



**Argyll and Bute Council**

**Helensburgh and Lomond Housing Market Study**

8<sup>th</sup> June 2018

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# 1. Introduction

Developments since the 2016 Argyll & Bute Council Housing Need and Demand Assessment indicate that a more up to date and in depth review of the Helensburgh and Lomond Housing Market Area is needed and should include specific, prioritised strategic objectives, particularly in respect of the SHIP programme for Helensburgh and each of the identified sub-markets within the area. The outcomes of this research will guide future outcomes in future strategic investment decisions by the Council, RSLs, and the Scottish Government. North Star Consulting & Research in partnership with Rettie & Co. and Research Resource were commissioned to carry out this work in November 2017.

Argyll and Bute Council require a detailed analysis of the current and projected future housing market in the Helensburgh and Lomond area which both reflects and informs updates to the wider Argyll and Bute Housing Need and Demand Assessment (HNDA) and Local Housing Strategy (LHS). Outputs evidence a review of the existing policy context, and the socio economic and demographic profile of the area to understand supply, demand, future projections, local needs and external and internal influencers.

This is the Final Report which presents findings on:

- The existing policy context including the Local Housing Strategy, Local Development Plan, Economic Development Action Plan; Single Outcome Agreement and Community Plan; Health & Social Care Strategic Plan; and the Loch Lomond & Trossachs National Park development plan; among others;
- Migration flows in area, including the relationship with West Dunbartonshire
- The potential local impact of proposals for the HMNB Clyde and what, if any, actions may be required to mitigate these;
- The relationship between the Helensburgh and Lomond housing market and those around West Dunbartonshire and Glasgow;
- National and local factors likely to influence the nature and extent of new household formation;
- Any specific requirements due to demand from service personnel or veterans, particularly in relation to the naval base at Faslane
- Any new or changed strategic housing objectives required to optimise the operation of the local housing system, based on the evidence presented
- Analysis of stakeholder views
- Analysis of housing need and demand based on the household survey this includes: Housing need and demand by tenure, size, type in the housing sub market areas and where new housing could be developed and where needs can be met within the existing stock. This includes consideration of the need for specialist provision and how this and other housing types may be delivered, including recommendations for the Strategic Housing Investment Plan (SHIP)

## 2. Document Review

As part of our assessment of the housing market in Helensburgh and the Lomond area, it is essential to first review the relevant existing research and policies published by the local authority. This helps to build a picture of the housing market in the area, the issues of significance and how they are being addressed at a strategic level.

The main questions we are seeking to answer in reviewing these policy documents are:

- What are the key housing issues in Helensburgh and the Lomond Area?
- What current affordable housing policies are there?
- What is the potential need for additional provision in these areas?
- What does the pipeline of development look like?

The following documents have been summarised in this chapter:

- Argyll and Bute Housing Needs and Demand Assessment 2016
- Local Housing Strategy 2016/17 - 2020/21
- Local Development Plan 2 (Main Issues Report)
- Economic Development Action Plan, 2016/17
- Argyll and Bute Outcome Improvement Plan 2013 – 2023 (previously known as the Argyll and Bute Single Outcome Agreement and Community Plan)
- Strategic Housing Investment Plan 2017/18- 2022/23
- Argyll & Bute Health and Social Care Partnership Strategic Plan 2016/17 – 2018/19
- Loch Lomond and Trossachs National Park Development Plan 2017 - 2021
- Compelling Argyll and Bute, Ekos Study, 2015
- Home Argyll- Housing Allocation Policy, 2014

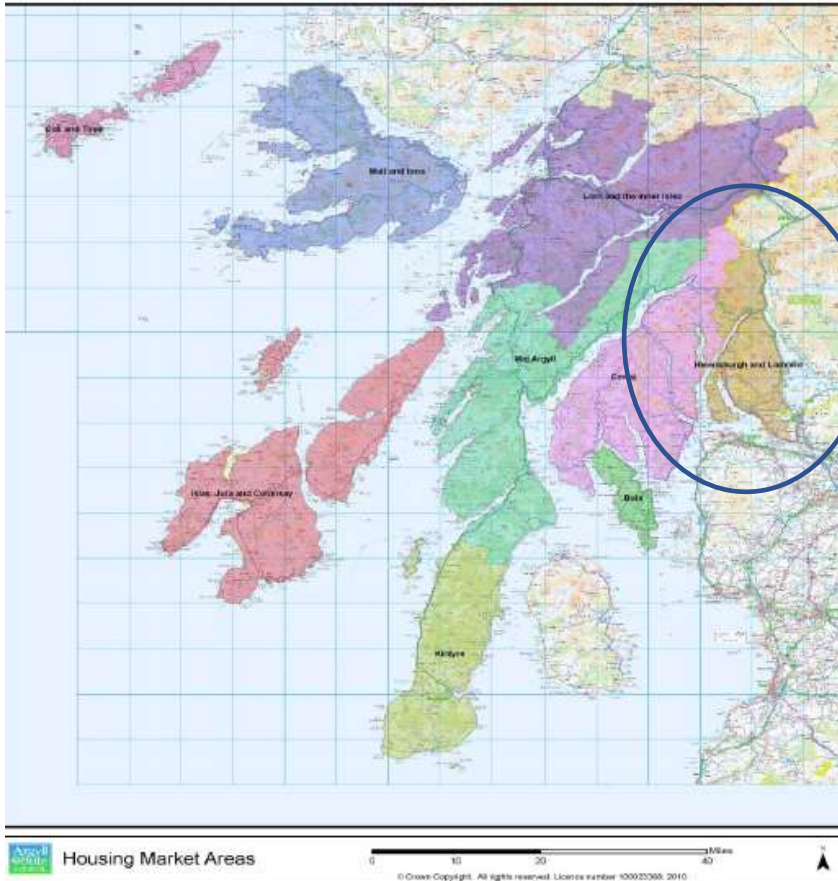
### 2.1 Argyll and Bute Housing Needs and Demand Assessment 2016

The Housing (Scotland) Act 2001 places a duty for each strategic planning authority in the country to carry out an assessment of local housing need in order to develop Local Housing Strategies. The Argyll and Bute Housing Needs and Demands Assessment (HNDA) 2016, sets out this assessment of need based on guidance published by the Scottish Government in 2008.

The HNDA defines nine sub areas as having distinct housing markets:

- Cowal (includes part of Loch Lomond & Trossachs National Park)
- Bute
- Mid Argyll (includes Inveraray and Tarbet)
- Kintyre (includes Isle of Gigha)
- Islay, Jura & Colonsay
- Oban & Lorn (includes the inner isles of Seil, Luing, Lismore etc.)
- Mull & Iona
- Coll & Tiree
- Helensburgh & Lomond (includes part of Loch Lomond & Trossachs National Park)

**Figure 2.1: The Nine Sub HMA Defined in the HNDA**



Helensburgh and Lomond Sub Housing Market Area.

**Source: Argyll and Bute HNDA 2016**

Given the small populations of the islands of Coll, Iona and Tiree and for the purpose of the housing need projections, the nine sub areas have been condensed into seven (where Helensburgh and Lomond has the same boundary):

- Bute, Cowal;
- Helensburgh & Lomond;
- Mid Argyll;
- Kintyre & the Islands (i.e. Islay, Jura & Colonsay);
- Mull, Iona, Coll & Tiree;
- Lorn, Lismore & the Slate Islands

The HNDA sets out four scenarios of growth over a 5 and 20 year period. The estimates of detailed housing need have been presented below in Tables 1.1a and b.

The estimates of need vary according to the various scenarios where the main projection assumes the same projection going forward as the historical trend. The main HNDA projections indicate a requirement for 570 homes across Argyll and Bute for the period 2016 to 2020, with a further 305

for the period 2021 to 2025. The baseline requirements for the 10 year period is therefore 875 across all tenures for Argyll and Bute as a whole.

**Table 2.1 Estimates of Housing Need: 10 year period**

Household Projection Period: 2015-2025	Main Projection	Low Migration	Stabilising	Growth
<b>TOTAL</b>	-632	-972	1,434	2,752
<b>Household Projection Period: 2016/17- 2020/21</b>	Scenario 1	Scenario 2	Scenario 3	Scenario 4
<b>Owner Occupation</b>	145	120	315	470
<b>Private Rent</b>	135	115	260	390
<b>Below Market Rent</b>	110	90	220	350
<b>Social Rent</b>	190	165	410	625
<b>Source: Argyll &amp; Bute HNSA 2016</b>				

Overall, there is an estimated total housing need of 400 across Argyll and Bute, taking an estimated 5 years to clear.

**Table 2.2 Estimates of Housing Need: 20 year period and 5 year period**

Household projection Period 2015 - 2036	Main Projection	Low Migration
<b>TOTAL</b>	-2,591	-2,760
<b>Household Projection Period: 2016/17- 2020/21</b>	Scenario 1	Scenario 2
<b>Owner Occupation</b>	305	265
<b>Private Rent</b>	270	240
<b>Below Market Rent</b>	230	215
<b>Social Rent</b>	545	620
	1,360	1,240
<b>Source: Argyll &amp; Bute HNSA 2016</b>		

The requirements by Sub-area vary, disaggregating the principle HNSA estimates (i.e. main scenario of population and household decline) by HMA, suggests that approximately 80% of total need would be in Lorn HMA; while Mull & Iona could make up 8.6% and Mid Argyll around 7.7% of the total need; and Coll & Tiree could potentially make up 3.4%. The other HMAs under this declining scenario would have minimal or nil requirements, this includes Helensburgh and Lomond.

### 2.1.1 Key Findings from the HNSA

The key Findings from the HNSA relevant to this study are presented below:

- According to the 'Main Projection' trend, which applies the historical trend forward there are some discrepancies by Sub Area. The total population will increase in Oban,

Lorn and the Isles (+4% between 2015 and 2025), but will decrease in other areas (-10% in Bute and Cowal; -8% in Helensburgh and Lomond; -5% in Mid Argyll, Kintyre and the Islands).

- The number of children will decrease. Between 2015 and 2025, the number of 0 to 15 year olds in Argyll and Bute is projected to change by -4% overall (-13% in Bute and Cowal; -9% in Helensburgh and Lomond; +2% in Mid Argyll, Kintyre and the Islands; and +5% in Oban, Lorn and the Isles).
- The population will age. The 'Main' projection for the Administrative Areas suggests that there will be an increase of over 30% in the number of people aged 75+ between 2015 and 2025. This varies again between areas, from +27% in Bute and Cowal to +38% in Oban, Lorn and the Isles.
- Household projections for Helensburgh and Lomond range from a decrease of 5.8% under the low growth scenario to an increase of 4.9% under a high growth scenario.
- Helensburgh and Lomond has the highest mean income of all the subareas at £38,435 compared with £34,245 across Scotland and £32,882 in Argyll and Bute. The affordability ratio for the area is 4.5 meaning that a household would need a minimum income of £38,815 to comfortably afford the average house price of £174,699 per annum.
- The average monthly private sector rent in Helensburgh and Lomond is £509 (2013 prices); this is above the average for Argyll and Bute as a whole of £436. However, as incomes are higher in the area, the rent as a % of income figure is comparatively low at 9.6% compared with 11.5% for Argyll and Bute as a whole.
- In Helensburgh and Lomond 73.6% of housing stock is owner occupied, 12.6% is socially rented and 12.4% is privately rented. This is largely comparable to the Scottish rate, although social housing is less prominent.
- Overall, there are around 2 applicants per available let in Argyll and Bute, i.e. a pressure ratio of 2:1, this is the same ratio for Helensburgh and Lomond, although the pressure ratio is higher for smaller, 1 bed properties (3:1).
- Argyll and Bute has one of the highest levels of ineffective stock in Scotland, and the incidence of second/holiday homes is a particular feature of the local system.
- There are no housing requirement needs for Helensburgh and Lomond across all growth scenarios, however the HNDA stresses that this is not in line with professional understanding of, or strategic policy objectives for, local housing markets; and some apparent anomalies are likely to have arisen due to the mechanistic modelling involved within the HNDA Tool framework itself.
- Therefore, the HNDA stresses that "in developing Housing Supply Targets, other key factors such as land allocations, capacity of the local construction sector, potential funding availability, and the strategic aspirations for sustaining, regenerating, and growing fragile or declining communities will also be used to inform decisions".

## 2.2 Local Housing Strategy 2016/17 - 2020/21

All Scottish local authorities are required to prepare a Local Housing Strategy (LHS) every five years, setting out how the Council and its partners will address local need and demand, and contribute to national housing priorities. The strategy covers all types and tenures of housing including social rented, private rented and owner occupied accommodation. In developing the



strategy the council must take account of the views of a wide range of partners, stakeholders and local residents.

The Local Housing Strategy (LHS) sets out Argyll & Bute Council's vision for housing over a five year period. The strategy outlines practical actions with specific targets to deliver key outcomes across all tenures and aspects of the housing system in Argyll & Bute.

