Housing Vision 2022-2027

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

Underpinning this vision are four key priorities for the strategy:

HOUSING SUPPLY & PLACEMAKING	HOUSE CONDITION, ENERGY EFFICIENCY & POVERTY	SPECIALIST PROVISION & INDEPENDENT LIVING	HOUSING OPTIONS, INFORMATION & SUPPORT
To facilitate access to sufficient, suitable and affordable housing across all tenures	To regenerate communities by improving the quality, condition and energy efficiency of housing and by tackling fuel poverty	To enable people with particular needs to live independently in their own homes and to remain in their communities	To promote individual housing options to meet housing need and ensure everyone has access to appropriate, accurate and timeous information, advice and assistance

- **Housing Supply & Place making** will support Argyll & Bute Outcome Improvement Plan Outcomes 1 (the economy is diverse and thriving) and 2 (we have infrastructure that supports sustainable growth);
- **House Condition, Energy Efficiency & Poverty** will support Argyll & Bute Outcome Improvement Plan Outcomes 5 and 6 (people live in safer & stronger communities)
- **Housing Options and Specialist Provision** will support Argyll & Bute Outcome Improvement Plan Outcomes 4 (children & young people have the best possible start) and 5 (people live active, healthy & independent lives).

2. Local Housing Market Context

ARGYLL AND BUTE SUMMARY HOUSING PROFILE

Argyll and Bute is the second largest local authority area in Scotland covering 690,946 hectares. It is bounded by the urban areas of Helensburgh and Dunoon along the Clyde, and Loch Lomond to the east; the Mull of Kintyre to the south; Atlantic Islands to the west; and the Sound of Mull and Appin to the north. Almost 30% of the Loch Lomond and the Trossachs National Park area falls within the local authority's boundaries.

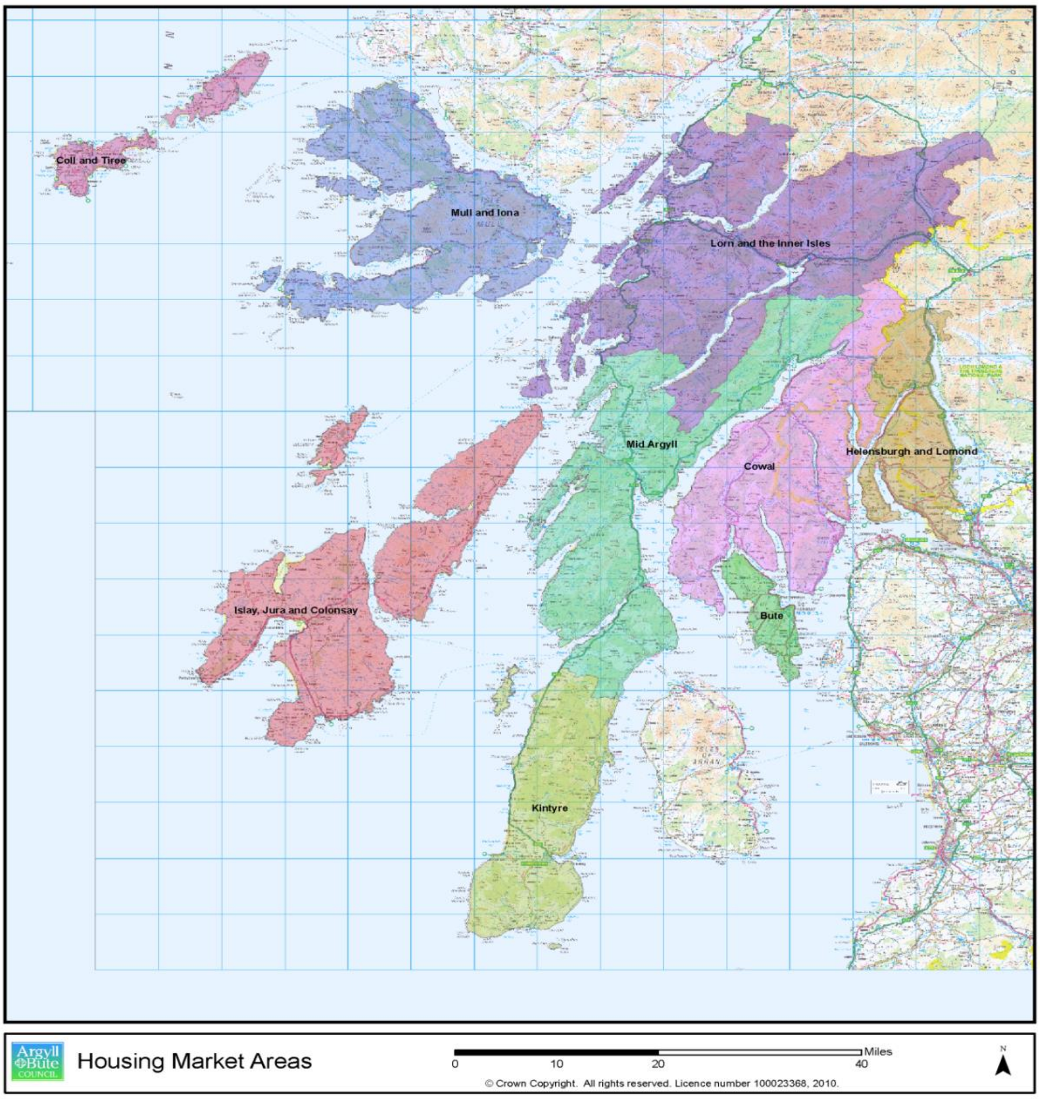
Population	85,320	Households	41,723
Dwellings	48,285	Ineffective Stock	11%
Average House Price	£173,280	Average Household Income	£37,091
Affordability Ratio	4.7		
RSL Stock	8,629	RSL Waiting List	2,469
RSL Annual Lets	810	Pressure Ratio	3:1

2.1 Housing Market Areas (HMAs)[2]

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

[2] The methodology for defining HMAs is set out in detail in "HNDA Technical Supporting Paper 01", 2019, available at: www.argyll-bute.gov.uk/housing/housing-strategies-consultations-and-research-0

Figure 2.1: Housing Market Areas (HMAs)



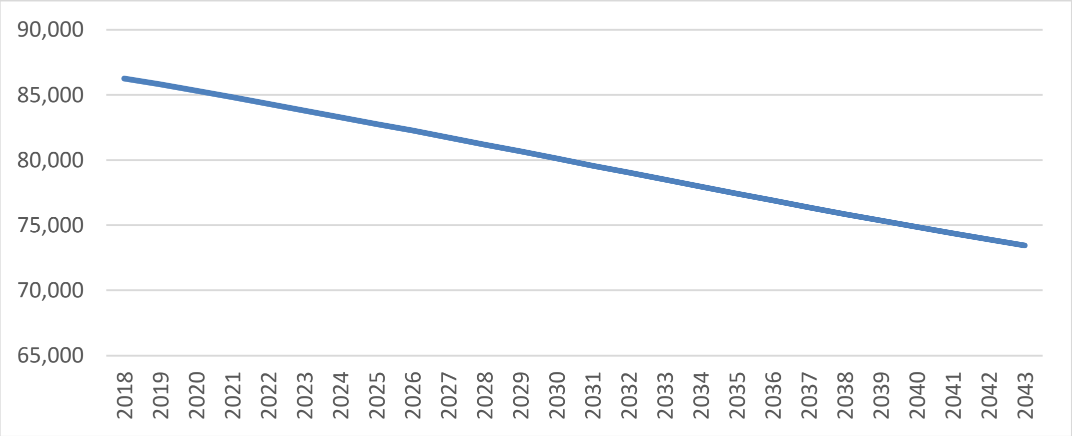
HMAs	Population	Households	Dwellings	H'holds as % of HMA Dwellings
Bute	5,981	3,372	4,247	79.4%
Coll & Tiree	753	452	680	66.5%
Cowal	14,003	7,362	8,722	84.4%
Helensburgh & Lomond	25,670	11,189	12,171	91.9%
Islay, Jura & Colonsay	3,344	1,740	2,180	79.8%
Kintyre	7,339	3,823	4171	91.7%
Lorn	16,053	7,648	8,604	88.9%
Mid Argyll	9,123	4,614	5,659	81.5%
Mull & Iona	3,054	1,524	1,851	82.3%
Argyll & Bute	85,320	41,723	48,285	86.4%

Sources: NRS/IS Small Area Population Projections; Argyll & Bute CTR, 2020

2.2 Argyll and Bute – Local Context[3]

2.2.1 **Population** - Between 2000 and 2020, counter to the national trend of growth, the population in Argyll and Bute fell by 6%: from 91,300 to 85,320. Almost 25% of the total population are aged under 25 years; half are aged between 25 and 64; and 26% are aged 65+. Over the last two decades all age groups under 65 decreased significantly, while those aged 65-84 increased by 34% and the 85+ age group increased by 24%. If current trends continue, the population is projected to decline substantially: by 3% over the life of this LHS to 2026; and by 6% between 2018 and 2028 (compared to a 2% increase in Scotland overall).

Figure 2.2: Population Projections, Argyll & Bute, 2018-2043



Source: NRS Principle Population Projection (2018-based)

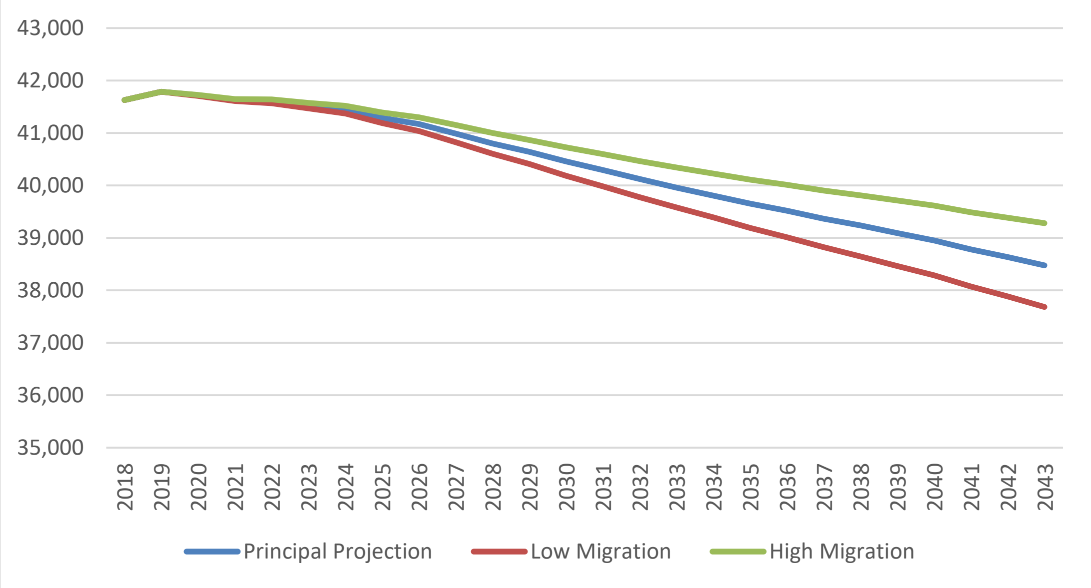
2.2.2 All age groups are projected to experience significant declines over the period from 2018 to 2028, apart from the 65+ age ranges; with those aged 65-74 growing by 4% and the 75+ cohort increasing by 23% over the ten year period to 2028. These projected changes will be driven mainly by net outmigration and natural change (mortality outweighing fertility rates).

2.2.3 **Households –** In line with the population projections, official NRS estimates indicate a steady decline in the number of households too. Over the life of the next LHS, 2021-2026, the number of households in Argyll and Bute is projected to fall by over 1% from 41,635 to 41,170; and over the decade (2021-2031) the figure will fall by over 3% to 40,292 under the principal scenario. The NRS also provides alternative scenarios based on variant low and high migration trends; however all three projections indicate a continuous demographic decline.

---

[3] **The Argyll & Bute Housing Need & Demand Assessment 2021** provides extensive detail and analysis of the local housing system; demographic and economic trends; and other issues. All data sources and methodologies are fully explicated and referenced in the report and technical papers which are available at: www.argyll-bute.gov.uk/housing/housing-strategies-consultations-and-research-0

Figure 2.3: Projected household scenarios, Argyll & Bute



Source: Household Projections for Scotland (2018-based), NRS, 2020

2.2.4 While the overall projections suggest that there will be a long-term decrease in the number of households in Argyll and Bute, there are variations between household types and areas. Thus, one person households and 2 adults with no children are the main proportion of households in Argyll and Bute, by far, and both types will increase marginally in number over the next decade; while single parent households, couples with children, and households with 3+ adults are all set to decline proportionately over the same period.

Table 2.1: Household Type, Principal Projection, Argyll & Bute, 2021-2031

Household Types	2021	2026	2031	% change 2021-2026	% change 2021-2031
Single Person	15,996	16,061	16,021	0.4%	0.2%
1 adult & 1+ children	2,153	2,011	1,919	-6.6%	-10.9%
2 adults	14,426	14,664	14,423	1.6%	0.0%
2+ adults & 1+ children	6,101	5,618	5,318	-7.9%	-12.8%
3+ adults	2,959	2,816	2,611	-4.8%	-11.8%

Source: Household Projections for Scotland (2018-based), NRS, 2020

2.2.5 The decreasing and ageing population is likely to change the ideal mix of housing provision; and developments which allow older households to downsize can have multiple benefits such as: releasing existing stock suitable for family occupation; providing capital to fund higher living standards in retirement; and more suitable accommodation for older people that reduces the burdens on the care system. Increased availability of affordable family-sized homes is likely to provide one of the key attractions to potential in-migrants. Natural, internal trends (e.g. mortality over birth rates) cannot mitigate the significant population decline, and promoting net in-migration is the only real solution. Housing must play a role in supporting this policy objective.

2.2.6 **Economy**

Prior to 2020, there was evidence of positive economic growth in Argyll & Bute, albeit at a slower rate than for Scotland as a whole. The economic output per person in Argyll & Bute (Gross Value Added – GVA) was estimated at £43,000 in 2018. Whilst this is 13% lower than in Scotland, the gap is closing: in 2012 it was 29% lower.

A higher percentage of the population is economically active than the national average but a lower percentage is in full-time employment. Over 87% of local employment is service-based, particularly within the Public Services (local government, administration, education and health accounts for 35% of jobs). The private sector is dominated by small businesses and the area has almost double the percentage of self-employed workers compared to Scotland. The majority of businesses are classed as “micro-businesses” with fewer than 9 employees.

Unemployment rates are below the national average, however there are high levels of seasonal and part-time employment, and many workers are required to hold down multiple jobs. Argyll and Bute is a low-wage economy, and in 2020 the average local household income was 4.4% lower than the Scottish average; and this disparity appears to be widening over time.

2.2.7 The impact of the coronavirus pandemic on the Argyll & Bute economy has been substantial, with local unemployment rates doubling (to 6.4%), and over 9,000 people on furlough at the height of lockdown in 2020. Universal Credit claimants increased by 128.4% (Jan-May 2020); and 3,117 Business Support Fund grants were awarded to local small/micro businesses, which is substantially above the Scottish average. There has been a huge impact on the tourism, accommodation and food sectors; and 40% of local jobs are located in sectors that are particularly vulnerable in current circumstances, with potential long term implications for business sustainability. Furthermore, the impact of Brexit on the agriculture, forestry and fishing sectors in particular remains uncertain. As economic recovery plans are developed, the importance of housing in economic growth cannot be overstated. Housing has an important contribution to make to the growth of the local economy, ensuring that the essential incoming workers necessary to help sustain fragile rural and island communities can access suitable, affordable accommodation and support businesses to grow.

It is important that housing investment is maximised. Housing and economic growth are fundamentally linked and a lack of suitable housing can be a key contributor to businesses being unable to recruit and retain staff to grow their businesses and in turn grow the local economy. Essential incoming workers who can access suitable, affordable accommodation are necessary to help sustain fragile rural and island communities.

2.3 Housing Stock

2.3.1 There were an estimated 48,285 dwellings in Argyll and Bute in 2020, an increase of 5% since 2011. A quarter of the stock is located in Helensburgh & Lomond; 18% is in Cowal; and almost 18% in Lorn. According to the 2020 Council Tax Register, around 11% of the stock would be deemed “ineffective” i.e. unavailable to meet local needs; comprising second/holiday homes or long-term vacant properties.This is almost three times the national level (4%).

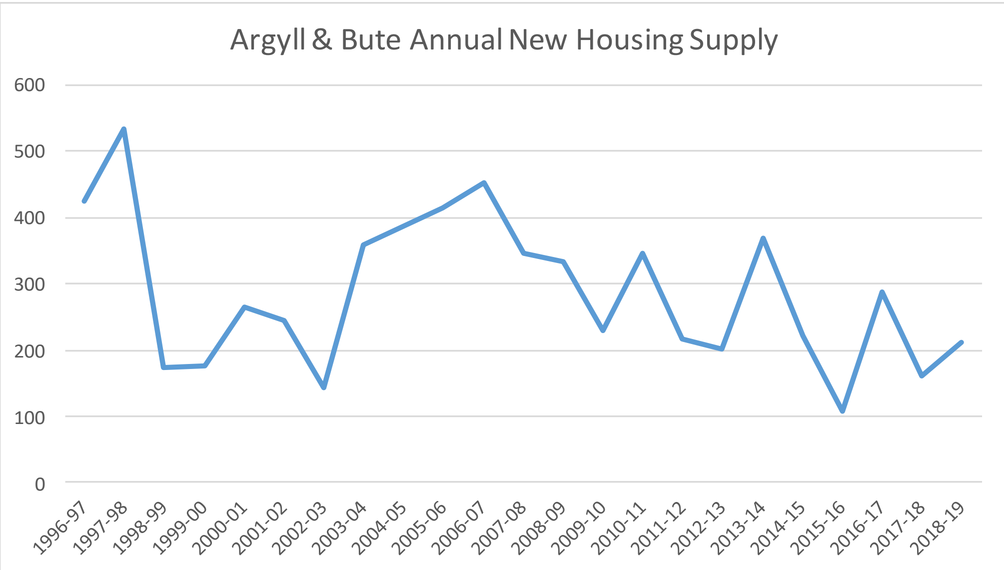
Table 2.2: Housing Stock by HMA, 2020

HMA	Stock	% of A&B Total	Ineffective Stock
Bute	4,247	8.8%	19%
Coll & Tiree	680	1.4%	32%
Cowal	8,722	18.1%	11%
Helensburgh & Lomond	12,171	25.2%	5%
Islay, Jura & Colonsay	2,180	4.5%	16%
Kintyre	4,171	8.6%	11%
Lorn	8,604	17.8%	8%
Mid Argyll	5,659	11.7%	13%
Mull & Iona	1,851	3.8%	15%
Argyll & Bute	**48,285**	100.0%	11%

Source: Argyll & Bute Council Tax Register, 2020

The rate of annual house building (all tenures) has fluctuated in recent years, according to Scottish Government housing statistics, however, there has been an overall declining trend in new build completions since the peak recorded in 2006/07, just prior to the market crash in 2008.

FIGURE 2.4: Argyll & Bute New Housing Supply, 1996/97 – 2018/19



Source: Scottish Government Annual Housing Statistics. 2020.

2.3.2 **Tenure -** Owner occupation remains the principal tenure within Argyll & Bute with 58% of all occupied households. This is comparable to the national average of 59%. However, when the second/holiday home ownership and vacant private properties are included, this sector rises to 70% of all dwellings in Argyll & Bute. The Private Rented Sector is now lower than the national average which increased in recent years (12% compared to 14%); while the RSL sector is well below the national average (18% compared to 23%). Tenure varies significantly across HMAs.

2.4 **The Social Rented Sector** – There were almost 8,630 units of social rented housing across Argyll & Bute in 2020, provided by a range of local, national and specialist housing associations (known as Registered Social Landlords, RSLs); and approximately 10% of this stock becomes available for letting each year (800-900 allocations on average).

TABLE 2.3: RSL STOCK by Size & HMA, 2020

HMA	0/1 bed	2 beds	3 beds	4 beds	5+ beds	Total	% of A&B Total
Bute	492	403	131	27	1	1,054	12.2%
Coll & Tiree	14	24	16	-	-	54	0.6%
Cowal	636	497	295	44	4	1,476	17.1%
H&L	432	653	399	53	1	1,538	17.8%
I,J & C	128	230	133	12	2	505	5.9%
Kintyre	298	488	271	27	-	1,084	12.6%
Lorn	521	699	390	35	4	1,649	19.1%
Mid Argyll	212	522	275	23	1	1,033	12.0%
Mull & Iona	88	91	56	1	-	236	2.7%
A&B Totals	**2,821**	**3,607**	**1,966**	**222**	**13**	**8,629**	**100.0%**

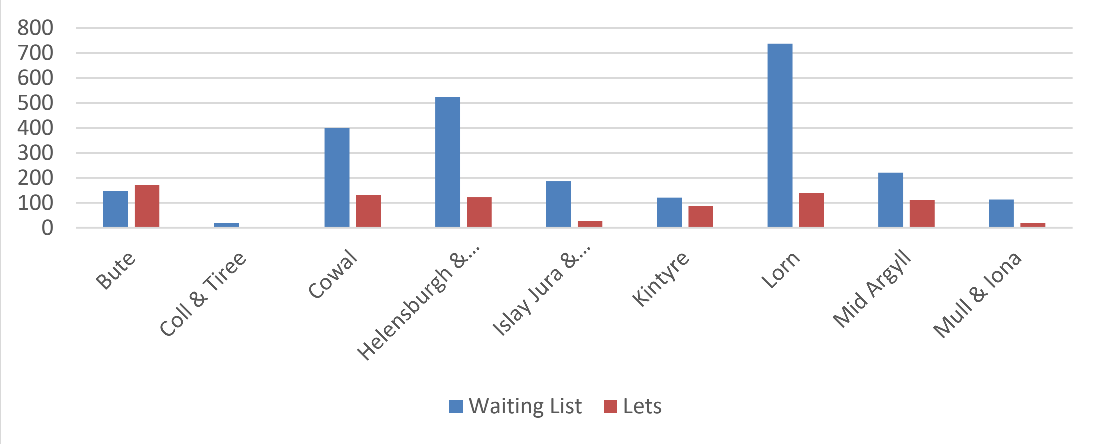
Source: Argyll & Bute Council (Annual RSL Returns, 2020

2.4.1 Following decades of decline, due to the Right To Buy (RTB) policy in the 1980s, this sector has recently seen sustained growth due to the removal of the statutory RTB and a healthy new build programme delivered via the council's Strategic Housing Investment Plan and funded by significant investment from the Scottish Government's Affordable Housing Supply Programme, the council's Strategic Housing Fund, and RSLs' own private finance. In recent years some RSLs, such as ACHA, have also rationalised their stock via demolition and restructuring programmes; and a number of low demand, hard to let, or surplus properties have been removed from the effective supply of social rented homes.

2.4.2 **Waiting List Demand** – Demand for social rented housing in Argyll & Bute generally outstrips supply, with around 2,470 waiting list applicants in 2020 (this total includes transfer applicants and those receiving nil points via the allocation policy) and 810 relets that year; giving roughly 3 applicants for every social tenancy that becomes available. Thirty percent of waiting list demand was for Lorn; while just over 21% was for Helensburgh & Lomond; and 16% was for Cowal. The biggest demand (56%) was for 1 bedroom properties (based on minimum bedroom size required), with a further 27% requiring two-bedroom properties. Only 13% required three-bedroom properties and less than 5% of applicants required 4 or more bedrooms.

2.4.3 Comparing waiting list demand with available lets (pressure ratios) provides a provisional indication of potential imbalances in supply and demand and can highlight areas experiencing housing pressures. Overall, there are around 3 applicants per available let in Argyll and Bute, i.e. a pressure ratio of 3:1 however this varies considerably by HMA as the following graph illustrates.

Figure 2.5: Waiting List and Lets within Argyll & Bute, 2019/20



Source: Council analysis of HOMEArgyll Waiting List 2020

2.5 The Private Rented sector - There were over 5,800 properties recorded on the Argyll and Bute Private Landlord Register as of 2020. The largest number of PRS units are found in Lorn, Helensburgh & Lomond, and Cowal; however, as a proportion of the total stock within each HMA, the highest level of provision is on Mull & Iona, Bute, and Lorn; while Helensburgh & Lomond actually has the lowest.

TABLE 2.4: Private Rented Sector Stock by HMA, 2020

HMA	Private Rented Units	Total Number of Occupied Dwellings	Private Rented Units as % of All Dwellings
Bute	549	3,434	**16%**
Coll & Tiree	50	459	**11%**
Cowal	1,046	7,567	**14%**
Helensburgh & Lomond	1,227	10,978	**11%**
Islay Jura Colonsay	243	1,815	**13%**
Kintyre	476	3,702	**13%**
Lorn	1,280	7,860	**16%**
Mid Argyll	690	4,907	**14%**
Mull & Iona	261	1,575	**17%**
Argyll & Bute	**5,822**	**42,297**	**14%**

Source: Private Landlord Register & Council Tax Register, 2020

2.5.1 Between 2012 and 2020, the sector expanded by 19%, however in the last couple of years the sector appears to be contracting again and this trend continued in 2020/21. This may be influenced by the expansion of the short-term ("Airbnb") letting sector which will require closer monitoring and possible strategic interventions to manage appropriately and minimise adverse impacts on the permanent local housing system. There appear to have been significant variations however at HMA level; with Lorn growing by almost 40%, while in contrast the Islay, Jura & Colonsay HMA saw only 3.4% growth in registered PRS properties.

TABLE 2.5: Private Rented Properties by HMA, 2012-2020

HMA	2012	2020	Change	% Change
Bute	465	549	84	18.1%
Coll & Tiree	43	50	7	16.3%
Cowal	856	1,046	190	22.2%
Helensburgh & Lomond	1,104	1,227	123	11.1%
Islay, Jura & Colonsay	235	243	8	3.4%
Kintyre	414	476	62	15.0%
Lorn & Inner Isles	915	1,280	365	39.9%
Mid Argyll	644	690	46	7.1%
Mull & Iona	217	261	44	20.3%
Argyll & Bute Total	**4,893**	**5,822**	**929**	**19.0%**

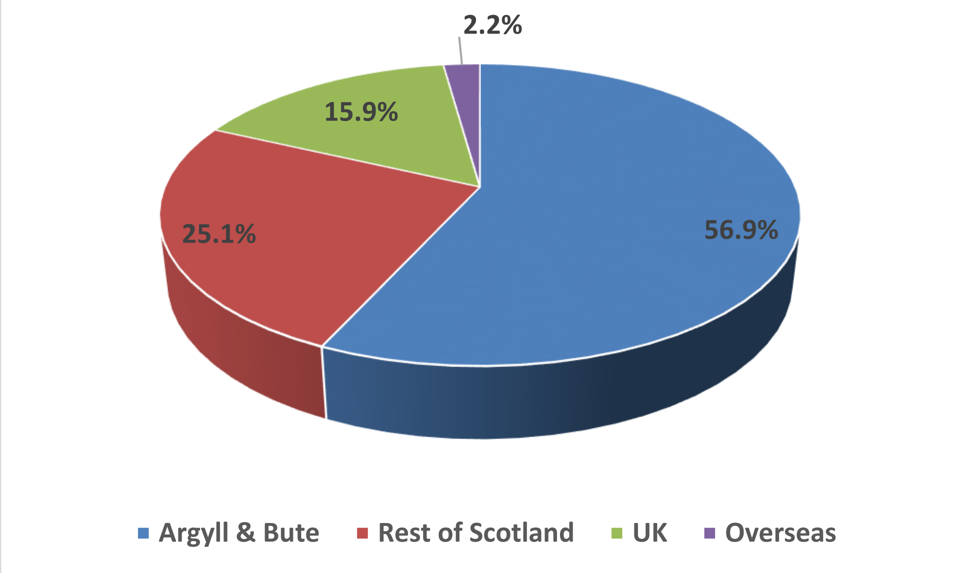
Source: Argyll & Bute Private Landlord Register Annual Reports

2.5.2 The PRS is a diverse sector with a broad customer base, reflecting its role in meeting a wide range of housing need and demand across Argyll and Bute. It is acknowledged to provide a good housing option for those requiring flexibility in terms of employment and for those setting up home for the first time. Additionally, in recent years the sector has also become a housing option for those seeking longer term accommodation. High satisfaction rates coupled with increasing tenancy durations suggest that it is a sustainable and effective housing option for many local households. Nevertheless, affordability and poor property condition remain issues in a notable proportion of properties in this sector.

2.6 Owner Occupation: the Argyll and Bute Housing Market

While Argyll and Bute remains a relatively distinct housing market for strategic planning purposes, less than 57% of sales (according to HNDA analysis of sales over a five year period to 2018) were purchased by local residents. Links with immediate neighbouring authorities remain relatively weak however (only 8% of purchasers originate in these areas), and the influence of external purchasers tends to be more widely dispersed across Scotland (25% in total), the UK (16%) and elsewhere (2%). Figure2.6 illustrates the breakdown of house purchasers' origins. Containment has varied considerably at HMA level, with Lorn and Kintyre exhibiting the highest levels (65% and 64% respectively), while Bute was only 38% and Coll & Tiree was less than 20%.

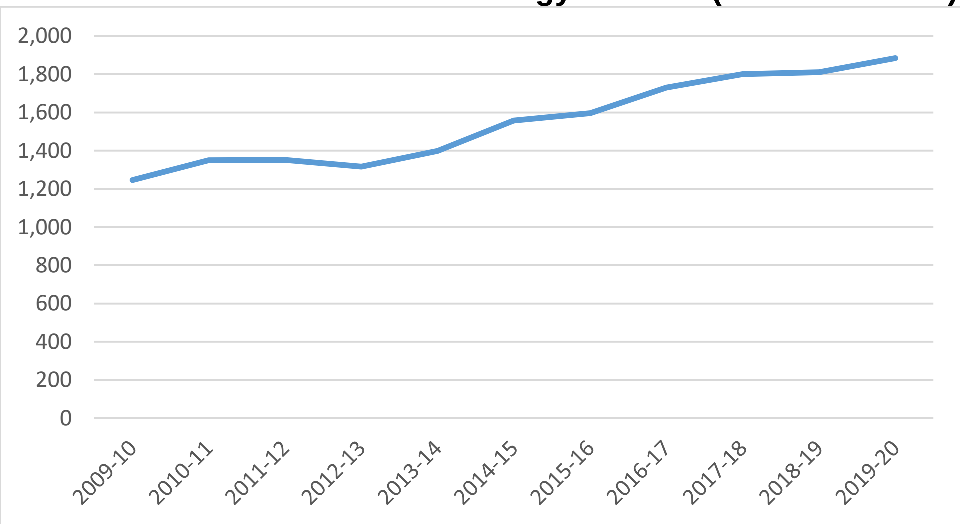
Figure 2.6: House Sales by Origin of Purchaser (market containment)



Source: Registers of Scotland 2014-2018

2.6.1 Over the last decade the volume of sales in Argyll & Bute increased by 51%; from 1,246 in 2009/10 to 1,885 in 2019/20, which was the peak of market activity in Argyll and Bute since the 2008 crash.

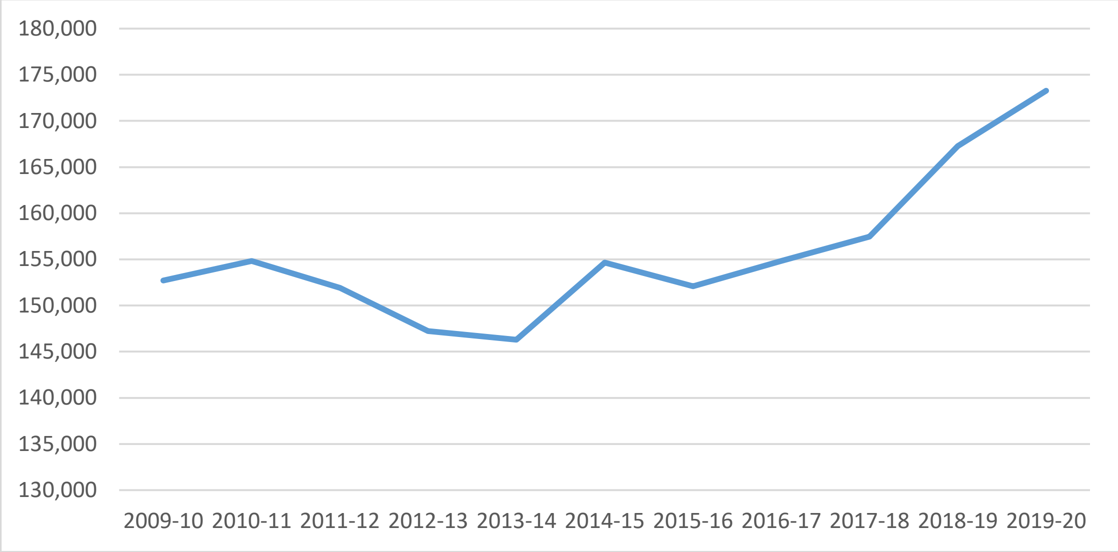
FIGURE 2.7: Annual House Sales Argyll & Bute (financial Years)



Source: Registers of Scotland Property Market Report 2019/20

2.6.2 **House Prices** - Average house prices in Argyll and Bute increased by 13% over the last decade, from £152,712 in 2009/10 to a record high of £173,280 in 2019/20, with a markedly steeper rate of increase over the last 5 years. In 2019/20 the average house price in Scotland was £182,357 which was £9,077 above the Argyll & Bute average price (+5%). Despite prices consistently lower than national averages, affordability in the private market and access to owner occupation, particularly for first-time buyers, remains an issue for local residents.

FIGURE 2.8: Average House Prices, Argyll & Bute, 2009/10-2019/20



Source: Register of Scotland Property Market Report, 2019/20

2.6.3 The impact of the pandemic in 2020/21 appears to have stimulated market activity and further price increases, though the longer term implications remain uncertain. Following the initial housing market freeze in early 2020, the sector reported record levels of activity. Much of this may be attributed to pent-up demand. However, the pandemic may also have influenced a behavioural shift for many people who were led to re-evaluate their lifestyles, aspirations and priorities in the longer term. Households therefore may want to move home for many different reasons. All property types followed a similar price trend in 2020. Despite the market decline during the first wave of the pandemic and the initial lockdown period, by November average prices for all property types had risen above the average at the start of the year, pre-Covid.

FIGURE 2.9: Average Monthly House Price, Argyll & Bute 2020

Source: Registers of Scotland, 2021

2.6.4 **Affordability -** Market affordability analysis reveals that households in Argyll & Bute must spend 5 times the average local income to afford the average house price, well in excess of the standard x3.5 multiplier. The HNDA analysis suggests in fact that almost 75% of local households cannot afford the average house price in Argyll and Bute and 41% cannot afford the lower quartile price (often seen as the entry level point for first-time buyers). Affordability however varies considerably by HMA.

TABLE 2.6: Affordability (Average Price: Income ratios) by HMA

HMA	Income	Average Price	Affordability Ratio
Bute	£25,813	£98,735	3.8
Coll & Tiree	£34,085	£164,500	4.8
Cowal	£31,739	£137,373	4.3
H & Ld	£42,772	£196,886	4.6
I, J & C	£32,345	£200,485	6.2
Kintyre	£28,015	£109,842	3.9
Lorn	£38,224	£186,411	4.9
Mid Argyll	£35,508	£161,357	4.5
Mull & Iona	£37,488	£192,091	5.1

Source: RoS & CACI Paycheck, 2020

Historically, market housing affordability was particularly poor in island communities (apart from Bute) and in the Lorn Housing Market Area.

Rental affordability in Argyll & Bute (2020):

- Average social housing rents are £388 per month;
- The average PRS rent is £532 per month, 18% lower than Scotland;
- The single Local Housing Allowance (LHA) for the whole of Argyll and Bute does not reflect the wide variation in HMA market rent levels;
- The median income is £29,418, similar to Scotland at £30,666;
- 42% of households earn less than £25K per annum with lower quartile incomes at £16,673.
- RSL rents are affordable for 80% of households in Argyll & Bute without subsidy;
- A household requires an annual income over £21K to be able to afford the average PRS rent, if they devoted 30% of their income to housing costs;
- PRS rents are only affordable to 66% of local households, and out of reach for low income households, e.g. those earning minimum or living wage levels;
- Almost 50% of households could not afford to access Low Cost Home Ownership (LCHO), new supply shared equity (NSSE) or lower quartile market housing options.

In summary, there are clear affordability pressures locally, particularly for those households on low incomes. Over 40% of households in Argyll & Bute cannot afford to access the housing market, even at market entry level; and one third cannot afford to sustain a tenancy in the private rented sector.

2.7 Housing Market Areas – Summary Indicators & Issues

Bute

Population	5,981
Households	3,372
Dwellings	4,247
Ineffective Stock (%)	19%
RSL Stock	1,054
Waiting List Applicants	148
RSL Lets (2019/20)	172
Pressure Ratio	0
Lower Quartile House Price	£45,000
Lower Quartile Income	£11,093
LQ Affordability Ratio	4.0

Bute HMA is one of the least self-contained housing markets in Argyll and Bute, with only 38% of house sales being to local residents. Almost 35% of purchasers originate elsewhere in Scotland. Despite the lowest average household income in Argyll & Bute, historically it has been by some way the most affordable area in the authority with a local price to income ratio of 4.0. Over the course of the last LHS, the number of dwellings increased very marginally (0.4%), although total RSL stock has declined (due to a demolition/reconfiguration programme), while the number of households decreased by around 1%. Over 19% of the general housing stock is unavailable to meet local need i.e. second/holiday homes or long-term vacant. While evidence remains of potential over-supply in the RSL sector - with relatively high annual turnover, areas of low demand, and the main landlords sustaining a number of voids– nevertheless there are indications of increased market activity and growing pressures.

Key issues for Bute HMA:

The main focus for Bute remains maintaining, repairing, improving and managing the existing stock, across all tenures.
However, emerging perceptions on the island suggest that need for additional, affordable housing may be growing as greater pressures are becoming evident with increased market activity and more properties potentially being lost from the effective, permanent housing stock.
Tackling fuel poverty, improving energy efficiency and targeting Housing Options advice and assistance remain priorities; as does supporting those with particular needs to remain independent in their home or within the community as far as possible.

Coll & Tiree

Population	753
Households	452
Dwellings	680
Ineffective Stock (%)	32%
RSL Stock	54
Waiting List Applicants	19
RSL Lets (2019/20)	3
Pressure Ratio	6:1
Lower Quartile House Price	£128,750
Lower Quartile Income	£16,644
LQ Affordability Ratio	7.7

Coll & Tiree constitute the smallest HMA in the authority, and are most affected by house purchasers from out with the area – less than 20% of sales are to local residents, with almost half of purchasers originating elsewhere in Scotland and a further quarter from elsewhere in the UK. More house buyers originate from overseas (5.6%) than from the rest of Argyll & Bute itself (1.4%). Average house prices have been among the highest in Argyll & Bute (albeit the number of sales are very small) and this area has been one of the least affordable to local households with the highest price–to-income affordability ratio of 7.7. Since 2015, the total number of dwellings on the islands increased by almost 8% while the number of households increased by around 12%. Proportionately, this HMA has the highest level of ineffective stock in Argyll & Bute, by far, with almost a third being second/holiday homes or long-term vacant properties. In 2020 there were 54 social rented homes, which amounts only 0.6% of the total RSL sector in the authority. Demand for RSL properties is numerically low but given the limited turnover in existing stock the pressure ratio remains high at 6:1 (i.e. 6 applicants per available let).

Key issues for Coll & Tiree HMA:

There is evidence of unmet need on these islands and minimal new build in recent years. Small-scale development of affordable housing for social rent could help to address the demand.
The requirement for some form of specialist provision, particularly on Tiree, remains a potential gap which could be addressed by joint working between Housing and the Health & Social Care Partnership.
Fuel poverty and energy efficiency also remain priorities for this area.

Cowal

Population	14,003
Households	7,362
Dwellings	8,722
Ineffective Stock (%)	11%
RSL Stock	1,476
Waiting List Applicants	400
RSL Lets (2019/20)	131
Pressure Ratio	3:1
Lower Quartile House Price	£65,375
Lower Quartile Income	£14,617
LQ Affordability Ratio	4.5

Cowal is projected to see a significant demographic decline if recent trends continue. It is the mainland housing market most influenced by house purchasers from out with Argyll and Bute – only 44% of sales in the area are to local residents. Average house prices have actually been lower than most other HMAs in Argyll and Bute in recent years, while household incomes are roughly average for the authority, making this one of the relatively affordable housing market areas within the authority. Since 2015 the total dwelling stock increased by over 5%, and currently Cowal accounts for 18% of the authority's housing. At the time of the last LHS, in 2015, almost 14% of the dwelling stock was deemed ineffective to meet local needs, i.e. second/holiday homes and long-term vacant properties. This has improved to 11% of the total, albeit this remains a substantial proportion of the housing stock. Over the last five years RSL homes have increased by around 3%, bringing the total social rented stock in 2020 to 1,476 which is 17% of the Argyll and Bute sector total. There are approximately 3 waiting list applicants for every available let, and 20% of all homeless cases are located here; therefore it is evident that despite some development activity and historic population decline, a degree of unmet need remains. Parts of rural Cowal also fall within the planning remit of the Loch Lomond & Trossachs National Park, and issues regarding high levels of second/holiday homes, and affordability for permanent residents are often exacerbated in these areas.