The main objective of the LHS is:

*"Delivering a housing system that makes a strong contribution to thriving and sustainable communities and economic growth."*

The Vision sets out Four Outcomes:

**Outcome 1: People can access sufficient, suitable and affordable housing across all tenures**

The main targets for this outcome are:

- A minimum of 550 affordable homes completed over the initial 5 years (with at least 80% for social rent)
- A programme of at least 50 potential housing projects available in anticipation of new budgets
- A completed review of the effectiveness of existing LDP housing sites, in terms of infrastructure delivery and consumer interest
- A minimum of 125 long term empty homes in the private sector brought back into use over the next 5 years
- 4,000 households have their housing needs met through the operation of the common housing register

**Outcome 2: People can access an effective, personalised Housing Options service to meet their housing need**

The main targets for this outcome are:

- Homeless presentations remain at or below baseline levels
- Increase in % of homeless households securing defined positive outcomes
- Average allocation period for homeless persons in RSL tenancies remains at or below 26 weeks
- Repeat homelessness maintained at or below baseline
- percentage % of positive PREVENT1 outcomes increased
- Protocols for Looked After Children & Care Leavers successfully implemented
- Average duration of stay in Temporary Accommodation remains at or below baseline
- Increased tenant satisfaction with temporary accommodation
- Nil breaches of unsuitable accommodation order & minimal use of B&B
- 100% of homeless households are assessed for support needs
- The % of clients with planned departures from Tenancy Support Services increases

- Regular meetings of MAPPA-related operational groups are held as required, with RSL representation & protocols for re-housing offenders are in place
- People being released from custody are supported to secure suitable accommodation
- Reduced levels of Rough Sleeping (i.e. proportion of homeless households reporting sleeping rough in 3 months preceding their application)

### **Outcome 3: People are enabled to live independently in their own homes**

The main targets for this outcome are:

- At least 10% of affordable new builds should comprise some form of specialist provision
- 100% of affordable new builds should be built to life-time standards for varying needs
- Identified needs for adaptations to existing homes should be addressed within the life of the strategy
- The overall stock of specialist housing in the RSL sector will be increased
- The percentage of elderly & disabled persons receiving a positive outcome via PREVENT1 assistance will be sustained or increased above the baseline.
- Official Gypsy/Traveller sites will meet the recommended national standards
- Levels of Gypsy/Traveller satisfaction with sites & services will be sustained or increased.
- Further research will be undertaken on specific equalities groups, as required to enhance the evidence base and inform future updates of the HNDA.

### **Outcome 4: Communities are regenerated by improving the quality, condition and energy efficiency of housing**

The main targets for this outcome are:

- HEEPS: ABS programme covers all 9 HMAs by 2020 and 1,500 private sector properties/households have received practical assistance.
- 100% of all eligible RSL stock is EESSH compliant by 2020
- Energy Efficiency ratings for Argyll & Bute dwelling stock improved by 2021
- Fuel poverty is maintained at or below baseline levels
- The 2020 targets for Greenhouse Gas emissions (-42%) have been achieved
- Initiatives such as “Our Power” have been evaluated and benefits assessed in the rural context of Argyll & Bute
- Satisfaction among PRS tenants remains at or above baseline level
- All the main town centres have been subject to Local House Condition Surveys (in-house or commissioned depending on available resources)
- Income maximization – £10m generated by Welfare Rights activity by 2020
- Area Property Action Groups (APAGs) joint working results in building improvements in designated areas
- Energy Efficiency Forum (EEF) increased membership and convened at least 3 meetings per annum

- Number of private/RSL properties with factoring arrangements in place has increased by 2021

### **2.2.1 LHS Supporting Paper 1: Setting Housing Supply Targets - Beyond the HNDA 2016**

This Local Housing Strategy Supporting Paper provides a breakdown of targets for each of the Sub Market areas in Argyll and Bute, which are considerably higher than the estimates of need outlined in the HNDA.

The following issues and targets have been outlined for the Helensburgh and Lomond area:

- This area has in the past had a constrained housing land supply, and it experienced a significant population decline.
- Although the principle HNDA scenarios imply limited population growth will constrain new build requirements in this HMA, and the aspirational growth scenarios fall between 9-16% of the total Argyll & Bute Housing Supply Target (HST), the key indicators of current affordable need suggest a higher requirement of around 17-26%.
- In addition, this HMA could be significantly affected by demand from the MOD Naval base in the future. Outwith Helensburgh itself, a number of local settlements in Lomond exhibit ongoing need as well as potential demand; and as a commuter link with Glasgow and the central belt there is scope for economic growth here.
- It also has the second largest land allocation within the Local Development Plan (not counting the National Park allocations) – almost 25% of capacity, over 900 units.
- Therefore, it is recommended that the impact of recent developments in the area should be monitored closely and over the longer term (5-10 years) the Helensburgh and Lomond HMA should receive around 20-25% of the cumulative HST. This could equate to around 60-75c.70 new homes per annum (300-375 over 5 years & 600-750 over ten years). Of these, 25-30 per annum. Should be affordable (125-150 over five years) and 35-45 per annum for private market housing (around 175 -225 over the first five years). This is well above the main HNDA projection but in line with the Growth scenario.

### **2.3 Local Development Plan 2 (Main Issues Report 2017)**

Like all local authorities across Scotland, planning policies, guidelines and priorities are set out in the Local Plan for the area. For Argyll and Bute this is set out in the Argyll and Bute Local Plan adopted in 2015 but also in the Loch Lomond and the Trossachs Park Authority Plan which runs from 2017 to 2021. Work is now underway on the next Local Development Plan for the area which is currently out for consultant. The Main Issues Report was published in 2017 and sets out the main challenges faced within Argyll and Bute and the key policy objectives and vision in terms of planning.

Helensburgh and Lomond has been highlighted as a ‘growth’ area within the Plan, with growth largely being driven by the HMNB Clyde Base:

- Development of HMNB Clyde as the UK's single submarine base by 2025 will deliver 1457 new naval staff and their families (1700 by 2030),
- Becomes a permanent career-long base for all submariners,
- Delivers significant numbers of civilian construction personnel,
- Potential MoD investment in community facilities and housing,
- Commercial opportunities associated with the MoD and Naval supply chain.
- Proximity to and connectivity with Glasgow and the central belt make it an attractive location for commuters.
- Accessibility from the Central Belt and the National Park offers the potential for tourism growth.

According to the Main Issues Report, combined these factors offer significant latent and emerging opportunities to realise growth in the economy and population.

**Figure 2.2 The Helensburgh and Lomond Growth Area**



Source: Main Issues Report Local Development Plan 2

## 2.4 Economic Development Action Plan, 2016/17

Argyll and Bute Council has developed five-year Economic Development Action Plans (EDAPs) to focus the council's resources on the economic development activities that will have the greatest beneficial impact on the sustainable economic growth of its communities and Scotland as a whole.

This Strategic Action Plan clearly articulates the council’s corporate priorities for developing the Argyll and Bute economy, thereby facilitating focus, effective resource planning and partnership working at the local, national, European and international levels.

The Strategic EDAP and the four specific area-based EDAPs, aligned to Argyll and Bute Council’s four administrative areas (Bute and Cowal, Helensburgh and Lomond, Mid Argyll, Kintyre and Islay and Oban, Lorn and the Isles) provide a framework for sustainable economic growth and are aligned to the four priorities presented in Scotland’s Economic Strategy: Investment; Innovation; Internationalisation; and Inclusive growth.

## 2.4.1 Helensburgh and Lomond Economic Development Action Plan 2016 - 2021

The Helensburgh and Lomond EDAP outlines a number of objectives, outcomes and actions which correspond to the four priority areas and identified in the Single Outcome Agreement for Argyll and Bute. The most relevant of these actions have been highlighted below as they will contribute to the attractiveness of the area and hence could push up demand for housing.

**Table 2.3 Economic Development Plan**

<b>Investment</b>		
<b>Objective</b>	<b>Outcome</b>	<b>Description</b>
<b>Rural Growth is underpinned by a cohesive approach to regeneration. (Outcome 2 of SOA).</b>	Capital investment in regeneration programme at Helensburgh Waterfront	£5ml regeneration project
	Redevelopment of Hermitage Park	Project started in 2016
	Redevelopment of Kilmahew/St. Peter’s Seminary.	£650k project to commence in 2017
<b>Investment in Key Sectors and Business Support</b>		
<b>Areas within Argyll and Bute realise their unique potential through partnership working. (Outcome 1 of SOA)</b>	Development and delivery of the Maritime Change Programme.	(Faslane/HM Clyde Naval Base) is recognised as a key location for defence at a national level.
<b>Investment in People</b>		
<b>Everyone in Argyll and Bute is supported to be ambitious and realise their full potential. (Outcome 3 of SOA)</b>	Education and skills training with a focus on the expertise at the HM Clyde Naval Base.	Development of supply chain businesses to support the HM Clyde Naval Base at Faslane
<b>Source: The Helensburgh and Lomond EDAP 2016 - 2021</b>		

## 2.5 Argyll and Bute Outcome Improvement Plan 2013 – 2023

The Argyll and Bute Outcome Improvement Plan (Previously known as the Argyll and Bute Single Outcome Agreement and Community Plan) sets out the Community Planning

Partnership's (CPP) vision for achieving long term outcomes for communities in Argyll and Bute.

The Community Empowerment (Scotland) Act requires Community Planning Partnership's to produce an Outcome Improvement Plan to replace the Single Outcome Agreement (SOA) which was in place from 2013-2023. The Plan describes how the CPP will work toward improving outcomes for the local people in a way which reflects local priorities and circumstances and which sit within the context of the Government's National Outcomes and Purpose.

The overall objective of the plan for the 10 years to 2023 is:  
"Argyll and Bute's economic success is built on a growing population."

In order to achieve this objective, the following outcomes have been identified:

- The economy is diverse and thriving.
- We have infrastructure that supports sustainable growth.
- Education, skills and training maximises opportunities for all.
- Children and young people have the best possible start.
- People live active, healthier and independent lives.
- People live in safer and stronger communities.
- In terms of housing, there is support for increased investment in order to sustain economic and population growth.

## **2.6 Strategic Housing Investment Plan 2017/18- 2022/23**

Published in autumn 2017, the Argyll and Bute Strategic Housing Investment Plan (SHIP) 2017/18 to 2022/23 builds on the LHS to provide a detailed statement of affordable housing development investment priorities in the local authority area.

The SHIP focuses mainly on the provision of affordable housing through new build, replacement, rehabilitation or re-modelling. It sets out how this provision will be delivered and the resources required for this delivery. In summary, the SHIP is a working tool which demonstrates how the investment priorities for affordable housing will be delivered and identifies the resources required.

The SHIP plays a key role in achieving the aims set out in the LHS but is particularly concerned with Strategic Aim One and the associated Strategic Outcome, that:

"People can access sufficient, suitable and affordable housing across all tenures"

In terms of housing provision, the SHIP sets out a programme for the delivery of:

- At least 550 new affordable homes over five years;
- At least 80% of which should be for social rent; and
- 100% should meet the basic Housing for Varying Needs Standard (Level 1) and 10% should comprise "specialist provision" over and above this standard (i.e. Level 2 or 3)

- Strategically, Helensburgh & Lomond is a high priority in terms of need and potential growth opportunities.

## **2.7 Argyll & Bute Health and Social Care Partnership Strategic Plan 2016/17 – 2018/19**

The Argyll and Bute Health & Social Care Partnership (HSCP) Strategic Plan was published in 2017 and covers the period up to 2019.

The Partnership was established in accordance with the provisions of the Public Bodies (Joint Working) (Scotland) Act, 2014 and has responsibility for all health and social care functions relating to adults and children. It also oversees the strategic planning and budgeting of these, together with corresponding service delivery for Argyll and Bute's residents.

The plan makes reference to housing in section 8 where access to affordable and suitable housing is identified as being at the 'very core of addressing every individual's health and social care needs'.

The Council also provided a Local Housing Contribution Statement (LHCS) which sets out an overarching strategic statement on how housing services intend to work with the Integration Authority in order to deliver its outcomes. It highlights key areas where joint delivery should be achieved for example; the LHS and the Strategic Plan, the HNDA and numerous services such as homelessness, tenancy support and adaptations.

A number of housing challenges were identified in the LHCS:

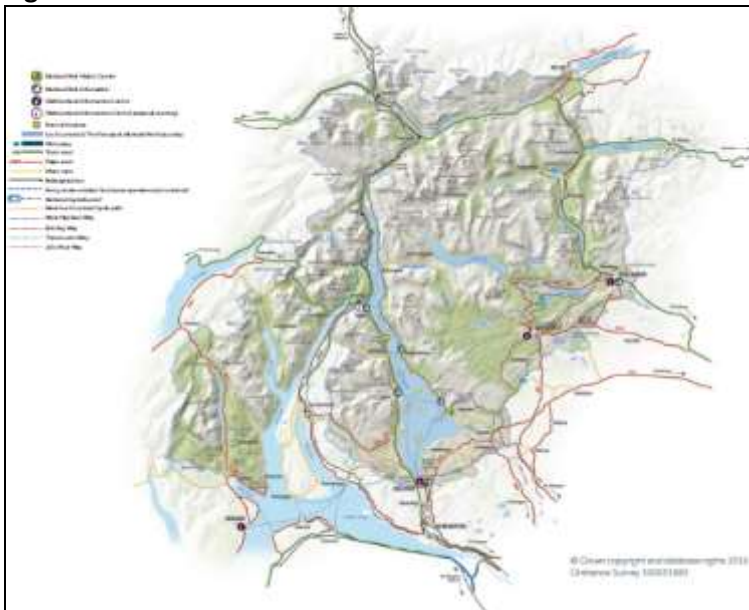
- Improving strategic and operational structures and partnerships: It is recognised that effective linkages and joint working processes across the housing health and social work sectors require further focused improvement.
- Addressing the key drivers of the local housing system: these key drivers being a decreasing but aging population, a fragile economic structure making affordability particularly important, and the rural nature of the local authority area.
- Aligning and synchronising service delivery and needs assessments: Problems arise at an operational level within both housing and health and social care when trying to co-ordinate access to suitable accommodation with the provision of appropriate support packages.
- Addressing inequalities in the delivery of adaptations: Some inequality and operational confusion as the provision of private sector adaptations is a housing function that must be delegated to the Integrated Authority while adaptations for the RSL sector remain separate and continue to be funded by the Scottish Government.