Key issues for Cowal HMA:

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

Helensburgh & Lomond

Population	25,670
Households	11,189
Dwellings	12,171
Ineffective Stock (%)	5%
RSL Stock	1,538
Waiting List Applicants	524
RSL Lets (2019/20)	122
Pressure Ratio	4:1
Lower Quartile House Price	£92,938
Lower Quartile Income	£19,508
LQ Affordability Ratio	4.8

Helensburgh & Lomond combines the largest urban settlement in the authority with a more rural hinterland, and has close links with the Glasgow-Clyde-central belt region. The hinterland of Lomond falls within the Loch Lomond & Trossachs National Park planning area and this impacts on the operation of the local housing market. Over a quarter of house sales (27%) are to purchasers from elsewhere in Scotland. The area has consistently exhibited high average house prices however it also has one of the highest average household incomes of the HMAs in Argyll & Bute, and consequently affordability is actually relatively better than many areas, albeit still unaffordable to many local residents in absolute terms. This area has a quarter of the total housing stock within the whole authority area, unsurprisingly; however it has seen only modest growth, compared to the rest of Argyll and Bute, with only 4% increase in the number of dwellings between 2015 and 2020. It also has the lowest proportion of second/holiday homes and vacant properties in the authority (5% of the total, albeit this is still above national levels; and levels may be higher in the National Park area of Lomond, which is seen as a significant concern for the Park Plan). There were 1,538 RSL homes in 2020, almost 18% of the Argyll & Bute total, and around 4 applicants for every available let. Over 25% of all homeless cases present here and around 21% of the HOMEArgyll waiting list are seeking to be rehoused in this area. The committed growth of the population serving the MOD naval base at Faslane, and the potential impact of ancillary family over time, is also a significant factor here that will impact on need and demand in the wider housing system.

Key issues for Helensburgh & Lomond HMA:
Increasing the supply of affordable housing remains a priority for this area.
Sustaining the strategic partnership with HMNB Clyde also continues to be essential to address accommodation needs.
Delivering Housing Options services, providing Tenancy Support and pro-actively preventing homelessness remain primary goals.
Ensuring appropriate specialist provision is available to meet the requirements of those with particular needs will also be important.

Islay, Jura & Colonsay

Population	3,344
Households	1,740
Dwellings	2,180
Ineffective Stock (%)	16%
RSL Stock	505
Waiting List Applicants	186
RSL Lets (2019/20)	27
Pressure Ratio	7:1
Lower Quartile House Price	£136,500
Lower Quartile Income	£15,208
LQ Affordability Ratio	9.0

ISLAY, JURA & COLONSAY HMA combines the three distinct islands for strategic planning purposes. The overall population is estimated to have declined by 3% over the last five years, although individual island trends have varied. The combined total number of households for the three islands conversely appears to have increased by almost 6% suggesting increasing numbers of smaller and single-person households. The islands are not particularly self-contained housing markets with less than half (49%) of house sales going to local purchasers; and 2.4% of purchasers originating elsewhere in the authority area. Affordability is a major issue, with one of the highest price-to-income ratios in Argyll and Bute, at 9.0, and well above the standard affordability threshold. Since 2015 there has been an increase in the total number of dwellings (over 3% growth), particularly with a number of new build developments recently and ongoing on islay; but also small-scale pipeline proposals for Colonsay and Jura. Currently the islands account for 5% of the total stock in the authority. However, 16% of the stock comprises second/holiday homes or long-term vacant properties and is consequently unavailable to meet local need. In 2020 there were around 505 social rented homes across the islands which is an increase of over 14% in the sector during the last 5 years. Numerically, waiting lists may be small however turnover in the stock is also limited, therefore the pressure ratio is currently one of the highest in Argyll & Bute, with 7 applicants for every available let.

Key issues for Islay, Jura & Colonsay HMA:

Further developments of affordable housing will benefit the sustainability and economic growth of the island communities.
Tackling fuel poverty and improving energy efficiency are priorities.
Ensuring appropriate specialist provision is available to meet the requirements of those with particular needs will also be important.

Kintyre

Population	7,339
Households	3,823
Dwellings	4,171
Ineffective Stock (%)	11%
RSL Stock	1,084
Waiting List Applicants	121
RSL Lets (2019/20)	86
Pressure Ratio	1:1
Lower Quartile House Price	£56,938
Lower Quartile Income	£12,449
LQ Affordability Ratio	4.6

KINTYRE HMA covers the Kintyre peninsula south of Tarbert and for planning purposes also incorporates the Isle of Gigha. It is actually the second most contained Housing Market within the authority; 64% of all house sales are to local residents and less than 15% of sales are to purchasers from elsewhere in Scotland, the lowest rate of any HMA. Although local household incomes are amongst the lowest in the authority area, so too are average house prices and consequently, while a proportion of local residents are unable to afford on the open market, the affordability ratio is less excessive than many other areas. Kintyre accounts for 9% of the total dwelling stock in the authority, and there was an overall increase in the stock of 8% over the last five years, after a period of relative stagnation previously. The area also has a relatively low level of ineffective stock, though at 11% of the total this is still well above national levels. In 2020, there were 1,084 RSL homes in this area accounting for around 13% of Argyll & Bute's total stock of social rented housing. Turnover is fairly healthy relative to the waiting list, and supply and demand therefore are reasonably balanced, however further development in this area would support regenaration and positive economic growth.

Key issues for Kintyre HMA:

The focus in this area remains on repairing, maintaining, improving and managing existing stock; but there is scope for some judicious new build developments in line with the repopulation and growth agendas for the area.
Tackling fuel poverty and improving energy efficiency remain priorities.
The provision of Housing Options advice and information; Tenancy Support; and ensuring sufficient specialist provision remains available to meet the requirements of those with particular needs will also be important.

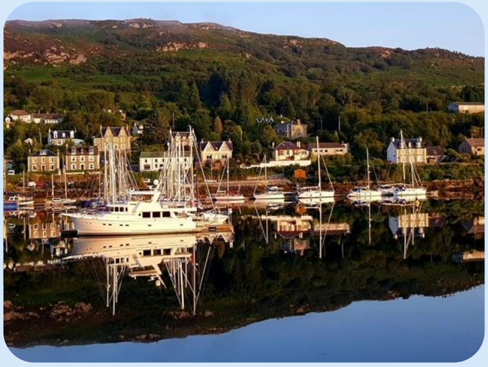
Lorn

Population	16,053
Households	7,648
Dwellings	8,604
Ineffective Stock (%)	8%
RSL Stock	1,649
Waiting List Applicants	737
RSL Lets (2019/20)	139
Pressure Ratio	5:1
Lower Quartile House Price	£120,000
Lower Quartile Income	£17,892
LQ Affordability Ratio	6.7

LORN HMA is centred on Oban and includes a number of the small, inner isles such as Easdale, Luing and Lismore. Despite the influence of in-migration, it is the most self-contained housing market in Argyll & Bute with 64% of house sales going to local residents. There was limited interaction with neighbouring HMAs in the local authority (3%) but over 17% of demand is from the rest of Scotland and over 13% from the UK. Overseas house purchasers have only marginal impact in this area, at just over 1% of sales. Average house prices are comparatively high and affordability remains an issue, with a high price-to-income ratio of 6.7 (lower quartile). There has been significant development activity in recent years, and the total dwelling stock increased by 8% between 2015 and 2020, with significant new builds in development or in the pipeline, particularly at Dunbeg. Lorn has 18% of the total housing stock in Argyll and Bute. However, 8% of the stock comprises second/holiday homes and long-term vacant properties. With 1,649 RSL homes in 2020 the area also has the highest provision of social rented stock – over 19% of the authority total. Nevertheless, this area still has the largest waiting list in Argyll and Bute by far, as well as one of the higher levels of homelessness (30% and 18% respectively of the authority totals). In addition HNDA analysis suggests that this area has the second greatest level of backlog need (21% of total backlog need).

Key issues for Lorn HMA:

Increasing the supply of affordable housing remains a critical priority for this HMA.
The provision of Housing Options advice and information; and targeted Tenancy Support also remains important.
Fuel poverty is an issue and improving energy efficiency will be important too.
Ensuring that sufficient specialist provision (accommodation, adaptations, support services etc.) is available to meet the requirements of the ageing population and those with particular needs will also be key to a well-balanced, effective housing system.



Mid Argyll

Population	9,123
Households	4,614
Dwellings	5,659
Ineffective Stock (%)	13%
RSL Stock	1,033
Waiting List Applicants	221
RSL Lets (2019/20)	110
Pressure Ratio	2:1
Lower Quartile House Price	£85,000
Lower Quartile Income	£16,507
LQ Affordability Ratio	5.1

MID ARGYLL HMA stretches from Inveraray to Lochgilphead and Tarbert and is the centre for much of the public sector employment opportunities in the authority, including Council headquarters. Only 54% of house sales in the area are to local residents (a significant drop in self-containment since the previous HNDA), but almost 9% were to purchasers from elsehwere in Argyll & Bute, one of the highest rates of internal movement within the authority. 20% of purchasers come from elsewhere in Scotland and over 16% originate elsewhere in the UK. This area tends to have higher than average income levels and consequently the price-to-income affordability ratio is slightly lower than most other HMAs. The total number of dwellings has increased by 2.4% between 2015 and 2020. Currently the area accounts for over 12% of the authority total. However, around 13% of the stock comprises second/holiday homes and long-term vacant properties and is therefore unavailable to meet local needs. In 2020 there were 1,033 RSL homes in the area, 12% of the sector total for Argyll & Bute. While turnover is relatively healthy in the RSL stock, around 9% of the total waiting list is seeking to be rehoused here and over14% of homelessness is located in this HMA. However, HNDA analysis suggested that less than 7% of backlog need is located in Mid Argyll.

Key issues for Mid Argyll HMA:

A strategic programme of new build affordable housing will help to sustain economic growth and address unmet need in the area.
The provision of Housing Options advice and information; targeted Tenancy Support; and assistance to tackle fuel poverty and improve energy efficiency; and ensuring sufficient specialist provision is available to meet the requirements of those with particular needs will also remain key targets.

Mull & Iona

Population	3,054
Households	1,524
Dwellings	1,851
Ineffective Stock (%)	15%
RSL Stock	236
Waiting List Applicants	113
RSL Lets (2019/20)	20
Pressure Ratio	6:1
Lower Quartile House Price	£129,375
Lower Quartile Income	£18,189
LQ Affordability Ratio	7.1

MULL AND IONA are combined for planning purposes as one HMA. As a housing market area, these islands exhibit the lowest level of self-containment in the authority area apart from Coll & Tiree, with less than 45% of house sales going to local purchasers. Around 16% of properties are bought by persons from elsewhere in Scotland; and over a third of all sales (34%) are to purchasers originating elsewhere in the UK, by far the highest proportion of any HMA in Argyll and Bute. Interaction with the rest of the authority is minimal with only 1.4% of sales originating in another local HMA. Mull & Iona have among the highest house prices in Argyll & Bute, well above the average for the authority as a whole and 3 times higher than Bute for example; and along with Islay, Jura & Colonsay; and Coll & Tiree, this is one of the least affordable housing markets for local residents. This area has seen less than 1% rate of growth in total stock, between 2015 to 2020; despite a range of RSL and community-led projects being proposed and progressed in recent years. This still amounts to only 4% of the total dwellings in Argyll & Bute. There is also a high proportion of ineffective stock here, with second/holiday homes and long-term vacant properties making up 15% of the total (albeit this is significantly lower than the last census recorded). The social rented sector totalled 236 homes in 2020, less than 3% of the sector total for Argyll & Bute as a whole and around 13% of the total housing stock on the two islands. There are around 6 applicants for every available let in the area, one of the higher pressure ratios in the authority.

Key issues for Mull & Iona HMA:

A small-scale targeted programme of affordable new build housing will help to sustain remote island communities.
Tackling fuel poverty and improving energy efficiency remain key targets; and ensuring sufficient specialist provision is available to meet the requirements of those with particular needs will also be important.

2.8 THE RURAL DIMENSION AND RURAL-PROOFING THE STRATEGY

2.8.1 Argyll and Bute is home to around 1.6% of Scotland's population, and with an average of just 0.12 persons per hectare (compared to 0.70 for Scotland as a whole), it has the fourth sparsest population density of the 32 Scottish local authority areas; and, as the main settlements tend to be at the extremity of the mainland area, the population is also highly dispersed. Almost half the population (47%) live in settlements of fewer than 3,000 people or out with settlements altogether; and 17% of the population live on the 23 inhabited islands (the most inhabited islands within any Scottish authority). The physical geography of the area has constrained development of the road network; and the area is also home to several long sea lochs, which bisect the landscape and which, combined with the islands, give Argyll and Bute a very long coastline and a higher level of reliance on ferries for travel.

Ulva Ferry, Mull & Iona Community Trust Housing Development, 2021.

(Photo by kind permission of Helen MacDonald, MICT)

2.8.2 While Argyll & Bute's remote rural and island residents are extremely resilient and self-reliant, many of our communities are very isolated and fragile, and face significant challenges which recent national legislation and policy has recognised, including the Islands (Scotland) Act 2018. There has been a long term decline in the population which presents a critical challenge to the sustainability and viability of these areas. In addition, the ageing demographic profile across the authority area also impacts disproportionately on many rural and island communities. With an increasing trend in older retirees relocating, or moving back, to rural and island communities there has been an adverse impact on house prices and affordability for local residents trying to access the open market; consequent reductions in the availability of permanent housing stock; and constraints on the number of working age residents to fill staffing vacancies.

2.8.3 The LHS is designed to support and promote national objectives by halting decline and increasing population levels; improving and promoting sustainable economic development; environmental wellbeing, health and wellbeing; and community empowerment; as well as linking with improved transport services and digital connectivity; and reducing fuel poverty; and enhancing biosecurity.

2.8.4 Significant engagement was carried out with rural and island communities over recent years in preparing both the HNDA and this LHS, in addition to community planning work with these communities using the Place Standard Tool; and those views have informed the strategic housing objectives and action plan for the next 5 years and beyond. The results of local consultation tend to reflect wider consultation that was conducted in support of the Scoittish Government's National Islands Plan. Key housing issues identified included: strong evidence of dissatisfaction with a perceived poor availability of housing, particularly affordable housing, on many islands; and in contrast the majority of islands record high proportions of ineffective properties (second/ holiday homes specifically). Around 78% of Argyll islanders disagree that there is a variety of housing types, sizes and tenures to meet people's needs; and only 20% of Argyll islands agreed that there is affordable housing locally; with only 8% agreeing that there is sufficient housing available to meet local demand. Fuel poverty was also a significant issue for island and rural communities with 73% stating that their heating bills had increased in the past year. 8% of island population have had to choose between keeping their home warm and buying food or essentials for themselves and their family.

2.8.5 The council continues to support rural and island communities to secure Scottish Government funding to progress local, community-led housing projects, and over the course of the last LHS the council agreed to extend the provision of development grants from the Strategic Housing Fund to eligible community based projects, in addition to RSL new build schemes. To further ensure that such projects are not only developed but have practical policies and procedures in place in terms of allocating and managing properties as well as retaining them as affordable in perpetuity, the Council is also establishing a Community Housing Network for partners to share experience and good practice. The council also launched a Community Housing Assessment Toolkit to help improve localised need and demand analysis within the wider HNDA framework. In addition, the council commissioned independent housing and business sector studies on individual islands, from Communities Housing Trust and Rural Housing Scotland.

See Chapter 3 on Housing Supply and Place Making for further details on the challenges and strategic responses to the issue of rural and island housing.

A full Island Communities Impact assessment has also been carried out for the LHS and SHIP and this is available at:
https://www.argyll-bute.gov.uk/housing/housing-strategies-consultations-and-research-0

2.9 HOUSING MARKET CONTEXT SUMMARY – KEY ISSUES

Demography

- Declining population and households
- Less young people and persons of working age
- More older and very elderly persons
- More smaller and single person households
- Emerging factors and opportunities also driving household growth

Economy

- Fragile economic base
- Reliance on public sector and vulnerable tourism and hospitality sectors
- High levels of seasonal, part-time, multiple and self-employment
- Local incomes below the national average
- Opportunities for growth and recovery include Rural Growth Deal

Affordability

- Local house prices exceed local incomes
- Low levels of containment; high levels of house sales to non-resident purchasers
- Inceasing number of local residents unable to afford market prices and private rents
- Areas of deprivation alongside areas of relative affluence

Housing Stock

- High levels of second/holiday homes and of vacant stock
- Localised imbalances in proportionate tenure provision
- Impact of short-term letting on permanent private rented sector
- Significant levels of disrepair and poor condition
- Lengthy waiting times in many HMAs for social rented homes
- Mismatch in supply and demand - in terms of size, type and location of stock
- Higher than average levels of Fuel Poverty

3. LHS OUTCOME ONE: HOUSING SUPPLY and PLACE-MAKING

LHS OUTCOME 1: Strategic Objectives

- **Maximise investment to deliver Housing Supply Targets**
- **Ensure sufficient and effective land to facilitate new building**
- **Encourage the delivery of affordable/mixed tenure housing**
- **Proactively assess and address infrastructure needs**
- **Promote PLACE Standard principles in housing design and development**
- **Ensure housing encourages repopulation and sustains fragile communities in rural, island and coastal settings**
- **Ensure the Rural Growth Deal delivers positive housing outcomes for economically active households and supports local businesses to attract and retain staff**

3.0 Introduction

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

3.1 Progress with the LHS 2016-21: Outcome One - People can access sufficient, suitable and affordable housing across all tenures.

3.1.1 This Outcome focused on delivering the Strategic Housing Investment Plan to increase the supply of affordable housing; providing an appropriate range of affordable tenure types; maximizing investment in development; and supporting local communities to carry out high quality, fit-for-purpose housing surveys within the overarching HNDA framework.

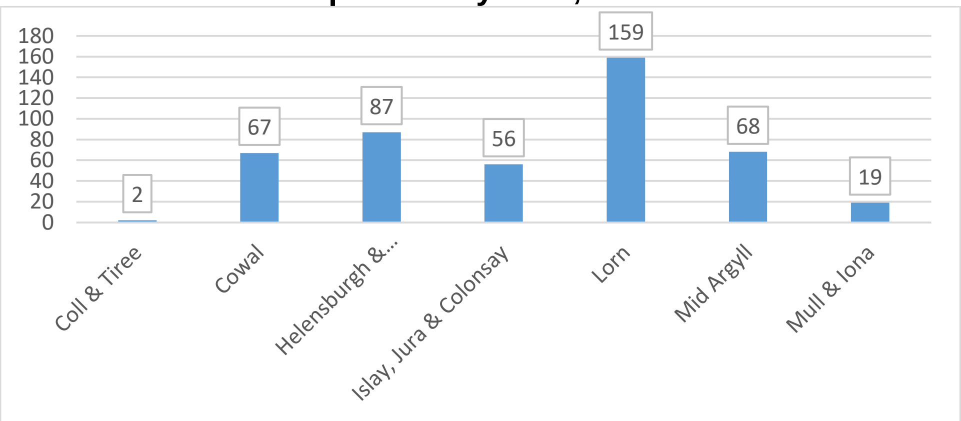
Key Targets 2016	PROGRESS at March 2021	Progress
550 new affordable homes delivered via the SHIP	459 completions: 84% of target (slippage due to constructions constraints under covid lockdown in 2020/21)	
125 private sector empty homes back in use	217 (74% over target)	
Up to 20% of SHIP completions could be shared ownership, shared equity, Mid-Market Rent etc.	18 New Supply Shared Equity units were completed, over the 5 years amounting to only 5% of the SHIP programme.	.
Over £60m total investment via SHIP	£72.753m invested in completed projects; although actual spend from various sources in support of progressing ongoing projects significantly exceeded this figure.	
Sufficient sites owned/ available to deliver at least 20% above the HST (i.e. 660 units).	2019/20 estimated LDP 5-year effective housing land supply = 3,738 units (plus additional capacity within National Park area of A&B).	.
Partnership working to address infrastructure issues.	A formal Development Infrastructure Partnership including RSLs, Housing Services, Planning, Roads, Scottish Water etc, was established to address constraints & deliver projects. Initial quarterly meetings proved successful & it was agreed that partners e.g. Scottish Water and Roads, would be included in SHIP Operational Group discussions as required. Significant HIF funding secured.	.
Private Rented Sector increased. At least 5,900 PRS registered units	By 2018/19 the target had been exceeded, but subsequently over the latter 2 years numbers of properties on the Private Landlord Register appear to have declined again and as of 2021 were below the target.	
Improved local assessments of housing need. Formal support package/ toolkit available & at least 2 local community studies completed	Community Housing Assessment Toolkit and council-commissioned community research on islands has been supplemented by independent, community-led feasibility studies funded by the Scottish Government's Rural & Island Housing Fund.	
4,000 applicants receive a permanent housing allocation in the RSL sector.	4,326 applicants rehoused over 5 years.	

3.1.2 The previous LHS set a minimum target of 550 new affordable homes to be delivered via the Strategic Housing Investment Plan (SHIP) by March 2021. Due to the unforeseen and unprecedented impact of the Covid-19 pandemic in 2020/21, the final year of the LHS, development activity was halted for several months and even once the new build programme was re-started ongoing constraints and restrictions led to slippage with a number of key projects, including the flagship development of 300 new homes at Dunbeg. As a consequence, the 5 year LHS target was not achieved; nevertheless, despite the extremely challenging circumstances, a very credible total of 459 new homes were actually completed, representing 84% of the Housing Supply Target. A significant number of additional units were onsite at the year end and will complete in the first year of this new LHS. This positive progress was achieved through effective partnership working between the Council, RSLs, the Scottish Government, planners, private developers, and local communities. The total investment to deliver 459 units over five years amounted to £72.6m. The primary resources included the Scottish Government's Affordable Housing Supply Programme (with £53.459m invested in completed new homes over the last five years, and £66m spend in total; which is 57% higher than the AHSP spend for the previous LHS); the Council's Strategic Housing Fund (a total of £9.354m invested over the period, excluding empty homes spend); plus RSL investment via their private finance borrowing capacity. The majority of the new build homes were for social rent, however, 5% were made available for other forms of subsidised tenure such as new supply shared equity

.

3.1.3 The majority of these new homes were provided by local RSLs: ACHA, Fyne Homes, Dunbritton, and West Highland (in association with Link Group). Almost 35% of the new builds (159) were located in Lorn, and 19% (87) were in Helensburgh & Lomond; while Mid Argyll and Cowal both had 15% (68 and 67 respectively). 12% (56) were on Islay, Jura & Colonsay; 4% (19) were on Mull; and there were 2 units on Coll & Tiree, plus one refurbished property in Kintyre.

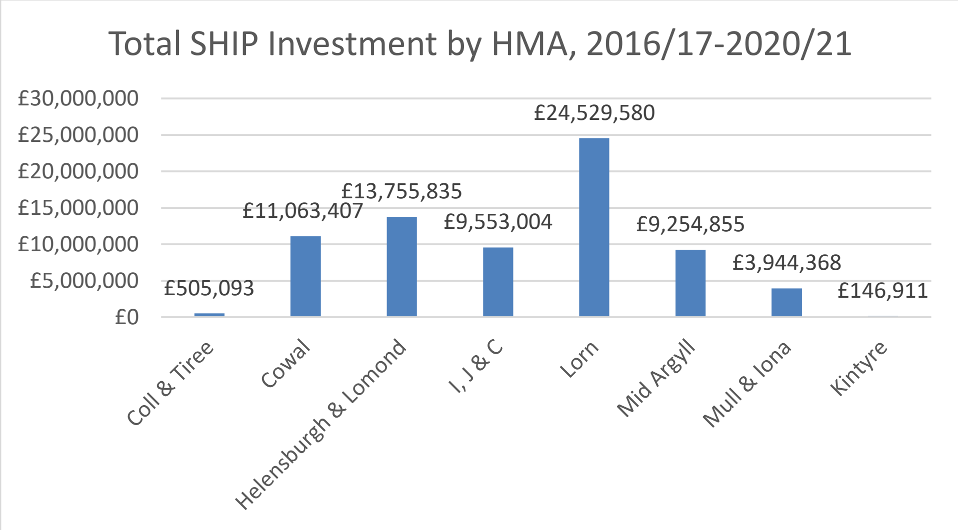
FIGURE 3.1: SHIP Completions by HMA, 2016/17-2020/21



Source: Argyll & Bute Council, SHIP Records

3.1.4 Total investment in completed SHIP developments over the life of the last LHS amounted to £72,753,053. However, actual spend from various sources significantly exceeded this, as funding was drawn down to acquire or progress developments that had not yet completed by the end of the planning period. Investment was spread across most of Argyll and Bute, with the islands receiving over 19% of the total (more than £14m) for completed projects.

Figure 3.2: Five-Year SHIP Investment (completed projects) by HMA



Source: Argyll & Bute Council, SHIP Records

3.1.5 Additional housing investment over the last 5 years included substantial funding to enable the major scheme at Dunbeg to proceed. Phase 3 of this development will deliver 300 affordable new homes, to be completed in 2021/22, with scope for further mixed tenure provision plus commercial facilities on site later in the planning period. To date, investment in Dunbeg has included over £2m from the Scottish Government HIF along with over £12m AHSP, as well as initial draw down from the council's Strategic Housing Fund, not accounted for in the figures above. Further investment has been approved via the Scottish Government's Rural and Islands Housing Fund (£3.058m to date) to enable local communities to develop several innovative projects to address local need and demand in areas such as Mull, Ulva, Islay and the rural mainland. These projects should come to fruition during the course of this LHS and will be given priority support by the council.

3.1.6 **EMPTY HOMES** - over the course of the last LHS, the council's Empty Homes Policy has continued to enable owners to bring a total of 217 vacant properties back into use, against a baseline target of 125.

TABLE 3.1: Empty Homes brought back into use with Council assistance

	2016/17	2017/18	2018/19	2019/20	2020/21	Total
Total Homes	48	55	48	37	29	217

Source: Argyll & Bute Council Management Records & Council Tax Register

While the council invested a total of £342,455 to bring some of these properties back into use, most of this work was achieved without financial subsidy; and focused on advice, assistance and support from the Empty Homes Officer and colleagues. The empty properties actively brought back into use with intervention from council Housing Services over the last five years were located throughout Argyll and Bute: with a quarter on the islands, and a third in other rural mainland areas. Just under 44% were located in the main town centres.

Table 3.2: Empty Properties brought back into use, by location

	Islands	Rural Mainland	Main Town	Argyll & Bute Total
Empty Properties	53	69	95	217
% of Total	24.4%	31.8%	43.8%	100.0%

3.1.7 **Rehousing Households in need** - Another key target for the previous LHS was to secure permanent social rented tenancies for 4,000 households over the five year planning period. By March 2021, more than 4,300 applicants were allocated RSL homes, exceeding the target by around 8%. This amounted to an average of over 860 lets per annum across all RSLs operating in Argyll and Bute (i.e. the local HOMEArgyll partners and national associations such as Bield, Trust, Key Housing, Cairn and Blackwood).

3.1.8 **Private Rented Sector** - In relation to the previous LHS Outcome One Action Plan, however, one target was not achieved, in respect of growing the Private Rented Sector. In 2016/17 there were 4,716 landlords and 5,891 properties on the council's Private Landlord Register (PLR); and the LHS target was to sustain or increase the sector, in line with national priorities and outcomes, to 5,900 or more properties and at least 4,720 landlords. At the end of the five year period, in 2021, the PLR recorded 3,092 landlords and 4,394 properties for private rent. This would represent a 25% decline in the sector over those five years (however some caution may be required regarding the quality of data recording and reporting with the PLR; variations may be due simply to changes in procedures and systems).

In order to improve understanding of the sector, dedicated research was commissioned from independent consultants who carried out a similar extensive exercise in 2013/14 for the previous HNDA and LHS. A key factor that has emerged in recent years to impact on the PRS, is the phenomenon of short-term, holiday letting which removes properties from the long-term private letting supply and increases pressures on local households and permanent in-migrants seeking affordable accommodation. An Officers Working Group has been established to monitor the impact of short-term letting in the area and develop an appropriate policy response, particularly regarding a licensing scheme.

3.2 Housing Need and Demand and Housing Supply Targets

3.2.1 The LHS is underpinned by a Housing Need and Demand Assessment (HNDA) which estimates the number of additional homes that will be required to meet both existing and future need and demand. The HNDA also captures information on the operation of the housing system to assist in the development of policies on new supply, management of existing stock and the provision of housing-related services. It provides a robust, shared and agreed evidence-base for housing and land use planning and ensures that both the LHS and Local Development Plans are based upon a common understanding of existing and future housing requirements. It is a purely factual evidence base, upon which subsequent housing and planning policy decisions and interpretations are founded. In particular, the HNDA provides the evidence on which Housing Supply Targets (HSTs) are based. While it is expected that there is a clear alignment between the HNDA and the HST, the two **are not the same** and are therefore **not expected to match**. The HST takes the HNDA as its starting point, but policy and practical considerations will also inform the level of housing to be delivered over a defined period. Local housing need and demand is driven primarily by demographic and economic trends, plus estimates of existing or backlog need. The Argyll and Bute HNDA 2021 sets out the evidence for the new build housing over the next 5–10 years and beyond; and provides a breakdown of the need for:-

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

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

3.2.2 The assessment of additional housing required over the next five and ten years, is dependent on a number of assumptions; in particular the estimate of households in existing or backlog need; and the future need which will be determined primarily by the demographic trends in population and households. The 2021 HNDA report estimated a backlog of around 850 households in housing need who could require a new build solution (the majority of households in need, e.g. waiting list applicants, could have that need met either in situ or within the existing housing system, and therefore there would not be a net requirement for additional units). Combining this estimate of current need with variant future households projections, allows us to model total need and demand, initially over the next 5 years.

3.2.3 The official baseline projection for Argyll & Bute, is for significant population and household decline across all housing market areas. This would result in a projection of nil newly-arising need in the future, and a minimal requirement to address the existing backlog need, of 850 units, over the five years of this LHS. Under this baseline scenario, all requirements would be for social rented properties, amounting to around 152 units per annum, with no apparent need for any additional private market units. **This is a very conservative, minimum estimate which in the view of the Argyll & Bute Housing Market Partners is unrealistic and does not reflect our strategic vision and policy objectives.**

3.2.4 To inform the **Housing Supply Targets** for the LHS and LDP, more robust, aspirational scenarios were also run within the HNDA Tool, based on reversing the population decline and promoting household growth. This can be justified given the potential impact of the substantial Rural Growth Deal which Argyll and Bute has secured, worth £30m of investment in the area; together with a range of other emerging factors which include the development of the MOD naval base at Faslane in Helensburgh & Lomond; a range of policy interventions such as Rural Resettlement incentives and support; and the anticipated implications of behavioural and societal shifts in home/work preferences arising from the experience of coronavirus and the lockdown in 2020/21. Taken together, there is a strong argument to support an optimistic growth scenario for the area which will generate demand for increased housing supply. Further details are set out in the 2021 HNDA and supporting technical materials. The professional housing partnership's understanding of the local market and housing system fully endorses this approach to setting ambitious but credible housing supply targets. When run through the formal HNDA Tool modelling process, this gives significantly higher outputs than the official baseline HNDA scenarios.

Table 3.3: Estimated Annual New Build Rates for Variant Scenarios

Variant Scenarios	Annual Need (Years 1-5)		
	Affordable	Private Market	All Tenures
1. CHMA Default	14	0	14
2. CHMA Default & Council est. of backlog need	152	0	152
3. Growth	215	72	287

Argyll & Bute HNDA Tool Outputs (Alternative Scenarios)

Table 3.4: Est. 5-Year Total New Build Rates for Variant Scenarios

Variant Scenarios	5 Year Cumulative Totals		
	Affordable	Private Market	All Tenures
4. CHMA Default	70	0	70
5. CHMA Default & Council est. of backlog need	760	0	760
6. Growth	1,075	360	1,435

3.2.5 While scenario 3 may not fall within the baseline "robust and credible" framework of the HNDA, the Council and its partners believe this growth scenario provides a more realistic and strategically valid figure on which to base the Housing Supply Targets for the LHS and LDP. In setting these targets, the strategic housing and planning authorities have given full consideration to a range of additional key factors which may have a material impact on the pace and scale of housing delivery including:

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

3.2.6 The HST covers all tenures and sets out the expected broad split between market and affordable housing. It is normally expressed over a period of 5 and 10 years in line with the planning timeframes associated with LHS and Local Development Plans (while guidance also recommends projecting need over a 15- 20 year period, it is felt that in the context of Argyll & Bute's current declining demographic trends, the robustness of longer term projections would be invalid and not particularly meaningful). The overall HST for Argyll and Bute has therefore been set as follows:

Table 3.5: LHS Housing Supply Targets

Argyll & Bute	2022/23 - 2026/27		2027/28 - 2031/32		2022/23 - 2031/32
	Annual Target	Total	Annual Target	Total	10 Year total
Total HST	**290**	**1,450**	**33**	**165**	**1,615**
Affordable Housing	215	1,075	13	65	1,140
Private Market Housing	75	375	20	100	475

NB. The first five year HST is based substantially on the unmet backlog need, with a much smaller newly arising demand forecast for those five years. The second five year HST is much lower as it assumes the backlog need has now been totally addressed and therefore it comprises only the forecast newly arising demand based on modest population growth over that period. These assumptions will be subject to ongoing review.

3.2.7 These are ambitious and challenging targets but do reflect the context of historic completion rates (averaged over 10-15 years), identified effective land supply (2021 housing land audit and LDP2), and anticipated resources (e.g. Scottish Government Resource Planning Assumptions, Council Strategic Housing Fund, and the housing element of the Rural Growth Deal, as well as RSL private finance borrowing capacity among other sources); while acknowledging potential constraints such as local construction sector capacity. The targets also include a significant allowance for land planning "generosity" which will support the strategic growth and sustainability agenda.

3.2.8 Disaggregating the HST by HMA, partners proposed that the spatial distribution of new developments should generally aim to deliver the following proportionate outcomes (derived from proportionate RSL waiting lists by areas of need, HNDA Tool outputs, identified economic spheres of influence and priorities for strategic repopulation and growth).

Table 3.6: Estimated HMA Targets

HMA	Proportion of Cumulative HST (%)	HST (all tenure 5 years est.)
Lorn	28%	406
Helensburgh & Lomond	22%	319
Cowal	16.4%	238
Mid Argyll	9.3%	135
Islay, Jura & Colonsay	7%	102
Bute	6.3%	91
Kintyre	5.6%	81
Mull & Iona	4.4%	64
Coll & Tiree	0.9%	13
Argyll & Bute	100%	1,450

These targets reflect the relative levels of unmet need in each HMA, as well as the potential opportunities for economic growth, and also take account of the strategic imperative to reverse population decline and support sustainability of fragile communities. The geographic split is deemed to be proportionate, realistic and deliverable, in terms of land availability. The split also includes provision for developments within the National Park areas of Cowal and Lomond i.e. a minimum of 20 units over 5 years, or around 4 per annum across both HMAs.

3.3 Delivering the Housing Supply Targets - Resources

3.3.1 Subsidised affordable housing is mainly delivered via the Strategic Housing Investment Plan (SHIP). An updated SHIP for Argyll & Bute will be approved in 2021 and will set out both planned and potential proposals for new build projects across the authority area. The current programme identifies opportunities for over 900 new units, with scope for further additional units, to be completed over the next 5 years. Some of these projects remain merely notional at this stage, and may not proceed, however there is also scope for additional projects to be brought forward to enhance the current programme.

This level of development would require not only maximising the RPA allocation, but securing additional resources from RSLs and the council beyond the funding currently approved.

3.3.2 **SHIP Investment**

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

Table 3.7: SHIP INVESTMENT & COMPLETIONS, 2016-21

Year	Scottish Govt. AHSP (*Spend on Completions)	ABC Investment (SHF & Reserves)	SHIP Completions: Affordable New Build Units
2016/17	£11.075m	£2.306m	154
2017/18	£11.909m	£2.686m	75
2018/19	£11.978m	£1.476m	107
2019/20	£8.66m (21.228m**)	£0.679m	75
2020/21	£9.837m	£2.207m	48
Totals	£53.459m (£66m**)	£9.354m	459

*Excludes Housing Infrastructure Fund & other resources. **Source: Annual SHIP Reports**
(**Actual draw down /spend)

3.3.3 In July 2021, revised Resource Planning Assumptions (RPAs) for the Affordable Housing Supply Programme were announced. The ***minimum*** RPA from the Scottish Government's core development funding stream for Argyll & Bute for the next five years is summarised in the following table. This is in support of the Scottish Government's new national target to deliver 100,000 new homes over the next five years.

TABLE 3.8: RESOURCE PLANNING ASSUMPTIONS (RPA) 2021- 2026 (£m)

Argyll & Bute	2021/22	2022/23	2023/24	2024/25	2025/26	Total
Minimum RPA	£21.250	£18.317	£18.264	£18.328	£18.632	£94.791

Source: Scottish Government Letter to Councils – AHSP RPA 2021-26, July 2021

A review of current AHSP unit benchmark figures is to be carried out by the Scottish Government in consultation with local authority representatives such as COSLA, however the existing benchmark grant remains at levels agreed at the time of the previous LHS and SHIP. The average grant in remote, rural Argyll & Bute is £82k per unit (3 person equivalent) or £84k for developments meeting specified "greener" standards of construction.

3.3.4 A basic calculation suggests that this level of funding could deliver around 1,130 new affordable homes over the planning period, however achieving this level spend may prove challenging as it would require complimentary funding of around £13.6m from the council's Strategic Housing Fund under current policy provisions, and an estimated RSL contribution of anything between £30-60m depending on average unit costs. Over recent years, the council has provided grants of £12k per unit for all developments irrespective of individual infrastructure costs. Latterly, the council's SHF policy has also been extended to support community led developments which have been awarded Scottish Government funding via the Rural and Islands Housing Fund, out with the SHIP framework. Following a period of restricted access to private finance, due to the risk-adverse environment within which private lenders were operating since 2008, RSLs are now reporting much improved circumstances for borrowing, however the economic impacts of the pandemic and Brexit may have further negative implications for future financing.

3.3.5 A range of other resources and funding streams have been identified for the delivery of affordable new build housing, and these will continue to be explored and maximised as appropriate over the life of this LHS. These will include inter alia:-

- ❖ **The Council's Rural Growth Deal (RGD)** – in 2020 the council secured an agreement with the UK Government for a Deal worth in total £30m to support economic growth and recovery in the local authority area. This includes £3m reserved to deliver housing projects which will primarily target economically active households and incoming workers.
- ❖ **Scottish Government's Housing Infrastructure Fund**
- ❖ **Scottish Government's Rural and Islands Housing Funds**
- ❖ **Scottish Government's Building Scotland Fund** (Housing)
- ❖ **Scottish Government's Gypsy/Traveller Accommodation Fund**
- ❖ **Scottish Government's** other innovative financing models, including government guarantees and loans such as:
  - Home Owners' Support Fund (HOSF) - Mortgage to Rent
  - Home Owners' Support Fund (HOSF) - Mortgage to Shared Equity
  - Open Market Shared Equity (OMSE) Scheme
  - New Supply Shared Equity (NSSE) Scheme
  - Help to Buy
  - First Home Fund
  - Partnership Support for Regeneration
- ❖ **Scottish Government's Self-Build Fund**
- ❖ **Scottish Government's Croft House Grant Scheme**
- ❖ Scottish Government proposal for a **Repopulating Islands Bond**

3.3.6 A key principle of this LHS, therefore, will be to maximise the investment available for new build developments across this range of funding sources; and to proactively explore additional or alternative mechanisms for delivery of affordable homes where possible. Full details of individual sites for development and programmed projects can be found in the Argyll & Bute SHIP 2021-26 and the regular Strategic Local Programme updates.

3.4 Land Supply and the Local Development Plans

3.4.1 Land is the other major resource required to ensure delivery of an effective development programme. There is a requirement for LDPs to be closely aligned with the LHS, and in particular to provide a “generous” supply of effective sites to address the HST. The primary requirement is to ensure that the land supply is sufficient to deliver the robust and credible baseline HNDA estimate. Given the particularly low/nil baseline projections in Argyll & Bute, this is more than comfortably addressed in the adopted plans. In fact, there is sufficient provision to meet not only the default baseline and the enhanced, adjusted HST, but also to provide for 30% surplus over the next 5 years and beyond. Nevertheless, there may be localized issues of constrained land supply in certain, specific settlements, below authority or HMA level.

3.4.2 The implementation of this LHS straddles the period of completion for both the council and National Park’s current LDPs and the commencement of LDP2 for both planning authorities. Consequently, this LHS should align with both existing and emerging development plans and land use policies as far as possible. The council’s 2015 plan remains the Adopted Local Development Plan at time of writing and therefore its aims are still relevant, although to some extent these have been developed further in the 2019 Proposed LDP. The 2019 plan’s vision is based on the Argyll and Bute Outcome Improvement Plan (ABOIP), the overall objectives of which the LDP extends to 2030 and seeks to set out a spatial strategy that supports the delivery of the ABOIP. In summary, this involves:-

The vision for the Argyll and Bute Local Development Plan 2 is:
“Argyll and Bute is an economically diverse and successful area based on sustainable and low carbon development. It has a growing population with high quality, well connected places where people are able to meet their full potential without prejudicing the quality of life of future generations. It benefits both economically and socially from its outstanding natural, historic and built environment whilst protecting those very same special qualities that make Argyll and Bute a place that people choose to be.”