## 2.8 Loch Lomond and Trossachs National Park Development Plan 2017 – 2021

The Loch Lomond and Trossachs National Park Development Plan, adopted in 2017, sets out the policy guidance for planning within the National Park area. In addition to the Plan itself there sits alongside a series of Supplementary Planning Guidance papers.

The park area is covered by the four local authorities of Argyll and Bute, Perth and Kinross, Stirling and West Dunbartonshire. The Argyll and Bute towns and villages of Ardentinny, Ardlui, Arrochar, Blairmore, Carrick Castle, Glenbranter, Kilmun, Lochgoilhead, Luss, Tarbet, Succoth, Strone, Whistlefield are all covered by the plan.

**Figure 2.3 Loch Lomond and Trossachs National Park Area**



**Source: Loch Lomond and Trossachs National Park Area, 2017 – 2021**

Planning in national parks is covered by the National Parks (Scotland) Act 2000 and requires the production of a Management Plan which adheres to the following four aims:

- to conserve and enhance the natural and cultural heritage of the area
- to promote sustainable use of the natural resources of the area
- to promote understanding and enjoyment (including enjoyment in the form of recreation) of the special qualities of the area by the public, and
- to promote sustainable economic and social development of the area's communities.

The Loch Lomond and Trossachs National Park Development Plan seeks to encourage high quality development while also safeguarding the natural and cultural assets it has. In order to do this, most new development is restricted to the existing towns of Balloch and Callander.



The plan sets out a current annual housing target of 75 homes per year with a total housing land requirement over the 20 year term of 900 units. In addition, an affordable housing requirement has been set for any new development of over 4 houses, of:

- 25% minimum for 'Remote Rural' area towns and villages including Balloch, Arrochar/Succhoth, Lochgoilhead, Carrick Castle, Ardentinny, Blairmont, Strone and Kilmun
- 33% minimum for 'Accessible Rural' Stirling towns and villages
- 50% minimum for Loch Lomondside villages such as Tarbet and Luss

The plan states a preference for the provision of affordable housing to be from Registered Social Landlords.

## 2.9 Compelling Argyll and Bute, Ekos Study, 2015

The consultants Ekos were commissioned in 2015 to carry out a study on the aging and diminishing population of Argyll and Bute. This formed a detailed evidence base in order to understand the full implications of the demographic challenge and also to provide some possible solutions. As part of the study, Ekos consulted with a variety of stakeholders.

The overarching challenge was identified as:

***“reverse the overall decline in population while rebalancing from aging to young/working age residents by achieving positive net migration”.***

In order to address this challenge, the consultants set out a series of objectives:

- increase the overall employment base by addressing the over-reliance on the public sector and by rebalancing the economy towards growing the private and third sector;
- increase the number and ambition of the resident (indigenous and inward investing) business base by rebalancing focus on companies of scale and with growth aspirations and those capable of moving up the value chain;
- improve and enhance the skills profile of by rebalancing to a higher skilled workforce able to obtain higher value employment which in turn will attract higher earnings;
- increase the quality and quantity of the local education offering by rebalancing from sources outside of Argyll and Bute to those inside the region; and
- increase the enterprise and entrepreneurship skills and capacity of all parts of the community (public/private) to rebalance away from reliance on others to self-reliance.

In order to achieve these objectives, there is a strong emphasis in the report on rebalancing the Argyll and Bute economy, encouraging skills and training, and ensuring that there is sufficient infrastructure, including housing in order to stimulate and withhold growth. Indeed, housing and a lack of mixed provision, was identified as a key issue.

## 2.10 Home Argyll- Housing Allocation Policy, 2014

HOME (Housing Options Made Easy) Argyll is a partnership approach to providing a Common Housing Register (CHR) in the Argyll and Bute Council area. The partnership is made up of: Argyll Community Housing Association, Dunbritton Housing Association, Fyne Homes, West Highland Housing Association and Argyll and Bute Council.

The Housing Allocation Policy aims to provide an easily accessible CHR for all customers as well as providing a transparent system for allocating available properties. The policy outlines how applications are assessed and prioritised.

In order to further its aim of supporting sustainable and balanced communities, HOME Argyll divides applicants into three groups and allocates houses to these groups on a quota basis.

The current groups and quotas are:

- Statutorily homeless applicants 50% of all allocations where possible
- Direct waiting list applicants 25% of all allocations
- Transfer applicants 25% of all allocations

## 2.11 Summary of Main Findings

The main findings in terms of housing needs, demands and challenges in the Helensburgh and Lomond HMA are highlighted below:

- From the most recent HNDA:
  - there are no housing requirement needs for Helensburgh and Lomond across all growth scenarios, however the HNDA stresses that this is not in line with professional understanding of, or strategic policy objectives for, local housing markets; and some apparent anomalies are likely to have arisen due to the mechanistic modelling involved within the HNDA Tool framework itself.
  - Therefore, the HNDA stresses that “in developing Housing Supply Targets, other key factors such as land allocations, capacity of the local construction sector, potential funding availability, and the strategic aspirations for sustaining, regenerating, and growing fragile or declining communities will also be used to inform decisions”.
- According to the Local Housing Strategy:
  - Although the principle HNDA scenarios imply limited population growth will constrain new build requirements in Helensburgh and Lomond, and the aspirational growth scenarios fall between 9-16% of the total Argyll & Bute Housing Supply Target (HST), the key indicators of current affordable need suggest a higher requirement of around 17-26%.
  - In addition, this HMA could be significantly affected by demand from the MOD Naval base in the future. Outwith Helensburgh itself, a number of local settlements in Lomond exhibit ongoing need as well as potential demand; and as a commuter link with Glasgow and the central belt there is scope for economic growth here.

- It also has the second largest land allocation within the Local Development Plan (not counting the National Park allocations) – almost 25% of capacity, over 900 units.
- Therefore, it is recommended that the impact of recent developments in the area should be monitored closely and over the longer term (5-10 years) the Helensburgh and Lomond HMA should receive around 20-25% of the cumulative HST. This could equate to around 60-75c.70 new homes per annum (300-375 over 5 years & 600-750 over ten years). Of these, 25-30 per annum should be affordable (125-150 over five years) and 35-45 per annum for private market housing (around 175 -225 over the first five years). This is well above the main HNDA projection but in line with the Growth scenario.
- The Local Development Plan 2 Main Issues Report highlights Helensburgh and Lomond as a 'growth' area within the Plan, with growth largely being driven by the HMNB Clyde Base.
- The Loch Lomond and Trossachs National Park Development Plan sets out a current annual housing target of 75 homes per year with a total housing land requirement over the 20 year term of 900 units. An affordable home requirement of between 25% and 50% has been set for all new developments of over four houses.

Overall, there is a drive towards encouraging population and economic growth across the local authority area but an acknowledgment that this may be concentrated in the Helensburgh and Lomond area, particularly given the expected expansion of the MOD facilities at Faslane. This will inevitably result in an additional demand and need for more mixed housing in the area.

### 3. Demographic and Social Context

There are a number of key demand and supply drivers that impact on the housing market.

#### 3.1 Demography

One of the key demand drivers is population and household change. Demography impacts on the housing market because population and household growth create additional demand for housing. The population of Scotland has been increasing over the past decade as a result of immigration and higher levels of fertility (partly caused by bringing in more migrants of child bearing age). This pattern is largely expected to continue over the next 20 years or so.

##### 3.1.1 Projections

According to official projections, the population of Argyll & Bute is expected to fall to a little 80,000 by 2041, from around 87,000 currently. The population in West Dunbartonshire is expected to fall slightly in the coming years.

Household growth in Scotland is projected to be even greater in percentage terms due to falling average household size. As with the population in Argyll & Bute, the number of households is also expected to fall slightly in the coming years. By 2039, the projections show that the number of households in Argyll & Bute is expected to be around 40,000, just below the current level of 41,000.

These projections are actuarially based largely on current trends and may not take proper account of new developments in the area, especially the possible expansion of the Faslane naval base.

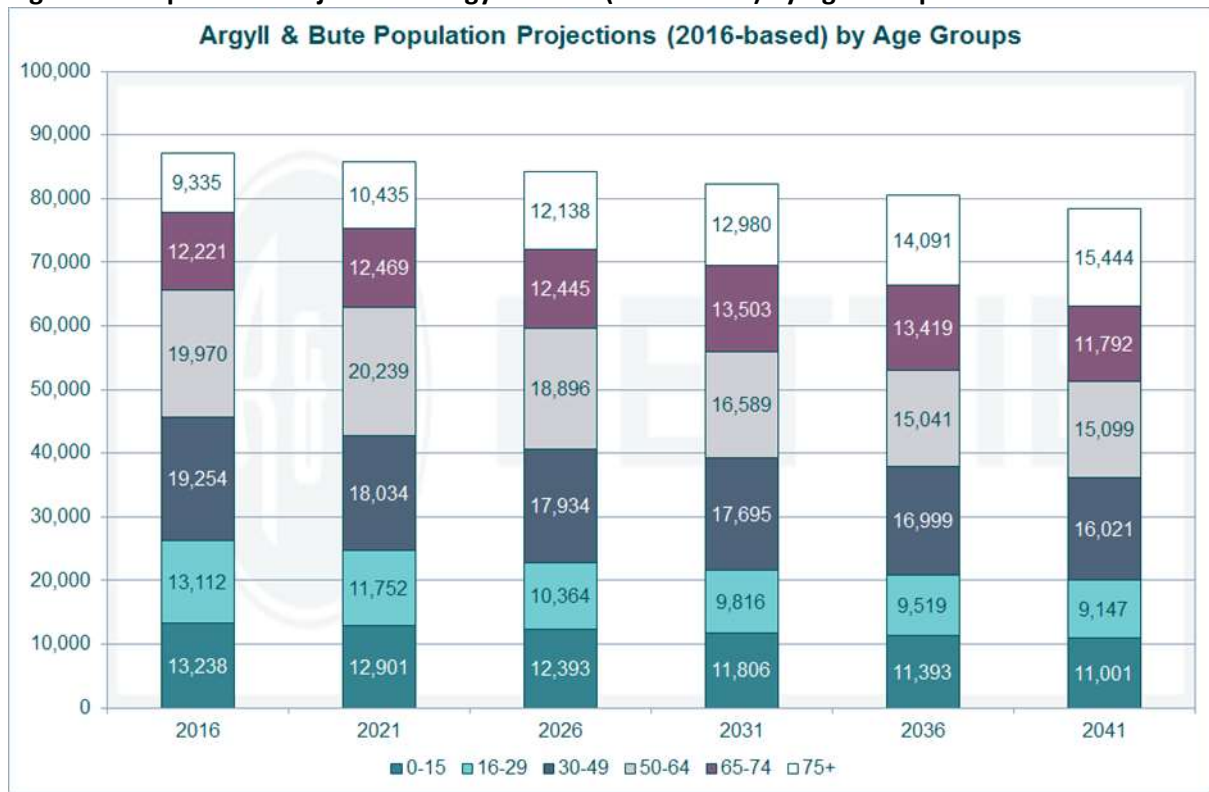
**Figure 3.1 Population and Household Estimates (2016-based) and Projections (2014-based)**



Source: National Records of Scotland Population and Household Estimates (2016-based) and Projections (2014-based)

The projected fall in the population of Argyll & Bute is due to a loss of people in the younger age groups, with each of the age bands below 75 years-old expected to decrease over the period 2016-41. However, a large rise of around 65% is projected for those aged 75+ in the area.

**Figure 3.2 Population Projection in Argyll & Bute (2016 based) by Age Group**



Source: National Records of Scotland Population Projections (2016-based)

### 3.1.2 Population by settlement

The National Records of Scotland provides details of the populations of settlements and localities across Scotland, with the latest dataset available based on mid-2012 estimates.

There are a total of 19 settlements in the Argyll & Bute local authority, with Helensburgh by far the most populated at 15,590 persons.