3.4.3 Allied to this, the council’s LDP2 has identified 6 overarching objectives:

- High Quality Places
- Diverse and Sustainable Economy
- Connected Places
- Sustainable Communities
- Homes for People
- High Quality Environment

3.4.4 While Housing will support each of these objectives directly or indirectly, the objective of Homes for People is probably the one most obviously linked to the LHS, and this states:

"**Homes for people -** The LDP2 will support the provision of a range of homes that meets the existing and future needs of all our communities through the identification and promotion of allocations for housing together with a flexible policy framework that encourages new homes in suitable, deliverable and sustainable locations. A place to choose: Places to live and Homes fit for the future"

3.4.5 The LDP adopted in 2015 proposes Argyll and Bute is "a place that can offer a **wide range of housing choice** in places with modernised essential services and infrastructure, with a focus on larger scale growth in: Oban; the Dunbeg Corridor; Tobermory; Rothesay; Dunoon; Helensburgh; Cardross; Campbeltown; Lochgilphead/Ardrishaig; Tarbert; Bowmore; and Inveraray. In addition, in an effort to support rural growth points throughout the authority area, a network of **Key Rural Settlements** was identified where medium and small scale developments are encouraged on appropriate sites. It was previously noted that, in line with the findings of the 2016 HNDA, not all of these main towns and key settlements had a requirement for additional affordable housing; and similarly the latest official demographic projections of population decline throughout the area which inform the baseline 2021 HNDA scenarios would suggest further caution. Nevertheless, this LHS and LDP2 are both founded on principles of recovery and growth for fragile communities as well as the more populous towns.

3.4.6 The council's 10th Planning Performance Framework report for 2020/21, provides a summary of effective housing land supply, in respect of National Headline Indicators (NHIs). This indicates current housing approvals for 509 units; and housing completions over the last 5 years totalling 1,084 units. There is an established housing land supply currently of 5,310 units and an effective 5-year housing land supply with total capacity for 2,889 units. Some of these have already been developed or partially developed, however, there is more than sufficient capacity remaining to meet the proposed HST requirement for 1,450 new homes over the next 5 years or 1,615 over ten years. In addition, there is significantly greater capacity in the LDP which would allow for a more than generous land requirement. Moreover, there is currently capacity for 39 additional allocations in the Cowal and Lomond areas of the Loch Lomond & Trossachs National Park (a distinct planning authority and LDP) which will enhance the available supply of land even if a number of existing allocations in either LDP were to be deemed ineffective and ultimately removed from future adopted plans.

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

Table 3.8: Housing Completions by HMA – type of site, 2016-2021

Area	Allocation/PDA	Windfall	Total	% on allocation/PDA
Argyll & Bute	444	709	1,153	39%
Bute	7	18	25	28%
Coll & Tiree	0	19	19	0%
Cowal	22	87	109	20%
Helensburgh & Lomond	175	134	309	57%
Islay, Jura & Colonsay	50	48	98	51%
Kintyre	6	24	30	20%
Lorn & Inner Isles	113	229	342	33%
Mid Argyll	53	73	126	42%
Mull & Iona	18	77	95	19%

Argyll & Bute Council Planning Records

In addition, over the same 5 year period, there were 53 further completions in the National Park area within Argyll & Bute: comprising 15 in Cowal and 38 in the Helensburgh & Lomond HMA.

3.4.8 The following table summarises projected site capacity by HMA, based on the Council's 2021 Housing Land Audit plus an additional 25% windfall allowance; along with allocations within the Loch Lomond & Trossachs National Park Plan. Historically, LDP allocations only constituted around a third of eventual developments and therefore it is a reasonable assumption that actual developments could be significantly higher, and the 25% windfall allowance is deemed to be a reasonable assumption.

Table 3.9: LDP Land Allocations by HMA

HMA	ABC Housing Land Audit 2021		National Park	Council + Park Allocations
	Allocations/PDA Windfall Sites	25% Future Windfall Allowance	Housing Allocations	Effective 5 Year Land Supply
Bute	74	14	n/a	88
Coll and Tiree	58	5	n/a	63
Cowal	266	35	17	301
Helensburgh and Lomond	669	86	22	755
Islay, Jura and Colonsay	196	18	n/a7	214
Kintyre	99	14	n/a	113
Lorn and the Inner Isles	720	116	n/a	836
Mid Argyll	254	70	n/a	324
Mull and Iona	180	18	n/a	198
Argyll & Bute	2516	376	39	2892

Source: Argyll & Bute Council Housing Land Audit, 2021, & LL&T National Park Plan 2021

3.4.9 Affordable Housing Policies

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

3.5 Place-making and Sustainable Communities

3.5.1 The Place Standard and the LHS

The Place Standard was established to bring together recommendations from two existing projects - Good Places, Better Health (an initiative on health and the environment) and Creating Places (a policy on architecture and place). It was jointly developed by NHS Health Scotland, Architecture and Design Scotland and the Scottish Government with advisory input from Glasgow City Council and was launched in December 2015. The Place Principle and use of the Place Standard Tool have been embedded in the national planning agenda, with a focus on creating sustainable, quality places and transforming outcomes for communities, particularly in areas of disadvantage and inequality.

3.5.2 The national Vision in relation to Place is "**A Scotland where collaborative, place-based working tackles disadvantage, supports improved wellbeing, and protects the environment with all members of society involved and empowered in decision-making for their local areas**." This is based on five aims:

I. To reduce inequalities in Scotland's communities and in particular to improve wellbeing and support Scotland's public health priorities.
II. To support sustainability and resilience: environmental, social, and economic.
III. To empower communities to lead change and influence investment, and build social capital and connectedness.

IV. To foster and improve collaboration in the delivery of public services, new development and regeneration.
V. To encourage smarter, place-based investment by services and businesses that targets the needs and priorities of local communities.

3.5.3 The Place Standard Tool identifies 14 themes around which structured collaborative consultation can be developed, with Housing as one key factor. The process enables the physical, social and environmental quality of a place to be evaluated in a structured way, and helps to identify priorities and actions for improvement. There are clear links with the LHS process and planning framework; and the development of this strategy has been informed by the Place principle and the outcomes of the local engagement led by community and development planners during 2018-2020. The results of the engagement with 75 local communities and over 1,500 residents are available in the form of individual community reports on the council website at this link: How good is your place - results (argyll-bute.gov.uk)

3.5.4 **20-Minute Neighbourhoods –** Related to, and arising from, the Place Standard and Place Principle is the emerging concept of 20-minute neighbourhoods as a planning priority. The Scottish Government defines this as being places "where people can meet their needs within a 20-minute walk from their house – enabling people to live better, healthier lives and supporting our net zero ambitions". This is a particularly challenging objective in such a dispersed, remote rural and island authority as Argyll and Bute, nevertheless, the design and development of new housing projects delivered via the LHS and SHIP will aim to promote and facilitate this principle as far as possible, and this objective will also inform the approach to maintaining and improving existing housing and associated services.

3.5.5 Well-designed, sustainable places increase both physical and mental well-being of residents, and housing has a key role to play in this. Housing helps to shape, maintain and support sustainable places and communities, through both the provision of high quality development and of effective associated services. Sustainable communities are generally characterised as those that have a range of services, housing types and people, which promote interaction and integration and create positive, diverse neighbourhoods. They are places designed around people, not cars, encouraging creative activity and social interaction by providing easy access to both cultural amenities and green space. They can make use of green infrastructure to deliver environmental and quality of life benefits. Sustainable communities help to improve safety by increasing the number of people who use local facilities and generating a real sense of community. They are sustainable places, environmentally, socially, physically and economically. The benefits of well-designed places that include green spaces for recreational and social use are widely recognised as having a positive impact on the health and well-being of both individuals and communities.

3.5.6 A key objective of this LHS is to set out a clear approach to support the development and maintenance of sustainable communities through the delivery of good quality, sustainable housing. This informs our overarching vision and is underpinned by the positive, complementary role that specific tenures will play, both now and over the longer term. Critical synergies will be achieved across the LHS and Local Development Plans, particularly via development standards designed to support sustainable place-making. Within Argyll and Bute, sustainable places will include the regeneration of Town Centres as well as Rural Housing; and the following paragraphs set out our approach to both.

3.5.7 **Argyll and Bute's Town Centres and Regeneration**

Supporting our most disadvantaged communities and creating places which are sustainable and promote well-being is the cornerstone of the Scottish Government's approach to regeneration. To deliver success, a holistic approach is required that addresses the social, economic and physical needs of our communities. Local authorities are encouraged to consider the "town centre first" principle, and the role that town centre housing can play in meeting local need and demand as well as promoting and prioritising housing opportunities to support vibrant town centres.

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

3.5.9 The steady population decline this authority has experienced over the last decades has had a detrimental effect on the economic prospects of local town centres. However, a number of significant regeneration projects have helped to bring substantial area improvements, in particular the Council's CHORD scheme, and Townscape Heritage Initiatives (THI) have been responsible for revitalising the historic town centres as grants have assisted property owners with structural and external repairs to ensure properties are in good condition. Over the period of the previous LHS, Argyll and Bute's town centres have continued to undergo significant regeneration, including new build housing units which have helped to facilitate the growth of town centre living. Around 230 new affordable housing units were developed via the SHIP across main towns (50% of the total affordable new build) in the last 5 years; and around 44% of empty homes brought back into the housing stock were located here too.

3.6 Rural and Island Housing

3.6.1 The Islands (Scotland) Act 2018 and the National Islands Plan set out the Scottish Government's ambitions for repopulating and regenerating the most vulnerable and fragile communities across Scotland. With the largest number of inhabited islands (23) of any local authority, Argyll and Bute is fully committed to delivering these national strategic objectives; and the Housing sector has a crucial role to play in this. The first National Islands Plan annual report published in 2020 outlines the overarching objectives for these areas:

- **To address population decline and ensure a healthy, balanced population profile**. The Scottish Government defines "critical depopulation" as an area that has experienced depopulation and that is experiencing a range of additional challenges related to high dependency ratios. Potential responses to this issue include remote and/or dispersed working; an extension of the Woodland Croft Initiative to facilitate further access to land, crofting and forestry; delivering small-scale mixed housing and business unit developments to support population, entrepreneurialism and home working.
- To work with young islanders to identify actions to encourage them to stay on or return to islands.
- To produce a National Development Plan for crofting which will set the long term strategic direction for crofting – highlighting the core elements necessary to ensure crofting remains at the heart of our rural and remote communities.
- To work with the Crofting Commission to encourage a healthy turnover of croft tenancies on our islands to create opportunities for new people into crofting.
- To continue to provide support for island crofters to make improvements to their crofts and help to sustain their businesses, these will include: Croft House Grant Scheme, Cattle Improvement Scheme and other crofting support mechanisms. (See 3.6.4 below)

3.6.2 Rural housing needs are extremely dispersed in Argyll and Bute, and tend to be small in number making it difficult to quantify needs in statistically valid research, and making economies of scale difficult to achieve thus increasing costs; while official waiting lists often do not reflect the true extent of need and demand in this context. Rural homelessness is often hidden, latent, unreported or displaced through migration. Pockets of deprivation and need can co-exist with areas of relative affluence and so highly localised issues can be masked. Poverty indicators such as car ownership used to measure deprivation are not applicable in rural areas and generate misleading results and perceptions. Rural and island development costs are often exorbitant, arising from remote locations, poor infrastructure, and higher land and transport costs; and the need to accommodate contractors during the build period.

3.6.3 Key challenges in relation to rural and island housing have been identified in many recent studies, such as HIE's 2017 report: Stimulating Housing Development in the Highlands and Islands, and the council's own commissioned research which includes Community Housing Trust's 2018/19 strategic overview of housing and business needs on Islay, and Rural Housing Scotland's similar study of Mull. The issues can be summarised as:-

- access to land of the right type, in the right places **(**that is 'effective' and can be built on without significant risks)
- infrastructure opening sites and challenges with the utilities **-** Infrastructure is commonly identified as the single most important barrier to housing development. This is caused by the high upfront capital costs of infrastructure, which can make smaller sites unviable. The challenges are around opening sites including roads, utilities, and sometimes education contribution requirements and how these are paid for. These challenges are exacerbated in more rural and remote sites by the natural environment (rock, peat, access to remote sites).
- Planning and Building Regulations - The development planning process is sometimes seen as slow, time-consuming and therefore costly; and inflexible to negotiate. Housing development can conflict with conservation concerns, particularly in designated sites of special natural significance, which cover over 20% of Argyll & Bute. The key constraints in conservation areas are the environmental impact of water, roads and people.
- organisational disconnects and frictions - In the more rural and remote areas achieving any housing solution depends on proactive partnership working between small communities, the statutory authorities and delivery partners. While this collaborative approach can reduce some of the inherent risk in development activity, this process requires even more intervention such as land assembly and infrastructure intervention from the public sector authorities /agencies to enable land to come forward for development.
- limited building sector capacity- In Argyll there is a lack of construction sector capacity, and often a lack of private developer interest in the more rural and remote areas. There are practically no speculative developers in the area. Pre-recession there were four to five contractors each with 40-80 employees, with the decline reflecting lack of market demand and a lack of interest from developers because there is easier and more profitable work in the central belt. Speculative builders are unwilling to look further north than Helensburgh due to the cost of the supply chain, logistics, infrastructure and difficulty in sourcing sub-contractors in more remote areas.

3.6.4 Argyll and Bute Community Housing Network

In November 2021 the Council brought together local community groups, development trusts and representatives from other organisations with an interest in developing and managing affordable housing across Argyll and Bute, to form a Community Housing Network.. Inaugural partners included:

- North West Mull Community Woodland Company
- Mull & Iona Community Trust
- Colonsay Community Development Company
- Islay Development Initiative
- Isle of Gigha Heritage Trust
- Tarbert & Skipness Trust
- South west Mull & Iona Development
- Tiree Community Development Trust

In addition, the network is supported by third party agencies such as Communities Housing Trust, Rural Housing Scotland, and Highlands & Islands Enterprise.

The aim of the network is to share experience and good practice on the development, delivery and management of affordable housing schemes, with a particular focus on remote rural and island areas. Local community groups aim to utilize the Scottish Government's Rural and Island Housing Funds which were originally launched in 2016 and have been subsequently extended. The aim of these funds is to facilitate projects which cannot access traditional development funding routes. In addition, the Council has extended access to its Strategic Housing Fund for eligible community groups that have been awarded Scottish Government funding. The ultimate aim is to promote community empowerment in these pressured areas.

While usually small in scale, these community-based projects deliver substantial positive impacts at the local level, and help to ensure the viability and sustainability of fragile communities. The current programme for rural and island projects, out with the core SHIP programme, is summarised below.

TABLE 3.9: COMMUNITY-LED HOUSING PROJECTS as of 2021

HMA	PROJECT/COMMUNITY	UNITS
Mull & Iona	Ulva Ferry	4
Mull & Iona	Ulva	6
Mull & Iona	Pennyghael	1 off-shelf acquisition
Mull & Iona	Glengorm	5
Mull & Iona	Dervaig	3 rent + 2 LCHO
Kintyre	Gigha	4+2 plots
Islay, Jura & Colonsay	Scalasaig, Colonsay	12 mixed tenure: rent, LCHO & self-build plots
Coll & Tiree	Hynish, Tiree	6-12

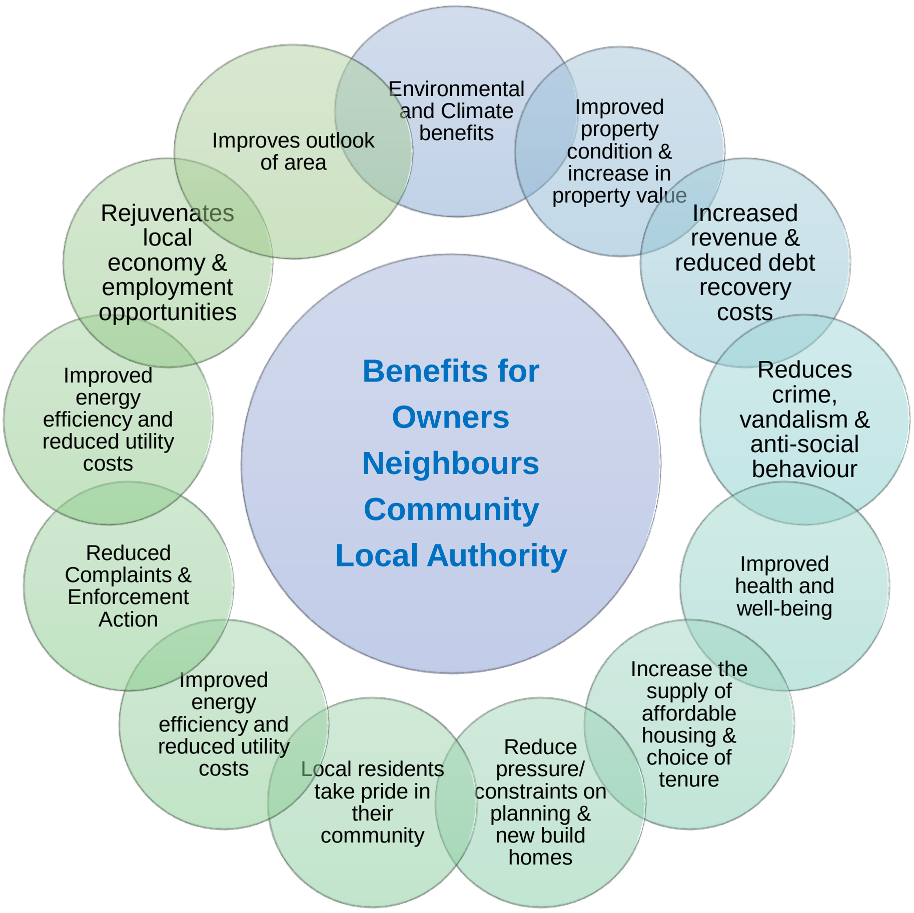
3.6.5 Crofting in Argyll and Bute - The crofting sector provides a particular form of traditional, work-based accommodation that remains an important presence in rural and island authorities such as Argyll and Bute, and constitutes a specific component of the local housing system. The Crofters Commission maintains an official register of crofts in Scotland and their annual report for 2019/20 recorded 1,105 crofts in this area (607 tenanted and 498 owned) which represents approximately 10% of the total in Scotland. Crofting plays a vital role in maintaining the population in rural and remote rural areas, including the retention of young people and families. Enabling more people to live on or near their croft and work their land is key. The legislative framework for crofting underpins this by placing a duty on the crofter to be resident on, or within 32km of, their croft, and to meet other legal duties such as cultivating and maintaining their croft. Legislation entitles a crofter to build a croft house on the croft, subject to planning consent. In almost every case the croft house must be provided by the crofter themselves. Due to the nature of crofting and the predominance of self-build as a means to provide housing in rural and remote rural areas, it can be challenging for crofters to access conventional forms of housing finance. The Scottish Government is keen to continue to encourage investment in crofts and croft houses as this contributes to the economy in crofting areas, helps to halt population decline, and contributes to the sustainability of rural communities. The Crofters Commission administer a **Croft House Grant Scheme** to improve housing or build new homes in some of Scotland's most remote and marginal communities and the scheme aims to retain and attract people to these areas. Since the scheme was launched in 2007, more than £22.5 million has been awarded to 1,047 families and individuals in rural and island communities. The Scottish Government has recognised that "Crofters play an integral role contributing to the long-term sustainability of rural and island communities. The future sustainability of these areas depends on our ability to attract and retain people, particularly young families, and the Croft House Grant has proved successful in doing just that." Of 40 successful CHGS island applications in recent years, 24 were in Na h-Eileanan an Iar, 12 were in Highland, 2 were in Shetland, and 2 were in Argyll and Bute.

3.6.6 The Council also engages with other agencies such as Forestry and Land Scotland (FLS) to look at potential sites that may be available to meet affordable, mainstream housing need in rural locations. Currently, the Council is also engaging with the FLS to explore options for the use of land around the Gypsy/Travellers site in Mid Argyll, to enable and improve access.

3.7 Empty Homes

3.7.1 Nationally, bringing empty homes back into use continues to be a key priority for the Scottish Government, who have reaffirmed their support in a number of key documents which are relevant to this LHS, including: the Scottish Parliament's Local Government and Communities Committee - Empty Homes 2019, and the Housing to 2040 strategy and route map, which acknowledges that "empty homes are a blight on communities and are a wasted resource which should be put to better use". The national 2040 strategy, highlights the important role that empty homes have to play in meeting the demand for housing across all sectors over the next twenty years. It sets out the Scottish Government's commitment and aspirations to "make good use of every home and no home is left empty for a significant period of time without good reason". Empty homes can impact on the amenity, value, and the condition of the surrounding built environment; and can also have damaging effects on the economy, and local services. There are a wide range of positive outcomes that can be achieved by taking action to bring empty homes back into use, as summarised below.

Figure 3.3: Benefits of bringing empty homes back into use



3.7.2 Scottish Government commitments regarding Empty Homes include:

- Committed continual funding for the Scottish Empty Homes Partnership which is hosted by Shelter Scotland to support local authorities and to encourage private sector long-term empty homes back into use;
- Working with local authorities to audit empty homes in their areas and determine those that should be brought back into use;
- Giving local authorities the powers they need to regulate and charge owners appropriately for homes lying empty and to ensure that they have the mechanisms to bring empty homes back into productive use;
- Establishing a new fund for local authorities that will bring empty homes back into residential use and be able to convert suitable empty commercial properties in town centres to provide housing;
- Shifting of policy focus to help people renovate, adapt, or improve the energy efficiency of homes rather than help them to buy;
- Continuation of the Rural and Islands Housing Fund to increase the supply of affordable housing including bringing empty properties into use or the conversion of commercial and non-domestic properties into houses.

3.7.3 The number of registered properties, empty and second homes in Argyll and Bute, is derived from local Council Tax records. Numbers fluctuate due to natural changes between owners and property use, and therefore estimates are purely a snapshot in time. The number of second/holiday homes is also taken into account when considering the percentage of stock which is not being used effectively as a main and principal home. Over the last five years the number of long-term empty properties has increased by 5% while the number of second/holiday homes declined by almost 10%, and the total dwelling stock increased overall by 2.6%.

Table 3.10: Estimated Ineffective Stock, Argyll & Bute, 2017-2021

COUNCIL TAX REGISTER	2017	2018	2019	2020	2021	% Change 2017-21
ALL properties	46,947	48,014	48,906	48,285	48,166	+2.6%
2nd / holiday home	2,980	2,998	2,939	2,881	2,689	-9.8%
Long-term empty	1,170	1,218	1,479	1,363	1,230	+5%
No. of long-term empty subject to double charge	713	762	586	644	644	-9.7%
Long-term empty homes as % of total	2.49%	2.54%	3.02%	2.82%	2.55%	
Empty & 2nd/Holiday homes as % of total	8.84%	8.78%	9.03%	8.79%	8.14%	

Source: Argyll & Bute CTR 2017-2021

Nevertheless, the proportion of ineffective stock in this authority remains substantial and is well above the national average.

3.7.4 The Council utilises the legislative powers afforded under the Council Tax (Variation for Unoccupied Dwellings)(Scotland) Regulations 2013 and 2016 to charge double Council Tax on long term empty dwellings under specified circumstances, and subject to certain exemptions. The primary aim of the double charge is to encourage owners to engage and take action to bring homes back into use. The additional income generated from the double council tax charge on these properties is approximately £500k per annum, which is used corporately to support economic/ regeneration activities across Argyll and Bute and incentivise better use of existing housing stock. Due to the impacts and restrictions of Covid-19, there was a policy decision to suspend applying the double charge to eligible properties during the period from 1st April 2020 to 30th September 2021. This will be reviewed again in September 2021 taking into account restrictions at this time.

3.7.5 **Empty Homes Policy -** Supporting empty home owners to take action to bring properties back into use remains a priority for this LHS. This will help to maximise the use of existing resources to meet housing need; contribute to number of the Council's wider strategic objectives; and provide cross-service benefits both within the Council and with external partners. The council’s Empty Homes Officer can support owners with a range of practical options to assist them make informed choices about the best outcome for them and their property. Effective solutions can vary, and the main options include the following:

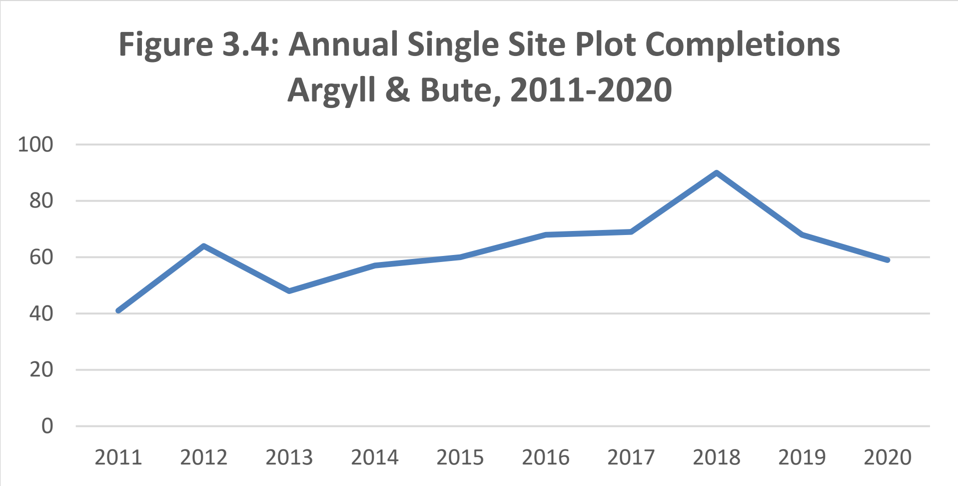
3.7.6 Whilst there is a suite of tools available to assist empty homes owners to take action, dealing with these properties is challenging, particularly when properties have been empty for a significant period of time; are in serious disrepair; and where ownership is difficult to determine or owners do not engage. Argyll and Bute Council has made the commitment during the lifetime of this LHS to monitor, review and update the Empty Homes Policy to ensure that appropriate support and mechanisms are available to aid owners and deliver positive outcomes. This will include formal procedures for the use of legal Compulsory Purchase powers to bring homes back into use when it is deemed necessary. This is based on the principle that “we do not want any home in Argyll and Bute left empty without good reason”.

3.7.7 **Compulsory Purchase Orders (CPOs) -** The use of Compulsory Purchase Orders legislative powers allow councils to acquire empty homes under certain circumstances and subject to specific conditions. The Scottish Government refreshed the guidance in 2018, which has refined the legal process and made it less complex and time-consuming for local authorities to submit an application to Ministers for consideration. Whilst the CPO has historically been considered a last resort and has not been standard practice, it is the council’s view that these powers do have a strategic role to play and could be used more effectively where there are no other practical solutions to address the issues of the most problematic buildings in the area. This has been reinforced by feedback to the LHS early engagement consultation: when local residents and community groups were asked to rank the top housing challenges currently facing Argyll & Bute, 38% of respondents highlighted the impact of empty properties and second/holiday homes, making it the third highest issue among the local population.

3.7.8 CPO powers were successfully utilised in 2019, to acquire an empty property that had no legal owner. The council then facilitated back-to-back sale to enable the property to be brought back into use. Without legal intervention the property would have remained empty indefinitely having a detrimental and financial impact on the other owners in the tenement. A CPO policy and process will be incorporated into our empty homes policy as an action for this LHS, targeting resources to the most difficult cases where there are no alternative options to bring them back into use.

3.8 **Self-Build / Custom Build**

3.8.1 The Scottish Government Housing Statistics provided data on the number of single plot site completions by local authority in the ten years up to 2015. At that time Argyll and Bute had the fifth highest output for this type of private new build activity in Scotland, and despite a marked reduction in these new builds over that period, it remained a potentially significant option for many in the rural context. Subsequently, the Council has further analyzed internal records on private new build completions up to 2021, using the single site plot completions as an indicative proxy for self-build activity in the area. This indicates that over the last decade, these completions have steadily increased again, peaking in 2018 and thereafter declining slightly once more. However, the number of such annual new builds in 2020 was still almost 50% above the figure in 2010, as the following graph illustrates.



Source: Scottish Govt. & Argyll & Bute Council Statistics, 2015 and 2021

3.8.2 Consequently, this remains a significant option for many households struggling to secure finance to meet their ambitions for homeownership in the rural and island context; and in 2021 Communities Housing Trust who administer the Scottish Government Self-Build Loan Fund, recorded a 153% rise in public interest in the scheme during 2020. The loan fund was rolled out nationally in 2018, and in 2021 the Scottish Government committed an additional £2m to support those unable to obtain mainstream self-build mortgage finance. As banks became more cautious, it became more challenging for people to find funds to build their own home. There were only 2 loans allocated within Argyll and Bute over the last three years, totalling £345k for both projects: one on Mull and one in mainland Mid Argyll. The Self-Build Loan Fund provided vital bridging finance which enabled the developments to progress timeously, and also provided comfort for the new owners as well as the local builders and contractors. However, given the proxy figures in Figure 3.4 above, it may be the case that self-builders are securing alternative funding or finding other methods of delivering this type of custom-built home.

3.8.3 The council's recent HNDA research and LHS stakeholder engagement has identified an ongoing interest in this form of provision in a number of local HMAs, particularly on the islands, and this is supported in a recent National Islands Plan Survey (July 2021) which suggests that 45% of island residents believe that self-build is a viable option for homeownership (although this reduces to 23% on Bute). The council Planning Service will maintain a register of persons expressing interest in acquiring land for self-build in the local area (in accordance with emerging Scottish Government guidance and requirements), and Housing Services will provide Housing Options links to the national Loan Scheme as well as information and advice on other potential resources to address identified demand. Through the SHIP process, and the Rural Growth Deal, the council will also explore the potential for providing serviced plots for self-build projects on select sites within local authority or RSL landbanks.

3.9 Supporting growth and sustainability in the PRS

The council and partners on the Strategic Housing Forum will continue to promote an effective and balanced private rented sector and seek to support landlords and tenants in this tenure where possible. This includes monitoring the negative impacts of short-term letting on the overall supply of permanent private renting stock (whilst acknowledging the potential economic benefits in rural and island areas, particularly in support of key employment sectors such as Tourism and Hospitality); as well as seeking as far as possible to minimize any unintended consequences of overly onerous legislative and regulatory disincentives on "reluctant" landlords who might be driven out of the sector. In addition to monitoring stock reductions, the council will explore positive options for increasing the supply of long term PRS properties and encouraging growth to address local need and demand.

Potential options such as **Build to Rent** have been considered in the past but to date have not been taken forward. However, through fostering positive engagement with bodies such as Homes for Scotland, who represent private developers locally and nationally, such options can be further explored and promoted where appropriate and when interest from developers can be identified. The Rural Growth Deal will also allow such options to be reviewed and could help to deliver complementary and innovative schemes in support of this tenure.

3.10 Alternattive ("Intermediate") Tenures including Mid Market Rent (MMR)

The HOMEArgyll common housing register allows applicants to express potential interest in other forms of affordable housing which RSLs may also deliver, including models of Shared Equity, Low Cost Home Ownership, and subsidised Mid Market Rent. This provides an initial estimate of potential demand. **Mid Market Rent** is a popular option with RSL waiting list applicants although in practice this may prove challenging to deliver in parts of Argyll and Bute, dependent on the local housing market and on development costs; and may not prove popular with all social landlords. In total in Argyll & Bute, 385 persons expressed interest in MMR, 373 in Shared Ownership, and 2238 in Shared Equity.

TABLE 3.11: Applicants Interested in Alternative Tenures by HMA, 2020

*Applicants Expressing Interest in:-	Bute	Coll & Tiree	Cowal	H&L	I J C	Kintyre	Lorn	Mid Argyll	Mull & Iona
Mid-Market Rent	9	2	49	78	45	14	139	25	24
Shared Ownership	11	3	48	71	39	9	142	21	29
Shared Equity/ LIFT	14	3	35	50	14	5	94	8	15

(*N.B. Applicants can select multiple options) **Source: HOMEArgyll Waiting List, April 2020**

This suggests that there is a level of valid demand for alternative affordable tenures in Lorn and Helensburgh & Lomond in particular; but small scale provision could also be viable and meet a specific need in other HMAs too.

3.9 LHS Outcome One: Key Actions and Targets

Priority objectives for delivering the affordable housing supply and place making outcome are to:

- Maximise investment via the SHIP and other sources (e.g. Rural Housing Fund; Housing Infrastructure Fund; alternative models) to deliver Housing Supply Targets;
- Ensure sufficient and effective land is made available to facilitate new house building;
- Encourage the delivery of affordable/mixed tenure housing including mid-market, shared equity, service plots and self-build;
- Proactively assess the infrastructure investment needs of potential housing sites and maximise investment to enable housing development;
- Encourage the principles of the PLACE standard in the design and development of new build housing and existing stock;
- Seek opportunities to support the delivery of town centre housing regeneration through effective partnership working; and
- Ensure the housing component of the Rural Growth Deal delivers positive outcomes for economically active households and supports local businesses to attract and retain staff.

In addition, this LHS will aim to review the profile of ineffective housing stock in each HMA and develop targeted strategies to improve housing system balance; ensure housing encourages the repopulation of the area and sustains fragile communities in rural, island and coastal settings; support assisted first time buyer initiatives with local partners; continue to monitor potential housing impacts of the development of the MOD base and promote joint working to address housing need in relation to this; and explore effective options for increasing the Private Rented Sector.

LHS Outcome One: Key Targets 2022-2027
A minimum of 1,450 new build homes completed over the next 5 years, of which up to three quarters should be affordable homes.
A minimum of 150 long term empty homes in the private sector brought back into use over the next 5 years
4,300 households have their housing needs met through the operation of the common housing register over the next 5 years
An effective, 5-year housing land supply for at least 1,885 units
Awareness-raising campaign implemented to promote alternative, intermediate tenures such as shared equity, mid-market rent & self-build

The SMART Action Plan for Outcome One, with specific details of timescales, responsibilities, indicators of progress and success, is set out in the annex to this strategy.

4. LHS OUTCOME TWO
ENERGY EFFICIENCY, CLIMATE CHANGE AND POVERTY

LHS Outcome 2: Strategic Objectives

- **Improved property condition and energy efficiency across all tenures**
- **Holistic advice and assistance for owners/landlords/tenants**
- **Statutory property standards met**
- **Fuel Poverty and Child Poverty reduced**
- **Council's Scheme of Assistance reviewed and revised**
- **A net zero carbon approach to housing developed and implemented**
- **A Housing Sector that supports regeneration and sustainability of town centres and rural and island settlements**

4.0 Introduction

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

4.1 Progress with LHS 2016-2021 Outcome: Communities are regenerated by improving housing quality, condition and energy efficiency. The implementation of the 2016-2021 LHS focused on improving housing quality, condition, energy efficiency and reducing fuel poverty in Argyll & Bute by delivering the following key targets:

Key Targets 2016	Progress at March 2021	Progress
Improve energy efficiency across all sectors by utilising national funding programmes. HEEPS: ABS programme covers all 9 HMAs by 2020 & 1,500 private sector homes have received practical assistance, with investment of at least £5m achieved by 2021.	1,454 energy improvements were delivered over the 5 years under the HEEPS:ABS initiatives (including the joint ACHA programme targeted at mixed tenure schemes) which amounts to 97% of the original target; with total grant of £7.485m, which exceeds the original target by 50%. Given the impact of the pandemic in the final year of the LHS programme, and restrictions on carrying out property improvements, this must be acknowledged as a very positive success.	
100% of eligible RSL stock is EESSH compliant by 2020	As of 2021, the local RSLs are estimated to have achieved 88% compliance, with 3 of the 4 HOMEArgyll RSLs averaging over 95%. The baseline rate in 2016 was 79.5%; hence positive progress has been achieved despite significant challenges and a proportion of difficult-to-treat properties that remain to be addressed. The revised national standard, EESSH2, requires compliance by 2032 and this is likely to provide further complex challenges for local RSL stock	
Energy Efficiency ratings for A&B dwelling stock improved by 2021' Baseline: 10% of stock rated F or G; and the mean SAP estimated at 57.0 (SHCS 2015)	According to the 2020 SHCS, the proportion of properties rated F or G had reduced to 9% and the mean SAP had increased to 60.8 (under 2009 based measures) or 57.9 (under 2012 based measures). Therefore, it is evident that the local housing stock has seen an overall improvement in energy efficiency and quality.	
Fuel poverty is maintained at or below baseline levels i.e. 40% of households (2015, old definition)	The 2020 SHCS estimate for Argyll & Bute is 29% of households in Fuel Poverty (however this is based on the revised definition which is not comparable to the old baseline definition). Home Analytics data (using the old definition) estimates 42% of households are in fuel poverty, which suggests the scope of the issue has not improved over the last 5 years.	
The 2020 targets for Greenhouse Gas emissions (-42%) have been achieved	The UK and Local Authority and Regional Carbon Dioxide Emissions National Statistics Annual Report (which provides data for 2 years prior to date of publication) estimated a figure of 161.4 ktCO_2 for domestic sector emissions in Argyll and Bute in 2021, a reduction of 23% on the 2014 reported figure. It is apparent that further work is required to address this issue and to ensure the Housing Sector as a whole contributes meaningfully to national targets. It will also be important to review and revise indicators and measures of progress.	

Key Targets 2016	Progress at March 2021	Progress
Satisfaction among PRS tenants remains at or above the baseline level. 2013/14 baseline survey: 75% very or fairly satisfied with home	2018/19 HNDA Household Survey identified 88% of PRS tenants as being very or fairly satisfied with properties; a notable increase on the baseline estimate.	↑
All the main town centres have been subject to Local House Condition Surveys (in-house or commissioned depending on available resources)	Initial positive progress, with surveys being carried out in-house and random sampling activity carried out by local Housing Improvement Officers, was not finally progressed as planned. However, town centre activity was delivered in tandem with CHORD, CARS and THI projects; & this will be revisited during this new LHS.	→
Income maximization – £10m generated by Welfare Rights activity by 2021	The cumulative total income generated over the last 5 years via Welfare Rights Services activity was £16,398,843 which exceeds the baseline target by 64%.	↑
APAG joint working results in building improvements in designated areas	Multi-service Area Property Action Groups have been established in all council admin areas; with meetings held quarterly. Core membership has increased over the last 5 years, and has resulted in joint action on a number of individual properties and regeneration areas throughout the authority.	↑
EEF increased membership and convened at least 3 meetings per annum	The Argyll & Bute Energy Efficiency Forum (EEF) was established in 2016 with 8 core member agencies. In 2021 this has increased to 12 member organizations (with around 20 individual representatives) attending quarterly meetings. Positive partnership working involves local members (Council Housing services, ALIenergy, RSLs and local community-based projects) engaging with national bodies such as Home Energy Scotland.	↑
70 private properties (200 units) improved with PSHG assistance & total investment of £1.5m secured for this work by 2021. Private sector property conditions improved: less than 8% in "extensive disrepair" & level of "urgent disrepair" reduced (based on SHCS figures).	Despite constraints on delivering repair & improvement works in Year 5 of the last LHS, due to lockdown measures in place, a total of 64 tenement buildings received improvement (91% of target), comprising 379 individual units (almost double the target); and total grant invested amounted to £1,989,787 (one third above target).. 2020 SHCS estimates 7% of total stock in Argyll & Bute is in "extensive disrepair", and 20% is in "urgent disrepair". This is only marginally below the baseline figure but nevertheless still signifies positive progress overall.	↑

Progress against the previous LHS targets has been generally positive, however key areas such as housing-related greenhouse gas emissions and fuel poverty remain major challenges where further concerted effort is required.

4.2 The Private Rented Sector (PRS)

The private rented sector plays a significant role in meeting local housing need. As part of the HNDA, Argyll and Bute Council commissioned a distinct piece of PRS research in 2020, to gain an updated understanding of how the sector was functioning across the area since the previous research in 2013. This enhances disaggregated results on the PRS from the all-tenure HNDA household surveys undertaken in 2018 and 2019, and provides a strong, robust and credible profile of the sector. Further contextual information is included in Chapter 2 of this strategy.

4.2.1 In 2020, there were over 5,800 private rented properties registered with Council Landlord Registration, an increase of 19% from 4,893 properties in 2012. The most significant increases appear to be within Lorn (40%), Cowal (22%), Mull & Iona (20%), and Bute (18%), with the lowest change recorded in Islay, Jura & Colonsay (3%). The differences between 2012 and 2020 across the HMAs are detailed in Table 4.1 below.