**Table 3.1 Population of Argyll & Bute settlements, Mid-2012**

Settlement	Population (Mid-2012 Estimate)
Helensburgh	15,590
Dunoon	9,540
Oban	8,540
Campbeltown	4,800
Rothesay	4,540
Cardross	2,130
Garelochhead	2,110
Ardrishaig	1,320
Kilcreggan	1,290
Rosneath	1,260
Port Bannatyne	1,200
Tarbet	1,130
Tobermory	1,010
Innellan	980
Port Ellen	830
Bowmore	760
Dunbeg	610
Inveraray	570
Tighnabruaich	520

Source: National Records of Scotland Settlement Population Estimates (2012-based)

As shown in the map below, five of these settlements are located in the Helensburgh & Lomond area:

- Helensburgh
- Cardross
- Garelochhead
- Kilcreggan
- Rosneath.

**Figure 3.4 Helensburgh & Lomond settlements**

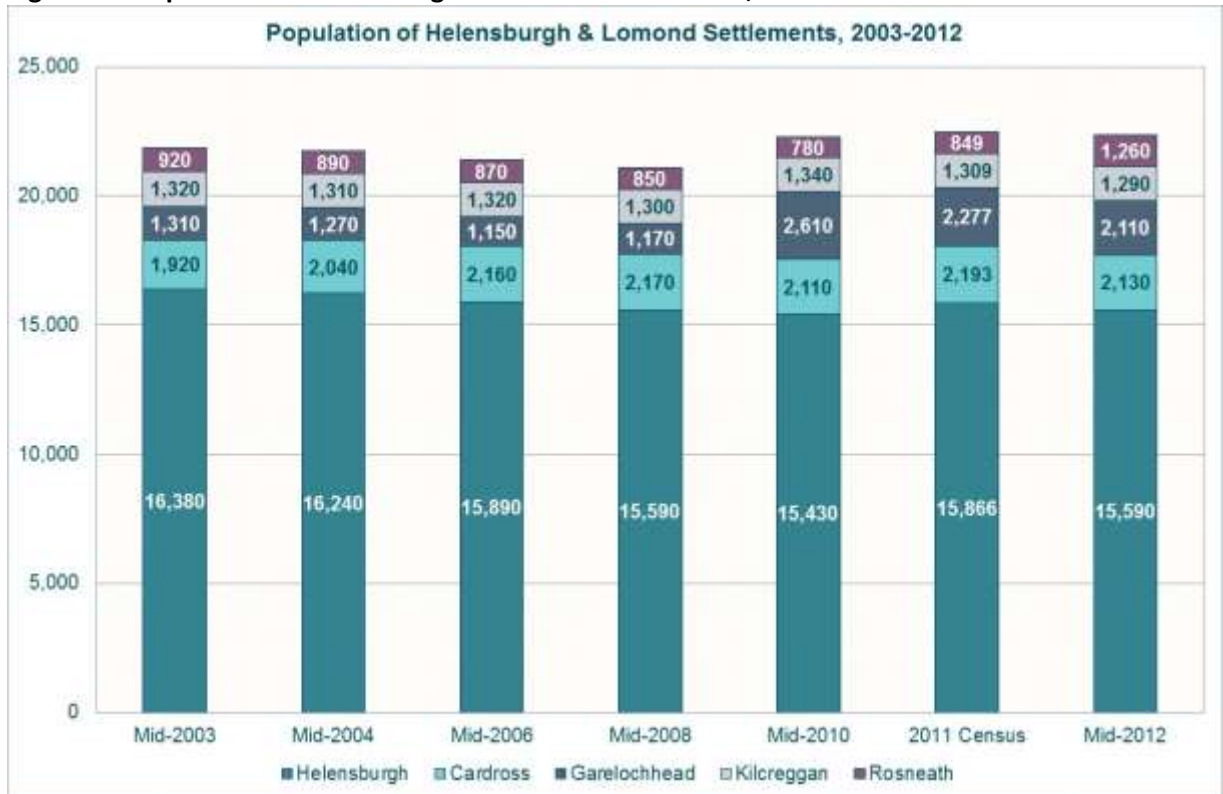


Source: 2011 Scottish Census. Settlements in red.

Information from the Census, coupled with the National Records of Scotland dataset, can be used to analyse the changing populations in these settlements between 2003 and 2012.

Following a decline between 2003 and 2008, the population of Helensburgh & Lomond grew between 2008 and 2012. In the 2003 to 2012 timeframe, the overall population of Helensburgh & Lomond increased by 2.4%, with particularly large percentage increases in Garelochhead and Rosneath, although the population of the Helensburgh settlement fell slightly.

**Figure 3.5 Population of Helensburgh & Lomond Settlements, 2003-2012**



**Table 3.2 Population of Helensburgh & Lomond Settlements, 2003-2012**

Settlement	2003-2012 Change	2003-2012 % Change
Helensburgh	-790	-4.8%
Cardross	210	10.9%
Garelochhead	800	61.1%
Kilcreggan	-30	-2.3%
Rosneath	340	37.0%

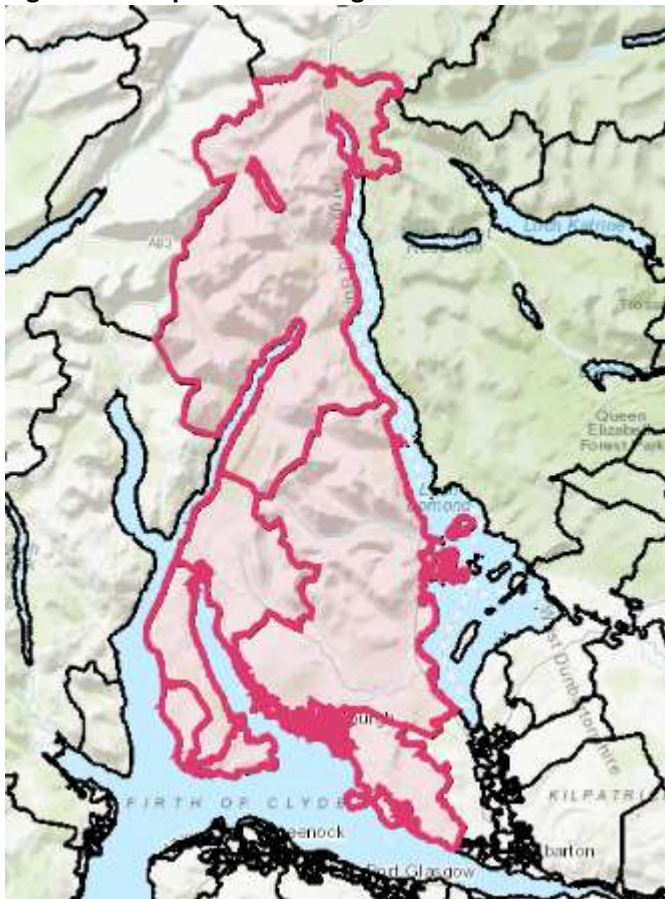
Source: National Records of Scotland Settlement Population Estimates (2012-based)/2011 Scottish Census

### 3.1.3 Population by datazone

The 2011 Census provides population information at a datazone level. The Helensburgh & Lomond area consists of a total of 37 datazones, as shown in the map below.



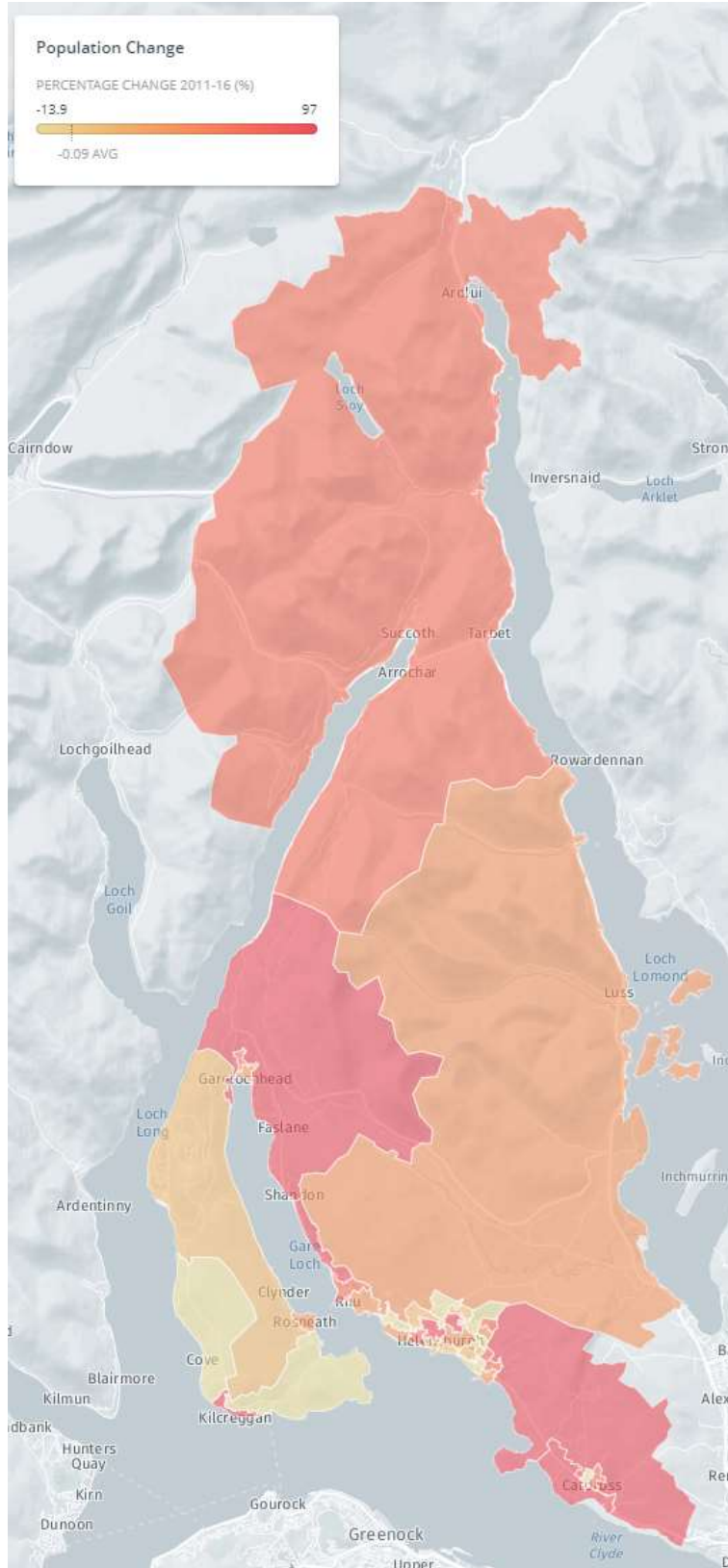
**Figure 3.6 Map of Helensburgh & Lomond Datazones**



Source: 2011 Scottish Census

The population of the Helensburgh & Lomond datazones at the time of the Census totalled a little of 25,700. As with settlement areas, the National Records of Scotland also provides time series data on a datazone basis, with the figures running up to mid-2016. The population on a datazone basis has risen slightly in Helensburgh & Lomond since the time of 2011 Census, sitting at 26,421 in the most recent figures. This reflects growth of around 3% across this timeframe. The vast majority of areas have shown little change since the last census. An obvious exception is the S01007378 datazone in Garelochhead, and the largest datazone by population in Helensburgh & Lomond, where the population grew from a little under 1,500 people in 2011 to close to 2,900 by 2016. This datazone includes Faslane. Population growth by datazone in recent years is mapped below.

**Figure 3.7 Population change in Helensburgh & Lomond Datazones, 2011-2016**



Source: Rettie & Co Research/National Records of Scotland 2016 Datazone Population Estimates/2011 Scottish Census

### 3.1.4 Population by HMA

The population of Helensburgh Corridor has grown by 4.7% since the Census, to reach a total of 19,534 by mid-2016. However, the population of Loch Lomond Park has fallen fractionally in this timeframe, by 0.3%, to stand at 1,336 in mid-2016, while the latest figure of 2,591 for Cardross also represents a small fall, of 0.5%, since 2011. The largest fall in population has been in the Rosneath HMA, where levels are down by almost 5% in 2011, in contrast to its performance over 2003-12.

**Table 3.3 Population Change in Helensburgh & Lomond by HMA, 2011-2016**

HMA	2011 Census	Mid-2016	2011-2016 % Growth
<b>Helensburgh Corridor</b>	18,659	19,534	<b>4.7%</b>
<b>Loch Lomond Park</b>	1,340	1,336	<b>-0.3%</b>
<b>Cardross</b>	2,604	2,591	<b>-0.5%</b>
<b>Rosneath</b>	3,114	2,960	<b>-5.0%</b>

Source: National Records of Scotland 2016 Datazone Population Estimates/2011 Scottish Census

### 3.1.5 Households

The vast majority of households in Helensburgh & Lomond at the time of the 2011 Census were located in the Helensburgh itself, with the 6,973 households there accounting for around three-quarters of the total. Households in the other four settlements were all under the 1,000 mark.