Table 4.1: Changes in Private Rented Stock by HMA, 2012 & 2020

HMA	2012	2020	Change	% Change
Bute	465	549	84	18.1%
Coll & Tiree	43	50	7	16.3%
Cowal	856	1,046	190	22.2%
Helensburgh & Lomond	1,104	1,227	123	11.1%
Islay, Jura & Colonsay	235	243	8	3.4%
Kintyre	414	476	62	15.0%
Lorn & Inner Isles	915	1,280	365	39.9%
Mid Argyll	644	690	46	7.1%
Mull & Iona	217	261	44	20.3%
Argyll & Bute Total	**4,893**	**5,822**	**929**	**19.0%**

Source: Argyll & Bute Council Private Landlord Register, 2020

4.2.2 The impact of Covid-19 on the housing sector could mean that there is more fluctuation between tenures and the impact of the short-term/holiday letting sector is also likely to reduce the effective permanent stock available to meet local need. Such changes in tenure will be monitored during the course of this LHS, and any requirement to consider the formal designation of a Rent Pressure Zone will be assessed in the early years of this LHS. In 2020 the Council conducted dedicated research into the nature and scope of the short-term letting sector and the potential impact on the permanent private rented sector. Following national consultation on the introduction of a licensing scheme for the short-term letting sector, the Council has agreed to establish a joint Officers' Working Group to explore a policy framework for monitoring and regulating the sector in line with emerging and evolving legislation and guidance. The aim is to ensure that the operation of this sector brings positive economic benefits in respect of Tourism, Travel and Hospitality whilst avoiding or minimizing any negative impacts on the local housing system and the supply of permanent affordable housing.

4.2.3 **Private Rented Sector Affordability -** The affordability and market rent levels in the private sector vary significantly across HMAs. The average monthly market rent in Argyll and Bute was £532.11 in 2020 according to bespoke research carried out for the Council by independent consultants, Arneil Johnston. Helensburgh & Lomond had the highest average monthly market rent at £655.08; with Islay, Jura & Colonsay having the lowest average at £431.11 per month, a variance of £223.97.

Table 4.2: Average Monthly Market Rents by HMA & Property Size, 2020

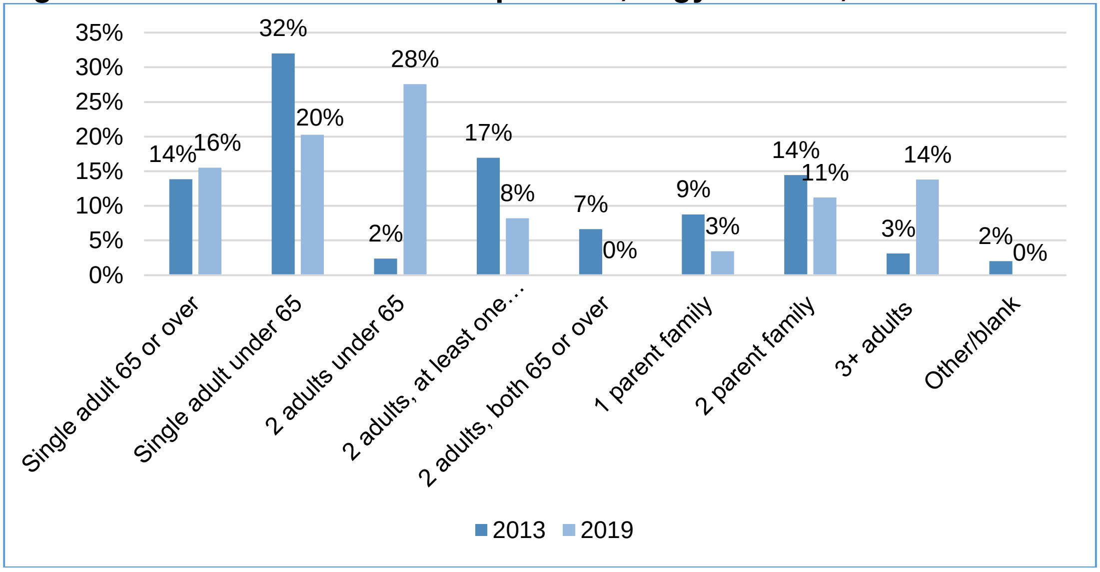
HMA	Property Size					
	Studio	1 bedroom	2 bedroom	3 bedroom	4 bedroom	HMA Average
Bute	£338.56	£305.23	£422.69	£543.75	£951.42	£512.33
Coll & Tiree	£425.00	£409.84	£534.73	£630.84	£951.43	£590.37
Cowal	£195.00	£383.36	£481.85	£520.78	£725.00	£461.20
Helensburgh & Lomond	£354.00	£421.58	£562.08	£745.96	£1,191.76	£655.08
Islay, Jura and Colonsay	£338.56	£404.50	£450.00	£450.00	£512.50	£431.11
Kintyre	£363.86	£308.83	£432.86	£470.45	£951.43	£505.49
Lorn	£475.00	£492.26	£576.67	£616.89	£834.29	£599.02
Mid Argyll	£338.56	£409.55	£503.27	£526.72	£650.00	£485.62
Mull & Iona	£350.00	£389.00	£492.22	£478.57	£650.00	£471.96
A&B Average	**£365.75**	**£409.52**	**£534.73**	**£583.18**	**£951.43**	**£532.11**

Source: PRS Research/ Market snapshot, Arneil Johnston, July 2020

To contextualise Argyll and Bute market rents with surrounding housing markets, comparative analysis to neighbouring Broad Rental Market Areas (BRMAs) was also performed. The analysis demonstrated that Argyll & Bute has the second lowest average market rents (1-4 bed) when compared to neighbouring BRMAs (local authority areas generally), and overall market rents are -18% lower than average market rents for Scotland.

4.2.4 **Private Rented Sector Tenants -** The profile of tenants in the private sector is diverse with a broad customer base, highlighting its role in meeting a wide range of housing needs. Analysis of 2013 and 2019 household surveys shows that there has been a shift in household composition for this sector. The number of couples renting privately increased from 26% in 2013 to 36% in 2019; whilst the number of single person households reduced from 46% to 36% over that period. There was also a decrease in households with children, from 23% to 15%. This would indicate that the private rented market in Argyll and Bute is dominated by single and two person households, with only 15% of households with children (couples with children, single parents and others with children). The following graph illustrates this change in household composition of PRS tenants since 2013.

Figure 4.1: PRS Household Composition, Argyll & Bute, 2013 and 2019

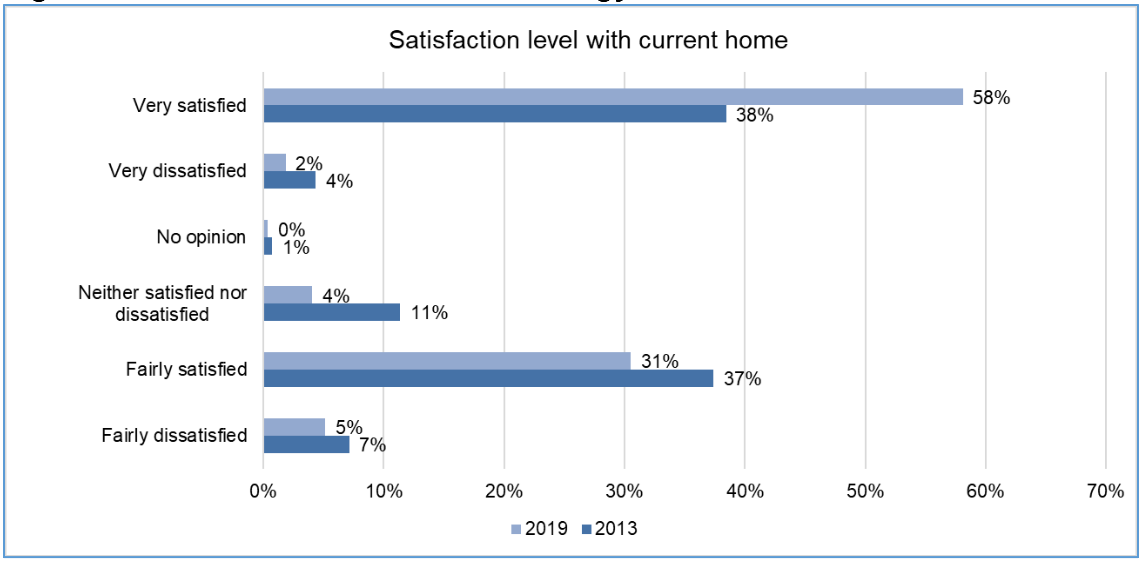


Source: Argyll & Bute PRS Research, Arneil Johnston, 2020

One noticeable variance is the increase in 3+ adult households from only 3% in 2013 to 14% in 2019. This may indicate that more households are choosing to co-habit in order to share housing costs; young people are remaining in the family home for longer; or that there are limited housing options locally.

4.2.5 The private rented sector is often reported to have higher levels of disrepair and poorer energy efficiency than owner-occupied, or social rented homes. As outlined in the 'A Place to Stay, A Place to Call Home: A strategy for the Private Rented Sector in Scotland, 2013', there can be different reasons for this such as the older age profile of the private rented stock and under-investment in properties by some landlords. Council HNDA research from 2019, shows that there has been an increase in satisfaction levels with private rented homes in Argyll and Bute since 2013, rising from 76% to 89% in 2019.

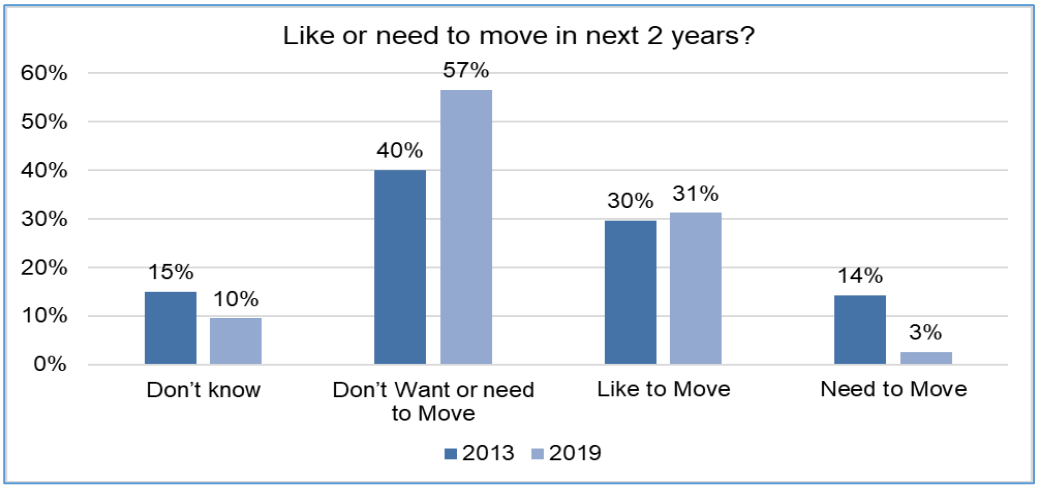
Figure 4.2: PRS Tenant Satisfaction, Argyll & Bute, 2013-2019



Source: Argyll & Bute HNDA Household Survey, Research Resource, 2019

4.2.6 The Council's HNDA research also shows that there has been an improvement in property conditions within the PRS, with only 19% of survey respondents indicating that their property had outstanding maintenance required; a decrease of 22% since 2013. The most common repairs reported were the need for a full central heating system and insulation. Reinforcing these findings, additional survey responses denote a reduction in the proportion of PRS tenants who want, or need, to move from their current property. 57% of PRS households said they don't need or want to move within the next 2 years; 31% stated they would LIKE to move, while only 3% stated that they would NEED to move.

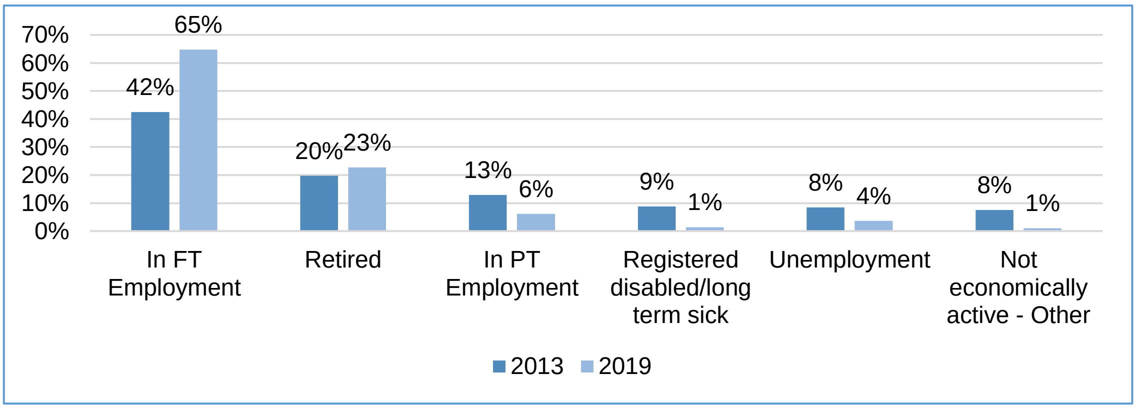
Figure 4.3: PRS Households who want or need to move in Argyll & Bute, 2013-2019



Source: Argyll & Bute HNDA Household Survey, Research Resource, 2019

4.2.7 64% of PRS tenants had occupied their current property for over five years. The high satisfaction rates together with increasing tenancy durations may indicate that the PRS in Argyll & Bute, when sufficient supply is available, is a sustainable and effective housing tenure for many local households. In terms of the economic profile of the PRS sector, there appears to have been a marked change in employment status of PRS tenants in Argyll and Bute since 2013, with those in full-time employment increasing from 42% to 65% in 2019.

Figure 4.4: Economic Profile of PRS Tenants in Argyll & Bute 2013-2019



Source: Argyll & Bute HNDA Household Survey, Research Resource, 2019

4.2.8 Statistics from May 2020, indicate that there were 789 private rented households claiming support with housing costs through Local Housing Allowance (LHA) payments. This is approximately 14% of all PRS households in Argyll and Bute. There are disproportionately high numbers of LHA claimants in Bute, Cowal and in Lorn HMAs relative to the proportion of PRS tenants in those areas. This could be an indicator of localised PRS housing affordability issues.

Table 4.3: LHA Claimants by HMA, 2020

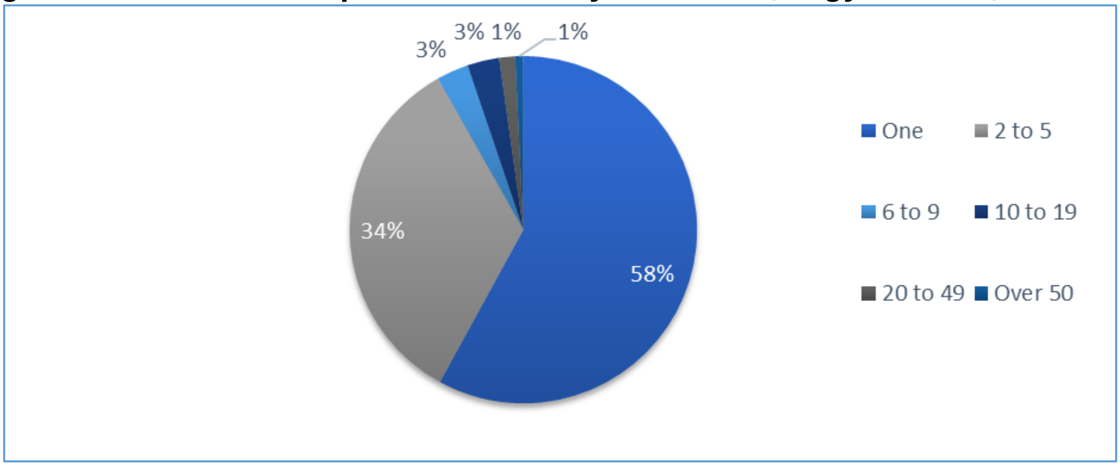
	LHA Claimants	% LHA Claimants	% PRS Dwellings
Bute	144	18%	10%
Coll & Tiree	3	0%	1%
Cowal	213	27%	18%
Helensburgh & Lomond	189	24%	21%
Islay	12	2%	4%
Kintyre	75	10%	8%
Lorn	80	10%	21%
Mid Argyll	59	7%	12%
Mull	14	2%	4%
Grand Total	**789**	**100%**	**100%**

Source: Argyll & Bute Council, May 2020

4.2.9 **Rent Pressure Zones -** The Private Housing (Tenancies) (Scotland) Act 2016 gives local authorities legislative powers to apply to have an area designated a 'Rent Pressure Zone'. An application can be made to a cap the level of rent increases allowed for existing private tenancies each year in the designated area (this excludes tenants with a short assured, or assured tenancy), if there is sufficient evidence that: rents in the area are rising too much; rent rises are causing problems for the tenants and the local authority is coming under pressure to provide housing, or to subsidise the cost of housing as a result of rent levels. There are no designated Zones within Argyll and Bute at present. Whilst the PRS research identified variances in rent levels between HMAs and property sizes, the Council does not consider that there is sufficient evidence or need to apply to Scottish Ministers for any areas to be classed as 'Rent Pressure Zones'. This will be monitored closely over the life of this LHS.

4.2.10 **Private Rented Sector Landlords** - As a supplement to the council's PRS research, a landlord survey was issued in June 2020 to all private registered landlords in Argyll and Bute. This provides updated data on their property portfolios, including property size, locality and monthly rental value. The survey also sought landlords' views on the prospects for the sector in the context of the Covid-19 pandemic, and their future intentions as landlords. The survey highlighted that more than half (58%) of registered private landlords in Argyll and Bute have only one rented property; whilst 92% owned less than five properties; and only 1% owned more than 50 properties. A breakdown of the PRS property portfolio is shown in the following graph.

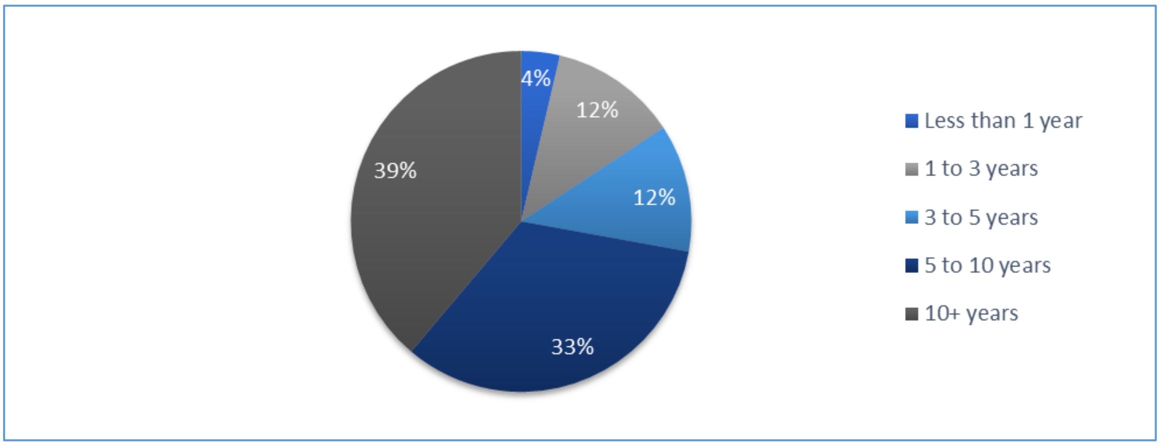
Figure 4.5: Nos PRS Properties Owned by Landlords, Argyll & Bute, 2020



Source: Argyll & Bute PRS Research, Arneil Johnston, 2020

The length of time that landlords have been letting properties was also considered within the local study. Most of those who responded, 72%, had been landlords for 5 years or more; with 16% being landlords for 3 years or less.

Figure 4.6: Length of time as a landlord, Argyll & Bute, 2020



Source: Argyll & Bute PRS Research, Arneil Johnston, 2020

Landlords were asked about their future intentions regarding whether they expected to remain in the sector; and if they expected to increase or reduce their property portfolio. The majority of landlords at that time expected there to be a significant impact on the future of the sector as a result of the Covid-19 pandemic. 23% anticipated that there will be short-term impacts that could affect them continuing to let property as a registered private landlord; however, the majority, 88%, did not anticipate that they would leave the sector. 4% did consider that they would potentially lower the rent on their properties.

4.2.11 **Private Rented Sector Regulation and Support -** The Scottish Government strengthened the rights and responsibilities for private rented tenants and landlords with the introduction of Private Residential Tenancy Agreement in 2017, which provides more security, stability, and safeguards for all parties.

The agreement has subsequently been updated to take into account the Covid-19 pandemic restrictions. It is a legal requirement for landlords to register with the Council's Landlord Registration Scheme, which provides assurance that legal standards have been met for letting property and that a "fit and proper person" test has been undertaken on all registered landlords. The register also provides a mechanism for the Council to effectively communicate with local landlords. Landlords failing to apply and register can be subject to fines of up to £50k and suspension of rent payments.

The regulation of letting agents and introduction of a letting agents' Code of Practice by the Scottish Government, also aim to give tenants and landlords confidence in the standards and service that they should expect; and also provide mechanisms for both landlords and tenants to challenge situations where poor practice is evident. The First-tier Tribunal for Scotland (Housing and Property Chamber) was formed to provide support for dispute resolution. This deals with determinations of rent, or repair issues in private sector housing; provides assistance in exercising a landlord's right of entry; and helps to resolve issues that arise between homeowners and property factors.

4.2.12 Council Services in respect of the PRS, includes:

- **Random inspections** of private rented properties, undertaken periodically by the Council Housing Improvement Officers. They also inspect properties where concerns have been highlighted, or it has been reported that the property does not meet housing standards.

- Argyll and Bute Council also operates a **Rent Deposit Guarantee** Scheme which is available to households who are threatened with or are homeless, to secure a private rented tenancy.

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

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

4.3 Fuel Poverty

4.3.1 The Scottish Government is expected to publish a revised national Fuel Poverty Strategy by the end of 2021. This will outline the route map for tackling fuel poverty moving forwards. The Council will adapt the requirements outlined in the Scottish Government's Fuel Poverty strategy to ensure they are compatible with the local situation and will ensure as far as possible that recommendations will be implemented in a local context.

Fuel poverty definition - Since the last LHS the definition of fuel poverty has changed, and the new definition is as follows:

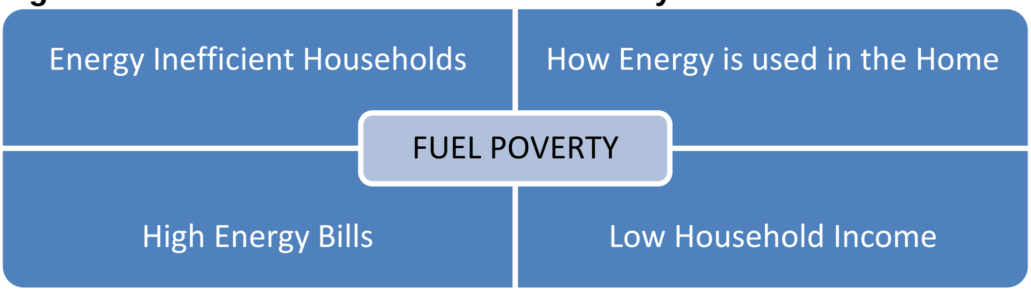
"A household is in fuel poverty if the household's fuel costs (necessary to meet the requisite temperature and amount of hours as well as other reasonable fuel needs) are more than 10% of the household's adjusted net income **and** after deducting these fuel costs, benefits received for a care need or disability, childcare costs, the household's remaining income is not enough to maintain an acceptable standard of living."
(Source: Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act 2019)

The requisite temperature and amount of hours is defined as follows:
"For households requiring an enhanced heating regime, this would be 23°C in the living room and 20°C in other rooms. For other households, this is 21°C in the living room and 18°C in other rooms. For a household for which enhanced heating hours is appropriate, heating the home to the requisite temperatures for 16 hours a day, every day. For any other household, heating the home to the requisite temperatures for 9 hours a day on a weekday and 16 hours a day at the weekend".
(Source: Fuel Poverty (Targets, Definition and Strategy) (Scotland Act 2019)

Income will be calculated using the UK Minimum Income Standard (MIS) however the Scottish Government have acknowledged that in rural areas this needs to be higher, as the price of basic goods are often more expensive in such areas and hence they are currently developing a specific rural MIS.

4.3.2 **Causes of fuel poverty -** There are four critical factors underlying fuel poverty as indicated in Figure 4.7 below; and to tackle fuel poverty households essentially need to be more energy efficient, reduce high energy bills, maximise household incomes; and optimise how energy is used in the home.

Figure 4.7: The Main Causes of Fuel Poverty



4.3.3 **Fuel Poverty targets -** The Scottish Government's original national target (set in 2002) was to ensure that by November 2016, *so far as is reasonably practicable*, people in Scotland are not living in fuel poverty. However, in July 2016, the Scottish Government conceded that this target was unrealistic and unachievable; and devised new targets as follows:

By 2040 local authorities have as far as reasonably possible to ensure no household is in fuel poverty. If there are fuel poor households in the local authority area:

- no more than 5% of households will be in fuel poverty,
- no more than 1% of households will be in extreme fuel poverty,
- the median fuel poverty gap of households in Scotland/ and in local authorities in fuel poverty is no more than £250

The first interim target has to be achieved by 2030 and states:

- no more than 15% of households are in fuel poverty,
- no more than 5% of households are in extreme fuel poverty,
- the median fuel poverty gap of households in Scotland in fuel poverty is no more than £350 adjusted in accordance with section 5(5) to take account of changes in the value of money.

4.3.4 **Fuel poverty in Argyll and Bute**

Generally, rural areas tend to have a considerably higher prevalence of fuel poverty than the rest of Scotland (for instance, one Scottish Government report in 2016 found that around 50% of those living in rural Scotland were considered to be in fuel poverty compared with only 35% in the rest of the country). Due to the change in definition, the current rates of fuel poverty cannot be compared directly with previous estimates; nevertheless the premise that rural areas have higher levels of fuel poverty is still borne out by the SHCS 2017-2019 figures (published in 2021) which show that 32% of Argyll & Bute households are in fuel poverty compared to only 24% for Scotland as a whole. The estimate of "extreme" fuel poverty is also 7% higher in this authority than in Scotland as a whole (19% compared to 12% nationally).

With fuel poverty being so prevalent in the authority it will require considerable effort to meet the national fuel poverty targets outlined above, particularly in respect of the target for extreme fuel poor which would have to fall to a quarter of its current level over the next decade. Fuel poor households and those in extreme fuel poverty are more likely to live in homes constructed pre-war rather than post war, as can be seen by the table below. Those in fuel poverty are also more likely to live in a flat (40%) compared to those who live in a house (29%). This is also the case nationally. Conversely, in Argyll and Bute those in extreme fuel poverty are more likely to live in a house.

TABLE 4.4: Fuel Poverty by Dwelling Characteristics

		Age of Dwelling		House or Flat		Bedrooms	
Fuel Poverty	**% of LA**	**Pre-1945**	**Post 1945**	**House**	**Flat**	**1 or 2**	**3+**
A&B	32%	33%	32%	29%	40%	42%	25%
Scotland	24%	26%	24%	21%	30%	29%	20%
Extreme Fuel Poverty							
A&B	19%	22%	18%	20%	17%	21%	18%
Scotland	12%	16%	10%	11%	13%	13%	11%

Source: SHCS- LA Analysis, 2017-19 (published 2021)

4.3.5 The 2021 SHCS estimates that one quarter (25%) of owner occupied homes are fuel poor, compared to over half (54%) of social rented occupants. No figures were produced for the private rented sector in Argyll and Bute however the national trend is that the percentage of fuel poor in the PRS is similar to the levels in social rented housing. In terms of *extreme* fuel poverty, however, there is a tenure differential: nationally PRS tenants are more likely to be in extreme fuel poverty (22%) compared to only 14% in the social rented sector.

Table 4.5: Fuel Poor Households by tenure (%), Argyll & Bute, 2021

Argyll & Bute	**Household Tenure**		
	Owner occupied	**Social Rented**	**Private rented**
Fuel Poverty(%)	25%	54%	*%
Extreme FP (%)	17%	38%	37 %
Scotland			
Fuel Poverty(%)	16%	54%	*%
Extreme FP (%)	9%	14%	22 %

Source: SHCS- LA Analysis, 2017-19 (published 2021)

4.3.6 Renters are more likely than owner occupiers to be in both fuel poverty and extreme fuel poverty. This may be due to the fact that they generally have lower household income and often have higher housing costs, particularly compared to those who own their homes outright. In terms of household type, over a third of pensioners in Argyll and Bute (35%) are in fuel poverty and 21% are in extreme fuel poverty; while a quarter of all families are also in fuel poverty and 15% are in extreme fuel poverty - with a consequent and significant implication for levels of child poverty within Argyll and Bute. Again, in every case these levels are higher than the Scottish figures.

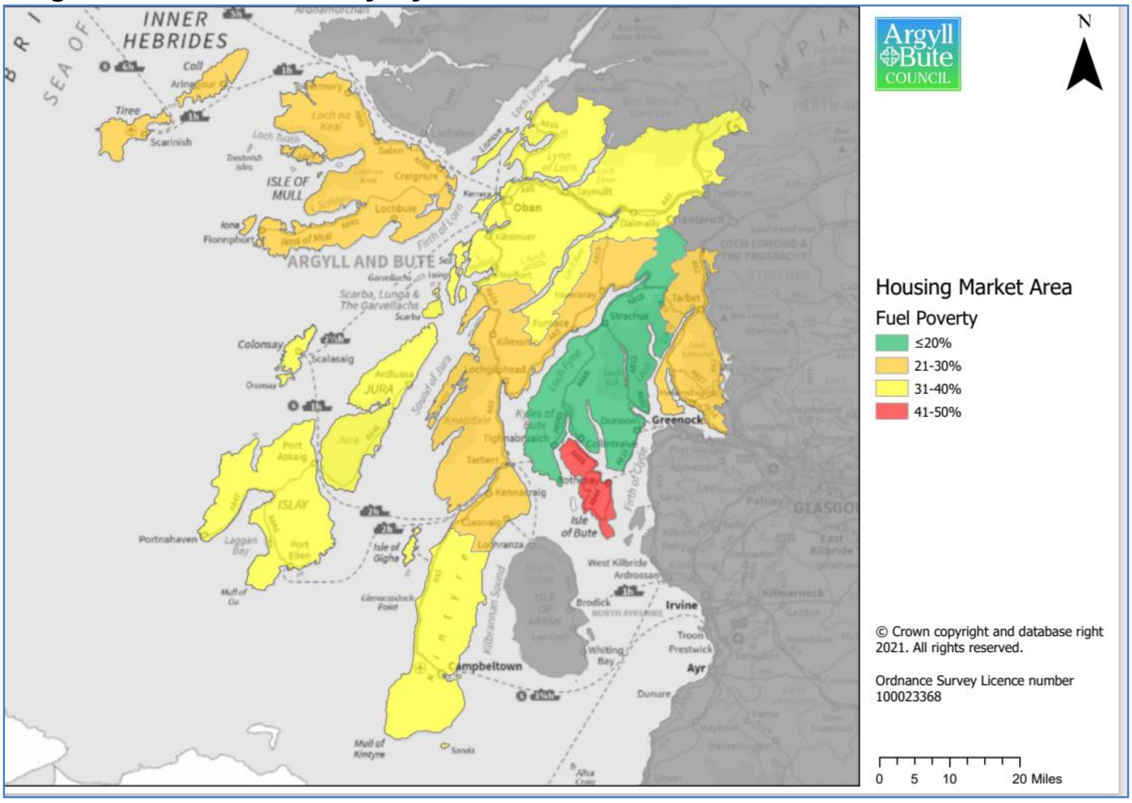
Table 4.6: Fuel Poverty by Household Type (%), Argyll & Bute, 2021

Argyll & Bute	**Household Type**		
	Families	**Pensioners**	**Adult Only**
Fuel Poverty (%)	24%	35%	34%
Extreme FP (%)	15%	21%	20%

Source: SHCS- LA Analysis, 2017-19 (published 2021)

4.3.7 More detailed local research (both historical and the recent HNDA Household survey) suggests that levels of fuel poverty in this authority are in fact even higher than the national estimates suggest; and there are also significant variations across housing market areas, with much higher levels of fuel poverty being evidenced on the islands and remoter rural areas for instance. The key dataset Home Analytics, which is provided to local authorities by Energy Savings Trust under Scottish Government license, allows a detailed, localised analysis of the rates of Fuel Poverty at HMA and datazone level, as the following map illustrates.

Figure 4.8: Fuel Poverty by HMA, 2021



Source: Home Analytics, 2021

This reveals the greatest probability of Fuel Poverty is evident in the Bute HMA, while Cowal appears to have the lowest rate, relative to the rest of Argyll & Bute, but still above national levels. At the HMA level, particular “hotspots” within major settlements are however masked, and drilling down to datazone level confirms that parts of Dunoon, Oban, Campbeltown, Helensburgh and also Port Ellen on Islay fall within the highest banding, of 50% or more.

4.3.8 Fuel Poverty on Argyll and Bute island communities

The islands face additional fuel challenges such as:

- Off gas grid
- Access to fuel
- Limited transport options lead to a high level of car ownership
- Access to housing options
- Switching energy supplier; leading to additional issues over the time and effort that is required in order to get a “service” on islands.

- ❖ Access to advice services such as income maximisation: the same level of support is not available on islands as on mainland areas
- ❖ There's a general theme of a short term approach to any advice and support projects which are constrained by grant funding and are time limited "pilot projects". The lack of continuous funding leads these projects to come to an end too soon.
- ❖ There are supply chain issues on islands – for which there is even a struggle to get companies to quote for works. This becomes even more difficult if you have to coordinate trades for a particular piece of work. This leads to a high level of energy and time required to make any sort of building/improvement works happen in these areas – for which vulnerable households may lack the ability to progress this.
- ❖ Any housing improvements carried out (including maintenance) will likely include increased costs through ferry fares and travel time.

4.3.9 Overall, Fuel Poverty can affect anyone at any time, and it is in a constant state of flux. It is exacerbated by a number of factors particularly affecting properties and households in Argyll & Bute, including:

- ❖ 67% of homes are in disrepair and 8% are in extensive disrepair;
- ❖ A proportion of dwellings in Argyll & Bute remain Below Tolerable Standard;
- ❖ Only 92% of Argyll & Bute dwellings have full central heating compared to 96% in Scotland;
- ❖ 50% of Argyll & Bute households are off the gas grid compared to only 17% in Scotland;
- ❖ 4% of dwellings have less than 100mm of loft insulation and although this is better than the nation as a whole (6%) since 25% of heat is lost through a home's roof this has a significant impact;
- ❖ 31% of dwellings in Argyll & Bute were built before 1945 and consequently tend to perform poorly;
- ❖ In certain locations – particularly the smaller island communities - up to two thirds of dwellings are deemed sub-standard; and
- ❖ 75.6% of single pensioners in the Atlantic Islands are fuel poor

Additional issues include:-

- ❖ **Supply chain issues.** The number of installers is limited and there are vacancies in the sector due to losing European Union workers. The impact of Covid and Brexit has led to a shortage of building materials;
- ❖ **Total Heating Total Control meters.** The signal to total heating control meters will be turned off and a solution on how to mitigate against problems with this type of system is urgently required;
- ❖ **Delay in initiating a public energy company.** The Scottish Government's commitment to develop a public energy company in the last parliament with the aim of reducing energy costs was delayed due to the pandemic; however proposals for a National Public Energy Agency were announced in September 2021.

- **Older Traditional Properties**. There are high levels of pre-1919, stone-built houses in the area which lack energy efficiency measures (such as insulation) and are extremely hard and costly to heat;
- **High Fuel Costs.** These are typically associated with Argyll and Bute due to around 42% of the area being off the gas grid, resulting in greater dependence on more expensive heating measures such as electricity, or more unpredictable fuel types such as heating oil;
- **Low Income Levels.** Argyll and Bute suffers from a preponderance of low paid, seasonal jobs as it is a tourist location. This means that there is less disposable income for households and can mean that in extreme circumstances they are forced to choose to “eat or heat”;
- **Climate.** The weather in Argyll and Bute also plays a large role in fuel poverty, being characterised as a wet climate with harsh winds which have a detrimental effect on properties. Such climates tend to have more damp homes requiring more heat to reach a comfortable temperature;
- **Ageing Population.** An ageing population will also influence fuel poverty due to the increased time spent in their home; coupled with the warmer conditions required to make them comfortable and a common reluctance to install energy efficiency measures such as internal wall insulation and loft and cavity wall insulation due to the perceived intrusive upheaval of the work. Pensioners may also be on lower incomes and exhibit a lack of willingness to switch energy suppliers exacerbating fuel poverty.
- **Islands Areas.** Argyll and Bute’s islands all demonstrate high levels of fuel poverty, due to being off the gas grid and the inefficient construction types of the properties. This is exacerbated by difficulties in engaging local contractors from a limited pool of qualified operators for energy efficiency improvements, and/or excessive costs in transporting external contractors. These households are by nature widely scattered consequently fuel poor and affluent households can often be close neighbours; while coordinating services in the more remote and isolated locations will usually incur higher costs and face greater complexity (e.g. transport and infrastructure);
- **Health.** The health of a householder can impact on fuel poverty; and conversely poor health can be a direct result of fuel poverty. Poor health often implies that there is a requirement for a lengthier heating regime (in order to feel more comfortable in the home) resulting in high fuel bills. Furthermore, if a house is under heated this can lead to condensation, dampness and mould. These have the potential to exacerbate pre-existing health problems such as cardiovascular and respiratory conditions.

4.3.10 **Argyll & Bute Council Welfare Rights Service**: **A Changing Landscape 2016 – 2021** - Welfare Reform continued to have an impact over the period of the previous LHs, with changes in eligibility criteria and levels of benefit payments, including a three year benefit freeze. Universal Credit is now in place for all new claims for income related benefits, whilst there are many claimants who remain on the 'legacy' benefits, such as Job Seekers Allowance and Employment and Support Allowance. Whereas Universal Credit and tax credits saw a £20 per week uplift in payments due to Covid-19, those on the legacy benefits mentioned, did not. This uplift is being withdrawn from September 2021.

TABLE 4.7: Welfare Rights Service Annual Outputs, 2016-2021

Year	No of referrals actioned (clients)	No of claims, redeterminations and appeals	Financial Gain (£)
2016 / 17	1,949	713	£3,439,468
2017 / 18	2,022	670	£2,940,225
2018 / 19	2,172	765	£3,666,622
2019 / 20	1,930	563	£2,988,393
2020 / 21	1,376	562	£3,364,133
TOTAL	**9,449**	**3,273**	**£16,398,841**

Source: Argyll & Bute Council, Annual Welfare Rights Service Reports

4.3.11 The Scotland Act 2016 and the subsequent Social Security Scotland Act 2018 have allowed for existing disability benefits to be devolved to Scotland and administered through the creation of the new agency - Social Security Scotland. This is in addition to a number of new benefits being made available which began with the introduction of the first of the Best Start Grants in December 2018. Although Covid-19 has caused delay to the introduction of the Scottish disability benefits, the Child Disability Payment (Scottish replacement for Disability Living Allowance for children) has been piloted with new claims being accepted from November 2021. It is anticipated that all children currently in receipt of Disability Living Allowance will be transferred across to the new Scottish benefit by 2023. The replacement disability benefits for working and pension age people are to follow.

4.3.12 The Council Welfare Rights team continue to help residents navigate their way through this dual benefit system to ensure that their income is maximised and that all benefit entitlement is in place from giving initial and general advice, to making the claim and challenging decisions at Tribunal hearings. This is an essential service to help those in financial hardship, across all age groups. The successful financial outcomes help to mitigate child and fuel poverty and to assist residents of Argyll and Bute to live independently.

4.4 Climate Change

4.4.1 **Policy context – Mitigation and Adaptation**

Historically, Government climate change policy mainly focused on **mitigation** measures to tackle the causes of climate change. In recent years extreme weather events due to the climate crisis have increased in frequency, intensity, and impact. This can have devastating impacts on people, homes and other property, the economy and the natural environment. Recent data has highlighted that climate change is already happening and this view is echoed by the Royal Meteorological Society report "The State of the UK Climate 2020" which states: ***"Climate change has arrived. The world is now experiencing the dangerous impacts of a rapidly heating climate. And further warming is inevitable, even on the most ambitious pathways for the reduction of global greenhouse gas emissions. The World Meteorological Organisation (WMO) and the UK's Met Office have announced that there is now a 40% chance of the average annual global temperature reaching 1.5ºC above pre-industrial levels in at least one of the next 5 years. Only by preparing for the coming changes can the UK protect its people, its economy and its natural environment."*** This stark statement highlights that adaptation measures are now imperative as well as the previous mitigation measures.

Adaptation strategies accept that climate change is inevitable and identify the actions required in order to live with climate change while minimising the destruction and suffering that comes with it. Adaptions include actions such as developing and enhancing flooding defences, elevating infrastructure, and retreating from low lying areas or flood plains. Housing adaptions in respect of environmental factors (as opposed to health-based adaptations, in this context) need to be applied to both new and existing homes. Existing homes should be adapted to ensure they are low-carbon which is a mitigation measure. As well as being resilient to the changing climate this could include:

- planting green space (e.g. gardens and trees) to help reduce the risks and impacts of flooding
- green spaces also provide a cooling effect and reduce the amount of overheating
- air brick covers which can be used when there is a flooding risk to reduce the amount of water seepage into homes.
- Relocating appliances upstairs where possible
- Treated wooden floors would also make existing homes more resilient to flooding.