**Table 3.4 Total households in Helensburgh & Lomond by settlement**

Settlement	Total Households	% of Helensburgh & Lomond
<b>Helensburgh</b>	6,973	74.0%
<b>Cardross</b>	921	9.8%
<b>Garelochhead</b>	587	6.2%
<b>Kilcreggan</b>	575	6.1%
<b>Rosneath</b>	371	3.9%
<b>Helensburgh and Lomond</b>	<b>9,427</b>	<b>100.00%</b>

Source: 2011 Scottish Census

On a HMA basis, the bulk of the Helensburgh & Lomond households are located in the Helensburgh Corridor, with a limited number in the other three areas.

**Table 3.5 Total households in Helensburgh & Lomond HMAs**

HMA	Total Households	% of Helensburgh & Lomond
<b>Helensburgh Corridor</b>	7,784	72.0%
<b>Loch Lomond Park</b>	561	5.2%
<b>Cardross</b>	1,100	10.2%
<b>Rosneath</b>	1,366	12.6%
<b>Helensburgh and Lomond</b>	10,811	100.00%

Source: 2011 Scottish Census

### 3.1.6 Tenure

The 2011 Scottish Census provides tenure information on a datazone basis. The majority of households in Helensburgh & Lomond are owner-occupied, at a little under 73% overall. There are high levels of owner occupation in four of the five settlements, with Rosneath the exception to this at a little over half of the total households. Social rent is relatively high in Rosneath, at over 36% of households.

The PRS accounted for around 15% of households in Helensburgh itself, while, in the wider Helensburgh & Lomond area, this figure stood at a little under 13%, a similar level to the wider Argyll & Bute local authority area and not far below the national figure.

**Table 3.6 Tenure of Helensburgh & Lomond settlements**

Settlement	Owned	Social Rented	Private Rented	Living Rent Free
Helensburgh	71.5%	12.5%	15.1%	1.0%
Cardross	83.4%	10.3%	5.5%	0.8%
Garelochhead	66.4%	25.9%	6.5%	1.2%
Kilcreggan	84.5%	6.4%	7.5%	1.6%
Rosneath	56.1%	36.1%	6.7%	1.1%
<b>Helensburgh and Lomond</b>	<b>72.5%</b>	<b>13.7%</b>	<b>12.8%</b>	<b>1.0%</b>

Source: 2011 Scottish Census

Based on a datazone analysis, the tenure of Helensburgh Corridor HMA is similar to this, with around 72% of households in the owner occupied sector and a further 14% in the PRS. The owner occupied sector accounts for a little under 70% of Loch Lomond Park HMA households, while in the Cardross HMA and Rosneath HMA this is even higher, at 83% and 79% respectively.

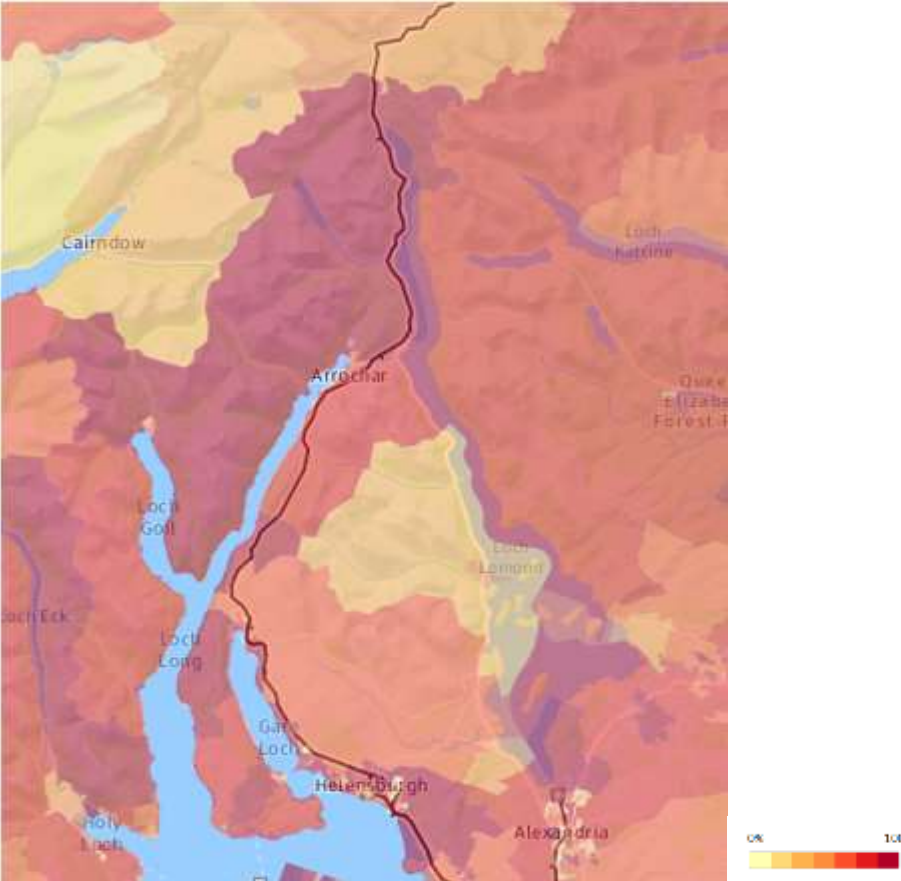
Although owner occupation dominates the tenure of the local market, it is interesting to see the massing of the PRS around settlements like Helensburgh, pushing north into Faslane and Garelochhead and east to Loch Lomond, where employment is concentrated.

**Table 3.7 Tenure of Helensburgh & Lomond HMAs**

HMA	Owned	Social Rented	Private Rented	Living Rent Free
Helensburgh Corridor	71.7%	13.2%	14.2%	1.0%
Loch Lomond Park	69.5%	11.1%	14.6%	4.8%
Cardross	83.5%	8.9%	6.5%	1.2%
Rosneath	78.8%	13.2%	6.6%	1.5%
<b>Helensburgh and Lomond</b>	<b>73.7%</b>	<b>12.6%</b>	<b>12.4%</b>	<b>1.3%</b>

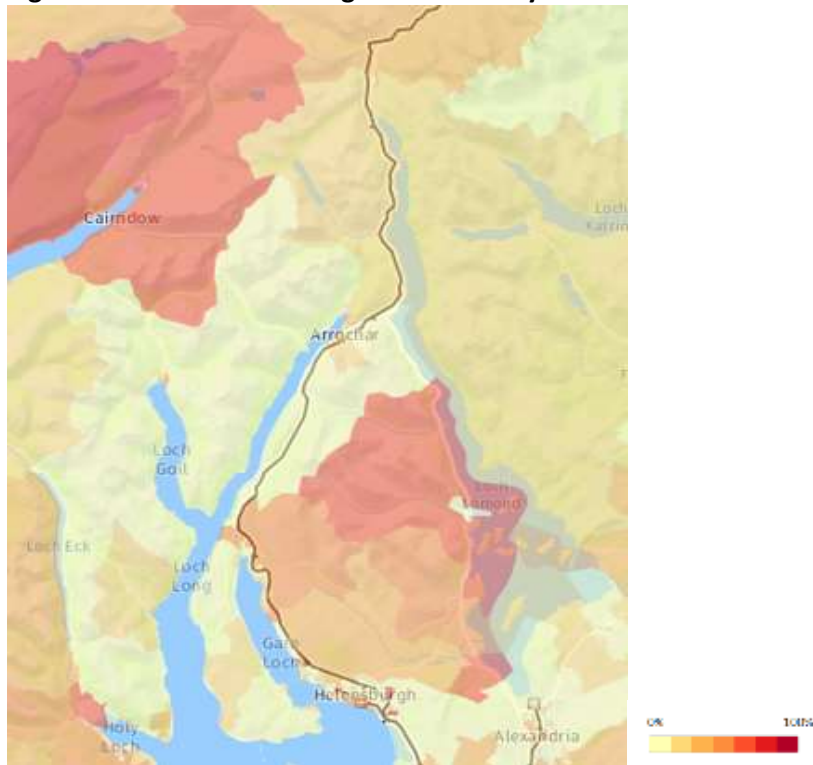
Source: 2011 Scottish Census

Figure 3.8 Owner Occupation in Helensburgh & Lomond by Datasozes



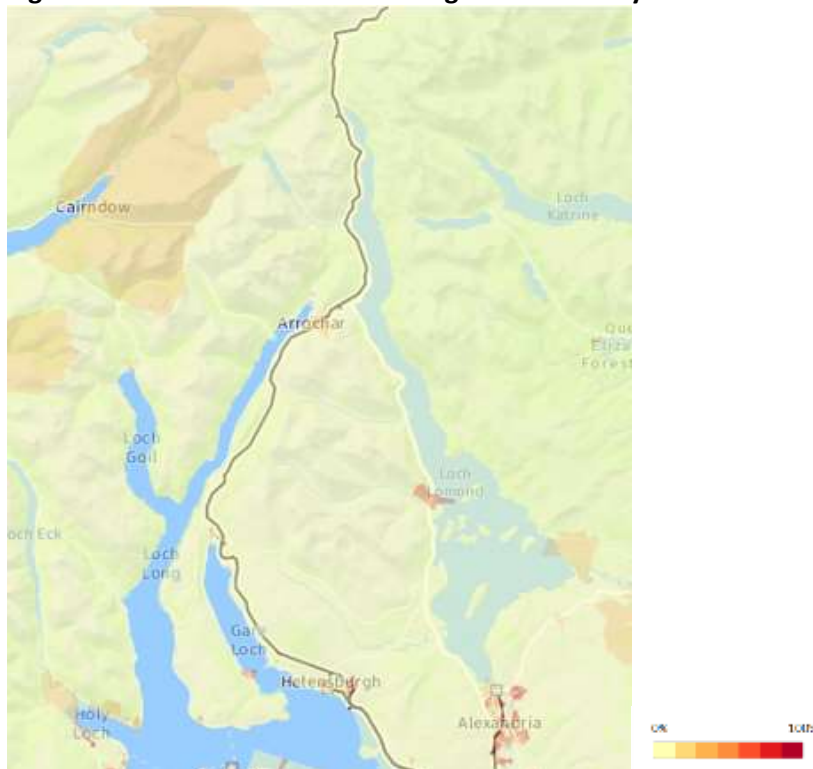
Source: 2011 Scottish Census

**Figure 3.9 PRS in Helensburgh & Lomond by Datazones**



Source: 2011 Scottish Census

**Figure 3.10 Social Rent in Helensburgh & Lomond by Datazones**



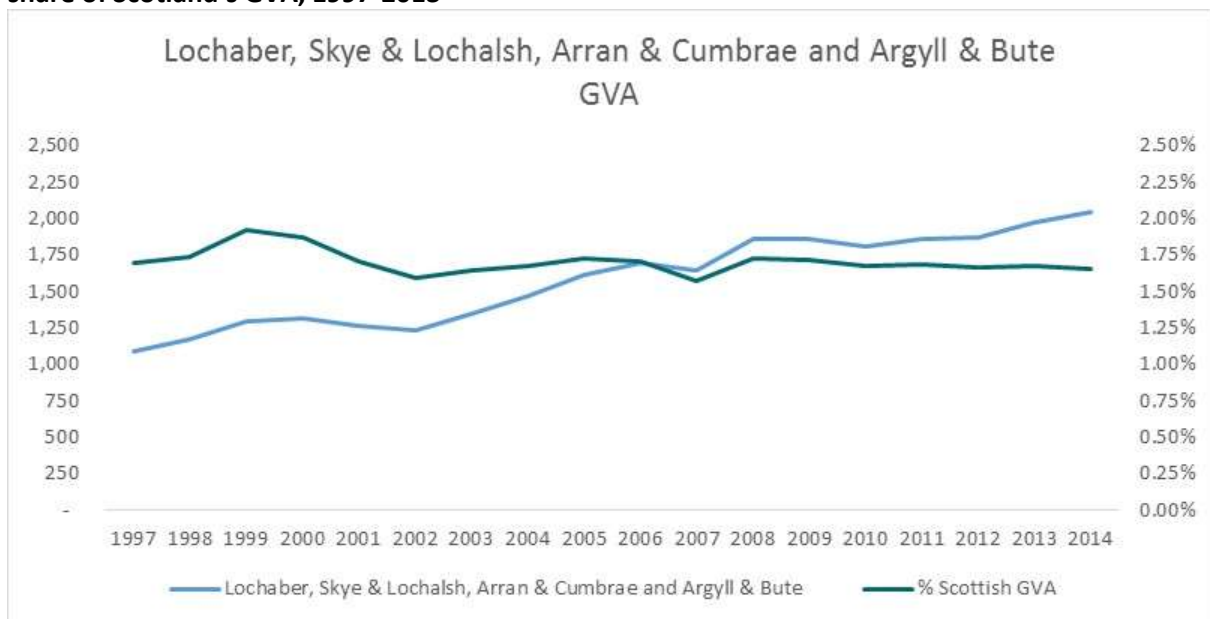
Source: 2011 Scottish Census

## 3.2 Economy and Employment

### 3.2.1 Economic Growth

The latest Gross Value Added (GVA) figures for Argyll & Bute combine it at regional level with Lochaber, Skye & Lochalsh, and Arran & Cumbrae. This economy has been performing relatively well in recent years, around 87% up over the period 1997-2014 despite the deep recession in 2008-09. It is a relatively small part of the overall Scottish economy, but has been maintaining a market share of around 1.4%-1.7% over this time period, suggesting its performance is in line with the national economy overall. The regional economy has performed relatively well in recent years.