In new homes flood resilience and resistance measures could include:

- raised electrics,
- concrete floors and
- Greening outdoor spaces.

That is not to say that mitigation strategies will no longer be developed; on the contrary, since the last LHS the profile of climate change has dramatically increased as has Government's urgency to act. In 2019 the Scottish

Government declared a 'climate emergency' as they recognised the need for transformative change to mitigate against the enormous risks faced by communities due to climate change. Tackling climate change was elevated to the Scottish Government's key priority and they urged Local Authorities to have this at the heart of everything they do. In response Argyll and Bute Council established an interdepartmental climate change partnership, and Housing will play an important role in this work.

4.4.2 **The Climate Change (Emissions Reduction Targets) (Scotland) Act 2019** New legislation was passed by the Scottish Parliament in 2019, which built on the 2009 Climate Change Act. This Act placed a duty on Scotland to become 'net zero' by 2045, with an interim target of 75% reduction by 2030, and 90% reduction in carbon emissions by 2040. Realising these targets will take transformative change in how we all live and work.

4.4.3 **COP26 -** 2021 will also see Glasgow hosting the United Nations Climate Change Conference of the Parties (COP26). Experts see this as a critical opportunity for countries to make more ambitious commitments to a programme of dramatic changes which will prevent further climate damage. It will be imperative that this LHS can respond and evolve to accommodate the policy implications resulting from COP26, and this will be fully addressed in future annual updates of the strategy and in terms of local housing policy.

4.4.4 **Connectivity and the 20-minute community -** How we choose to live our lives affects carbon emissions. To move to net zero will again require a transformative change in many aspects of our lives. The Scottish Government have promoted the 20 minute community as one solution to reduce the distances we travel and the modes of transport we use. The 20 minute community aims to provide people with all of their daily requirements within a 20 minute walk or wheel from their home. In very remote, rural areas such as Argyll and Bute, to realise the benefits of a 20 minute community will require some adjustment due to the dispersed nature of some communities and constraints on transport links. Therefore connectivity will be a key consideration when planning new housing developments; for example the frequency of public transport and whether there is provision for cycle paths and walkways. This LHS, therefore, will promote the following actions:-

- When assessing new housing developments and the allocation of land for building new homes, the council will consider the carbon impacts of accessing services from these locations;
- The Council will promote the adapted 20-minute community ethos wherever practical, when areas are being suggested for new housing developments;
- Greater emphasis will be placed on pedestrian and cycle movement, with public transport favoured over provision of facilities for cars.

4.4.5 **Heat in Buildings -** Buildings contribute to 36% of the EU's carbon emissions and hence the decarbonisation of buildings is key to enabling the net zero target to be achieved. In the UK, homes account for 25% of carbon emissions. Most of the energy (36%) is used to maintain the building at the right temperature. Hence, low carbon heat solutions are key to ensuring that net zero ambitions are achieved. In response to this, the Scottish Government developed a draft Heat in Buildings Strategy, which was subject to consultation in 2021. The national strategy implies that at least 1 million heat pumps have to be installed by 2030, which equates to 200,000 per year to ensure the net zero target is met. This would require a dramatic increase in the number of heat pump installs each year.

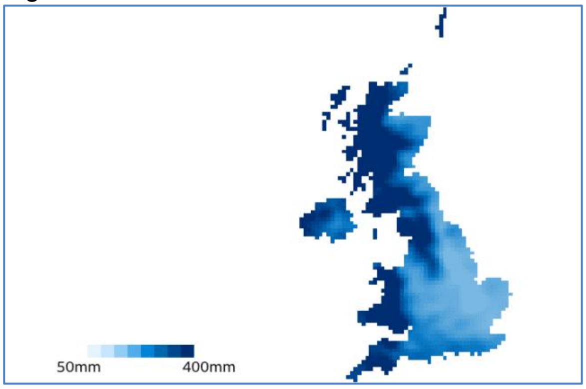
The related policy framework, which this LHS will aim to align with, includes:-

- **Heat Networks Scotland Bill -** Local authority planning departments have a duty to consider designations of heat network zones; although this is unlikely to be a viable solution for Argyll and Bute as we are unlikely to have any designated heat networks due to the low density of property.
- **Local Heat and Energy Efficiency Strategies (LHEES) -** These strategies will set out a long term plan for decarbonising heat in buildings and improving their energy efficiency across an entire Local Authority area by 2023. The Scottish Government are developing draft guidance and at this point the council can identify how it will address this statutory requirement.
- **Transition from gas -** This programme will prevent new gas boilers from being installed after 2025. One possibility is that the gas infrastructure is adapted to be used for hydrogen or blended gas (which are currently being trialled). There are also those who favour moving from gas to heat pumps. For many local authority areas the transition from gas to hydrogen or a heat pump is the biggest carbon savings a household can make. However, this is not the case in Argyll and Bute, as only small parts of the authority are currently on the gas grid. There is also a need to ensure that the transition from gas is just and fair, ensuring that no one is left behind. The transition offers the opportunity to not only reduce carbon emissions from heating homes but also reducing energy bills which will boost the economy and reduce fuel poverty. The carbon savings in Argyll and Bute as a whole are not likely to be significant, but that said, the impact on specific tenure types may be more significant. For example, private rented housing in towns are more likely to have gas heating systems. There is concern in the industry that older private rented properties will be removed from the market as the costs of upgrading the fabric of the building to have an effective renewable energy system would be financially unattractive. Consequently, effective permanent dwelling stock could reduce and greater pressures would then be placed on remaining stock and other tenures.

- **Future transition from oil –** The Scottish Government recognises how important the oil and gas industry, infrastructure, highly skilled workforce and supply chain are to Scotland. However, as indicated in a joint policy statement in 2021, the government noted that "to support the economy and communities that depend upon the sector, and to ensure we meet our energy needs sustainably, we must secure a transition that is truly just, maximises opportunities for decarbonisation, protects workers and their rights, but also fast enough to protect the planet".The Government is therefore planning to withdraw support for certain oil and LPG initiatives, and the impacts of transitioning away from oil should result in more significant carbon savings in Argyll and Bute. It is anticipated that a timetable for transitioning from oil may be fleshed out at COP26.
- **Renewable Heat Incentive (RHI) -** This programme is ending for new applicants in March 2022, removing incentives to transition to renewables. There will be a new scheme to replace it: the Clean Heat Grant Scheme, and it is hoped that this will encourage more households to transition to renewables.
- **Energy Performance Certificates (EPC) -** EPCs are a major obstacle to heat pump installations as they consistently underestimate the efficiency of heat pumps relative to other heating systems despite a wide range of research demonstrating both a reduction in heating costs and carbon emissions. There will be consultation later in 2021 on how to reform EPCs to address this issue; and the outcomes will inform future updates of this LHS.
- **New build Heat Standard -** The standard was consulted on in December 2020 and it is expected that from 2024 all new builds will be required to install zero emissions heating. This will have significant implications for the Strategic Housing Investment Plan programme as well as for private sector developments.
- **Decarbonisation Funding -** To encourage decarbonisation of social housing the Scottish Government have provided the "Social Housing Net Zero Heat Fund" and "Social Housing Decarbonisation Fund".

4.4.6 Argyll and Bute's Climate is changing.

Figure 4.8: Total Winter Rainfall 1991-2019

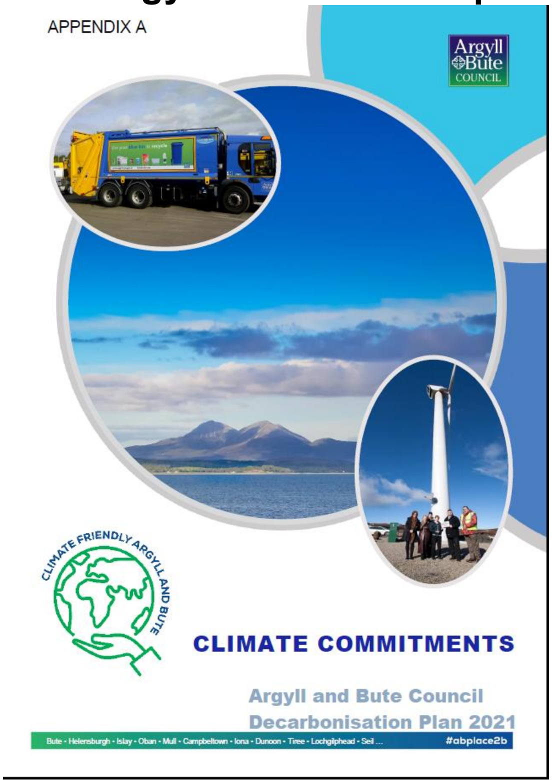


Source: Met Office website 2021

Argyll and Bute is one of the wettest parts of the UK. The level of increased rainfall here over recent decades has exceeded most other parts of the UK and this is set to continue. More rain will put pressure on drainage and sewage infrastructure as well threatening ecosystems and habitats.

Heavy and prolonged rain has particularly impacted The Rest and Be Thankful (A83 trunk road near Arrochar) causing landslides and road closures. Disruption to such important infrastructure has long lasting impacts on economic growth and the resilience of our communities; and also on basic supply chains, and transport of materials and contractors for instance. The impacts of more rain will also have an adverse effect on housing with increased levels of condensation, dampness and mould. Argyll and Bute has 80% of its population living within 1km of the coast, consequently rising sea levels and exposure from more extreme weather events is more relevant to our local authority than many other parts of Scotland and the UK.

4.4.7 Argyll and Bute's response to Climate Change

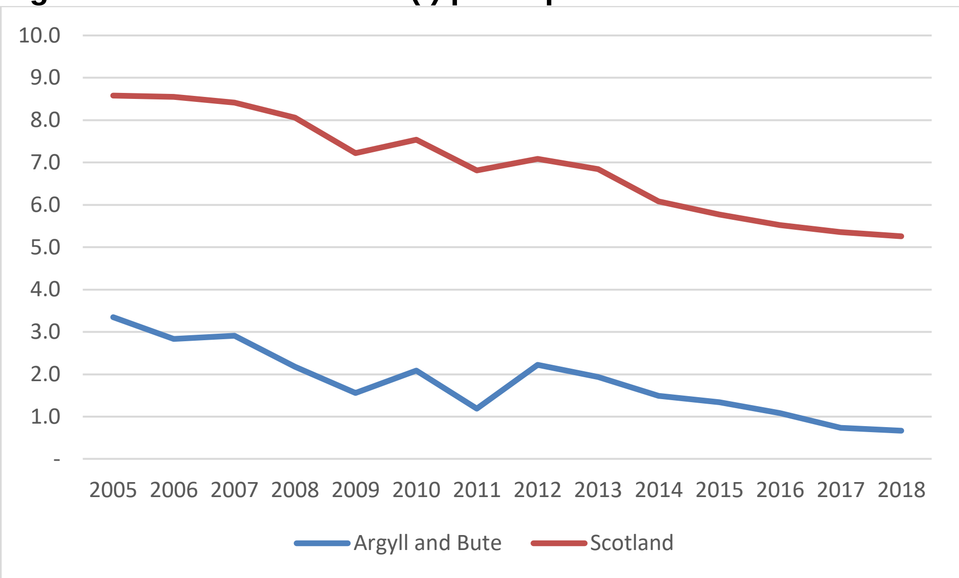


The Council published the Argyll & Bute Decarbonisation Plan in 2021, which sets out the route map for achieving net zero emissions. The Council has committed to 75% carbon reduction by 2030 and achieving net zero before 2045. The council will support a low carbon economy and develop partnerships and practices which promote low carbon behaviours. Housing Services and RSLs will lead on delivering the Energy Efficiency Scotland Programme (replacing HEEPSABS), within this framework and this will be monitored in terms of number of homes improved, and evidence of project delivery, The LHS Action Plan is fully aligned with this Plan.

- **Energy Generation from Renewables -** Argyll and Bute has long championed and been a leader in producing renewable energy with a total of 800 operational renewable sites in Argyll and Bute generating 1.5 GW of Renewable Energy. There is potential for energy generation to expand as the authority has had pilot wave energy projects and the Sound of Islay has been earmarked as a possible site for tidal turbines to harness energy from the tide. The Argyll and Bute Renewable Energy Alliance (ABRA) comprises key public and private sector partners and has supported the implementation of the renewable energy plan with projects such as the Council's wind turbine and a number of local communities have developed their own wind turbines, solar panels, hydropower turbines and biomass boilers which all help to generate energy locally, provide income, and support community investment and wider activities.

- **Argyll and Bute is a low emitter of carbon -** Argyll and Bute has a significant role to play in reducing the impacts of climate changes as the council area is predominately green spaces whether they be farms, crofts, woodlands, peatlands or coastal environments. All of these types of land use has a significant role to play in mitigating against climate change. Other experimental carbon capture projects are underway in the local authority area. With a sparse population and a low number of polluting sources, Argyll and Bute is already one of the lowest net producers of carbon in the UK and is already almost carbon neutral – far in advance of most other regions.

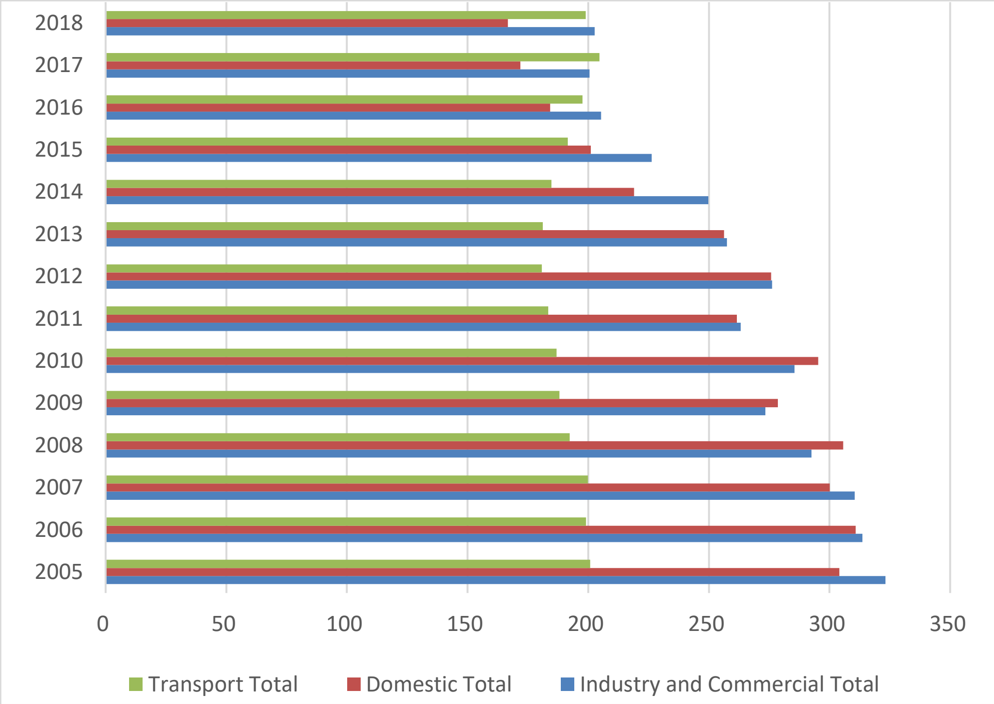
Figure 4.9: CO_2 Emissions (t) per capita in 2018



Source: BEIS (2020) Emissions of CO_2 for local authority areas, 2018 estimates

Nevertheless, there is still some way to go to reach net zero and so the council have produced a Decarbonisation Plan which outlines the further actions it will take to decarbonise. The plan supports and promotes activities undertaken by the Council's Climate Change Board, and the Council Housing Services will continue to ensure that this LHS is closely aligned with the Decarbonisation Plan moving forwards. The Council will continue to show clear leadership and lead by example in all that it does to address climate change, and this LHS has been developed to ensure this principle applies across the Housing Sector in line with all other sectors of the local authority. The critical aspects of greenhouse gas emissions in respect of the Housing Sector and related activity are Domestic Emissions; and as the following graph illustrates, $C0_2$ emissions have reduced by more than a third in both the industrial and domestic sectors since 2005. Although transport emissions declined and then increased, the 2005 and 2018 figures show similar levels of emissions. Domestic emissions which in the past exceeded transport emissions were by 2018 lower than transport emissions, and were in fact the lowest emitting sector in the authority.

Figure 4.10: Argyll & Bute CO_2 emissions, by sector, 2005-2018



Source: BEIS (2020) Emissions of CO_2 for local authority areas, 2018 estimates

4.4.8 Working in partnership – Argyll & Bute Energy Efficiency Forum

Climate change cannot be tackled by the council working in isolation: effective action requires a collaborative effort across many partners and stakeholders, and within the strategic housing framework, a key partnership is the Argyll and Bute Energy Efficiency Forum (EEF), which as of 2021 comprised the following members: Argyll and Bute Council Housing Services; Home Energy Scotland; ALIenergy; ACHA; Dunbritton Housing Association; Fyne Homes; West Highland HA; Local Energy Scotland; Argyll and Bute Care and Repair; Citizens Advice Bureau; Islay Energy Trust; and Iona Renewable. The EEF meets quarterly and feeds into the overarching Argyll & Bute Strategic Housing Forum. Via the EEF, Argyll and Bute Council will continue to support key partners with projects which will help to reduce carbon emissions.

4.4.9 **Achieving Net Zero in Social Housing - the SHIP New Build Programme -** A key principle of the Council's Strategic Housing Investment Plan (SHIP), and one of the prioritisation criteria for awarding development funding from the Council and Scottish Government, is that affordable new build homes should be designed and built to Greener Standards. RSLs in this authority pioneered the development of the innovative Passivhaus model of housing, at Innellan in Cowal for example, and currently another RSL is utilising SHIP funding to finance a new Passivhaus scheme in Garelochhead, which requires the home to have a 75% reduction in space heating requirements than a standard new build home. There are a number of other energy efficiency measures and initiatives being developed and piloted, such as district heating systems, within SHIP new builds and there is a presumption that all future new builds delivered by the SHIP partnership will achieve these standards wherever possible. It is recognised that new build housing delivered via the SHIP must remain affordable and that sufficient resources should be made available by the Scottish Government to deliver the net zero in the social housing agenda.

4.4.10 **Taking account of the carbon footprint for the home's whole life cycle -** Although new build homes can achieve lower energy consumption than many retrofitted older properties, new builds are not necessarily the solution to achieving net zero, as the carbon costs of the build have to be considered and these are almost always higher than the short to medium term carbon footprint of a property which has been retrofitted. The council has prioritised utilising existing homes by retrofitting energy efficiency measures.

4.4.11 **Home Energy Efficiency Programme Scotland: Area Based Scheme (HEEPS: ABS) and the fabric first approach** - The Council has advocated taking a **"**fabric first approach", in other words ensuring that a home is at the highest energy efficiency standards it can reasonable achieve. Improving the building's fabric is achieved through:

HEEPS: ABS - Homes in Council tax bands A-C are offered energy efficiency measures through the Argyll and Bute HEEPS ABS programme managed by Argyll and Bute Council. Properties in higher council tax bands, which were extremely energy inefficient also received energy efficiency measures if they met the eligibility criteria. This equated to almost £7.25m of investment in energy efficiency measures in the local housing stock. Since 2017, 1,147 households have received insulation measures through the HEEPs ABS programme. Insulation measures make homes warmer, reduce energy bills and decrease carbon emissions. As a result of installing insulation measures in 2018/19, 245.2 tonnes of carbon emissions were saved.

Table 4.8: Installation of insulation measures 2017-2021

	Households	Measures	Grant Spend	Total Investment
2017/18	279	375	£ 1,449,040.92	£ 1,633,828.17
2018/19	287	396	£ 1,872,094.78	£ 1,878,227.09
2019/20	416	477	£ 2,516,496.40	£ 2,648,420.95
2020/21	165	188	£ 1,010,901.75	£ 1,075,991.83
Total	1147	1436	£ 6,848,533.85	£ 7,236,468.04

Source: Argyll and Bute Council's HEEPSABS records.

However Argyll and Bute has a significant proportion of traditional homes, designated as "hard-to-treat", where it is extremely challenging to achieve energy efficiency standards. In some cases the homes are listed or are in a conservation area, and in these cases it is important to work in conjunction with agencies such as Historic Environment Scotland to develop a bespoke solution to improve energy efficiency while retaining the period features of the property.

- **Warmer homes project & Social Housing Decarbonisation Fund** Since 2020, Argyll and Bute Council has been supporting ACHA with their Warm Homes Project. £1million is funding external wall insulation to private homes in mixed tenure blocks. This supports ACHA's wider programme where they are installing over 1,000 air source heat pumps across Argyll and Bute. ACHA have also secured Scottish Government Social Housing Decarbonisation Funding to pilot a demonstrator project**.**

- **Installing Renewables** - Once the building's fabric is energy efficient, RSLs installed renewable technologies in a large proportion of their stock. Technologies such as heat pumps emit less carbon than fossil fuel alternatives. RSLs have also "greened" the electricity supply by choosing electricity which has been generated from a renewable technology thus ensuring that carbon emissions are further reduced.

- **Energy Redress Scheme** – ALIenergy's consumer comfort project is funded via the Scottish Government Energy Redress Scheme, and helps people with electric storage heaters in Oban to reduce their bills, improves comfort and delivers more flexible heating. In addition their Affordable Warmth service is also funded from the Energy Redress Scheme.

- **Local Energy Networks** - The Council is currently working with HIE, Scottish Government and the local community on Islay to explore possible options and scenarios that would assist in the delivery of local energy networks on the island to overcome grid capacity challenges. Additionally there is a proposed Heat Network project in Iona.

- **Flooding and coastal protection** - In 2020, the Council agreed to invest over £20m and commence works on the Helensburgh Waterfront Development to install new flood defences in the town centre. The Council will be reviewing both the flooding and coastal protection policies, ensuring climate change actions are included within these.

- **Peat bogs -** Farming practices and implementing housing and infrastructure projects have seen a reduction in peat lands. Healthy peat bogs perform a crucial role in the battle to curb climate change by sucking up carbon dioxide and locking it in. However, when dried out and sickly they do the opposite, releasing stored carbon into the atmosphere and driving global warming. Peatland restoration is a crucial nature-based solution to the twin crises of climate change and biodiversity loss. Other benefits include providing high quality green spaces and thus meeting some of the place standards ambitions. The Council and its development partners will strive to ensure that new housing projects do not diminish peatlands or result in the bogs becoming dry, but rather promote a programme of peatland restoration wherever possible.

4.5 House Condition

4.5.1 The **Tolerable Standard** for housing consists of twelve criteria, and failure on just one element leads to an overall failure. The table below details the twelve elements which residential dwellings must meet as a minimum, as designated in the Scottish House Condition Survey (SHCS).

Table 4.9: Tolerable Standard Definition/Criteria

Tolerable Standard – Property must meet all elements	
Is structural stable	Has satisfactory thermal insulation
Is substantially free from rising damp or penetrating damp	Has an adequate piped supply of wholesome water within the house
Electrical installations are adequate and safe to use	Has sink provided with satisfactory supply hot and cold water
Has satisfactory provision of lighting, ventilation and heating	Has a water closet or waterless closet suitably located within the house
Has satisfactory access to all external doors and outbuildings	Has fixed bath and/or shower and wash hand basin with hot and cold water
Has satisfactory facilities for cooking food	Has an effective system for drainage and disposal of foul and surface water

The tolerable standard was amended by the Housing (Scotland) Act 1987 (Tolerable Standard) (Extension of Criterion) Order 2019, to include two new elements relating to smoke and heat alarms, and carbon monoxide alarms. These new standards are due to come into force from 1 February 2022, subject to Parliamentary approval, and will be incorporated into future SHCS surveys.

According to the Scottish House Condition Survey (SHCS) 2019 survey, those dwellings which were below tolerable standard (BTS) across Scotland most commonly did so because they were:

1. Not free from rising/penetrating damp (13,000 or 33% of BTS dwellings);
2. Not satisfactorily insulated (8,000 or 21% of BTS dwellings);
3. Or had unsatisfactory provision for lighting, ventilation or heating (8,000 or 21% of BTS dwellings).

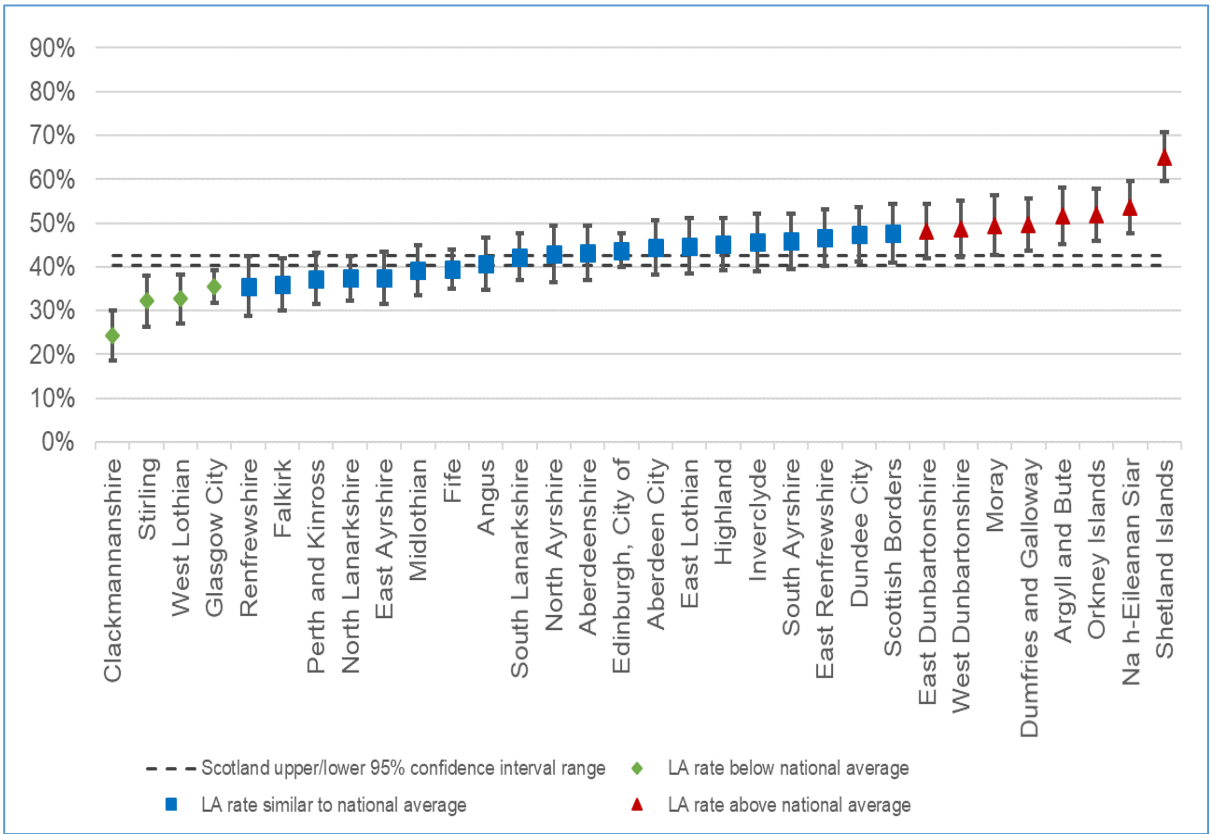
Whilst there is likely to be similar reasons for failure in Argyll and Bute; another predominant factor which contributes to properties being BTS, relates to a property 'having an adequate piped supply of wholesome water within the house'. Due to the number of private water supplies, particularly in rural and island areas, this could result in property failing the defined tolerable standard. The age of dwellings is also pertinent with older stock pre 1919 most likely to be BTS which is replicated across Scotland.

4.5.2 Due to low sample numbers within this authority, the SHCS is unable to produce the statistical data for properties which are BTS in Argyll and Bute; and the data that is recorded cannot be disaggregated below authority level.

Therefore statistical data on the Scottish Housing Quality Standard (SHQS) has been used as a proxy indicator to estimate the levels of potential BTS across Argyll & Bute, looking at properties which fail the SHQS because they require repairs to critical building elements. Whilst private dwellings do not have an obligation to meet SHQS, this measure provides a good indication of the overall stock condition as it takes into account 55 different building elements, under five broad headings including: it must be compliant with current Tolerable Standard; free from serious disrepair; energy efficient; have modern facilities and services; and be healthy, safe and secure.

4.5.3 The 2020 SHCS, records that house conditions in Argyll and Bute compare favourably to Scotland as a whole when taking into account urgent house repair and energy efficiency. However, the findings also suggest that over 72% of homes have some element of disrepair, and estimates that 1 in 2 homes in the area would fail the SHQS which is the regulatory measure for social house conditions. During the period 2017-2019, an average of **41%** of dwellings in Scotland failed the SHQS as recorded in the figure below. Argyll and Bute is one of eight local authorities who have failure rates higher than the Scotland average, with **52%** properties in our area failing SHQS standards. This is similar to other rural and island local authorities such as Comhairle nan Eilean Siar (54%), and Orkney Islands (52%), with Shetland Islands (65%) having the highest level of stock which would fail the SHQS criterion.

Figure 4.11: SHQS Dwellings failures (%, all tenures)



Source: SHCS 2017-2019 - 3 year average, 2021

4.5.4 The table below indicates that there has been reduction of 6% in the number of properties which have disrepair to critical elements across Argyll and Bute during period 2015-2019. With a significant decrease of 13% of properties that are in urgent disrepair, the results indicate that there is also a significant reduction in properties with 'extensive disrepair' although due to small sample size this needs to be taken into account.

Table 4.10: SHCS 3 Year Average 2015 - 2019

SHCS: 3 year average %	**All tenures –** % dwellings with disrepair to 'critical elements'		**All tenures –** % dwellings with 'urgent disrepair'		**All tenures –** % dwellings with 'extensive disrepair'	
	Scotland	**Argyll & Bute**	**Scotland**	**Argyll & Bute**	**Scotland**	**Argyll & Bute**
2015-2017	50%	48%	30%	31%	6%	7%
2016-2018	52%	47%	29%	25%	6%	8%
2017-2019	53%	42%	20%	18%	1%	n/a*

*sample size too small - no A&B data **Source: SHCS LA Reports, 2021**

N.B. Critical elements: Disrepair to building elements central to weather-tightness, structural stability and preventing deterioration of the property, such as roof coverings, or the structure of external walls. These are assessed according to the severity of disrepair. **Urgent disrepair**: Relates only to external and common elements, where urgent disrepair to these elements is recorded where immediate repair is required to prevent further deterioration to the building fabric, or health and safety risks to occupants. **Extensive disrepair:** Damage which covers at least a fifth (20%) or more of the building.

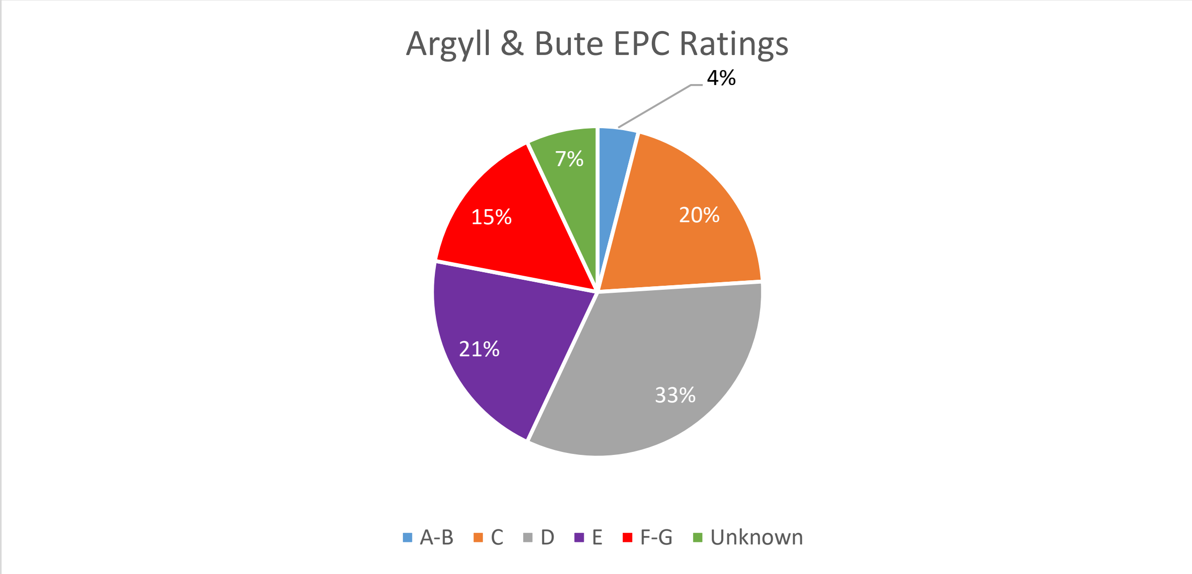
4.6 Energy Efficiency Standards

The Energy Efficient Scotland programme is the Scottish Government's main vision for fuel poverty and climate change to 2040, striving to ensure Scotland's buildings are warmer, greener and more energy efficient. In the route map, the Scottish Government set out how it intends to deliver on this ambition, including regulation for minimum energy performance standards in the nation's homes. The energy efficiency of a building is assessed formally via the Energy Performance Certificate (EPC) scheme which rates properties from A (very efficient) to G (inefficient). In terms of housing, the following targets have been set:

- By 2040, all Scottish homes achieve an EPC C (where technically feasible and cost effective)
- Maximise the number of social rented homes achieving EPC B by 2032
- Private rented homes to EPC E by 2022, to EPC D by 2025 and to EPC C by 2030 (where technically feasible and cost effective)
- All owner occupied homes to reach EPC C by 2040 (where technically feasible and cost effective)
- All homes with households in fuel poverty to reach EPC C by 2030 and EPC C by 2040 (where technically feasible and cost effective)

The current situation regarding EPC ratings in Argyll and Bute is highlighted in the following tables.

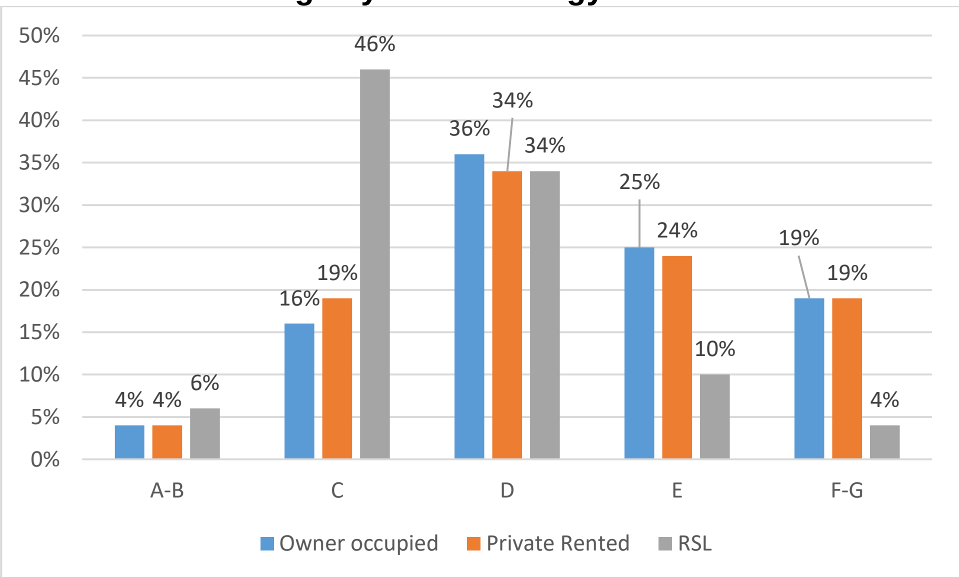
Figure 4.12: Argyll and Bute EPC ratings 2021



Source: Home Analytics, 2021

A considerable proportion (24%) of homes in the PRS sector have an EPC rating of E, while 19% have an EPC rating of F or G. A similar picture can be seen in the owner occupied sector with 25% having an E rating and 19% an F or G rating. The following graph illustrates the variations in EPC ratings by tenure.

Figure 4.13: EPC ratings by tenure in Argyll and Bute 2021



Source: Home Analytics, 2021

The Energy Efficient Scotland programmes fund works to private owner occupiers and private tenants who meet the eligibility criteria. All schemes can be accessed by contacting Home Energy Scotland.

SCHEME	TARGET GROUP	MEASURES
Warmer Homes Scotland	Targets lower income and vulnerable groups, typically those in receipt of passport benefits.	Range of energy efficiency measures and renewables.
Home Energy Scotland Loan	Available to homeowners. Loan is interest free up to a maximum of £32,500 with a range of cashback options. Max funding for energy efficiency measures is £15k, with a maximum of £17.5k for renewables	Can be used for renewables or energy efficiency measures.
Equity Loan Scheme	Currently delivered as a Pilot Project until 31/3/22. The Scottish Government will then decide if they are rolling it out nationwide. In Argyll and Bute Care & Repair is the delivery agent. Maximum borrowing limit is £40k and households must retain at least 30% equity in their property.	Allows owner occupiers to borrow money against the value of their property. Loan repaid on sale or death. Can be used for a variety of measures but at least 55% of the costs of the work must be for energy efficiency improvements.
Private Rented Sector Landlord Loan	Eligible individual landlords or businesses. Offers same funding limits as HES Loan.	Can be used for renewables or energy efficiency measures.
Energy Efficient Scotland Area Based Scheme	Eligible private home owners and private landlords	Insulation is the primary measure currently, and renewables will be secondary in future.

4.6.1 Scottish Housing Quality and Energy Efficiency Standards for Social Housing (SHQS and EESSH)

i) The original EESSH standard for social housing was introduced in 2014, and set out the minimum energy efficiency rating that landlords were expected to achieve across their housing stock by 2020. EESSH is intended to support the Scottish Government's vision of warm, high quality, affordable, low carbon homes and a housing sector that helps to establish a successful low carbon economy across Scotland. Not all social housing stock can be made compliant with EESSH due to the type of building fabric; location; or mixed-tenure issues resulting in some exemptions or abeyances. HOMEArgyll partners have strived to upgrade stock to improve home energy efficiency for tenants. The table below, shows the percentage of stock that is compliant in 2021 compared to the baseline figure in 2016.

TABLE 4.11: RSL Standard Compliance in Argyll & Bute

HOMEArgyll RSLs	EESSH		SHQS
	2016	**2021**	**2021**
ACHA (N.B. Earlier data revised in 2021)	75%	66.9%	60.4%
Dunbritton	89%	90.1%	94%
Fyne Homes	84%	98.2%	95.4%
West Highland Housing Assoc.	92%	96.9%	96.9%
A&B Total (est.)	**79.5%**	**88%**	**87%**

Source: RSL Updates to Council/ Annual ARC Returns

Around 0.5% of the HOMEArgyll stock is exempt from the SHQS (45 properties) and 0.6% are abeyances (55 properties). Primarily, all Scottish Housing Quality Standards failures or abeyances in RSL stock are based on issues of energy efficiency. Options Appraisals have or are being carried out by landlords to identify the best solutions (with the requirements and framework of EESSH2, see below, as a primary consideration). Some RSLs have considered property disposals, for instance, and in other cases works will be dependent upon a change in tenancy, where the main impediment is due to the reluctance of current tenants to have intrusive work done. The use of new and emerging technology is a continuous consideration for RSLs seeking effective solutions, particularly for hard to treat stock. Link Group, as just one example for instance, have installed biomass heating to all their properties and used latest Q-Bot robotic technology to install underfloor insulation to properties into which this equipment could physically fit. Generally, RSLs are meeting the costs of improvement works themselves, but will also explore any potential external resources that may become available to enhance this activity. Further details of specific projects are noted at section 4.6.2 below.

ii) **EESSH2 (post 2020) -** Despite significant investment and improvement to existing social housing stock to ensure compliance with SHQS and EESSH (where this has been practically possible) more remains to be done. The Scottish Government are striving to remove poor energy efficient properties as a driver of fuel poverty and have set ambitious targets to reduce climate change emissions and for homes to be as carbon neutral as possible, across all tenures. Following national consultation in 2018, the Scottish Government has developed revised proposals for new standards, post 2020. The new EESSH2 proposals include a target for social rented homes to achieve EPC Band B by 2032, with no detriment to environmental impact or air quality. It is also proposed that no social housing is let after 2025 if the EPC rating is lower than Band D. This is likely to be challenging for many social housing providers in Argyll and Bute, given that there is still not 100% compliance with the original EESSH.

4.6.2 **Social Housing Energy Efficiency Projects –** To address the challenges of delivering energy efficiency standards and wider climate change targets, the RSL sector, supported by the Council and other partners, continues to develop and implement a range of local projects, including the following:-

- The HOMEArgyll partners will continue to invest substantially in their existing stock to meet current and forthcoming regulatory standards, which will require a range of measures to improve the efficiency of properties. Whilst most improvement works will require to be funded from RSL capital and reserves, there have been a number of successful funding applications which have created opportunities to take forward retrofit of properties by working in partnership, attracting over **£5.5m** of external funding. Future funding streams will continue to be explored to maximise the investment opportunities.

- **Warm Homes Fund -** Working in partnership with SSE Energy solutions, ACHA is installing 845 Air Source Heat Pumps (ASHP) across the area. This is a significant investment in their stock of over £3m, including a Warm Homes Fund Grant of £1.619m. Works are ongoing and over 332 ASHP have already been installed.