**Figure 3.11 Argyll & Bute and wider region Gross Value Added (GVA), in nominal terms and share of Scotland's GVA, 1997-2013**

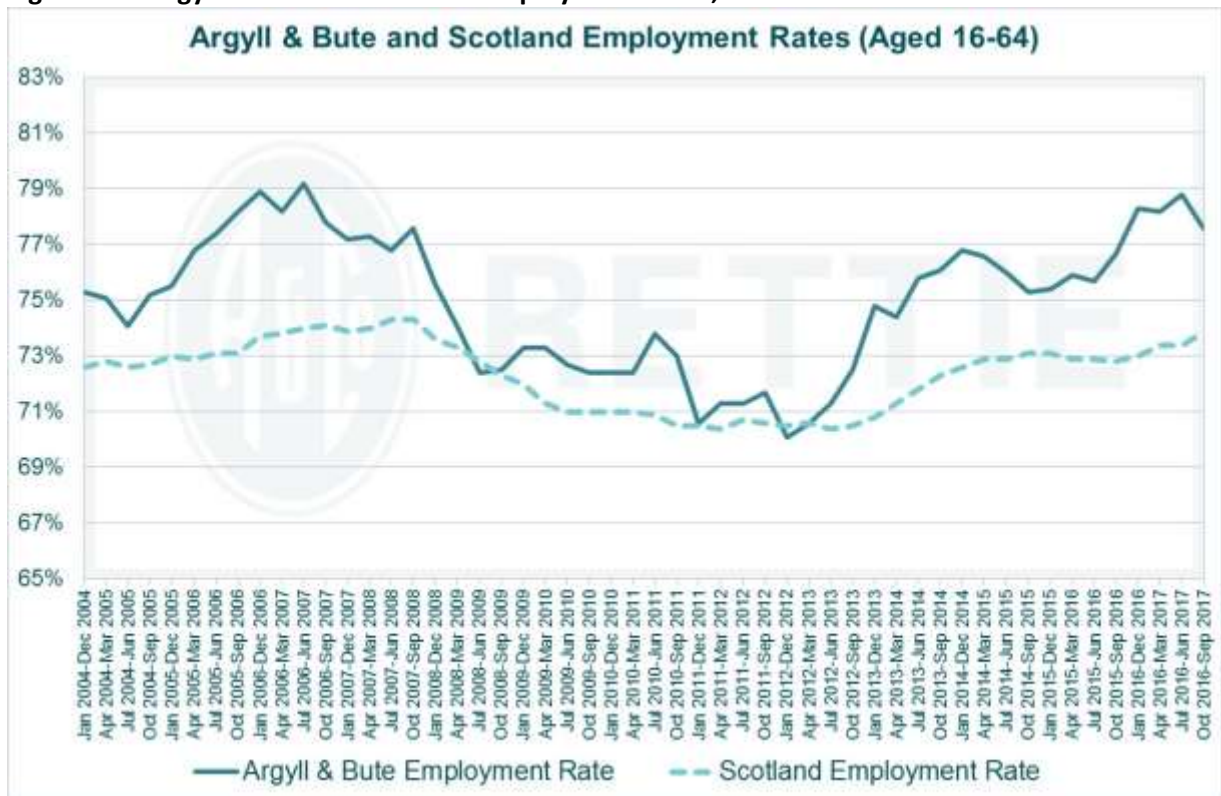


Source: Office for National Statistics Workplace based GVA, NUTS3 at current basic prices

### 3.2.2 Employment

Employment rates have grown strongly in Argyll & Bute since late 2012 and now sit comfortably above national levels. Currently, the employment rate for 16-64 year olds in Argyll & Bute is around 78%, compared with 74% across Scotland as a whole. Argyll & Bute employment rates are now above the national average.

**Figure 3.12 Argyll & Bute and Scotland Employment Rates, 2004-2017**



Source: Nomis Annual Population Survey/Labour Force Survey (Dec 2004-Sep 2017). Resident-Based

Details of the industrial and occupational structure of the city (resident-based) are provided in the tables below, again compared with Scotland as a whole.

The public sector is clearly larger in Argyll & Bute, accounting for nearly 35% of all jobs. The public sector also accounts for a relatively large proportion of the workers in Scotland, but is only a little over 30%. The second largest sector in Argyll & Bute is Distribution, Hotels & Restaurants, at just under 19% of the total resident-based workforce, a similar proportion to what it is in the country as a whole.

Agriculture & Fishing is disproportionately larger in Argyll & Bute, not surprising as it is largely a rural area, while Banking, Finance & Insurance is disproportionately smaller. Argyll & Bute has a relatively proportion of residents working in the public sector.



**Table 3.8 Employment by industry in Argyll & Bute and Scotland, 2004/05-2016/17**

Argyll & Bute % aged 16-64 in employment by industry	Oct 2004- Sep 2005	Oct 2005- Sep 2006	Oct 2006- Sep 2007	Oct 2007- Sep 2008	Oct 2008- Sep 2009	Oct 2009- Sep 2010	Oct 2010- Sep 2011	Oct 2011- Sep 2012	Oct 2012- Sep 2013	Oct 2013- Sep 2014	Oct 2014- Sep 2015	Oct 2015- Sep 2016	Oct 2016- Sep 2017
<b>A:agriculture and fishing (SIC 2007)</b>	5.20%	4.40%	4.60%	4.70%	4.60%	7.00%	4.80%	4.60%	5.00%	5.30%	4.90%	6.00%	5.00%
<b>B,D,E:energy and water (SIC 2007)</b>	2.00%	1.80%	2.00%	2.10%	2.10%	1.90%	2.60%	2.40%	2.40%	2.40%	3.10%	3.80%	2.90%
<b>C:manufacturing (SIC 2007)</b>	7.20%	6.80%	4.50%	6.10%	5.40%	6.30%	5.30%	6.00%	4.30%	5.10%	7.30%	7.20%	7.00%
<b>F:construction (SIC 2007)</b>	10.00%	10.50%	9.30%	10.00%	10.10%	7.50%	8.60%	7.50%	8.40%	7.80%	9.00%	7.00%	6.50%
<b>G,I:distribution, hotels and restaurants (SIC 2007)</b>	21.20%	19.30%	18.30%	19.70%	18.40%	17.90%	18.60%	19.30%	17.10%	18.00%	18.30%	15.80%	18.70%
<b>H,J:transport and communications (SIC 2007)</b>	7.80%	8.40%	7.20%	6.10%	5.60%	6.50%	5.80%	7.30%	5.90%	6.50%	6.00%	7.60%	7.30%
<b>K-N:banking, finance and insurance (SIC 2007)</b>	8.00%	8.80%	10.10%	10.00%	12.50%	13.50%	11.50%	9.80%	14.40%	12.60%	11.60%	15.00%	11.20%
<b>O-Q:public admin. education and health (SIC 2007)</b>	34.20%	35.00%	37.70%	34.90%	34.50%	35.20%	36.60%	38.50%	34.60%	35.50%	35.50%	31.70%	34.10%
<b>R-U:other services (SIC 2007)</b>	4.10%	4.20%	5.70%	6.00%	5.80%	4.00%	5.40%	4.70%	6.20%	5.80%	4.10%	5.50%	6.50%
<b>G-Q:total services (SIC 2007)</b>	75.40%	75.80%	79.00%	76.70%	76.70%	76.80%	77.00%	77.90%	79.60%	78.20%	78.30%	75.50%	77.90%
Scotland % aged 16-64 in employment by industry	Jul 2004- Jun 2005	Jul 2005- Jun 2006	Jul 2006- Jun 2007	Jul 2007- Jun 2008	Jul 2008- Jun 2009	Jul 2009- Jun 2010	Jul 2010- Jun 2011	Jul 2011- Jun 2012	Jul 2012- Jun 2013	Jul 2013- Jun 2014	Jul 2014- Jun 2015	Jul 2015- Jun 2016	Jul 2016- Jun 2017
<b>A:agriculture and fishing (SIC 2007)</b>	1.30%	1.50%	1.40%	1.40%	1.70%	1.70%	1.70%	1.60%	1.50%	1.50%	1.30%	1.50%	1.50%
<b>B,D,E:energy and water (SIC 2007)</b>	3.20%	3.40%	3.10%	3.50%	3.60%	3.40%	3.30%	3.30%	3.50%	3.80%	3.90%	3.40%	4.00%
<b>C:manufacturing (SIC 2007)</b>	10.70%	10.30%	10.20%	10.20%	9.00%	8.20%	8.20%	8.50%	8.00%	8.30%	8.50%	8.40%	7.70%
<b>F:construction (SIC 2007)</b>	8.30%	8.90%	9.00%	9.30%	8.40%	7.70%	7.50%	7.30%	6.60%	6.80%	6.90%	6.80%	6.90%
<b>G,I:distribution, hotels and restaurants (SIC 2007)</b>	19.40%	18.40%	17.90%	18.60%	18.80%	19.30%	19.40%	19.40%	19.30%	19.40%	18.80%	18.30%	19.10%
<b>H,J:transport and communications (SIC 2007)</b>	7.90%	8.10%	8.20%	7.80%	7.00%	7.30%	7.10%	7.70%	7.90%	7.10%	7.10%	8.10%	7.80%
<b>K-N:banking, finance and insurance (SIC 2007)</b>	13.20%	12.90%	13.00%	12.60%	13.80%	14.40%	15.10%	15.00%	15.70%	15.30%	15.70%	16.00%	15.30%
<b>O-Q:public admin. education and health (SIC 2007)</b>	30.50%	31.00%	31.40%	31.30%	32.00%	32.00%	31.40%	31.10%	31.10%	31.30%	31.60%	31.00%	31.30%
<b>R-U:other services (SIC 2007)</b>	5.00%	5.10%	5.00%	4.70%	5.10%	5.50%	5.80%	5.60%	5.30%	5.50%	5.80%	5.90%	5.90%
<b>G-Q:total services (SIC 2007)</b>	76.00%	75.50%	75.60%	75.00%	76.70%	78.50%	78.80%	78.70%	79.40%	78.80%	78.90%	79.20%	79.40%

Source: Nomis Annual Population Survey/Labour Force Survey (Dec 2004-Sep 2017). Resident-Based

In terms of resident-based occupancy, Argyll & Bute has a relatively low proportion of those in Senior and Professional Occupations, at around 27% of those employed compared with roughly 30% nationally, although the proportion in Professional Occupations has increased markedly in the last ten years.

The local authority area also has relatively high proportions of workers who are in Skilled Trades occupations, with a relatively low proportion in Sales & Customer Services occupations.

**Table 3.9 Argyll & Bute and Scotland employment by occupancy, 2004/05-206/17**

Argyll & Bute - % in employment by occupancy (SOC 2010)	Oct 2004-Sep 2005	Oct 2005-Sep 2006	Oct 2006-Sep 2007	Oct 2007-Sep 2008	Oct 2008-Sep 2009	Oct 2009-Sep 2010	Oct 2010-Sep 2011	Oct 2011-Sep 2012	Oct 2012-Sep 2013	Oct 2013-Sep 2014	Oct 2014-Sep 2015	Oct 2015-Sep 2016	Oct 2016-Sep 2017
<b>1: managers, directors and senior officials</b>	11.30%	9.00%	9.00%	12.40%	12.20%	9.00%	10.00%	9.80%	11.80%	11.30%	11.80%	10.60%	9.60%
<b>2: professional occupations</b>	11.50%	14.60%	15.90%	14.60%	16.70%	17.30%	19.00%	16.10%	20.20%	16.60%	15.50%	16.80%	17.50%
<b>3: associate prof &amp; tech occupations</b>	9.80%	9.00%	11.70%	12.80%	11.40%	11.70%	12.70%	13.80%	11.80%	12.60%	13.00%	15.30%	13.90%
<b>4: administrative and secretarial occupations</b>	9.50%	10.30%	10.40%	9.70%	10.90%	10.10%	10.40%	9.30%	10.60%	10.30%	10.40%	11.90%	9.50%
<b>5: skilled trades occupations</b>	17.00%	17.10%	13.70%	15.00%	13.50%	14.90%	12.40%	14.80%	14.10%	15.40%	14.10%	14.40%	14.40%
<b>6: caring, leisure and other service occupations</b>	11.10%	10.10%	11.00%	9.70%	8.30%	10.00%	7.90%	10.20%	9.70%	9.10%	8.70%	7.50%	10.50%
<b>7: sales and customer service occupations</b>	7.10%	7.70%	7.00%	6.60%	7.90%	7.70%	8.70%	7.60%	5.50%	6.50%	7.30%	5.20%	5.30%
<b>8: process plant and machine operatives</b>	6.90%	7.40%	6.90%	6.40%	6.80%	5.10%	7.00%	5.60%	5.80%	6.20%	7.00%	5.00%	7.40%
<b>9: elementary occupations</b>	15.50%	14.40%	13.80%	12.50%	11.50%	13.90%	11.50%	13.00%	9.20%	10.60%	12.20%	12.90%	11.60%
Scotland - % in employment by occupancy (SOC 2010)	Oct 2004-Sep 2005	Oct 2005-Sep 2006	Oct 2006-Sep 2007	Oct 2007-Sep 2008	Oct 2008-Sep 2009	Oct 2009-Sep 2010	Oct 2010-Sep 2011	Oct 2011-Sep 2012	Oct 2012-Sep 2013	Oct 2013-Sep 2014	Oct 2014-Sep 2015	Oct 2015-Sep 2016	Oct 2016-Sep 2017
<b>1: managers, directors and senior officials</b>	8.80%	8.50%	8.50%	8.80%	8.80%	8.80%	8.60%	8.30%	8.50%	8.70%	8.70%	8.50%	8.80%
<b>2: professional occupations</b>	16.50%	17.40%	17.90%	17.70%	18.10%	17.90%	18.30%	19.60%	19.70%	19.50%	19.60%	20.60%	21.10%
<b>3: associate prof &amp; tech occupations</b>	12.20%	12.20%	12.10%	12.50%	12.60%	12.60%	13.30%	12.60%	12.60%	13.00%	13.20%	13.10%	13.30%
<b>4: administrative and secretarial occupations</b>	12.90%	12.60%	11.90%	11.70%	11.60%	11.30%	10.90%	10.70%	10.90%	10.70%	11.40%	10.50%	10.20%
<b>5: skilled trades occupations</b>	11.50%	11.70%	11.60%	12.30%	11.60%	11.90%	11.30%	11.40%	11.10%	11.40%	11.10%	10.50%	10.90%
<b>6: caring, leisure and other service occupations</b>	8.70%	8.60%	9.40%	9.20%	9.40%	9.70%	9.60%	9.60%	9.40%	9.40%	9.90%	9.70%	9.70%
<b>7: sales and customer service occupations</b>	9.60%	9.00%	8.80%	8.70%	9.00%	9.00%	9.60%	9.20%	9.10%	8.80%	8.50%	8.90%	8.40%
<b>8: process plant and machine operatives</b>	7.80%	7.70%	7.30%	7.40%	7.20%	6.80%	6.80%	6.60%	6.40%	6.40%	6.00%	6.40%	6.40%
<b>9: elementary occupations</b>	11.70%	11.60%	11.80%	11.30%	11.20%	11.60%	11.40%	11.60%	11.50%	11.50%	11.30%	11.20%	10.70%