- **External Wall Insulation Project -** This partnership initiative is funded from ACHA's own resources for their properties plus £2.3 million from the Scottish Government's Energy Efficient Scotland: Area Based Scheme administered by Argyll and Bute Council which will fund the private owner's works. The grant will be used by ACHA, in partnership with SSE Energy Solutions, to install external wall insulation to mixed tenure blocks of flats across Oban, Bute and Cowal, and Mid Argyll.

- **Department of Business, Energy & Infrastructure Strategy, Social Housing Decarbonisation Fund Demonstrator- BEIS SHDFD**
  In 2020 ACHA were successful in their bid for just over £1.7 million to upgrade 130 ACHA homes. This will include measures to increase SAP rating from E, F, or G to at least a B.

4.6.3 **Energy Efficiency in Private Sector Homes**

i) **The Energy Efficiency (Domestic Private Rented Property (Scotland) Regulations 2020 -** The proposed energy standards for private rented properties were scheduled to come into force on 1st April 2020, but this timetable has been delayed due to the impact of Covid-19. Nevertheless, it is imperative that landlords and owners start preparing properties to ensure that they will meet the required standards when they come into force. It is likely that all privately rented properties will still need to achieve minimum EPC E rating, increasing to an EPC D rating over the next 5 years. Primarily, this is likely to apply initially when there is a change in tenancy, but all properties will need to be compliant in the future. Argyll and Bute Landlords will continue to be kept informed of forthcoming regulations via the Landlord Registration Team, and there are a range of support mechanisms available for landlords to make the required improvements to properties, including advice and financial assistance. Home Energy Scotland provide tailored support and administer a number of schemes such as the Energy Efficient Scotland: Area Based Scheme and the Private Rented Sector Landlord Loan that can be accessed to install energy efficiency and renewable energy measures.

ii) In 2018, the Scottish Government consulted on **'Regulation of energy efficiency in private sector homes (REEPS)**'; and whilst separate regulations have not been produced, energy standards for private housing will be incorporated into wider energy efficiency and climate changes agendas. For example, to meet the targets to reduce greenhouse gas emissions by 2032, as set out in the Climate Change (Scotland) Act 2009, the Scottish Government aim to reduce emissions in the residential sector. They set out to achieve this by requiring:

- Where technically feasible, 60% of walls will be insulated and 70% of lofts will have at least 200mm of insulation by 2020; and the maximum appropriate insulation levels by 2032;
- 35% of domestic building heat will be supplied using low carbon technologies; and improvements to the building fabric of residential properties will result in a 15% reduction in domestic heat demand.

iii) The draft '**Heat in Buildings Strategy'** was published in February 2021 and this could have wide-reaching implications for homeowners across the UK. The strategy identifies a number of decarbonisation plans to help the UK meet its ambitious net zero target and updates both the Energy Efficient Scotland Route Map and the Heat Policy Statement; and sets out how the Scottish Government aims to meet climate change targets by transforming Scotland's homes and workplaces so they are warmer, greener and more efficient, whilst maximising economic opportunities, ensuring a just transition and addressing fuel poverty. The strategy will place a statutory duty on Local Authorities to have a '*Local Heat and Energy Efficiency Strategy (LHEES)'* in place by the end of 2023. The LHEES will set out our long-term delivery plan for decarbonising heat in buildings and improving their energy efficiency across the local authority area. The document also sets out the 2045 Pathway for Scotland's Homes and Buildings. At present, any new regulatory regime for heat networks must have low or zero emissions. Over the life of the LHS, changes to regulations will continue to be closely monitored and the implications for homeowners will be assessed in light of emerging guidance.

4.7 The Council's Scheme of Assistance (SoA)

4.7.1 The Councils Scheme of Assistance (SoA) which was introduced under the duties and powers set out in the Housing (Scotland) Act 2006, and sets out the strategy of support for owners to address properties which are Below Tolerable Standard (BTS) and in disrepair. Housing Improvement Officers work with closely with private owners, landlords and relevant partners, to address issues of poor property condition, common repair works, factoring, and, where applicable, the use of enforcement powers. Assistance ranges from provision of advice and information; to financial support to undertake disabled adaptations, common repair works, and bring empty homes back into use. The SoA provides a platform to take a practical approach to encourage and help owners to carry out repair and improvement works to their homes.

4.7.2 Argyll and Bute has volunteered to participate in a review of the Scheme of Assistance, together Scottish Government, Scottish Housing Network (SHN) and other stakeholders. The terms of reference are currently being drafted and it is proposed this will cover: what has worked well, what could be improved, and the effectiveness of the grant regimes, in the interest of seeking to promote equity and fairness across all tenures. Following the national review, as an action of this LHS we will update our Scheme of Assistance.

4.7.3 The funding which supports discretionary common repair grant assistance to private owners referred to in the Scheme of Assistance is via the council's Private Sector Housing Grant (PSHG). Due to funding challenges, this is likely to be more constrained, or possibly removed in the future, as is currently the case in other local authorities.

4.7.4 The Council has established **Area Property Action Groups (APAGs)** to enable a more integrated and proactive approach to addressing concerns regarding property condition, unsafe and problematic buildings within our communities. Partners include Housing Services; Building Control; Planning Department; Private Landlord Registration; Environmental Health; Amenity Services; Development Officers and Anti-Social Behaviour Coordinator. Officers work closely to identify issues with problematic buildings and neighbourhoods at risk of dilapidation; and to assess the most effective measures for engaging with owners or responsible parties. This has been recognised as an area of good practice, and we are aware a number of other local authorities have adopted a similar approach.

4.7.5 To help co-ordinate and support pro-active activity of APAG's, we have also established an **Enabling Budget**. This is a flexible fund coordinated by Empty Homes Officer that can be utilised by Officers to facilitate works that will lead to action to improve property condition, or bring properties back into use. Due to limited resources and budget constraints, this provides a valuable resource that minimises risk to Council if enabling or enforcement action is required. There are also a number of alternative financial streams that owners may be able to access to help them upgrade their properties. The council will strive to encourage the integration of energy efficiency when works are being undertaken to upgrade and renovate BTS properties. We will do this by providing advice, signposting, and promoting the range of improvement grants and loans available to support owners.

4.7.6 **Housing Renewal Areas -** The Housing (Scotland) Act 2006, has provision for local authorities to utilise various powers to address private sector property condition, such as, designating housing renewal areas, and serving of work notices, or maintenance orders. A ‘housing renewal area’ (HRA) is an area that has been identified by the local authority where the condition and quality of housing needs to be improved. This can consist of a few properties, or include a much wider area. Where an HRA is designated, there must be an action plan that sets out how the condition and quality will be improved. Whilst HRA’s are not currently used in Argyll and Bute; the APAG’s monitor the condition, and encourage action in areas where the condition and quality of housing is of concern. Pro-active engagement with owners to resolve matters is our preferred approach, with Officers only using statutory powers as a last resort when applicable and proportionate to instigate action.

The majority of owners will take reasonable steps to look after their property, or take action timeously when issues arise. In instances where there is significant disrepair and no response from owners, the local authority may use statutory powers such as Works Notices, or Maintenance Orders to address property issues, where there is a danger to the public, or it is deemed necessary. The overarching message is that private owners are responsible for the repair and maintenance of their assets; and the council will aim to coordinate a targeted Communication Plan to encourage and empower owners to maintain and repair properties before costly works are required.

4.8 Town Centre and Rural Settlement Sustainability

4.8.1 The importance and focus on our town centres has become more paramount and resources such as Scottish Government’s Town Centre Action Plan and associated funding initiatives, encourage and support regeneration activities. The condition of our town centres and communities are informed and monitored by a wide range of data sources and tools, many of which are covered by other elements of the LHS. Resources include: Area Property Action Group (APAG’s) case property lists; Conservation Area Regeneration Scheme (CARS) and Town Heritage (TH) building surveys; Council Housing Improvement Officer visits; Tenement Condition surveys; Place-making surveys; local Officer knowledge; and direct consultation with our communities.

4.8.2 The Council wants all towns in Argyll and Bute to be regenerated through collaboration and investment which seeks to ensure that the town centres are diverse, balanced, vibrant, economically viable, attractive, and sustainable. The diverse geography of Argyll and Bute also means that it is important to consider sustainability of the smaller village and rural areas, as well as town centres. The Council will do this by taking into account the local needs and circumstances of local communities and adopting an open and measured decision making process that considers the short and longer term impacts, to ensure that investment is fair and proportionate across the area. Regeneration plans will also take into account the ‘20 minute neighbourhood concept’, that people should be able to access the goods, services, and leisure they may need to live locally and thrive. Whilst Housing will play a crucial role to deliver 20-minute neighbourhoods, working with partners to ensure that there is good infrastructure and networks in place will be key to success.

4.8.3 Argyll and Bute have a successful track record of applying for significant funding from Historic Environment Scotland including Conservation Area Regeneration Schemes (CARS) and Town Heritage Initiatives (THI). Over the last 5 years, significant programmes of regeneration works have been undertaken in Dunoon, Rothesay, Campbeltown, and Inveraray – with over **£7m** of investment. These projects have enabled a number of properties in serious disrepair to be removed from Historic Environment Scotland’s national register of Buildings at Risk. New CARS and TH programmes in Helensburgh & Lomond and Lochgilphead will be the focus for the forthcoming years, attracting further substantial investment in the town centres. The Council will continue to maximise the investment in these areas by utilising any potential funding resources.

4.8.4 The local authority will also employ wider tools and resources to help understand, audit, plan, and improve town centres and communities, such as:

- **Understanding Scottish Places (USP) –** A tool which helps to demonstrate how the population is interacting with its surrounding settlements, and performing against a range of indicators and inter/dependency relationships. The USP can provide standard benchmark for measuring the health of our towns – with population of over 1,000;

- **Place Standard** – the framework is a collaborative tool, used to design and improve the quality of our places to ensure that they support communities and meet local needs;

- **Town Centre Toolkit** - Scotland’s Towns Partnership toolkit which has been designed to inspire anyone who wants to improve their town centre, from individuals, community groups, businesses and the local authority. The toolkit provides guidance on designing and planning town centres to be attractive, accessible and active, focusing on urban design, quality, sustainability, and use of town assets. https://towntoolkit.scot/

4.9 LHS Outcome Two: Key Actions and Targets

In summary, the agreed strategic objectives underpinning this Outcome include:

- Improving energy efficiency across all tenures by maximising the use of national funding programmes;
- Promoting opportunities for renewable heating measures and new technologies to householders throughout Argyll & Bute;
- Providing holistic advice and assistance to owners/tenants to undertake house condition/energy improvement/home safety works and co-ordinate funding options;
- Supporting and encouraging owners and landlords to meet existing and future house condition standards in private housing;
- Increasing partnership approach , active referrals to assist families in relieving fuel and child poverty including access to income maximisation advice services

In addition, the council and partners will address national priorities, legislation and targets by:

- developing a BTS Housing Strategy which supports a partnership approach and maximises national funding opportunities to support maintenance and regeneration;
- maximising opportunities for sharing information and training across partner agencies involved in tackling house condition, energy efficiency & poverty; supporting and encouraging RSLs to meet statutory house condition/energy standards;
- reviewing and revising the Council's Scheme of Assistance;
- working with partners to encourage and promote a net zero carbon approach to housing;
- working with partners and stakeholders to develop housing projects that improve stock condition to regenerate communities, including town centres and rural settlements; and
- developing proactive services and strategic planning structures which can respond effectively to new and emerging national policy agendas

LHS Outcome 2: Key Targets 2027
EEPS:ABS programme supports 1,400 private sector properties/households with energy efficiency improvements & achieves spend of £5m by 2027
Eligible RSL stock has made significant/appropriate progress towards the 2032 target of 100% compliance with EESSH2
Energy Efficiency ratings for A&B dwelling stock improved by 2027 – mean SAP increased & number of properties rated F or G decreased
Fuel poverty & Extreme Fuel Poverty is reduced below baseline levels (according to SHCS 2021)
100% of SHIP projects are assessed for their impact on carbon footprint, with prioritization given to most efficient proposals. Principles of "20-minute community" are embedded in new-build evaluation procedures, as far as possible.
Emerging National Strategy/policy fully aligned with LHS
PRS tenants' satisfaction remains at or above baseline levels
Income maximization – Minimum of £10m generated via Welfare Rights activity by 2027
APAG joint working results in property improvements in designated areas
Local Heat and Energy Efficiency Strategy (LHEES) developed & implemented by 2023 via close internal and external partnership working
Council's Scheme of Assistance (SoA) incorporating BTS strategy/policy fully revised & published by 2023/4.

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

5. LHS OUTCOME THREE
SPECIALIST PROVISION AND INDEPENDENT LIVING

LHS Outcome 3: Strategic Objectives:

- **Improved coordination and closer partnership working across Housing, Health & Social Care sectors;**
- **A range of Housing Options that contribute to the health, wellbeing and independence of those with particular needs;**
- **SHIP Targets for Specialist New Build Housing, including Wheelchair Accommodation, are met;**
- **Effective cross-tenure Adaptations provision to meet needs;**
- **Appropriate Assistive Technology/TEC to support more households living independently;**
- **Effective Support Services, including Care & Repair, in place;**
- **Planning for housing and housing services is based on robust data and information.**

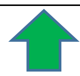
5.0 Introduction

This chapter considers the contribution that Specialist Housing Provision plays in enabling people to live well, with dignity and independently for as long as possible. This involves planning and services for persons with particular needs who require a range of specialist housing or support to continue to live as independently as possible in their communities. The particular client groups will include: older people; those with a physical disability; people with a mental health condition; people with a learning disability; young people; those leaving or requiring supported accommodation; ethnic minorities, including migrants, refugees, and Gypsy/Travellers; and armed services personnel or veterans; as well as other equalities groups with protected characteristics (in the terms of the Equalities legislation and guidance).

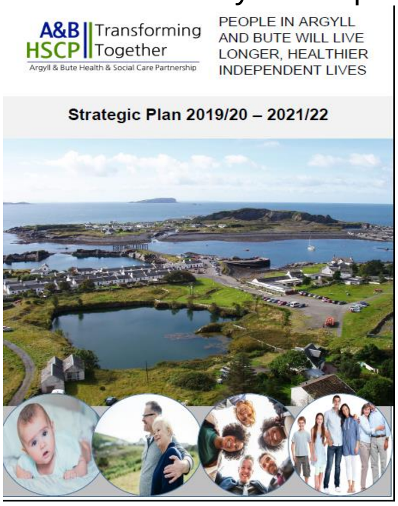
5.1 Progress with Specialist Provision & Independent Living, 2011-16

5.1.1 Positive progress has been achieved over the last five years of the previous LHS, with Council and key partners successfully promoting a housing strategy that prioritises accommodation and support services for those with an identified need for specialist provision; improving awareness of, and enabling access to, dedicated housing options services for those with particular needs; where possible, working together to consider alternative uses of existing stock to suit different client groups; and monitoring and facilitating regular engagement with equalities groups, including Gypsy/Travellers, in order to inform and improve service planning and delivery.

The following table summarises the progress made against key targets from the previous LHS.

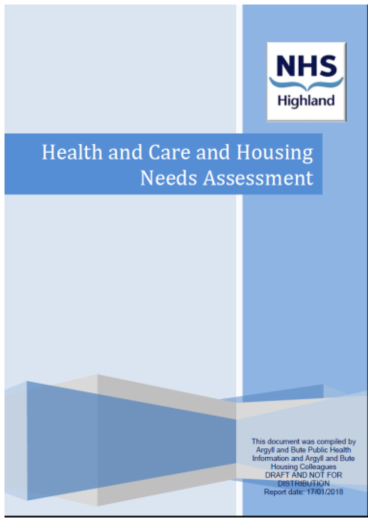
2016 Target	Outputs 2016-2021	Progress
Increased RSL stock of specialist housing (from 1,319 to 1,370+) by 2021	Estimated 5% increase to 1,378 specialist units (16% of total RSL Stock)	
10% of affordable SHIP new builds comprise some form of specialist provision.	15 specialist new builds in total (3% of total SHIP completions) including wheelchair, amenity, & elderly housing.	
800 applicants rehoused in RSL specialist accommodation by 2021	726 rehoused (16% of 5 year total lets & 91% of 5 year target – minor slippage due to covid restrictions on letting in 2020/21)	
1,000 RSL adaptations & 750 Private Sector homes adapted by 2021	**1,772** properties adapted (1,137 RSL + 635 Private homes) against combined target of 1,750 adapted properties.	
Telecare installations increased/ sustained	Joint working in respect of TEC in Housing has been formalised and progressed, and partners have signed up to the TEC Charter pledges; however better data sharing and reporting is required.	
Care & Repair Service completes 25,000 Housing Support Officer jobs &1,000 Care & Repair Officer jobs	27,824 HSO & 1,015 CRO jobs closed = **28,839** in total (7% above 5-year target despite covid restrictions in final year)	
Annual Gypsy/Traveller satisfaction survey completed. Sites meet national standards.	ACHA completed 2021 survey with 100% client satisfaction. Site standards met and investment for additional improvements secured.	
Further research on specific equalities groups completed to enhance the evidence base and inform the HNDA.	Completed research & liaison with Gypsy/Travellers; wheelchair users; veterans/military personnel; as well as ongoing joint work on needs of persons with autism and learning disabilities.	

5.1.2 Key to this progress has been the enhanced joint working across



Housing, Health and Social Care partners, at all levels and across all localities. Underpinning this has been the development and implementation of the Housing Contribution Statement which is incorporated within the Argyll and Bute HSCP's Strategic Plan, and is updated every three years. With senior HSCP management now represented on the Strategic Housing Forum as key stakeholders; the production of a joint Housing, Health & Care Needs Assessment which has informed the revised HNDA 2021;

and the council and RSLs working closely with colleagues from the HSCP on dedicated work strands such as the Care Homes & Housing Working Group; there is clear evidence of positive improvements across all sectors in terms of strategic alignment and operational service delivery on the ground. An exemplar outcome of this collaborative approach was the establishment of a dedicated Housing OT post, which provides a focus and primary conduit for engagement across the sectors.



.

Following a successful pilot period, the post was established permanently with funding from Council Housing Services and administrative management by the HSCP

5.1.3 While progress has generally been very positive across the range of actions and targets which underpin this LHS Outcome, a notable exception was the low proportion of new build homes delivered via the SHIP which were purpose designed to specifications above mainstream, general needs accommodation, and in particular the limited number of completions which are fully wheelchair habitable as well as accessible. Partially this was affected by the slippage in the development programme due to the pandemic in 2020/21, which meant that a significant number of specialist units within the Dunbeg scheme for instance were not completed within the original timescale. Nevertheless, this is an area which requires more concerted effort and focused collaboration between Housing and the HSCP and will be given even greater priority within this LHS. To that end, specific targets for wheelchair provision were introduced in 2020 and these will be promoted as a matter of urgency over the next 5 years, and as far as possible new build targets for specialist provision will also be encouraged within the private sector as appropriate.

5.2 Context – Particular Needs and Equalities Groups

The LHS focuses on the requirement for specialist provision rather than individual sectors of the population, given that specific equalities groups are no more homogenous than the population as a whole, and will have a range of needs and aspirations. On the other hand, individuals across different groups may share similar needs. Nevertheless, it is instructive to understand the context and the basic profile of key client groups within Argyll and Bute. Detailed analysis and evidence of these groups is contained in the Argyll & Bute Housing Need and Demands Assessment, 2021 available on the council website. In summary, key findings included the following:

5.2.1 In 2020, there were an estimated 925 units of specialist housing held by HOME Argyll partners with a further 453 units held by specialist housing providers including Link, Bield, Trust, Key Housing, Blackwood and Cairn. Total RSL specialist housing provision therefore totalled 1,378 across Argyll & Bute, amounting to approximately 16% of the total RSL stock.

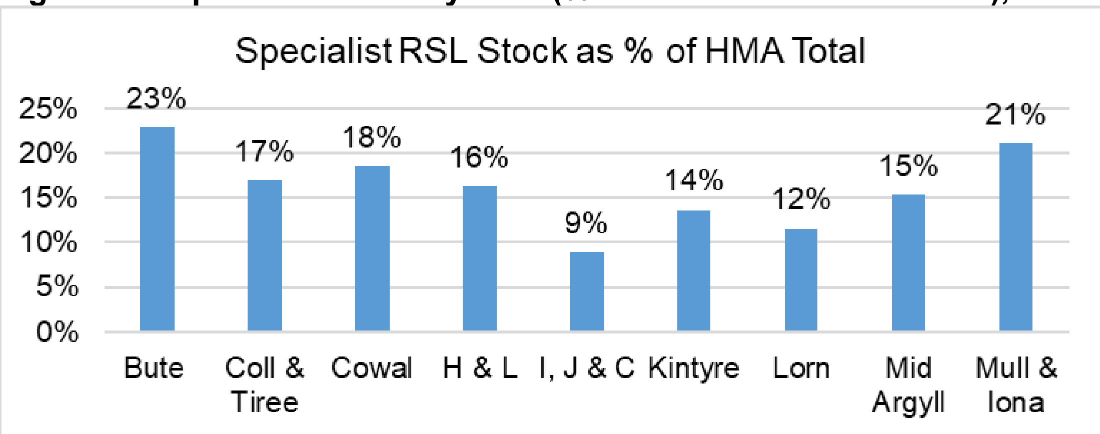
Table 5.1: Estimated Total RSL Stock by Property Type, March 2021

RSL	Total Stock	*Mainstream Stock*	*Specialist Stock*	*Specialist Stock as % of Total*
ACHA	5221	4855	366	**7.1%**
DHA	466	371	95	**20.4%**
Fyne	1617	1185	432**	**26.7%**
WHHA	790	758	32	**4.1%**
HOMEArgyll	**8094**	**7169**	**925**	**11.4%**
Other RSLs*	585	*132*	*453*	**77.4%**
A&B TOTAL	**8679**	**7301**	**1378**	**16%**

(* Some data estimated from historical returns to Council) **Source: RSL Annual Returns, 2020**
(**Fyne Homes Specialist Stock figures include properties with minor Stage 3 adaptations)

Bute and Mull & Iona had the largest proportions of specialist RSL stock, while Islay, Jura & Colonsay appeared to have the lowest proportion.

Figure 5.1: Specialist Stock by HMA (% of HMA's Total RSL Stock), 2020



5.2.2 Around 5% of the affordable housing supply available for allocation each year is specialist housing. This amounts to approximately 130 homes p.a. (N.B. 2020/21 is excluded from calculations given the anomalous circumstances and constraints on allocation during the lockdown period)

Table 5.2: HOMEArgyll Lets by Property Type, 2016/17 – 2019/20

House Type	2016/17	2017/18	2018/19	2019/20	4 Year Totals
All Types	1,019	884	928	849	3,680
Amenity for elderly	32	30	30	37	129
Housing with Support	3	3	2	2	10
Sheltered Housing	32	38	43	22	135
Wheelchair	14	5	3	2	24
General Needs	919	806	847	786	3,358
Gypsy/Traveller Site	4	2	2	0	8
Other (mainstream)	15	0	1	0	16

5.2.3 The HOMEArgyll waiting list identifies applicants with particular needs and health-related conditions which can be adversely affected by their housing circumstances. As of April 2020, over 94% of the eligible applicants either required or would accept mainstream, general needs accommodation. Only 90 applicants (excluding those with nil points and those on the internal transfer list) expressed that they required specialist provision and would *not* accept mainstream housing.

Table 5.3: HOMEArgyll Waiting List Applicants by House Type, 2020

House Type	% of Total Waiting List, 2020
General Needs	94.3%
Specialist Provision ONLY	5.7%
Housing with Support	5.5%
Wheelchair	6.2%
Amenity for Older Persons	11.8%
Sheltered for Older Persons	9.8%

NB. Applicants can select multiple options therefore %s do not sum to 100.

As part of the Housing Need & Demand Household Survey, local households were asked a range of questions on need for specialist forms of housing across Argyll & Bute. 4% of households with a life limiting illness or disability stated they do require specialist housing. This equates to 334 households across Argyll & Bute. Based on evidence from the HOMEArgyll Common Housing Register and the 2019 HNDA Survey, it is estimated that approximately 200-300 households may require specialist forms of housing across Argyll & Bute.

5.2.4 **Aids & Adaptation: Private sector** - Under the Scheme of Assistance, Argyll & Bute Council provides advice and grant funding to people with disabilities in the private housing sector to carry out adaptations to their home via Private Sector Housing Grant. Between 2016 and 2020, £2.9M of PSHG funding enabled 554 households to carry out adaptions across Argyll & Bute. The main type of PSHG funded adaptation in 2019/20 involved internal bathroom adaptations (62% of all installations). Over a quarter of the installations (26%) were in Helensburgh & Lomond; while 17% were in Cowal; 16% were in Lorn; Bute had over 14% of the total; Mid Argyll had 12% and Kintyre had almost 9% of the total. The Argyll & Bute Care and Repair service works at the interface of the Housing, Health and Social Care sectors, and during 2019/20 dealt with 5,566 individual referrals ranging from major/minor adaptations; telecare support; safety & security measures; and small repairs.

5.2.5 **Aids & Adaptations: Social Rented Sector -** Adaptations to social rented properties are funded from a separate budget administered by the Scottish Government. Between 2016 and 2020, £2.3M of Scottish Government Grant funding was allocated for the installation of 1,143 adaptations across 909 RSL properties, enabling households to remain independent at home. In 2019/20, two thirds of all subsidised adaptations in this sector related to the provision of safety rails 36% and bathroom/shower adaptation (33%).

5.2.6 **An Ageing Population -** With a projected population increase of over 25% for the 65+ age group in Argyll & Bute, there will be an increasing demand for housing or housing support for older people in the next 10 years. The HNDA Survey in 2019 revealed that just 8% of respondents aged over 65 would like or need to move home in the next 2 years, indicating a high proportion of older people who are settled in their current home. Of those who do want or need to move, 53% are aged 65-74, with 47% aged 75+. Overall this equates to approximately 900 older people who want to move home in the short term in Argyll & Bute. The HNDA survey also explored the needs for specialist forms of housing in Argyll & Bute including housing for older people. This question was posed to all those who stated that they had a life limiting illness or disability and revealed that 96% of households had no unmet need for specialist housing. The 4% of households with life limiting illness or disability who do require specialist housing equates to around 335 households across Argyll & Bute. Of this group, 52% require housing for older people, specifically sheltered, retirement, very sheltered or extra care housing; while only 33 individuals had a need for wheelchair housing.

Table 5.4: Unmet Need for Specialist Provision, HNDA Survey, 2019

Unmet Need for…	% respondents	Weighted Total	% unmet need
Accommodation with stairs	1.00%	96	29%
Sheltered Housing (with warden)	0.90%	80	24%
Retirement/Older Person	0.70%	62	19%
Residential Care/Nursing Home	0.40%	36	11%
Wheelchair Accommodation	0.30%	33	10%
Very Sheltered/ Extra Care	0.30%	27	8%
Total	**4%**	**334**	**100%**

Source: Argyll & Bute HNDA Household Survey, Research Resource, 2019

5.2.7 Families and Children in Poverty

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 for this issue is set out in the Child Poverty (Scotland) Act 2017; Fairer Scotland Action Plan, Scottish Government, 2019; Child Poverty Action Plan, NHS Highland/Argyll & Bute Council, 2019; Every child, every chance: the tackling child poverty delivery plan 2018-2022, Scottish Government, 2018; Children's & young people's service plan 2017-2020, Argyll & Bute Council / NHS Highland; and Young people's future health and the private rented sector, The Health Foundation/CIH, 2019, among others. In summary, the Child Poverty (Scotland) Act 2017 sets out four statutory, income-based targets (all after housing costs), to be achieved by 2030:

- < 10% of children are in relative poverty
- < 5% of children are in absolute poverty
- < 5% of children are in both low income and material deprivation
- < 5% of children are in persistent poverty

This LHS will support the ambitions of the Council and its partners to achieve these targets. 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 key element of the LHS process.

Argyll and Bute is one of the three local authorities with the lowest proportion of children aged under 16 in Scotland (15% of the total population in the area). In 2020 this group was estimated at 12,665 and over the next decade this number is projected to decline by 19% to 10,326. The population of children aged under 16 varies across local HMAs in Argyll & Bute, and future projections are also varied, with Coll & Tiree set to see a decline of 52% while Mull & Iona appears to see only a 3% decline in this age band between 2020 and 2030.

Table 5.5: Population Projections, 0-15 cohort, by HMA, 2020-2030

HMA	2001	2020	2026	2030	% Change 2020-2030
Argyll & Bute	17,052	12,665	11,240	10,326	-18.5%
Bute	1,271	814	682	587	-27.9%
Coll & Tiree	174	132	93	63	-52.3%
Cowal	2,718	1,934	1,686	1,493	-22.8%
Helensburgh & Lomond	5,139	3,778	3,259	2,983	-21.0%
Islay, Jura & Colonsay	746	465	422	406	-12.7%
Kintyre	1,641	1,151	1,026	897	-22.1%
Lorn	3,021	2,517	2,300	2,198	-12.7%
Mid Argyll	1,839	1,418	1,315	1,239	-12.6%
Mull & Iona	503	474	457	459	-3.2%

Source: **IS small area pop projections, July 2020**

In terms of housing need, the HOMEArgyll waiting list in 2020 recorded over 800 households with children under the age of 16 (one third of all active applicants) which equates to over 1,500 persons aged 0-15. The main concentration of households with children in housing need are in Lorn (254), Helensburgh & Lomond (160), and Cowal (137); however there are a number of these households across all HMAs, including the islands. The most common cause of housing need amongst this household category is “housing related health problem”, which makes up around 17% of this group; and “unstable and insecure housing circumstances”, at 10%; however there were also at least 8% of households with children under 16 on the waiting list that were subject to domestic abuse. During 2019/20, out of 814 applicants rehoused by the RSLs in Argyll and Bute, 289 included children which amounts to 36% of all lets that year; which is proportionately in line with the waiting list applicants with children (32% of all active applicants).

Considering homelessness in Argyll and Bute, in relation to children, in 2019/20 there were 76 single parent households (17% of the total homeless cases that year), and 21 couples with children (4.8% of the total). 16 applicants were in the category of “looked after children”, leaving care. At the year end, in March 2020, there were 117 registered homeless households in temporary accommodation, and of these 24 (20%) included children or pregnant women, totalling 55 children in all.

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; and the Scottish House Condition Survey provides evidence of key indicators by certain household types, including families. The 2020 Report reveals that:

- 43% of families in Argyll & Bute occupy dwellings that are off the gas grid;
- 25% of families in Argyll & Bute are in Fuel Poverty and 15% are in extreme fuel poverty;
- 47% of families in Argyll & Bute occupy dwellings that fail the Scottish Housing Quality Standard (SHQS) compared to only 38% in Scotland;
- 50% of families occupy properties with critical elements of disrepair and 28% of families are in homes with urgent disrepair.

To address these issues and to ensure that Housing Services and the Housing Sector as a whole continue to prioritise the health and well-being of children and young persons, this LHS remains directly aligned with the Argyll & Bute Child Poverty Action Plan, and will continue to seek to encourage reductions in household costs (via energy efficiency measures, affordable rent policies, property repairs and maintenance, and by increasing the affordable housing supply with an appropriate mix of property sizes and types) as well as supporting household income maximization where possible.

5.2.8 Armed Services Personnel and Military Veterans

Argyll and Bute Council is committed to strengthening ties between those who serve or have served in the armed forces and the communities in which they work and live. An Armed Forces Champion, an elected local Councillor, has been appointed by the council and has made a commitment to support local service personnel and their families. Key local organisations have been brought together by the council within the Argyll and Bute Community Covenant Partnership which meets quarterly to share knowledge, experience and expertise and to give active and positive support to the armed forces community. To this end, the council has also signed the Armed Forces Covenant.

Building on the Helensburgh & Lomond Housing Needs Study in 2018, as part of the HNDA process in 2019/20 Housing Services undertook a bespoke study involving further direct engagement with veterans' organisations and representatives of Armed Forces personnel from HM Clyde military base to ascertain their housing needs and priorities. Subsequently representatives of HM Clyde and Veterans Housing Scotland were invited to attend a LHS Housing Conference and participate in options appraisal exercises.

This work has directly informed the LHS. Veterans Housing Scotland is now represented as a core member of the Argyll & Bute Strategic Housing Forum to ensure the needs of this group continue to be identified and addressed.

Additional priorities for this LHS include:

- Working with the MOD base to ensure that new housing targets take account of the substantial increased accommodation needs resulting from the relocation of Armed Forces personnel from HM Plymouth, along with potential families and dependents;

- Working with Veterans Housing Scotland to improve housing information and advice services for these clients (the council's website now has a wide range of links to relevant local and nationwide specialist agencies for this client group);
- Monitoring the HOMEArgyll housing allocations policy to ensure due consideration is given to those who are about to leave or have recently left the Armed Forces;

- Exploring options to provide front line housing staff with specialised Armed Forces and Veterans training, awareness raising, and necessary information resources to deliver and enhance appropriate services;

- Ensuring Council homeless policies accept the MOD notice of service termination as proof of being threatened with homelessness;

- Continuing to work closely with the MoD, particularly to ensure that the Council is aware of, and can take account of, any changes to the MoD modelling identifying housing shortfall as a result of the expansion of HMNB Clyde. In addition the Council continues to discuss housing delivery options and development sites to address the shortfall in accommodation in specified housing market areas;

- Continuing to improve understanding and assessment of the particular needs of the veterans and armed forces communities, through ongoing consultation and stakeholder engagement with these sectors of the population and their representatives.

5.2.9 Ethnic Minorities

The ethnic minority component of the local population remains statistically and numerically very small, and the ongoing trends for these groups generally do not indicate any significant implications for the HNDA or LHS, or additional distinct needs that would vary from those of the general population; nevertheless this will continue to be monitored regularly and on a case by case basis. The HNDA Household Survey carried out by the Council in 2019/20 found just over 1% of the sampled households identified themselves as being other than “Scottish”, which is in line with previous national census findings for Argyll and Bute. In total this amounted to only 34 individual households. The majority of these were Polish (85%) with only one or two households identifying in another ethnic category such as: Indian, Indian Scottish or Indian British; Chinese, Chinese Scottish or Chinese British; Arab, Arab Scottish or Arab British; or another background. None of these households expressed dissatisfaction with their current home or community; none had a specific housing need; none said they needed to move and only 2 stated that they would like to move within two years. No particular cultural needs were identified in relation to housing.

Historically, the only potential issue that Housing Services and professional colleagues within Argyll and Bute have noted in regard to ethnic minorities is a need for access to translators/interpreters and appropriate targeted information materials on occasion. The Council continues to ensure that this need is addressed timeously and as required, and that language or cultural diversity does not present barriers or lead to inequalities in service delivery.

As detailed elsewhere in this strategy and in supporting materials, direct engagement has been proactively undertaken with the Gypsy/Traveler community who have been officially identified as an Ethnic Minority since the 2011 Census; and their particular needs continue to be closely monitored. In 2022 Housing Services funded a local post with the Minority Ethnic Carers of People Project, with a specific remit for Gypsy/Travellers.

5.2.10 Key Workers

A strategic priority for the Council is to encourage people to live and work in Argyll and Bute; to retain existing local residents and attract in-migrants in order to support local businesses, deliver public services and sustain thriving communities within a healthy and growing economy. The need for suitable housing options for a range of economically active households and individuals, across Argyll and Bute, was consistently identified throughout the development of the HNDA and LHS. Stakeholder engagement included two Housing/Business conferences which involved local employers, institutions, community representatives, and other agencies such as HIE; and there was a clear perception that a lack of appropriate housing was not only constraining the growth of the local business sector, but in some instances was seen as a particular challenge to the survival and sustainability of individual enterprises. In recent years, demand and enquiries from businesses and public sector employers for housing to attract staff appears to have increased. This has been a key driver of initiatives such as the housing component of Argyll & Bute's Rural Growth Deal, which will provide opportunities to address the ongoing accommodation needs of key and essential workers,

The definition of key and essential workers can be complex and varies according to specific needs of individual businesses and services, or communities. A national working group reviewing the issue of Affordable Housing for Key Workers in 2015, for instance, decided that a 'key worker' should be defined as a public sector employee who provides an essential service. (As well as workers in the public sector, it was noted that this definition could also apply to low paid employees in the private sector/ service industries who are also providing essential services.). Housing allocation policies have often tended to focus on key public sector roles such as teachers, police, and health workers (doctors, nurses etc.) when giving priority to "essential" workers; however the experience of the Covid-19 pandemic highlighted the wide range of jobs that are actually vital to the sustainability of communities, particularly in rural and island areas. With this in mind, the Rural Growth Deal Housing Group formulated an initial suggestion that a **key worker is defined as a worker we need to attract to the area to fill key jobs** and an **essential worker needs to live in the area to provide a service.**

The Council will continue to work closely with local employers on local solutions – across both the public and private sectors – in recognition that both employers and key workers need to have confidence that appropriate housing will be available at the right time, in a suitable place, and at a cost that will be sufficiently affordable. The LHS partnership will strive to deliver this goal as far as possible. The Council will also encourage HOMEArgyll partners to operate a Common Allocation Policy that is flexible enough to accommodate changing needs over time as the nature of an essential service can cover a wide range of functions and salary bands, which can also change over time.

5.3 Specialist Provision and Independent Living

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

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

5.3.2 In terms of general terminology and definitions, the following tend to be used for key forms of specialist provision for persons with particular needs.

Amenity	Designed for older/disabled people and based on the standards of general needs housing with some additional features (e.g. space standards, handrails, bathroom features, etc.). There is no warden and a community alarm may or may not be fitted.
Ambulant Disabled	Designed for people with disabilities who are not confined to wheelchairs. Built or adapted to general needs housing standards but has level or ramped approach, WC and bathroom at entrance level and other special features.
Wheelchair Housing	Designed for people confined to wheelchairs. It is built or adapted to give extra floor space, whole house heating, and special bathroom, kitchen and other features.
Sheltered Housing	The design is based on the standards for general needs housing with all the additional features of amenity housing PLUS a warden service may be provided and an emergency call service should be provided.
Very Sheltered/ Extra Care Housing	This generally has all the features listed for sheltered housing but will usually have special bathroom facilities. A greater level of care and support is offered through the service of extra wardens, full-time carers or domiciliary assistance and the provision of meals.

Discussions around housing models suitable for particular Health & Social Care clients also tend to focus on “**Core and Cluster**” provision. This usually refers to a staff unit or hub providing ongoing support for a number of 'satellite' houses or flats for people of a similar client group (such as Learning Disabled or Autism), who generally require less intense support from the staff team.

a) Accessible and adapted housing

a1) In Argyll and Bute there are a range of property types that are commonly defined as accessible housing. These include amenity disabled and amenity elderly accommodation; ambulant disabled; medium dependency; and other specially adapted properties. Ground floor accessible mainstream housing may also be considered within this category. Generally most new build in the social rented sector will be designed to lifetime/varying needs standards that allow for future adaptations to meet occupants' needs as they may change over time. Adaptations to properties can include both large and small-scale provision; ranging from minor modifications such as grab rails, up to major property extensions or re-modelling work. Common adaptations can include: low level appliances, stair lifts, wet rooms, adapted doorbells, smoke alarms and so on. Ensuring the right provision can reduce the need for personal care services, as well as the need for admission to a hospital/care home, or the move to a purpose-designed property. Currently, the funding streams for adaptations are tenure-specific and there are variations in the processes for delivering adaptations to RSL or private sector properties. The Council provides mandatory and discretionary grant assistance for adaptations in the private sector, primarily delivered via the Care and Repair service; whereas individual RSL adaptations are funded via a separate, central budget administered directly by the Scottish Government. Recently potential constraints on both RSL and private sector resources have been highlighted in Argyll and Bute by local Occupational Therapists and social landlords.

a2) Accessible and adapted housing will be suitable for

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

a3) Strategic Proposals for Accessible or Adapted housing

i. There are roughly 4 applicants per available let in the RSL accessible housing stock, and a clear indication from consultation that persons with low to medium dependencies prefer mainstream accommodation. Approximately 240 HOMEArgyll applicants require this type of accommodation, around half of whom define themselves as disabled. Only 9% of the disabled waiting list applicants would NOT accept mainstream housing as an option. Around 190 applicants were actively seeking an adapted property to improve their situation.

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

iii. There is evidence of ongoing need and demand for adaptations to existing properties in both the private and social rented sectors. Research suggests less than 2% of households may require some form of adaptation, which equates to over 700 across Argyll & Bute. This is likely to increase as the population ages. Historically, public sector investment in adaptations has managed to address private sector need but more recently there is evidence of delays and lengthening waiting times in this sector and current levels of Private Sector Housing Grant may need to be enhanced to sustain the delivery of adaptations in this sector over the next 5 years. There is also persistent need to secure additional funding to address the level of potential need in the RSL sector. Ultimately, this Council supports a move towards a tenure-neutral approach to the provision of aids and adaptations.

iv. An outstanding action from the previous LHS is to develop and enhance a local register of adapted properties (initially within the RSL sector) as a resource to enable disabled people to better match their requirements to the properties available. The HOME Argyll partnership will continue to pursue this approach with the Housing OT coordinating and mapping this exercise, to develop an effective database of adapted properties and monitor use over the life of this strategy.

v. The Council and its RSL partners will work to develop and promote a consistent and coordinated communication, information and advice plan to help applicants fully understand the options available to them and to provide training and awareness raising across Housing, Health and Care sectors.

vi. Research findings indicated that some RSLs experienced lower demand for amenity housing in certain rural and island communities. This was confirmed by the waiting list demand and re-let figures. Ongoing monitoring will continue to fully understand the future demand for this type of specialist housing in these settings and whether current supply represents an oversupply in certain localities. A further review of existing stock is required to ensure it is fit for purpose to address current and emerging needs, either through a programme of refurbishment and reconfiguration, or through a policy of rationalisation.

b) Wheelchair Accommodation

b1) In its guidance regarding the setting of targets for the delivery of wheelchair accessible homes across all tenures, the Scottish Government states clearly that this means homes suitable for wheelchair users to live in which should as a minimum comply with the design criteria indicated as a 'basic' requirement for wheelchair users, as outlined in the Housing for Varying Needs (HfVN) guidance (column 'B' in 'Summary of Design Criteria'). Argyll and Bute Council accepts this definition and approach to wheelchair housing and aims to include the design criteria indicated as 'desirable' (column 'D' in 'Summary of Design Criteria') wherever possible.

b2) The focus is on provision for all wheelchair users within Argyll and Bute, including families with disabled children; young adults; disabled parents with dependent children; adults who acquire a disability, either suddenly or over time, and who use a wheelchair as a result of an accident, incident or illness; and older persons. Purpose-designed, fully habitable wheelchair housing is suitable for individuals who use a wheelchair all the time or occasionally, both in the home and externally. Some wheelchair users or other persons reliant on equipment such as wheeled walking frames indoors or mobility scooters externally may also benefit from this type of home; however other housing models may be more appropriate to their specific needs.

b3) **Strategic Proposals for Wheelchair Accommodation**

i. Positive progress has been made in collating, monitoring and assessing data on this client group, however there is still a need to continue to evaluate and improve the quality of data in respect of wheelchair provision in Argyll and Bute, early in the life of this LHS. Up to 80 households with a wheelchair user could have an unmet housing need, and while the majority of need could be met via adaptations and turnover in existing stock, there is a requirement for some small-scale new build solutions. A target for new build wheelchair housing has therefore been set at 5% of public subsidised completions. All SHIP schemes will as a matter of course therefore consider the potential requirement for wheelchair units in discussion with the Council and the Health & Social Care Partnership, supported by the involvement of the Housing OT.

ii. It is recommended that in principle this wheelchair target is also applied to private sector new build development, as far as possible. In part this will be explored further and encouraged via the positive relationship that has been developed, during the NPF4 engagement, with the national agency for private developers, Homes for Scotland. In addition we will liaise with other Local Authorities facing similar challenges, through the Scottish Housing Network LHS Forum. Given the acknowledged challenges in delivering and monitoring these targets in private sector developments, close liaison with Planning Services and the HSCP in the context of the implementation of NPF4 is likely to be critical in progressing this objective.

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

c1) The main focus here is on the need for sheltered and extra care accommodation; and housing designated as "retirement" by certain RSLs: i.e. in general, those schemes which still provide some form of warden or support service on site. The strategy is also required to consider the provision of traditional care homes and residential homes in partnership with the HSCP. Hostels and refuges may also fall under this category of supported provision; however, in general, medium dependency and extra care or progressive care stock without onsite warden/support service is included in the accessible and adapted category of provision. Nevertheless, as noted throughout the HNDA, there are often variations and overlaps across the range of definitions and terminology used by different landlords and providers, as well as across the local housing, health and social care sectors in this authority. The Scottish Government definitions of sheltered and very sheltered housing will apply in this context; however, within Argyll and Bute the designation of extra or progressive care housing and retirement homes tend to be rather flexible and less clear cut. A key action for the initial years of this LHS will be to rationalise and formalise the terminology around Specialist Provision.

c2) **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 psychiatric nurse, or general nurse, social worker, physiotherapist, care assistant, or housing support officer among others.
The supported provision in this section would be suitable mainly for older people requiring assistance in their daily life; those with a physical disability, learning disabilities, autism or mental health issues; and people with other long-term limiting health conditions which might be affected or exacerbated by their living conditions.

c3) **Strategic Proposals for Supported Accommodation**

i. It is expected that the majority of needs of the ageing population will be met from existing homes and in the private sector. The delivery of adaptations and care & support services will help to alleviate a significant proportion of this need and should minimise the requirement for new build solutions. With up to 4 applicants per available let in this sector of the RSL stock, demand is moderately high. The 2021 HNDA estimated potential demand for around 375 supported housing units and an average annual supply (RSL turnover) of around 110 lets, giving a net need for 265 additional homes**.** It remains however a continuing policy decision to prefer alternative models of supported accommodation, rather than sheltered housing as it has been traditionally defined.

ii. The overall target of ensuring that around 10% of all new build should cater for particular needs (with half of that target, i.e. 5% of all completions, comprising some form of supported or accessible housing) will be retained for this LHS but reviewed on an annual basis via the SHIP process. A degree of provision is likely to be required across all HMAs, but Lorn is a potential priority area.

iii. Despite demographic trends, there has been a decline in the need and use of Care Homes in this authority, and it is anticipated that this trend will continue. The Housing sector will continue to liaise with Health & Social Care to monitor and address any potential unmet need in the future; and current emerging need must be confirmed and specified by the HSCP as a matter of urgency. This should include specific locational, design and capacity requirements for "core & cluster" models of provision where RSL involvement is likely to be required.

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

d1) There are a wide range of relevant care and support services available across Argyll and Bute, to enable residents to live independently in their own, primarily mainstream, home. These are services generally unconnected with the forms of specialist housing outlined in previous paragraphs. These services will include:

- Telecare/Telehealth and community alarms;
- Home helps; support workers
- Carers;
- Handyperson/ Care & Repair;
- Social workers;
- Welfare Rights; and
- Housing support services (primarily funded by the Council and delivered by the agencies Carr Gomm and HELP).

d2) These services are available for anyone living in their own home (across all tenures, albeit often the focus is on the private sector), but needing care and/or support to continue to live independently. This will comprise older persons including those with dementia; young adults and looked-after children leaving formal care; persons with mental health issues, those on the autistic spectrum, and people with learning disabilities; and families with other particular needs.

d3) **Strategic Proposals for Care & Support services**

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

ii. Telecare/Telehealth services will be sustained at appropriate levels as far as resources allow. Council and partners will continue to promote the principles set out in the Technology Enabled Care (TEC) in Housing Charter.

iii. There is a modest unmet need from around 1% of the population in Argyll & Bute for specialist forms of care and support, including regular contact with social services, health or other caring organisations. Cowal has the highest requirement for home care but a small degree of unmet need is apparent in several HMAs.

iv. The main services required across Argyll & Bute are home care (primarily with housework but also to lesser extent with personal care); help with shopping; OT and physiotherapy; and support from local voluntary and community organisations or carers. Use of these services will be closely monitored to ensure a good understanding of the demand; what unmet needs persist; and the most sustainable model to meet these needs. In principle, these services will be sustained and, if possible, enhanced to ensure homes remain sustainable for all residents.

v. There is a potential gap in relation to information and advice on available housing options for older people and others with particular needs; though less than 1% of those who would like or need to move cited lack of information as the main reason for not moving. The previous HNDA recommended that the LHS and the HSCP Strategic Plan should include the development of an enhanced housing options approach for those with particular needs, and highlight the need for support through informal networks of family and friends, alongside the provision of high quality information and advice service at a local level. While some positive progress was achieved over the last 5 years, further work would be beneficial to improve these services.

vi. Recruitment and retention of home care and support staff continues to be challenging across Argyll & Bute, particularly in rural and island localities. All relevant agencies should ensure through procurement procedures that salaries and terms and conditions are not affected to the extent that it prohibits recruitment, or quality of care and retention of staff. Suitable, affordable accommodation, both permanent and also possibly on an interim basis, will also be an important factor in addressing the needs of these key workers.

vii. Persons with Learning Disabilities and those on the autism spectrum constitute a small but significant client group with a degree of persistent unmet need. This could be met via “core & cluster” model housing and enhanced levels of personal support in existing stock. Liaison with RSLs in order to assess potential for reconfiguration of existing units for this purpose will be promoted and any specific needs will be identified early in the SHIP process when new builds proposals are being developed. The early involvement of support providers for complex conditions like Autism could also possibly prevent some individuals being placed out of area, and help with the repatriation of those currently placed outwith the area who need/would like to return.

viii. The needs of disabled children and younger adults are implicitly included in the assessments and strategic proposals outlined throughout this chapter, particularly in respect of wheelchair and supported accommodation; adaptations; and care and support services. However, these will be monitored and reviewed, and further investigation of specific requirements for these groups will be carried out jointly by Housing Services and the Health & Social Care Partnership, over the life of this LHS. A key requirement is to ensure that all property types, specialist and mainstream, remain affordable and that appropriate care and support services are available and accessible to the most vulnerable households, with particular consideration given to the needs of young children.

e) Development Planning for Specialist Provision

e1) Planning is crucially influenced by the HNDA and the LHS Supply Targets; and LDPs will continue to reflect the need for site allocations, including any specific requirements for specialist provision, as directed through this framework. Historically, planning powers have been utilised on occasion to allocate land specifically for specialist provision, for example in the case of the progressive care centre on Mull, and where a need is identified this remains one potential measure to facilitate such provision.

e2) Findings and recommendations from the previous LHS and HNDA generally remain valid. The majority of older people in Argyll & Bute will not move or will choose to meet their needs in the private market by moving to smaller/more manageable accommodation or to be closer to family to receive support. This is particularly true of the more affluent owner occupiers who are likely to have sufficient equity in their existing homes to meet their need in the private market. However, suitable, appealing homes for those wishing to downsize are in limited supply and new supply in the private market is unlikely to directly address the needs of older people without intervention; rather it will develop mainly to meet the need of family households and first time buyers.

Overall there are a limited range of available options within the owner occupied and private rented sectors. Promotion of development in planning terms rests with the local authority (and National Park in designated sub-areas), however delivery does not. Given this and that over time a proportion of housing is likely to be delivered within private developments, it is recommended that the use of planning policy will be considered to encourage the provision of homes suitable for older households and others with particular needs as part of all new build developments. Clearly there will be challenges in developing and implementing such a policy as the provision, particularly of bungalows, is often deemed to be 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.

e3) Given that the retrofitting and subsequent removal of aids and adaptations in existing homes is often not cost effective, developers of new build schemes will be encouraged/required to consider development to the criteria in the Lifetimes Homes Standard across all tenures, and in all medium-to-large scale projects consideration must be given to the delivery of the 5% target for fully accessible and habitable wheelchair accommodation. On smaller sites, the requirement will be applied flexibly as appropriate.

f) **Site Provision – Gypsy/Travellers and Travelling Show People**

f1) Site provision relates to either permanent or temporary (transit) sites and pitches, for caravans and mobile homes, with communal facilities, which may be required to address the accommodation needs of Gypsy/Travellers and/or Travelling Show People. This will include sites suited for residential and yard storage/ maintenance areas, as well as ensuring appropriate access to the sites. The primary sites are likely to be "official" public sector provision, but could also include private sites and parks. It should be noted that a proportion of Gypsy/Travellers in Argyll and Bute do seek permanent housing in mainstream "bricks and mortar" homes which are delivered and accessed through standard channels and procedures. Gypsy/Travellers also require similar access to a range of public services as do the rest of the resident population, including health and education. They may also require additional care and support and in Argyll and Bute this is coordinated through the work of dedicated outreach nurses with a remit for this client group; while further specialised support services are delivered by the national organisation MECCOP, with a local base in the Oban area.

f2) This provision is primarily aimed at those defining themselves as Gypsy/ Travellers. This is not a homogenous group but it is now recognised as a distinct ethnic sector of the population. Travelling Show People are not an ethnic minority and do not seek this status, however they do have a distinctive cultural and historic identity.

f3) The 2011 Scotland census was the first to include Gypsy/Travellers in the ethnicity category; and at that time there were 96 Gypsy/Travellers in Argyll and Bute, which was 2% of the Scottish total. There is no comparative dataset available at this time until the 2022 census is complete. There are currently two official Gypsy/Travellers public sites within the authority area, a reduction due to closure of the Torlochan site near Dunoon in 2016/17. Both remaining sites are owned and managed by Argyll Community Housing Association. All pitches have access to an amenity block which are equipped with washing facilities, electrical connections, under-floor heating, and are fitted out with units for storage. The average weekly pitch rent in Argyll & Bute remains below the Scottish average: at £52.17 in 2020. Capacity at both sites has also reduced due to the changes to site licences and fire regulations relating to the spacing between caravans/trailers. It is planned that proposed site improvements will address the reduction in pitches in some part, subject to full consultation with the community. As at 31st March 2021, all available pitches were occupied.

Dunchologan, by Lochgilphead - The site had **14** pitches and current capacity has been reduced to **7** units.

Bayview, Benderloch, by Oban - The site had **8** pitches and current capacity has been reduced to **4** units

The Council retains a statutory duty to assess the accommodation and support needs of Gypsy/Travellers, and to ensure that appropriate provision is available. ACHA has received financial support towards the upkeep of the official sites in the form of a grant award from the Council's Strategic Housing Fund. This has been reduced since 2018/19 to reflect the reduction in provision. Grant levels for the last five years are summarised below.

Council Grant provision for maintenance of TP Sites

Year	2016/17	2017/18	2018/19	2019/20	2020/21	5 year Total
Grant	£39,660	£41,228	£31,001	£28,939	£29,338	**£170,166**

f4) **Support Provision for Gypsy/Travellers -** The ACHA Gypsy/Travellers Strategy, updated in 2019 (available at: Gypsy Travellers Strategy Document) sets out the services and support available to tenants. The strategy seeks to improve, develop and manage quality and efficient services to Gypsy/Travellers living on their sites. ACHA staff continually engage with the residents on site and an annual satisfaction survey is undertaken. The Scottish Housing Regulator (SHR) monitors tenant satisfaction levels and reports on these annually. ACHA perform exceptionally well with 100% satisfaction levels compared to a Scottish average of 71% in 2019/20. Specialised outreach support services are also delivered by MECCOP (Minority Ethnic Carers of Older People Project), which is available to those resident on site or living in mainstream housing. This service supports Gypsy/Travellers to access mainstream services, direct support and advice, and promotes wider inclusion into the community. MECOPP also support Argyll and Bute Council and ACHA with community engagement in relation to support and site improvements. The Council and HSCP also provide two Advanced Nurses - Vulnerable Groups in Argyll and Bute who are able to assist Gypsy/Travellers households to access health services and support.

f5) A dedicated Education Gypsy/Travellers Area Support Officer is also available and engages with children and young persons via the local school system. The Education Department are participating in the STEP - Scottish Travellers Education Programme - with local high schools to raise awareness and try to eradicate discrimination within Education.

f5) **Private sites and Unauthorised Camping** - There are currently no private Gypsy/Travellers sites in Argyll and Bute; and there have been no planning applications for the development of such provision over the last 5 years, which tends to support the HNDA research findings that there is currently no need or demand for a private site in the area. There are periodically incidences of roadside stopping and unauthorised encampment reported across the area. These are often on land owned by Forestry and Land Scotland (FLS) and whilst not identified as a significant issue, local officers will try and engage with the households when incidences are reported and encourage them to move on to a regulated site and offer support where required. These are generally short stays by transient Gypsy/Travellers households and there is insufficient evidence to suggest any requirement for the provision of a transient site in Argyll and Bute.

f6) **Travelling Show People** are a distinct community from Gypsy/Travellers, and may have different needs. Show People require permanent sites for accommodation and storage and maintenance of equipment. Currently there is no authorised site provision exclusively for Travelling Show People in Argyll and Bute, and the HNDA research and consultation with the Guild for Travelling Show People did not identify any requirement for such provision. This is consistent with previous research which has not identified any unmet need or demand from this group. The situation will continue to be monitored throughout the duration of the LHS.

f7) **Strategic Proposals for Gypsy/Travellers and Travelling Show People**

i. ACHA have undertaken improvement works on both the registered sites to ensure they are compliant with the minimum site standards. Whilst the sites meet regulatory standards, it has acknowledged through engagement and HNDA consultation that further works are still required on both sites to modernise and improve the overall conditions and amenity space for residents. This will be taken forward with an application to the Scottish Government's national £20m capital funding in line with their 'Improving the Lives of Scotland's Gypsy/Travellers (2019-2021) Action Plan', which is designed to help drive improvements to Gypsy/Travellers accommodation and sites. The Council will work closely with ACHA to take forward options for short and long term improvements to the sites. The Gypsy/Travellers community and MECOPP will be fully consulted to ensure that changes will make meaningful differences for residents.

   An initial funding allocation of £108,726 which ACHA received via Argyll and Bute Council in March 2020 was secured to deliver short term site improvements. Following consultation with tenants, a number of short term improvements were agreed. The temporary reduction in the number of pitches at Dunchologan and Bayview will also allow the community more flexibility to live within their cultural needs if for example they require more than one van/trailer/caravan in each pitch. Short-term site works will focus on aspects such as: installation of SMART LED lighting; broadband; general environmental upgrades including introducing a drying green; grass area, trees and shrubs to soften landscape; and, if budget allows, improvement works to fill potholes on access road.

The next stage of proposed site improvements will involve more extensive consultation to ensure that proposals will meet the varying and longer terms needs of the Gypsy/Travellers community. The HNDA engagement identified a desire for permanent housing provision on sites, which is not currently available. Mechanisms such as the Place Standard Tool, Option Appraisal exercises and design guides being developed by the Scottish Government will be used to ensure that any planned reconfiguration or development of the sites will be done in a co-productive way, with Gypsy/Travellers fully involved from conception through to design elements and implementation. Expression of interest for capital funding in Year 1 or 2 of this LHS has already been submitted to the Scottish Government and it is hoped that following consultation, proposals will be developed and a formal bid for funding submitted.

ii. While the evidence suggests that the existing official Gypsy/ Travellers sites should be sufficient to meet demand, there is a need to increase the number of available pitches on or adjacent to these sites, at least back to recent historic levels, with a minimum of 22 pitches.
iii. 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.
iv. There is however a need to ensure that the existing sites fully meet the standards set out in the national guidance and that adequate communal facilities, infrastructure and access are maintained. In addition, consideration will be given to supporting residents to utilise nationally available resources to develop facilities such as play areas within existing sites.
v. Care and support needs should be sustained at least at current levels, in particular as delivered by MECCOP and the Advanced Nurses-Vulnerable Groups.
vi. A formal, dedicated working group including key partners and stakeholders should be established to oversee and monitor delivery of these recommendations and to improve provision in general for this client group.
vii. Requirements for particular needs both on and off site should continue to be monitored and assessed.
viii. Future reviews of the HOMEArgyll common allocation policy and application process will ensure that due consideration is given to the diverse needs of the Gypsy/Travellers community.
ix. Further research will be carried out on the needs of transient households.
x. Explore options to improve public transport links and the potential for a bus stop at the Dunchologan site to provide safer access for those without transport.

5.4 Housing and the Integrated Health and Social Care Partnership

5.4.1 The Argyll and Bute Housing & Social Care Partnership was established in April 2015, bringing together local health services and adult social care services, among others. Integration is designed to improve strategic planning, strengthen cross-sectoral links, use resources more flexibly to better meet need, and to shift the balance of care towards prevention and community-based settings. In respect of the overarching national Health and Wellbeing Outcomes which underpin the HSCP agenda, the LHS is particularly aligned with the following:

"***People, including those with disabilities or long term conditions, or who are frail, are able to live, as far as reasonably practicable, independently and at home or in a homely setting in their community*****"**.

5.4.2 The HSCP are represented at the Strategic Housing Forum and since 2015 positive cross-sectoral links have continued to flourish to enable Housing to be an effective partner in delivering solutions to households with specific needs. Housing is represented at the following strategic working groups:-

- The HSCP Strategic Planning Group
- The Care Homes and Housing Board
- The Learning Disability Steering Group
- The Alcohol and Drugs Partnership
- The Adult Protection Committee
- The Technology Enabled Care (TEC) Steering Group
- The Commissioning and Market Facilitation Working Group

5.4.3 The HSCP's second Strategic Plan was published in 2019 and covers the period 2019 – 2022. The joint vision continues to be '**People in Argyll and Bute will live longer, healthier, independent lives**'. Housing Services carried out a Joint Housing, Health & Care Needs Assessment with the HSCP which was published in 2018 entitled 'What is the need for specialist housing provision in Argyll and Bute for those accessing health and social care?". The vision of the document is that "**People in Argyll and Bute with social care needs have access to housing options that maximise their health, wellbeing and independence**". Health and Social Care, Argyll and Bute Council Housing Services and RSL partners will work to achieve the aims and objectives of the joint assessment process throughout the duration of this Local Housing Strategy and beyond.

5.4.4 The Argyll and Bute Housing Contribution Statement

The current HSCP Strategic Plan 2019-2022 incorporates a Housing Contribution Statement which sets out the shared outcomes and priorities that have informed both that plan and the LHS. In summary these are as follows:

Shared Vision for Housing, Health and Care 2019-2022

"People in Argyll and Bute with health and social care needs have access to housing options that maximise their health, wellbeing and independence"

Shared Outcomes and Priorities 2019-2022

Five key aims

1. There is appropriate and sufficient housing available in each local area to meet the needs of people living there.

2. People are aware of the availability of different housing options to enable them to make appropriate choices, and are supported to do this if necessary due to learning disability or physical and mental health conditions.

3. Health and Social Care, Housing Association and Argyll and Bute Council Housing officers are able to work effectively together to promote early housing options appraisal and early intervention and adaptations as required.

4. Waiting lists for RSL properties (and in particular specialist provision) are managed as efficiently and effectively as possible to maximise availability of existing properties.

5. Planning for housing and housing services is based on robust data and information.

In 2022, following slight delays due to the impact of the coronavirus pandemic, a new HSCP Strategic Plan and Strategic Commissioning Plan will be launched with a fully revised Housing Contribution Statement, covering the period 2022/23 – 2024/25. The new shared outcomes and priorities are also embodied in this section of the LHS, and the key actions and objectives are summarized at 5.5 below.

The revised Housing Contribution Statement will be available as an annex to the HSCP Strategic Plan, and, from mid-2022, as a stand-alone document on the council website at: Local Housing Strategy and Housing Need and Demand Assessment (argyll-bute.gov.uk)

5.4.5 **Housing Occupational Therapist** - In 2018 Housing Services jointly funded a dedicated Housing Occupation Therapist (OT) post with the HSCP. The post was made permanent in March 2021 and achievements to date include:-

- A joint training programme for housing and health staff has been delivered across the local authority area in partnership with IHUB
- A formal framework has been established for joint locality-based housing & health group meetings, and improvements to adaptations services
- Supporting and coordinating the work of the LHS Team to engage and consult with wheelchair users to assess needs and identify strategic priorities.

Future activities include:-

- Working with RSLs to assist in the assessment of the health needs of waiting list applicants, to ensure best use of existing housing stock
- Taking on a local Ambassador role for the Scottish Federation of Housing Associations Inclusive Living Project
- Working with RSLs in relation to new build housing projects to ensure that identified health and housing needs are met.

5.4.6 **Mental Health/ Addictions Housing Practitioner**

Building on the success of the Housing OT post Council Housing Services and HSCP are working in partnership to develop a Mental Health/Addictions Housing Practitioner post. This post will help build links between services to ensure that vulnerable households across Argyll and Bute can access the support they need to sustain their accommodation**.**

5.5 LHS Outcome Three: Key Actions and Targets

The requirement for specialist provision will be met by:

- Delivering the vision and objectives set out in the Argyll & Bute Housing Contribution Statement; and fully implementing the joint Housing and HSCP Action Plan to be coordinated by the dedicated Housing OT;
- Ensuring effective provision of sufficient and appropriate aids and adaptions to meet identified needs across all tenures;
- Maximising the use of assistive technology to allow people to continue to live independently in their own communities and working with partners to deliver the TEC in Housing charter;
- Continuing to work with Care & Repair and other partner agencies to deliver effective services across Argyll & Bute that support independent living;
- Delivering SHIP new build targets for specialist housing provision, including wheelchair targets; and ensuring early engagement with HSCP in the design process;
- Monitoring and encouraging regular engagement with equalities groups, including Gypsy/Travelers, to inform service improvement

In addition, partners will focus on early engagement and intervention to meet need for specialist provision by: coordinating intelligence sharing, improving awareness of support services; and having forward planning conversations with individuals and their families.

LHS Outcome 3: Key Targets 2022-2027
At least 10% of affordable new builds should comprise some form of specialist provision, including 5% specifically for wheelchair accommodation
The overall stock of specialist housing in the RSL sector will be increased
Identified needs for adaptations to existing homes will be addressed within the life of the strategy
The proportion of households who are elderly, contain vulnerable children, or have a disability, achieve a similar or higher rate of positive outcomes via PREVENT1 assistance than the general population.
Official Gypsy/Traveler sites meet the recommended national standards
Levels of Gypsy/Traveler satisfaction with sites & services will be sustained or increased
Further research will be undertaken on specific equalities groups as required, including any particular needs of disabled children and younger adults, to enhance the evidence base and inform future updates of the HNDA

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

6. LHS OUTCOME FOUR
HOUSING OPTIONS, INFORMATION & SUPPORT

6.0 Introduction
6.1 Progress in Preventing and Addressing Homelessness, 2016-21
6.2 Homelessness – the Context and Challenges
6.3 The Rapid Rehousing Transition Plan (RRTP)
6.4 The Housing Options Approach
6.5 Housing (Tenancy) Support
6.6 Temporary and Supported Accommodation
6.7 Housing and the Community Justice Agenda
6.8 Key Actions and Targets

LHS Outcome 4: Strategic Objectives

- Protocols in place for persons leaving institutional settings
- An effective Housing Sector response to domestic abuse
- Rural Housing First initiative implemented in Argyll and Bute
- Identify, address and monitor rough sleeping
- Positive Housing contribution to the community justice agenda
- Person-centred, holistic & trauma-informed Housing Support services
- Strategic approach across Housing, Health & Social Care services to tackle homelessness
- An integrated model of support with HSCP aligned to the RRTP
- Accessible, proactive housing information & advice services
- An effective supply of temporary accommodation maintained
- A communication plan and social media strategy to raise public awareness of housing advice and homeless prevention services

6.0 Introduction

This chapter focuses on the provision of effective information and advice on the range of Housing Options and Support that is available to meet housing need and demand in Argyll and Bute. The primary strategic objective is to alleviate extreme housing need, particularly homelessness, through a clear focus on prevention and by facilitating access to appropriate temporary and permanent accommodation, and supporting households to maintain tenancies. To achieve this, we will need to continue to sustain and enhance partnership working across sectors and agencies.

Strategically, there is a clear and direct link between this LHS Outcome and the following outcomes in national Scottish Housing Charter 2017

- **Outcome 7** that requires social landlords to work together to ensure that *people looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them*
- **Outcome 8** social landlords ensure that *tenants and people on waiting lists can review their housing options*
- **Outcome 9** social landlords ensure that *people at risk of losing their homes get advice on preventing homelessness*
- **Outcome 12**, that requires local authorities to perform their duties on homelessness so that: *homeless people get prompt and easy access to help and advice; are provided with suitable, good-quality temporary or emergency accommodation when this is needed; and are offered continuing support to help them get and keep the home they are entitled to.*

In 2021 the Scottish Housing Charter is being reviewed, with the Scottish Government due to publish an updated Charter in the spring of 2022. Argyll and Bute Council have participated in the review process and this Strategy will work to align to any new emerging actions from the review.

In 2019 The Scottish Housing Regulator introduced a requirement to produce and publish an **Annual Assurance Statement** which gives the Council's elected members an opportunity to scrutinise the work of Housing Services in relation to homeless services, in addition to the Annual Housing Services performance reports which are presented to the 4 Area Committees covering the local authority area, as well as being reported quarterly to the Argyll & Bute Strategic Housing Forum..

6.1 Progress in Preventing and Addressing Homelessness, 2016-2021

6.1.1 Since the launch of the previous LHS in 2016**,** Argyll and Bute has seen steady progress in its key aim of preventing and tackling homelessness. The overall number of households presenting as homeless reduced by 12%, from 476 in 2016/17 to 416 in 2020/2021. This represents only 1% of all households in Argyll and Bute, and is lower than the Scottish average.

Overall progress against the key targets is summarised below:-

2016 Target	Outputs 2016-2021	Progress
Over 80% of homeless households secure a positive outcome	82% of homeless cases closed over last 5 years secured permanent housing or alternative positive outcome.	⬆
At least 50% of all homeless applicants allocated RSL homes are rehoused within 26 weeks	On average, 56% of homeless applicants receiving an RSL allocation per annum were rehoused within the target 26 weeks.	⬆
At least 50% of those seeking Housing Options service (PREVENT 1) receive positive outcomes	Over the 5 years, an average of 62% of Housing Options approaches received a positive outcome.	⬆
Protocols in place to ensure Looked After children & Care Leavers have adequate access to housing	Formal "Leaving Care Housing Options Protocols" fully implemented.	⬆
The Average stay in Temporary Accommodation is no more than 160 days	The average stay over the 5 years was 167 days, but in 2020/21 the average stay had increased to 205 days.	⬇
90% or higher satisfaction for clients in Temporary Accommodation	Annual satisfaction with temporary accommodation failed to achieve 90%, with an average of around 80%.	⬇
Nil breaches of Unsuitable Accommodation Order (HL2)	Nil incidence was recorded.	⬆
75% of persons leaving custody are supported to secure suitable housing	On average over the 5 years, 59% of ex-offenders presenting to the Council as Homeless secured a positive outcome.	⬇
Incidence of Rough Sleeping remains < 11%	Incidence of homeless cases sleeping rough within previous 3 months = 10%	⬆
100% of homeless cases assessed for support needs & at least 80% of departures from Housing Support Service are planned	100% of homeless cases were assessed for support needs; however only 72% of those leaving support services were planned departures.	➡

6.1.2 Homeless prevention continues to be supported by the successful implementation of the Housing Options approach which utilises a bespoke IT management system with an Enhanced Housing Options Module. In 2019/20, 1,404 households approached the housing options service for assistance. A range of preventative measures and services are currently in place to prevent households from falling into homelessness or extreme housing need in the first place. These include, among others:

- ✓ A dedicated Housing Support coordinator and targeted Tenancy Support services – in 2019/20 there were 342 new households requiring support. The main areas of support related to accommodation and to social and economic well-being; however many also had issues around employment, health or safety and security

- ✓ Mediation services – Housing Services staff continue to make referrals to mediation to help young people maintain good relations with their parents. The table below illustrates the positive impact of the mediation service in relation to homeless applications from young people:-

Table 6.1: Homeless Applications, Young Persons, 2015-21

Age	2014/15	2020/21	% Change 2015-2020
16-17	23	14	-39%
18-25	110	89	-19%

Source: Argyll & Bute Council Management Records

Mediation is also used to resolve neighbour disputes and common repair issues which may otherwise have resulted in homeless applications;

- ✓ Housing Services continue to operate a Rent Deposit Guarantee Scheme helping households to secure tenancies in the private sector ;

- ✓ The Council continue to work to a 26 week target for allocations to homeless households by partner RSLs.

- ✓ A Leaving Care Housing Options Protocol was launched in 2019

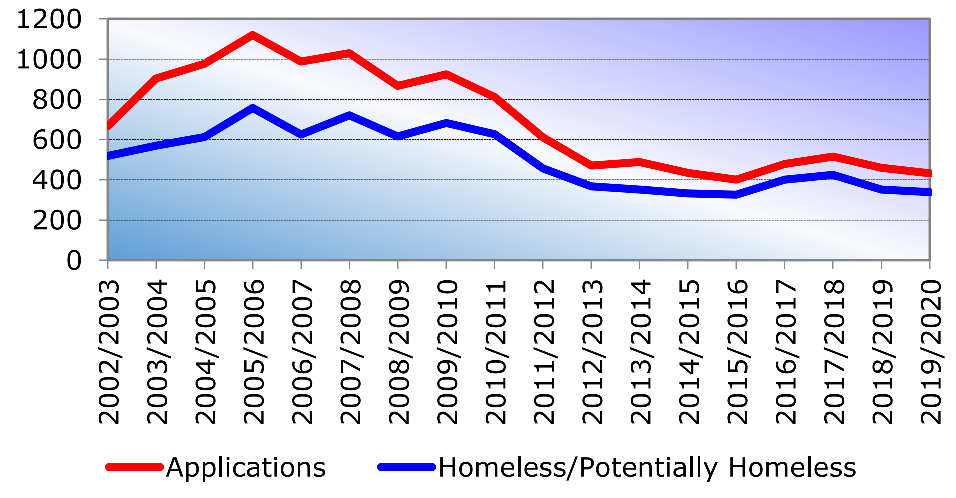
- ✓ A data sharing agreement was put in place with Scottish Prison Service in 2020. This has enabled more effective joint working across agencies to facilitate transitional re-settlement for offenders upon prison release.

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

6.2 Homelessness – the Context and Challenges

6.2.1 On average, over the last 5 years, approximately 450 households seek assistance under the homeless legislation each year. Almost 66% of applicants are aged between 25 and 59. The highest concentration of homelessness was in Helensburgh & Lomond (26%); Lorn (23%); and Cowal (21%).

Figure 6.1: Applications and Homeless/ Potentially Homeless Assessments



Source: Scottish Government Annual Report for Argyll & Bute, 2019/20

6.2.2 The majority of homeless applicants are single people (68%), with 47% of all applications coming from single men. Single parents made up 18%; couples made up 8%; and households with children comprised 6% of cases. The incidence of rough sleeping in Argyll & Bute is higher at 12% than is the case in Scotland at 8%.

6.2.3 The main reason for homelessness in Argyll & Bute in 2019/20 was relationship breakdown, experienced by 1 in 4 people who approached the service. Beyond the main reason, 18% of homeless households were asked to leave their current accommodation, with a further 12% experiencing action by their landlord to terminate their tenancy; and 8% suffered a violent or abusive dispute within their current home.

6.2.4 The following table outlines the outcomes for homeless applicants as a percentage of annual totals. The main outcome in 2019/20 was the provision of a Scottish Secure Tenancy (SST), and while overall numbers have declined, this was a significantly higher proportion of the year's outcomes than a decade ago in 2009/10. As previously, the other main outcome was finding "no duty owed to applicant". A slightly lower proportion of homeless applicants were rehoused in the private rented sector and a lower proportion also lost contact before duty had been discharged. The proportion returning to previous accommodation has also fallen slightly but remains relatively significant.

Table 6.2: Homeless Outcomes 2009/10 and 2019/20 (%)

Outcomes (percentage)	2009/2010	2019/2020
Scottish Secure Tenancy	36.9	46.7
Private Rented Tenancy	7.9	6.1
Hostel	0	0
Returned to previous/ friends/ voluntary organisation	10.3	8.7
Women's Refuge	0.1	0
Residential care/nursing home/shared supported	0	0.2
Other - Known	3.7	4.3
Other - Not Known	3.8	1.7
No duty owed to applicant	28.4	24.5
Contact lost before duty discharge	8.9	7.8
All	100	100

Source: Scottish Government Annual Report for Argyll & Bute, 2019/20

6.2.5 Supporting analysis of recent years' homeless trends, suggests that on average around 57% of closed cases are able to secure a permanent solution in the social or private rented sectors, and it is anticipated that similar in situ or management solutions can be sustained or increased in the future.

6.2.6 Domestic Abuse

In 2019/20, around 8% of the total homeless presentations to Argyll and Bute council were from applicants suffering violence or abuse, amounting to 33 households in total. The figure for domestic abuse increased significantly after 2015/16, but has subsequently declined, and over the last year it fell by 20%. Although the figure for non-domestic abuse has increased, and all such cases are of course distressing and intolerable, numerically the incidence of this type of violence remains relatively low. The Council and RSL partners have an agreement that a household suffering domestic abuse will receive the maximum 200 points on the housing waiting list to enable as many households as possible to be housed without going down the homeless route.

Table 6.3: Homeless Applications as a result of domestic abuse

Reason for Homelessness	2015 /16	2016 /17	2017 /18	2018 /19	2019 /20	2015/16-2019/20 % change
Dispute within household: violent or abusive	35	50	52	41	33	-6%

Source: Annual Scottish Government report, 2019/20

6.2.7 Having signed up to the Domestic Abuse Housing Alliance/ Chartered Institute of Housing's "**Make a Stand**" campaign in 2018/19, the Council and its partners have made positive progress against the 4 key pledges in 2019/20. Housing Services are developing a policy for residents which will be implemented in 2020/21. Information and contacts for advice have been disseminated across a range of platforms and formats, including the Council's website, social media, posters and tenancy packs for temporary accommodation. The Council's HR service is finalising a policy to support employees who may be suffering domestic abuse themselves. The council's Chief Executive Officer has been appointed as the champion for this issue. In addition, Housing Services funded training for a range of partners, which was provided by Women's Aid; and the HOMEArgyll Allocations Policy has been updated to take account of Domestic Abuse.

6.3 Rapid Rehousing Transition Plan

6.3.1 The Scottish Government published the Ending Homelessness Together High Level Action Plan in 2018. The report stated that 'Temporary accommodation can provide an important safety net but we need to ensure that it is of a high quality, and that stays there are as short as possible with the homeless household fully supported, and with a clear plan in place, to enable them to move into mainstream housing'. The Council submitted a 5 year Rapid Rehousing Transition Plan (RRTP) to the Scottish Government in December 2018. The RRTP Action Plan focuses on three major elements:

- Prevention
- Reducing time in temporary accommodation
- Sustaining permanent accommodation

Argyll and Bute Council's RRTP builds on existing processes and services that are in place such as:

- a Mediation Service
- a Rent Deposit Guarantee scheme
- a funded post in the Housing Benefits section to give a named person contact for benefits issues for Homeless applicants
- a funded Occupational Therapist post to build links to the HSCP, provide expertise on complex cases and lead on bespoke new build solutions where required

6.3.2 Specific actions are included in the RRTP which aim to assist in meeting the 3 keys aims. The actions are as follows:

- Implementing a rent arrears prevention fund to enable households to sustain their accommodation
- Initiating a decoration project to enable Psychologically Informed Environments for new tenants
- Introduce a Flexible Emergency Fund to enable housing support providers to provide assistance to households at the point of crisis
- Establish a Rural Housing First model
- Appoint a Mental Health/ Addictions housing practitioner to assist with tenancy sustainment

A key objective of the Local Housing Strategy is to develop and monitor the actions within the RRTP and evaluate the outcomes for households.

6.4 The Housing Options Approach

In 2010 the Scottish Government introduced the housing options approach to homeless prevention. This is defined as:

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

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

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

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

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

6.4.2 The applicant receives a housing options action plan by e-mail setting out what action to take next. This will enable the applicant to decide which housing option is most appropriate and will also assist them to access services to sustain their current accommodation. For example, if they are in the private rented sector and have disrepair issues at their tenancy they will be able to access services such as mediation to resolve any problems they may have with their landlord.