Source: Nomis Annual Population Survey/Labour Force Survey (Dec 2004-Sep 2017). Resident-Based.

### 3.2.3 Earnings

Average earnings in Argyll & Bute have been growing in recent years but still remain below the wider Scottish averages. The latest figures show that the average annual earnings in Argyll & Bute are £25,554, around £2,800 below the national average. Growth in earnings since 2008 has been slightly weaker in Argyll & Bute, at 15%, compared to the national growth figure of 18%.

**Figure 3.13 Average Gross Annual Earnings in Argyll & Bute and Scotland, 2008-2017**



Source: Annual Survey of Hours and Earnings. Resident-based

### 3.2.4 Income and Affordability

The fact that there are few sales in the local market above £500,000 can be demonstrated by the affordability levels at this price, where only around 2% of households would be able to afford a property priced over £460,000 at a theoretical limit of four times income and 90% loan to value (LTV). However, there is a good level of market depth under £275,000 and in most parts of the local authority area and particularly under £200,000.

**Table 3.10 Gross Household Income by Argyll & Bute District**

Area	Sum of Gross Household Income under (number of households)															Under £1,20 0pw	Under £1,40 0pw	Under £1,60 0pw	Under £2,00 0pw
	Unde r £50p w	Unde r £100 pw	Unde r £150 pw	Unde r £200 pw	Unde r £250 pw	Unde r £300 pw	Unde r £350 pw	Unde r £400 pw	Unde r £500 pw	Unde r £600 pw	Unde r £700 pw	Unde r £800 pw	Unde r £900 pw	Unde r £1,00 0pw					
<b>Cowal North</b>	3	23	74	159	265	376	485	589	774	934	1071	1188	1284	1362	1472	1537	1573	1605	
<b>Garelochhead</b>	3	20	62	134	228	333	441	548	750	934	1098	1243	1366	1468	1619	1712	1767	1819	
<b>Helensburgh Centre</b>	3	24	87	203	352	508	658	794	1023	1202	1344	1457	1547	1619	1718	1777	1812	1844	
<b>Helensburgh East</b>	2	14	51	120	214	319	426	530	724	898	1055	1194	1315	1417	1567	1660	1715	1764	
<b>Helensburgh North</b>	3	19	51	100	164	239	319	402	568	730	884	1027	1157	1270	1450	1574	1657	1747	
<b>Helensburgh West and Rhu</b>	4	28	75	147	238	337	439	539	728	900	1055	1196	1322	1434	1616	1747	1838	1940	
<b>Lomond Shore</b>	2	14	40	84	140	202	266	330	453	566	672	769	856	934	1057	1142	1198	1255	
<b>Grand Total</b>	<b>20</b>	<b>141</b>	<b>440</b>	<b>948</b>	<b>1600</b>	<b>2315</b>	<b>3035</b>	<b>3732</b>	<b>5020</b>	<b>6165</b>	<b>7180</b>	<b>8073</b>	<b>8847</b>	<b>9504</b>	<b>10498</b>	<b>11149</b>	<b>11561</b>	<b>11973</b>	

Households	Under 50	50-100	100-150	150-200	200-250	250-300	300-350	350-400	400-500	500-600	600-700	700-800	800-900	900-1000	1000-1200	1200-1400	1400-1600	1600-2000	Over 2000
Between Earning Brackets / Affordability	Up to £11.5k	£11k - £23k	£23k - £34k	£34k - £46k	£46k - £57k	£57k - £69k	£69k - £80k	£80k - £92k	£92k - £115k	£115k - £138k	£138k - £161k	£161k - £184k	£184k - £208k	£208k - £231k	£231k - £277k	£277k - £323k	£323k - £369k	£369k - £462k	Over £462k
	20	121	299	508	652	714	720	697	1288	1145	1015	893	774	657	995	651	411	412	273
Households Under Earning Brackets	Under 50 Can't afford +£11k	100 Can't afford +£23k	150 Can't afford +£34k	200 Can't afford +£46k	250 Can't afford +£57k	300 Can't afford +£69k	350 Can't afford +£80k	400 Can't afford +£92k	500 Can't afford +£115k	600 Can't afford +£138k	700 Can't afford +£161k	800 Can't afford +£184k	900 Can't afford +£208k	1000 Can't afford +£231k	1200 Can't afford +£277k	1400 Can't afford +£323k	1600 Can't afford +£369k	2000 Can't afford +£462k	All -
	20	141	440	948	1600	2314	3034	3732	5020	6164	7179	8073	8847	9503	10498	11149	11560	11973	12246
Households Over Earning Brackets	Over 50 Can afford +£11k	100 Can afford +£23k	150 Can afford +£34k	200 Can afford +£46k	250 Can afford +£57k	300 Can afford +£69k	350 Can afford +£80k	400 Can afford +£92k	500 Can afford +£115k	600 Can afford +£138k	700 Can afford +£161k	800 Can afford +£184k	900 Can afford +£208k	1000 Can afford +£231k	1200 Can afford +£277k	1400 Can afford +£323k	1600 Can afford +£369k	2000 Can afford +£462k	
	12,226	12,105	11,806	11,298	10,646	9,932	9,212	8,514	7,226	6,082	5,067	4,173	3,399	2,743	1,748	1,097	686	273	

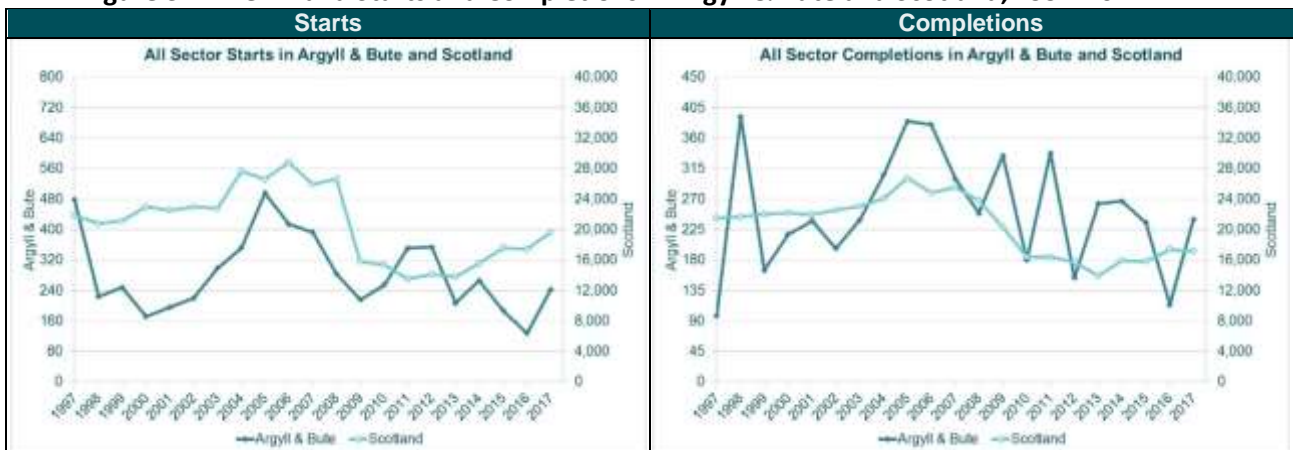
Source: Scottish Government Small Area Income Estimates 2014

### 3.2.5 New Build Supply

Despite actual and forecast population growth, there remains highly constrained new build supply across Scotland given the difficulties in acquiring investment for build, lack of developer appetite outside strong sites and a restrictive planning system in parts of the country. From nearly 30,000 new starts in Scotland in 2006 (peak for the new build market), this more than halved by 2011, with a marked downswing post ‘credit crunch’ and economic recession, from which the new homes market has not recovered.

Starts in Argyll & Bute have been on a downward trend since reaching a peak of nearly 500 in 2005. In 2017, starts in the area totalled around half of this figure at 242. New build completions have been falling overall since 2007. The latest figures showed an improvement to 240 starts in the year ending Q2 2017, but this remains well below the peak figures for the area of around 400 per annum.

**Figure 3.14 New Build Starts and Completions in Argyll & Bute and Scotland, 1997-2017**

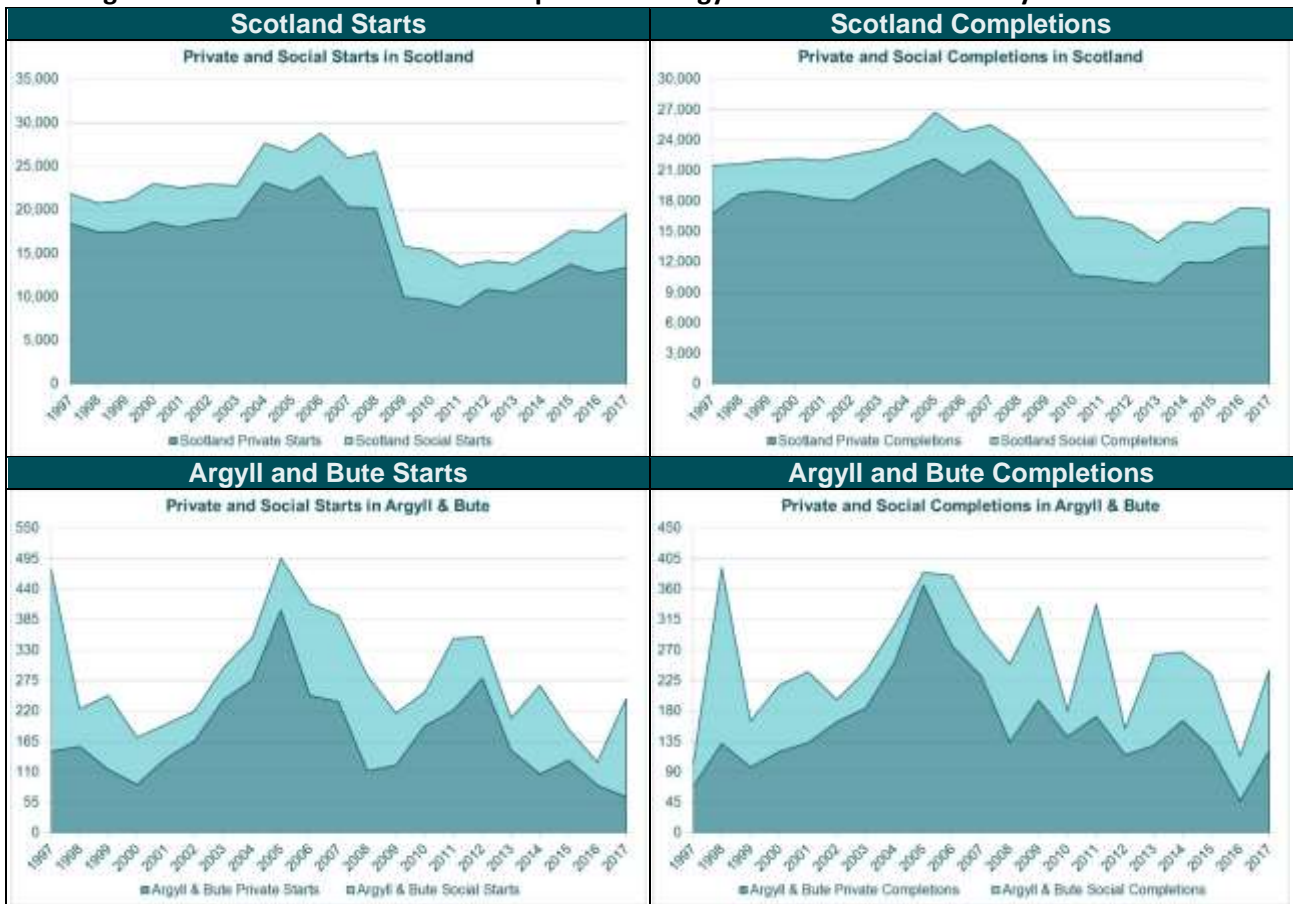


Source: Scottish Government - New Housing Building in Scotland, Figures are year ending Qtr 2

Of the new completions in Argyll & Bute last year, 119 were in the social housing sector (local authority and Registered Social Landlords), with the remainder completed by the private sector. There have been years recently when social starts have produced a considerable amount of new regional supply.