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

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

6.4.5 Between 2015/16 and 2019/20, there were a total of 8 529 individual Prevent1 approaches recorded. In 2019/20 1404 approaches were recorded. Table 6.4 overleaf summarises the analysis of the Prevent 1 data for Argyll and Bute in 2019/20 and this shows:

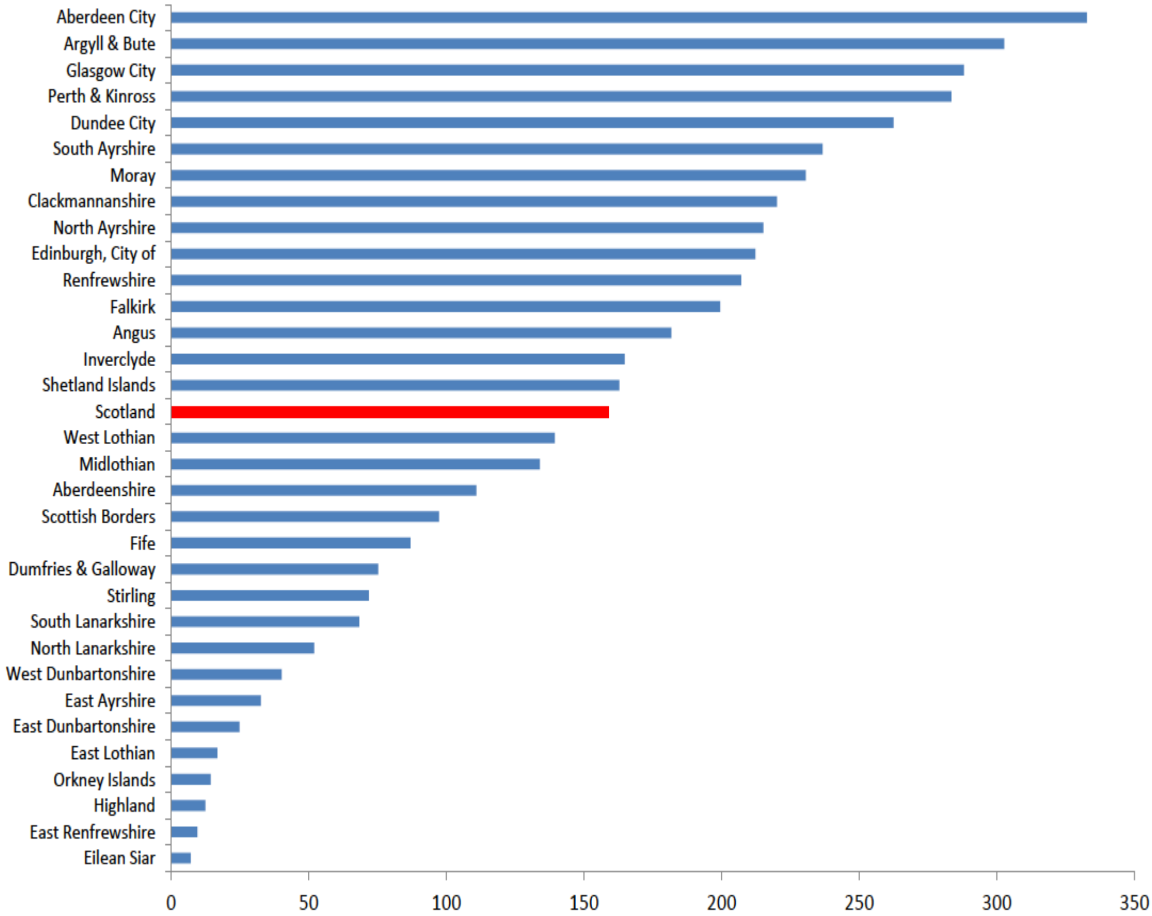
Table 6.4: Housing Options (Prevent 1) Outcomes: 2019/20

- 40% remained in their current accommodation
- 23% went on to make a homeless application
- Over 3% secured a tenancy in the Private Rented Sector
- Around 7% secured a Social Rented tenancy
- Just over 2% moved in with friends or relatives
- Around 20% lost contact or outcome was not known
- Almost 57% received general Housing or Tenancy Rights advice
- 6% received assistance to sustain their current accommodation
- Around 2% received help with rent/repairs/referrals or negotiation with landlords
- Almost 5% received financial assistance/advice
- 22% were under the age of 25; and over 7% were aged 65+
- 48% of applicants were single person households
- 15% of applicants were single parent households

Source: Scottish Government Housing Options (PREVENT1) Statistics in Scotland: December 2020

6.4.6 The chart overleaf shows the number of approaches recorded per 10, 000 households in each local authority in Scotland during 2019/20. Argyll and Bute Council had the second highest rate which means we have recorded significantly more approaches proportionately than any other local authority apart from Aberdeen City, and were significantly higher than the Scottish average (303 compared to 159). This may, in part, reflect the accessibility of the online Housing Options system for our customers.

Figure 6.2: Prevent1 Rates of Approaches per 10,000 households



Source: Scottish Government Housing Options (PREVENT1) Statistics in Scotland: June 2019

6.4.7 To ensure that we share best practice with other local authorities, Argyll and Bute Council have participated in the Tayside, Fife and Central Housing Options Hub since 2010. This is one of 5 regional Hubs established by the Scottish Government to promote the Housing Options approach, and consists of the following local authorities: Dundee City Council; Fife Council; Perth and Kinross Council; Stirling Council; Clackmannanshire Council; Angus Council; and Argyll and Bute Council. The Hub has a current Action Plan which in its current draft includes:

- Developing a briefing and other methods for Private Sector Teams to raise awareness of the PRS and early intervention and prevention measures for private sector landlords and tenants to help mitigate a spike in evictions following the lifting of the moratorium on evictions
- Offer service users different ways to get involved (audits, events, modules)

- Deliver bespoke homelessness training for HUB and partners e.g online awareness training on the Domestic Abuse Order;
- Devise shared protocols on key areas of work such as prisoner release
- Identify common actions/areas within the Rapid Rehousing Transition Plans that can be progressed by the HUB

These wider regional actions will continue to inform the strategic approach of this LHS at a local level; and both action plans remain closely aligned. Argyll and Bute Council Housing Services continued to participate in the Hub during the COVID lockdown which enabled innovative ideas to be shared during a time where essential services such as homelessness and housing advice were key to keeping people safe. Other national groups where Housing Services attended included the Unsuitable Accommodation Order Working Group and the Local Authority Housing Resilience Group.

6.4.8 Housing Options, and the delivery of timeous, personalised information and advice, has a proven and significant impact in Argyll and Bute; both in alleviating and forestalling housing need before it reaches crisis point. This remains a primary focus of the LHS, and for the Council and other service providers. There will always be circumstances where a homeless presentation will be the most appropriate option but if the pro-active housing options approach is continued then best use will be made of resources to assist the households in most housing need. Customers are well informed about all their potential realistic housing options based on their particular circumstances.

6.5 Housing (Tenancy) Support

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

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

6.5.2 A dedicated Housing Support Coordinator works within the Housing Services team. The Coordinator receives referrals from partner agencies and then contacts the household to discuss their support needs in more detail. A referral is then made to the appropriate contracted housing support provider.

The Housing Support Coordinator attends support reviews with the household and support provider to ensure that the household is happy with the support being provided and whether or not the household requires additional support. The Housing Support Coordinator produces quarterly and annual reports on the Housing Support service to ensure that there is a structure in place to ensure continuous improvement and compliance with legislation.

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

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

- Resettlement;
- moving on to new accommodation where less intense support is required;
- dealing with benefit claims and/or other official correspondence relevant to sustaining occupancy of the dwelling;
- arranging minor repairs to, and servicing of, domestic equipment and appliances;
- personal budgeting or debt counselling;
- preparing for independent living;
- general form filling;
- accessing furniture.

6.5.5 Tenancy support is available to individuals and families who fulfil any of the following criteria:

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

The support can be provided to help clients in their existing home as well to those who have been asked to leave. One of the primary aims is to help people to stay in their own homes where possible. Referrals for support can involve partnership working between various professionals and services such as Welfare Rights, Citizen Advice, Advanced Nurse, Housing Association landlords and others.

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

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

6.5.7 The Council continues to work within a prioritisation of need framework for assessing households for support. This ensures that constrained resources are allocated on the basis of comparative "greatest need" rather than on any other consideration (such as length of time waiting for services). The framework is reviewed annually, and the current sequence of priorities is as follows:-

Priority 1: Household would be at immediate risk of losing accommodation if tenancy support not provided (Initial assessment to be carried out on the same day as referral)

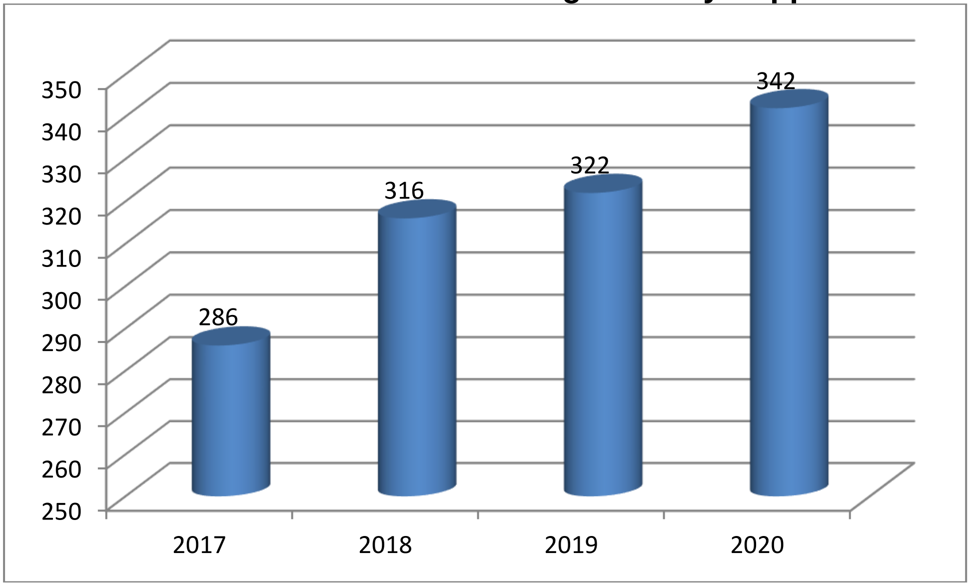
Priority 2: Household would be at significant risk of losing accommodation if housing support is not provided (Initial assessment to be carried out within 48 hours from date of referral)

Priority 3: Household requires support to deal with significant issues which may put their accommodation at risk (Initial assessment to be carried out within 28 days from date of referral)

Priority 4: Households who are able to manage their accommodation with the assistance of tenancy support (Initial assessment to be carried out within 28 days from date of referral)

6.5.8 All applicants are assessed initially by Housing staff at the homeless interview, and those referred to Support Providers then receive more detailed assessment. The total number of clients receiving council-funded Tenancy Support on an annual basis is illustrated in the following graph. In 2019/20, there were 342 clients in total. As of March 31st 2020 support was being provided to 127 households aged 16-24 and 153 households aged 25 or older.

FIGURE 6.3: Annual Clients Receiving Tenancy Support



Source: Argyll & Bute Council Tenancy Support 2020

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

6.5.9 Over the next five years, the Council and its partners will continue to:

- ❖ address the complex support needs of clients with a view to delivering sustainable solutions;
- ❖ pro-actively assess and analyse the nature and scope of local need in order to refine and develop the most effective forms of support;
- ❖ aim to minimise the number of clients leaving support services without a planned departure strategy in place
- ❖ Ensure that support is delivered flexibly in terms of the time of day and week as far as possible
- ❖ Ensure that the tenancy support providers play a key role in the Housing First aspect of the Rapid Rehousing Transition Plan
- ❖ Strive to address the challenges, and minimise the impact, of a constrained funding regime/reduced public sector budgets as far as possible.

6.6 Temporary and Supported Accommodation

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

6.6.1 In 2021, the Council retained around 125 units of temporary accommodation, a reduction of 11% from 140 units in 2016, with almost two thirds being located in Lorn and Helensburgh & Lomond (32% in both areas). Around 42% is provided in the private rented sector as illustrated in the following table.

TABLE 6.5: Temporary Accommodation by Area & Type, 2021

Area	Serviced Accomm.	Supported Accomm.	RSL	Private Rented	Local Authority	TOTAL
BUTE	-	-	3	-	-	**3**
COWAL	10	-	5	7	-	**22**
KINTYRE	-	-		5	-	**5**
LOMOND	8	-	5	21	6	**40**
LORN	-	32	1	6	-	**39**
MIDARGYLL	-	-	1	14	1	**16**
TOTAL	**18**	**32**	**15**	**53**	**7**	**125**

Source: Council Records, April 2021

6.6.2 At 31st March 2021 the number of homeless households in temporary accommodation was around 31% lower than the figure for 2011(down from 156 to 108). While there has been some fluctuation year on year, this does reflect an overall downward trend in the use of temporary accommodation. The main exception came during 2020 and the COVID pandemic where the Council procured 51 additional rooms across the local authority area to ensure that no household was roofless during the pandemic. During periods of 2020 up to 38 households were placed in the additional accommodation.

6.6.3 The ongoing aims are to minimise the number of households and the duration of their stay in temporary accommodation; to avoid use of B&B accommodation as far as possible and to comply with the Homeless Persons (Unsuitable Accommodation) Order and to secure best value for the council in terms of procurement and to ameliorate potential financial risks.

6.6.4 **The Impact of Welfare Reform**. The rolling out of Welfare Reform, and the introduction of Universal Credit, has been a challenge for both residents and housing professionals in Argyll and Bute.

The Council carried out a review of its Temporary Accommodation and Rent policy in 2014[4], taking account of the changing and varying needs of service users, and rationalised the models of provision accordingly. The outcome was a more equitable and affordable approach to charges for temporary accommodation. This exercise prepared the Council in terms of the cost of

[4] The self-assessment review is available as a case study, along with details of the SHN's toolkit, at: www.scotlandshousingnetwork.org

temporary accommodation and enabled some of the financial support provided by the Scottish Government to be directed into prevention work. A welfare rights officer post was funded to assist homeless households to maximise their incomes including providing assistance in relation to claiming Universal Credit. A Housing Occupational Therapist post was created to ensure that households were provided with appropriate accommodation and that best use of existing stock was made. This helped to ensure that temporary accommodation times were reduced to a minimum for households with specific requirements. The funding for this post has now been mainstreamed.

A further review of the Temporary Accommodation and Rent policy will be carried out within the lifetime of this LHS.

The impact of Benefit Cap and the removal of the Spare Room Subsidy has been mitigated by the Scottish Government providing more financial assistance to local authorities through the Discretionary Housing Payment fund. In addition Housing Services worked with the Registered Social Landlords to provide a Tenant Incentive Scheme to assist tenants to move. This Scheme ran from 2013 to 2016 and assisted 53 tenants to move to more appropriately sized accommodation.

Currently, the Housing Benefit available to private rented sector tenants is capped at what is called the Local Housing Allowance (LHA) rate. If a private rented sector tenant's rent is higher than the LHA, they have to find the cash difference from other sources. The proposals to introduce the LHA cap to new tenancies in the social rented sector created after 1 April 2016 has been scrapped.

The transfer of certain social security powers from Westminster to the Scottish Parliament has assisted the Housing sector and vulnerable households in general.

6.6.5 The Universal Support Delivered Locally initiative was successfully trialled as a pilot in Argyll and Bute in 2014/15. The Council has continued to fund housing support providers to deliver Universal Credit advice sessions across the local authority area. The Council has developed better links with the Health and Social Care Partnership over the last few years and a commitment in the strategy is to build on this progress to provide a more holistic joined up support offering to vulnerable households.

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

6.6.8 In summary, then, in regard to non-permanent housing in general, e.g. for students, migrant workers, refugees, asylum seekers as well as homeless people, the 2021 HNDA highlighted the following key issues for the LHS.

- There has been an overall decrease in the number of homeless households living in temporary accommodation and minimal or nil use of unsuitable B&B accommodation. While pressures on this sector therefore have reduced significantly (excepting the anomalous and potentially short-term impact of the coronavirus pandemic in 2020/21), there remains a requirement to sustain an adequate supply of temporary accommodation, particularly in the key towns. In principle, private sector accommodation and local authority leased properties should continue to be preferred and the focus should be on smaller units, primarily for single persons.
- The incidence of persons fleeing violence and domestic abuse has remained relatively low, contrary to the anticipated spike in cases that was predicted during the period of lockdown in 2020/21. Nevertheless, current provision for this group must be retained, and the Council should continue to monitor and support agencies such as Women's Aid, and 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.
- There is currently no requirement for additional specialist provision specifically for refugees, asylum seekers or migrants. Similarly, there is no evidence of unmet need among the resident student population of this authority, however, future plans with regard to the promotion of a university campus in the Lorn area could generate new demand and therefore this should continue to be closely monitored over the life of the next LHS.

6.7 Housing and the Community Justice Agenda

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

- Improved Community Understanding and Participation in community justice
- Partners plan and deliver services in a more strategic and collaborative way
- Effective Use of evidence-based interventions to prevent and reduce the risk of further offending
- People have better/equal access to services they require including welfare, health and wellbeing, housing and employability
- Life chances are improved through needs, including health, financial inclusion, housing and safety being addressed
- People develop positive relationships and more opportunities to participate and contribute through education, employment and leisure activities
- Individuals' resilience and capacity for change and self-management are enhanced

6.7.2 The Community Justice National Outcomes, Performance and Improvement Framework sets out a range of performance measurements that may have significant implications for the housing sector, such as:

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

Housing Services continue to be represented at the Argyll and Bute Community Justice Implementation Group. Housing Services are also a key partner in the Argyll and Bute Community Safety Partnership. The 4 key priorities are:-

- We live in a safe and positive community
- We encourage safer road and water use
- Our natural environment is protected
- Our communities are supported and included

6.7.3 A high level priority, therefore, for this LHS will be to ensure that the housing sector fully engages with and supports the Sustainable Housing on Release for Everyone (SHORE) standards and the Multi Agency Public Protection Arrangements (MAPPA[5]) to promote community safety and reduce re-offending.

[5] Multi-Agency Public Protection Arrangements (MAPPA) National Guidance 2016, available at: http://www.gov.scot/Publications/2016/03/6905

6.8 LHS Outcome 4: Summary – Key Actions and Targets

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

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

6.8.3 Progress has been made in terms of making meaningful links with the Health and Social Care Partnership. It is essential that further progress is made to enable households to sustain their accommodation and for homeless households in crisis to receive appropriate specialist health and social care services at the right time.

6.8.4 The Temporary Accommodation summarised in paragraph 6.5.1 includes hostel-type supported accommodation at Blue Triangle Housing Association's Solas project in Oban, which will continue to be available for homeless persons, primarily as interim or emergency solutions, pending permanent rehousing. There are currently no plans to increase hostel provision.

6.8.5 Key Actions and Targets

Homelessness and housing need will be met by:-

- Effective partnership working with all key partners
- Continuing to deliver accessible, proactive housing advice and information services
- Promoting the housing information and advice services effectively
- Maintaining an effective and suitable supply of temporary accommodation across the local authority area
- Implementing the actions contained within the Rapid Rehousing Transition Plan

LHS Outcome 4: Key Targets - 2026/27
The development and delivery of protocols for those leaving an institutional setting including looked after children, people discharged from hospital, care setting, evictions and those leaving the armed forces
The Housing Sector delivers an effective response to meeting the needs of those experiencing domestic abuse
Rural Housing First initiative implemented in Argyll and Bute
Rough Sleeping reduced or eradicated as far as possible
Housing makes a positive contribution to the community justice agenda
Housing Support Services and contracts are delivered in a person-centred, holistic and trauma-informed way
Developed a strategic commitment to tackling homelessness across Housing, Health & Social Care services, that improves operational decision-making and outcomes
Enhanced working relationships with Health and Social Care partners to deliver an integrated model of support aligned to the RRTP
Accessible, proactive housing information & advice services
An effective and suitable supply of temporary accommodation maintained across Argyll & Bute, with protocols in place to address emergency needs
A communication plan and social media strategy to raise public awareness of housing options advice and homeless prevention services

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

ANNEX A - LOCAL AUTHORITY LHS OUTCOMES ACTION PLAN 2022-2027

LHS Outcome:
ONE – HOUSING SUPPLY & PLACEMAKING

Where the LHS Outcome supports National Priorities, Plans & Targets & links to Local Outcome Improvement Plan/Locality Plans and Local Authority Plan Outcome, please list these here:
Housing to 2040; A Place to Stay, A Place to Call Home: a Strategy for the Private Rented Sector; A Scotland for the Future: Opportunities and Challenges of Scotland's Changing Population; Community Empowerment (Scotland) Act 2015; Draft Infrastructure Investment Plan, 2021-25; National Housing and Regeneration Outcomes Framework; Scotland's Sustainable Housing Strategy; Scottish Planning Policy (SPP); Planning (Scotland) Act 2019 and the 4th National Planning Framework, and the Place Principle; the Island (Scotland) Act 2018; Argyll & Bute LDP2: Argyll & Bute HNDA 2021; Argyll & Bute Local Improvement Plan 2013-2023; Loch Lomond & Trossachs National Park Plan.

Action(s) and Commitments for Delivery of Outcome	Indicator Or Measure	Baseline	Milestone	Target/ End Point	Who/ Coordinator	Progress
Maximise investment via the SHIP and other sources (e.g. Rural & Islands Housing Fund; Housing Infrastructure Fund; Developer Contributions) to deliver Housing Supply Targets	Total Investment in completed projects. Cumulative RPA & SHF Spend Cumulative SHIP Completions plus Community Projects	2016-2021 outputs: 449 SHIP new builds; £72.6m invested in completed projects	Annual Outputs; SHIP Updates; SLPA Meetings	1,450 (all-tenure) completions by March 2027 – including 1,075 subsidised affordable homes	ABC Housing Strategy Manager/ SHIP Group; Private developers/ Council Planners	
	Nos of Empty Homes projects completed.	2016-2021 outputs: 217 properties brought back into use with assistance	Annual Year end Outputs; SHIP & LHS Annual Updates	150 vacant properties back into effective stock by March 2027	ABC Housing Strategy Manager/ Empty Homes Officer	

Action(s) and Commitments for Delivery of Outcome	Indicator Or Measure	Baseline	Milestone	Target/ End Point	Who/ Coordinator	Progress
Ensure sufficient and effective land is made available to facilitate new house building	Housing Land Audit/ LDP Allocations/	ABC PPF10 2020/21:- 5 year effective housing land supply = 2,889 units	LDP2/ Annual Planning Performance Framework Reports	1,885 unit capacity identified up to 2027	ABC Development Policy & Housing Manager / LLTNP Manager	
Encourage & support the delivery of affordable/mixed tenure housing including mid-market, shared equity, serviced plots and self-build	Nos & % of affordable subsidised completions which comprise alternative tenures. Awareness campaign/ communication plan in place to promote interest in LIFT, OMSE, NSSE, MMR etc; CHR applicants expressing interest	2016-2021 outputs: 18 NSSE units As of 2021: Basic information & links available via Enhanced HO module. CHR Aug. 2021: 525 HOMEArgyll applicants expressing interested in MMR; 458 in Shared Ownership; 330 in LIFT	Annual SHIP Completions & RGD/ Community/ etc. new builds Campaign drafted & agreed Annual CHR reports/analysis	10-15% of affordable subsidised completions by March 2027 – circa 110-130 units. Information Campaign promoted online by 2023 Increased total nos of CHR applicants recording interest in intermediate/alternative tenures by 2027.	ABC Housing Strategy Manager/ HOMEArgyll Steering Group	

Action(s) and Commitments for Delivery of Outcome	Indicator Or Measure	Baseline	Milestone	Target/ End Point	Who/ Coordinator	Progress
Proactively address the infrastructure requirements of potential housing sites and maximise investment to enable housing development	Nos/% of sites in SHIP programme with infrastructure issues identified. Nos of issues resolved. Investment secured to address issue.	SHIP 2021: 9 out of 30 projects with potential infrastructure issues to be resolved (30% of programme)	Annual Review of SHIP Housing Infrastructure Fund projects approved.	<20% of Affordable Housing projects have an unresolved infrastructure issue	ABC Housing Strategy Manager/	
Encourage the principles of the PLACE standard in the design and development of new build housing and existing stock	Council's SHF application process to require evidence of Place Standard engagement. Nos of Community Local Place Plans developed with Housing input.	SHF Applications & assessments as of 2020/21 do not include this requirement. No Local Place Plans prepared to date.	Annual review of SHIP Amended SHF process 2022 Community Planning monitoring	100% of SHF projects accord with PS principles. Community Local Place Plans produced.	ABC Housing Strategy Manager/ Council Development Planning & Community Planning/ Community Groups	

Action(s) and Commitments for Delivery of Outcome	Indicator Or Measure	Baseline	Milestone	Target/ End Point	Who/ Coordinator	Progress
Ensure the housing component of the Rural Growth Deal delivers positive outcomes for economically active households and supports local businesses to attract and retain staff.	Nos of projects approved; units completed; nos of households rehoused; total investment achieved	RGD to commence 2022. Housing Working Group established.	Annual RGD reports. Project assessment Framework agreed.	50% RGD spend achieved by 2026/7 (overall target is to achieve 100% spend in 10 years)	ABC Housing Strategy Manager / RGD Housing Steering Group	
Ensure effective & efficient access to permanent housing	Nos of households securing permanent homes/SST tenancy	LHS 2016-21 cumulative total RSL allocations = 4,326	Annual RSL allocations	4,300 rehoused by March 2027	HOMEArgyll Steering Group	

LHS Outcome: **TWO – ENERGY EFFICIENCY, CLIMATE CHANGE & POVERTY**						
Where the LHS Outcome supports National Priorities, Plans & Targets & links to Local Outcome Improvement Plan/Locality Plans and Local Authority Plan Outcome, please list these here: Housing to 2040; A Place to Stay, A Place to Call Home: a Strategy for the Private Rented Sector; Achieving a Sustainable Future: Regeneration Strategy; Child Poverty (Scotland) Act 2017 and Every Child Every Chance – Tackling Child Poverty Delivery Plan; Children and Young People (Scotland) Act 2014; Climate Change Plan: third report on proposals and policies 2018-2032; Draft Heat in Buildings Strategy: Achieving Net Zero Emission in Scotland's Buildings; Energy Efficiency Standard for Social Housing (EESSH1 & 2); Fairer Scotland Action Plan and Fairer Scotland Duty; Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act 2019; Housing (Scotland) Acts – 2001, 2006, 2011, 2014, 2016 etc.; National Housing and Regeneration Outcomes Framework; Scotland's Sustainable Housing Strategy; Scottish Government Route Map for an Energy Efficient Scotland; Scottish Government Sustainable Housing Strategy; Scottish Housing Quality Standard (SHQS); The Climate Change (Scotland) Act 2009; The Island (Scotland) Act 2018; Conference of the Parties (COP26) 2021; Argyll & Bute Local Outcome Improvement Plan; Argyll & Bute Anti-Poverty Strategy;						
Action(s) and Commitments for Delivery of Outcome	**Indicator Or Measure**	**Baseline**	**Milestone**	**Target/ End Point**	**Who/ Coordinator**	**Progress**
Improving energy efficiency across all tenures by maximising the use of national funding programmes	EESABS: nos of properties improved; Total grant investment	LHS 2016- 2021: 1,454 properties improvements & £7.485m total grant invested.	Annual Programme outturn monitoring reports	1,400 properties improved. >£8m secured & invested.	ABC Energy efficiency Officer/ EEF	
Promoting opportunities for renewable heating measures and new technologies to householders throughout Argyll & Bute	Local Heat and Energy Efficiency Strategy (LHEES)	Baseline to be developed by 2022/23	LHEES drafted	LHEES approved & implemented by 2023/24	ABC Climate Change Board	

Action(s) and Commitments for Delivery of Outcome	Indicator Or Measure	Baseline	Milestone	Target/ End Point	Who/ Coordinator	Progress
Providing holistic advice and assistance to owners/tenants to undertake house condition/ energy improvement/home safety works and co-ordinate funding options	Nos of households receiving advice & assistance; total cases/ transactions completed. Referrals completed. (HES, ALIenergy)	2020/21: HES interactions - 2,965 households;	Annual Year End Reports (HES, ALIenergy)	>10,000 household interactions completed by March 2027	HES/ ALIenergy	
Supporting and encouraging owners and landlords to meet existing and future house condition standards in private housing	SHCS est. of mean SAP & nos of properties rated F or G	2021 SHCS:- Mean SAP = 57.9 (2012 based measure); 9% properties rated F or G (15% Home Analytics)	Rolling 3 Yearly SHCS LA Reports	Mean SAP for Argyll & Bute is >58; <9% of properties rated F or G by 2027	ABC Energy Efficiency Officer/ EEF Partners	
Increasing partnership approach , active referrals to assist families in relieving fuel and child poverty including access to income maximisation advice services	% of FP & Extreme FP in Argyll & Bute; % of families with children in FP; Annual Welfare Rights' Service Income Generation est.;	2021 SHCS:- 32% in Fuel Poverty & 19% in Extreme FP 24% of families in Fuel Poverty & 19% in extreme FP 2016-2021 Welfare Rights income generation = £16.398m	Annual LHS Updates	FP < 32% & extreme FP <19% by 2027; <24% of families in FP; ABC Welfare Rights generated at least £13.75m in income maximisation measures for clients.	ABC Housing strategy Manager/ ABC Welfare Rights Manager/ ABC Revenue & Benefits Manager	

Action(s) and Commitments for Delivery of Outcome	Indicator Or Measure	Baseline	Milestone	Target/ End Point	Who/ Coordinator	Progress
developing a BTS Housing Strategy which supports a partnership approach and maximises national funding opportunities to support maintenance and regeneration	ABC Scheme of Assistance updated; Nos & % of BTS (SHQS) properties reduced	Previous SoA approved 2016. No baseline data available from SHCS.	SoA incorporating BTS & CPO policy drafted; BTS baseline assessed.	SoA approved & implemented by 2023/24. % of BTS reduced below baseline by March 2027	ABC Housing strategy Manager/	
supporting and encouraging RSLs to meet statutory house condition/energy standards	% of RSL properties EESSH compliant (ARC Returns)	2021: 88% of RSL stock meets EESSH1.	Annual RSL Reports & ARC Returns	Achieved appropriate progress by 2026/7 towards national 2032 EESSH2 target.	RSLs	
working with partners to encourage and promote a net zero carbon approach to housing	% SHIP projects assessed re environmental impact. LHS Updates fully aligned with emerging national plans & policies (including COP 26)	Pending outcomes of COP26 in 2021/22.	Annual LHS Updates	100% of SHIP projects meet Greener Standard as a minimum. Housing Statement prepared in response to COP26 outcomes	RSLs/ ABC Housing Strategy Manager/ A&B SHF	

Action(s) and Commitments for Delivery of Outcome	Indicator Or Measure	Baseline	Milestone	Target/ End Point	Who/ Coordinator	Progress
working with partners and stakeholders to develop housing projects that improve stock condition to regenerate communities, including town centres and rural settlements	PRS tenants satisfaction (in-house surveys); Nos of properties improved with PSHG aid, or assistance from ABC HIOs; Nos of properties considered by APAGs and improved/brought back into use; PRS tenants presenting as homeless or seeking to be rehoused in RSL sector	HNDA 2021: PRS tenant satisfaction = 88%; 2016-2021 PSHG outputs (excluding adaptations) = 64 tenement buildings & 379 individual units improved with a total PSHG of £1,989m. 2019/20 Homeless: 87 PRS cases (20% of year total) March 2021 CHR – 620 PRS tenants (23% of total list).	5 yearly PRS Survey. Annual PSHG outturn reports. Annual reduction in nos/% of PRS tenants on Homeless & waiting lists	PRS tenant satisfaction >88% by March 2027. PSHG assisted minimum of 400 properties & provided grant assistance of £2m by 2026/7. Number & % of PRS tenants applying as Homeless or seeking to be rehoused in the RSL Sector in 2026/7 is below baseline figure.	ABC Housing Strategy Manager & ABC Housing Operations Manager	

LHS Outcome: **THREE – SPECIALIST PROVISION & INDEPENDENT LIVING**						
Where the LHS Outcome supports National Priorities, Plans & Targets & links to Local Outcome Improvement Plan/Locality Plans and Local Authority Plan Outcome, please list these here: Housing to 2040; Age, Home & Community: a strategy for Housing Scotland's Older People 2012 – 2021; COVID-19: Scotland's Strategic Framework & Route Map for Recovery, 2021; Child Poverty (Scotland) Act 2017; and Every Child Every Chance – Tackling Child Poverty Delivery Plan; Children and Young People (Scotland) Act 2014; Ending Homelessness and Rough Sleeping: Action Plan; Equality Act 2010 and the Equality Act 2010 (Specific Duties) (Scotland) Regulations 2012, 2015, and 2016; Equally Safe Strategy and Equally Safe Delivery Plan; Fairer Scotland Action Plan and Fairer Scotland Duty; Getting it Right for Every Child (GIRFEC); Housing (Scotland) Acts – 2001, 2006, 2011, 2014, 2016 etc.; Improving Gypsy/Traveller Lives: Action Plan, Scottish Government, 2019; More Homes Division Guidance Note 2019/02 - Wheelchair Accessible Housing Target; National Health and Wellbeing Outcomes; and Public Health Reform; Public Bodies (Joint Working Act) 2014; Race Equality Framework & Action Plan (2016 to 2030); Scottish Strategy for Autism Outcomes and Priorities 2018-21; Argyll & Bute Local Outcome Improvement Plan 2013-2023; Argyll & Bute Health & Social Care Partnership Strategic Plan 2019/20-2021/22 (incorporating Argyll & Bute Housing Contribution Statement); Argyll & Bute Child Poverty Action Plan.						
Action(s) and Commitments for Delivery of Outcome	**Indicator Or Measure**	**Baseline**	**Milestone**	**Target/ End Point**	**Who/ Coordinator**	**Progress**
Deliver the vision and objectives set out in the Argyll & Bute Housing Contribution Statement; and fully implement the joint Housing and HSCP Action Plan through improved coordination and closer partnership working with Health & Social Care partners, RSLs and the Council;	Housing OT Action Plan	Housing OT post established as permanent; Action Plan reviewed and agreed. HCS approved.	Quarterly Action Plan reviews; Annual report to SHF; HCS reviewed by 2022.	Initial Action Plan fully delivered by 2027.	Housing OT/ ABC Housing strategy Manager/ Lead OT; RSLs	

Action(s) and Commitments for Delivery of Outcome	Indicator Or Measure	Baseline	Milestone	Target/ End Point	Who/ Coordinator	Progress
Ensure the effective provision of aids and adaptions to meet identified needs across all tenures	Nos of Stage 3 RSL adaptations & PSHG assisted adaptations; and Total grant (all tenures)	2016-21: 1,772 properties adapted with £2.3m Stage 3 funding & £3.5m PSHG	Agreed target Timescale for delivering assessed need.	1,750 homes adapted with £5.5m grant by 2027; & 100% assessed needs met timeously.	ABC Housing strategy Manager/ RSLs	
Maximise the use of assistive technology to allow people to continue to live independently in their own communities and work with partners to deliver the TEC charter	Nos of telecare installs.	2019/21: on average 950 clients per annum receive 1,145 installs. At year end, 1,896 clients.	Annual outputs reported to SHF	By 2027, 4,500 clients received 5,700 installs; and over 2,000 clients as of March 2027.	TEC coordinator/ C&R	
Deliver SHIP targets for specialist housing provision including wheelchair targets, ensuring early engagement with Health & Social Care partners in the design process	Nos & % of specialist subsidised new builds completed	2016-21: 15 units (3% of SHIP total)	Annual SHIP reviews	By 2027, 5% of subsidised new builds are wheelchair units & 5% are other specialist accommodation	ABC Housing Strategy Manager/ RSLs/ Housing OT	

Action(s) and Commitments for Delivery of Outcome	Indicator Or Measure	Baseline	Milestone	Target/ End Point	Who/ Coordinator	Progress
Work with the Gypsy/Traveller community and partners to ensure accommodation and support needs are met including national standards for existing sites	Satisfaction Surveys. Pitches available & Site Occupancy. Nos of meeting/ engagements with G/Ts. Capital project funding spend	ACHA Survey: 100% satisfaction. 11 pitches available. HNDA Survey & 2 local meetings. Funding carried forward & bid for additional funding being prepared.	Proposals for funding approved & additional investment secured. Capital site improvements implemented. Working Group established.	Satisfaction = 100% as of March 2027. Nos of pitches increased above baseline. Site improvements delivered & 100% capital grant spend achieved	ACHA/ ABC Housing Strategy Manager/ G/Ts / ABC Regulatory services Manager	
Continue to monitor and review strategic interventions and outcomes for all equalities groups, including BMEs, gender, age, and sexual orientation; and wheelchair users, people with autism, dementia, the frail elderly and other particular needs groups	Housing Services demand & outputs by select equalities characteristics - including CHR applicants & RSL Allocations; and Homelessness presentations & outcomes;	HNDA 2021	Detailed Monitoring Framework in place; Annual reports to SHF	100% Housing information & Advice (PREVENT1) approaches recorded as “Accommodation unsuitable – mobility/adaptation issues” achieve positive outcomes; Average time on lists/to close cases for key equalities groups equates to average times for general population.	ABC Housing Strategy Manager	

LHS Outcome: **FOUR – HOUSING OPTIONS, INFORMATION & SUPPORT**						
Where the LHS Outcome supports National Priorities, Plans & Targets & links to Local Outcome Improvement Plan/Locality Plans and Local Authority Plan Outcome, please list these here: Housing to 2040; Ending Homelessness and Rough Sleeping: Action Plan; Equality Act 2010 and the Equality Act 2010 (Specific Duties) (Scotland) Regulations 2012, 2015, and 2016; Equally Safe Strategy and Equally Safe Delivery Plan; Fairer Scotland Action Plan and Fairer Scotland Duty; Housing (Scotland) Acts – 2001, 2006, 2011, 2014, 2016 etc.; Realising Scotland's Full Potential in a Digital World: a Digital Strategy for Scotland; Argyll & Bute Outcome Improvement Plan 2013-2023; Argyll & Bute Health & Social Care Partnership Strategic Plan 2019/20-2021/22; Argyll & Bute Anti-Poverty Strategy 2018-2022; Argyll & Bute Child Poverty Action Plan.						
Action(s) and Commitments for Delivery of Outcome	**Indicator Or Measure**	**Baseline**	**Milestone**	**Target/ End Point**	**Who/ Coordinator**	**Progress**
Enable the development and delivery of protocols for those leaving an institutional setting including looked after children, people discharged from hospital, care setting, evictions and those leaving the armed forces	Formal protocols	Looked after Children Protocols in place; Armed Services Covenant.	Protocols drafted & consultation carried out by 2023.	Protocols agreed & in place by 2024	ABC Housing Strategy Manager/ HSCP	
Work with partners to ensure that the Housing sector enables an effective response to meeting the needs of those experiencing domestic abuse	Partners signed up to "Make a Stand" Pledge. Homeless Domestic Abuse cases; & nos rehoused from waiting list cf. to general applicants rehoused (time taken & ratio); time to rehouse/close cases.	Council signed Pledge & Champion established. 2019/20- 33 HL applications; & 2020/21 - 128 CHR applicants	Annual report incorporated in LHS Updates.	Homeless & CHR applicants due to Domestic Abuse reduced below baseline. Ratio of Abuse cases rehoused equates to that of all Homeless Cases.	ABC Housing Strategy Manager/ RSLs	

Action(s) and Commitments for Delivery of Outcome	Indicator Or Measure	Baseline	Milestone	Target/ End Point	Who/ Coordinator	Progress
Implement Rural Housing First initiative in Argyll and Bute	Nos of tenancies created via RHF protocols	Protocols proposed with RSLs	10 tenancies per annum	RHFI in place & 50 tenancies created by 2027	ABC Housing Strategy Manager	
Continue to identify, address and monitor rough sleeping	Rough Sleepers presenting via Homeless Route	RS cases 2020/21: 6% night before & 10% within 3 months (HL1 source)	Annual Monitoring Reports	Incidence reduced below baseline/ Scottish Average.	ABC Housing Strategy Manager	
Ensuring that Housing makes a positive contribution to the community justice agenda	HL1 presentations from Prison securing positive housing outcomes	2020/21 – 4 cases closed of which 2 had positive outcomes (50%)	Annual LHS Updates	Levels sustained at or above baseline i.e. >50%	ABC Housing Strategy Manager	
Ensure that housing support services and contracts are delivered in a person centred, holistic and trauma informed way	Planned departures from HS services per annum Staff trained on trauma informed practice	2020/21=70% NHS training programme available.	Annual LHS Updates. Training Programme via HSCP implemented 2022/23	80% of departures are planned 100% of relevant Housing staff receive training by 2026/7	ABC Housing Strategy Manager/ Housing Support Coordinator	

Action(s) and Commitments for Delivery of Outcome	Indicator Or Measure	Baseline	Milestone	Target/ End Point	Who/ Coordinator	Progress
Enhance existing working relationships with Health and Social Care partners to deliver an integrated model of support aligned to the RRTP	Appointment of Mental Health /Addictions Housing Practitioner. Nos of households supported via Housing first	Post established.	Action Plan agreed between Housing & HSCP partners	50 specialist assessments completed by 2026/7	ABC Housing Strategy Manager/ HSCP rep/ Mental Health/Addictions Practitioner	
Maintain an effective and suitable supply of temporary accommodation across Argyll & Bute, with protocols in place to address emergency needs	Number of Temp. Accomm. units Out of Hours procedures in place	2021: 108 units of Temp. Accomm. (includes 32 Blue Triangle)	Review TA rent-setting policy by 2023 Procedures reviewed by 2022/23.	100% applicants requiring TA receive a suitable offer. All out of hours requests are contacted within 1 hour of initial enquiry	ABC Housing Strategy Manager/	
Develop a communication plan and social media strategy to raise public awareness of housing options advice and homeless prevention services	Communication Plan. Nos of posts/alerts per annum.	HOMEArgyll Enhanced Housing Options module established	Plan drafted & consulted on. Monitoring framework established.	Plan agreed & published. At least 1 social media bulletin posted per month	ABC Housing Strategy Manager/	

Action(s) and Commitments for Delivery of Outcome	Indicator Or Measure	Baseline	Milestone	Target/ End Point	Who/ Coordinator	Progress
Coordinate an effective, strategic approach across partners to deliver statutory duties and promote positive outcomes for Homelessness in Argyll & Bute	Homeless Presentations (HL1 stats)	2020/21 – 416 applicants	Annual reduction in total presentations	Homeless presentations maintained below baseline	ABC Housing Strategy Manager/	
	Average time to allocate RSL tenancy for Homeless Applicants	2020/21 – 39 weeks compared to 59 for non-homeless applicants rehoused.	Annual LHS Reports record reduction in average timescales.	Average time for cases to be housed is 26 weeks or less	ABC Housing Strategy Manager/	
	Breaches of Unsuitable Accommodation Order (HL2)	2020/21 - 0	Annual LHS Updates	Nil breaches recorded.	ABC Housing Strategy Manager/	