The proportion of social housing completions has risen nationally in recent years as the Scottish Government has made funding available for the social sector to build proportionally more new housing and new Scottish Government commitments for higher levels of affordable housing mean that this is likely to continue.

**Figure 3.15 New build starts and completions in Argyll & Bute and Scotland by sector**



Source: Scottish Government, Figures are year ending Qtr 2

The 2016 Argyll & Bute Housing Land Audit (HLA) provides a breakdown of completions in the local authority by administrative area.

Development in Helensburgh & Lomond has been limited, with a total of 266 completions between 2008/09 and 2015/16, averaging 33 per year. This total represents around 13% of the total completions in Argyll & Bute in this timeframe.

**Table 3.11 New Build Completions in Argyll & Bute by Administrative Area**

Housing Completions in Argyll & Bute by Administrative Area										
Administrative Area	2008/ 09	2009/ 10	2010/ 11	2011/ 12	2012/ 13	2013/ 14	2014/ 15	2015/ 16	Total	Average
<b>Helensburgh and Lomond</b>	33	53	22	27	17	30	62	22	266	33
<b>Bute and Cowal</b>	78	46	53	67	33	39	19	24	359	45
<b>Oban, Lorn and the Isles</b>	140	96	167	88	104	57	157	57	866	108
<b>Mid Argyll, Kintyre and the Islands</b>	93	82	97	68	69	115	42	61	627	78

Source: Argyll & Bute Housing Land Audit 2016



Using the National Records of Scotland dataset population statistics, the populations of each of these administrative areas can be calculated and, from this, completion levels on a per capita basis can be determined. It can be seen that the Helensburgh & Lomond area has a relatively low level of house completions on this basis, only averaging around 1 to 2 per 1,000 people per annum and 1.2 on average over 2011/12-2015/16, as opposed to other areas where the 5-year average is between 1.9 in Bute & Cowal and 5.7 in Oban, Lorn & the Isles.

**Table 3.12 Housing completions per capita (per 1,000 people)**

Housing Completions Per Capita	2011/12	2012/13	2013/14	2014/15	2015/16
<b>Helensburgh and Lomond</b>	0.86	1.08	0.65	1.15	2.39
<b>Bute and Cowal</b>	2.44	3.05	1.51	1.81	0.89
<b>Oban, Lorn and the Isles</b>	8.17	4.38	5.13	2.82	7.79
<b>Mid Argyll, Kintyre and the Islands</b>	4.51	3.17	3.23	5.41	1.99

Source: Argyll & Bute HLA 2016/NRS/Rettie & Co. Research

### 3.2.6 New Build Pipeline

The 2016 Argyll & Bute Housing Land Audit provides a summary of the 5-year effective housing supply for the area (including Potential Development Areas (PDAs), as well as units to be delivered post-2021. The 5-year effective supply for Argyll & Bute totals 3,841 units, with 870 (23%) in the Helensburgh & Lomond Administrative Area. A further 359 units are projected post-2021 in Helensburgh & Lomond, around 19% of the 1,925 projected units for the Argyll and Bute local authority area. If delivered, this would raise the annual delivery in Argyll & Bute to close to 800 units per year over 2016/17 to 2020/21, which seems unlikely given current trends.

**Table 3.13 Projected completions in Argyll & Bute by Administrative Area**

Administrative Area	2016/17-2020/21			
	LDP Allocated Site Effective Supply	PDAs and Windfall on Large Sites	Windfall on Small Sites	Effective Housing Land Supply Total
<b>Helensburgh and Lomond</b>	659	151	60	870
<b>Bute and Cowal</b>	392	172	119	683
<b>Oban, Lorn and the Isles</b>	790	132	343	1,265
<b>Mid Argyll, Kintyre and the Islands</b>	723	70	230	1,023
<b>Total</b>	<b>2,564</b>	<b>525</b>	<b>752</b>	<b>3,841</b>
Administrative Area	Post 2021			
	LDP Supply Post March 2021	PDAs and Windfall on Large Sites Post March 2021	Windfall with Extant Planning Permission in	Total Housing Land Supply Post 2021

Principle Small Sites				
<b>Helensburgh and Lomond</b>	242	91	26	359
<b>Bute and Cowal</b>	142	17	35	194
<b>Oban, Lorn and the Isles</b>	534	34	165	733
<b>Mid Argyll, Kintyre and the Islands</b>	456	68	115	639
<b>Total</b>	<b>1,374</b>	<b>210</b>	<b>341</b>	<b>1,925</b>

Source: Argyll & Bute Housing Land Audit 2016

The Barbour ABI database provides details on current and recent planning applications that have been submitted in the Argyll & Bute local authority area. These sites are detailed in the table below. With the exception of the Persimmon site in Helensburgh, these sites have relatively low unit numbers.

**Table 3.14 Barbour ABI current and recent planning applications in Argyll & Bute**

Development	Postcode	Project Start Date (in Planning)	Developer/Client	Tenure	No. of Units	Type	Status
<b>Glenoran Road, Helensburgh</b>	G84 8JR	Jan 2018	Persimmon Homes	Private	76	Houses	Detail Planning Granted
<b>West Abercromby Street, Helensburgh</b>	G84 9LL		Mr Patrick Lafferty	Private	17	Flats (15) & Houses (2)	Detail Planning Granted
<b>Garelochhead Bowling Club, Garelochhead</b>	G84 0DG		Mr Robert Gall	Private	7	Houses	Outline Planning Granted
<b>Kings Point, Blairvadach</b>	G84 8BT		Kingspoint Properties	Private	3	Houses	Detail Planning Granted
<b>Linn Walk, Garelochhead</b>	G84 0EX	Q2 2017	Argyll Community Housing Association	Social	10	Houses	Detail Planning Granted
<b>The Paddock, Ardoch Estate, Helensburgh</b>	G83 8ND		Mr James Black	Private	5	Houses	Detail Planning Granted
<b>31 East Montrose Street, Helensburgh</b>	G84 7HR	Q4 2017	Panacea Scotland Limited	Private	12	Flats	Detail Planning Granted

Source: Barbour ABI. Data up to 14/02/2018

### 3.2.7 Strategic Housing Investment Plan May 2018

The planned future affordable housing supply as set out in the SHIP as at May 2018 shows that there will be a total of 133 units completed between 2018/19 and 2020/21. This equates to an annual affordable housing supply of 44.3 units.

Table 3.15 sets out those sites which are currently onsite, those which are anticipated to commence within the next three years and those sites

**Table 3.15 SHIP Planned Sites**

Site	RSL	Tenure	No. of Units	Expected Completion
<b>Developments on Site</b>				
<b>Jutland Court, Helensburgh</b>	ACHA	Social Rent	32	October 2019
<b>Helensburgh Sawmill Field</b>	Link	SR/ MMR/ LCHO	25	2019/20
<b>Sucloth (Phase 1)</b>	DHA	SR	26	Aug/Sept 2018
<b>Golf Club Site, Helensburgh</b>	DHA	SR	50	2020/21
<b>Potential Sites</b>				
<b>Rosneath</b>	Link	NSSE/SR		
<b>Blairvaddach</b>	ACHA			
<b>Jeannie Deans</b>	Link	Potential site for autism clients		

We also note that Persimmon Homes plan to provide 19 'affordable by design' homes as part of their 76 unit development at Glenoran Road, Helensburgh (known as the Dobbie's site). It is expected that the below market housing will comprise of two bedroom terraced homes with an anticipated sale price of £113, 694. Priority will be given to purchasers who are:

- Council/Registered Social Landlord (RSL) residents in the Helensburgh area;
- Parties on the Council/RSL waiting lists;
- First time buyers;
- Serving members of the armed forces/key workers;
- Retired service personnel;
- Widows, widowers and other partners of service personnel; and,
- Parties that have previously been owner-occupiers but personal circumstances have resulted in ownership being revoked.

These units are not included in the SHIP.

### 3.2.8 Schooling

A summary of the performance of secondary schools across Argyll & Bute is provided in the table below. Performance at these secondary schools has been mixed, with Lochgilphead Joint Campus and Hermitage Academy performing fairly strongly compared with the national averages. Hermitage Academy is the only one of these secondary schools that is located in the Helensburgh & Lomond HMA. The school's performance would certainly assist the ability of the area to attract and retain families to live there.

**Table 3.16 Argyll & Bute Secondary School Performance, 2015/16**

School	Council Area	SCQF level 6 or better	SCQF level 7 or better	L6 Rank	L7 Rank	Combined Avg	Overall Rank
<b>Lochgilphead Joint Campus</b>	Argyll & Bute	80%	45%	25	7	16	13
<b>Hermitage Academy</b>	Argyll & Bute	76%	31%	54	55	55	55
<b>Rothesay Joint Campus</b>	Argyll & Bute	71%	14%	94	228	161	155
<b>Dunoon Grammar School</b>	Argyll & Bute	67%	17%	130	195	163	156
<b>Oban High School</b>	Argyll & Bute	60%	17%	214	195	205	210
<b>Tarbet Academy</b>	Argyll & Bute	53%	20%	290	159	225	234
<b>Campbeltown Grammar School</b>	Argyll & Bute	58%	12%	234	265	250	256
<b>Tobermory High School</b>	Argyll & Bute	64%	No Data	170	-	-	-
<b>Islay High School</b>	Argyll & Bute	84%	No Data	14	-	-	-
<b>Tiree High School</b>	Argyll & Bute	No Data	No Data	-	-	-	-

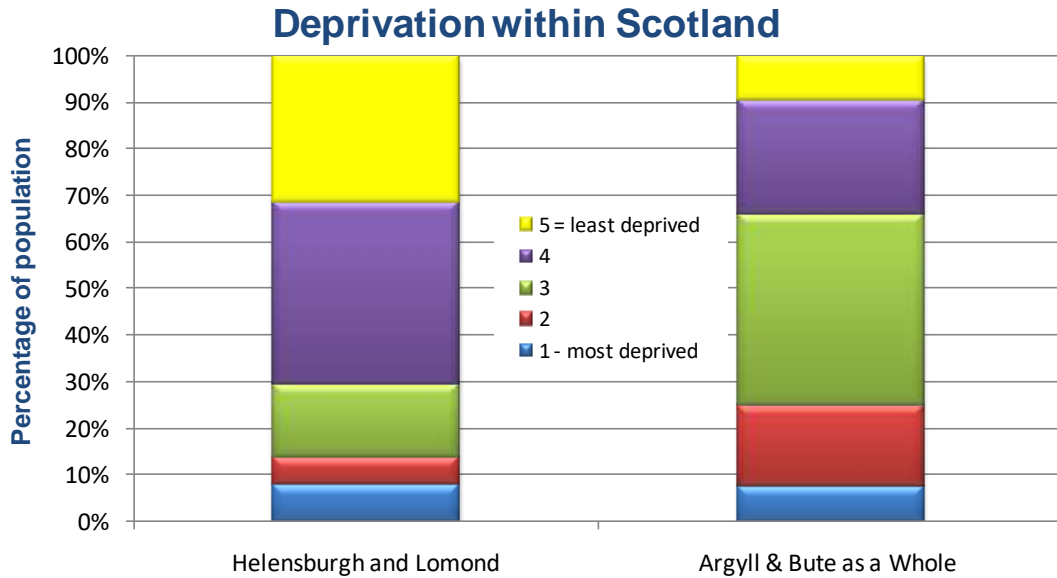
Source: Parentzone. Figures are 2015/16.

### 3.2.9 Deprivation

The Scottish Index of Multiple Deprivation (SIMD) can be used to assess the relative deprivation (or affluence) of an area based on its scores across a number of domains. In Scotland as a whole, approximately 20% of the population (2015 mid-year estimates) live in the most deprived category. 8% of the population of Helensburgh & Lomond live within the most deprived areas in Scotland. These areas are within Helensburgh Centre and Helensburgh East.

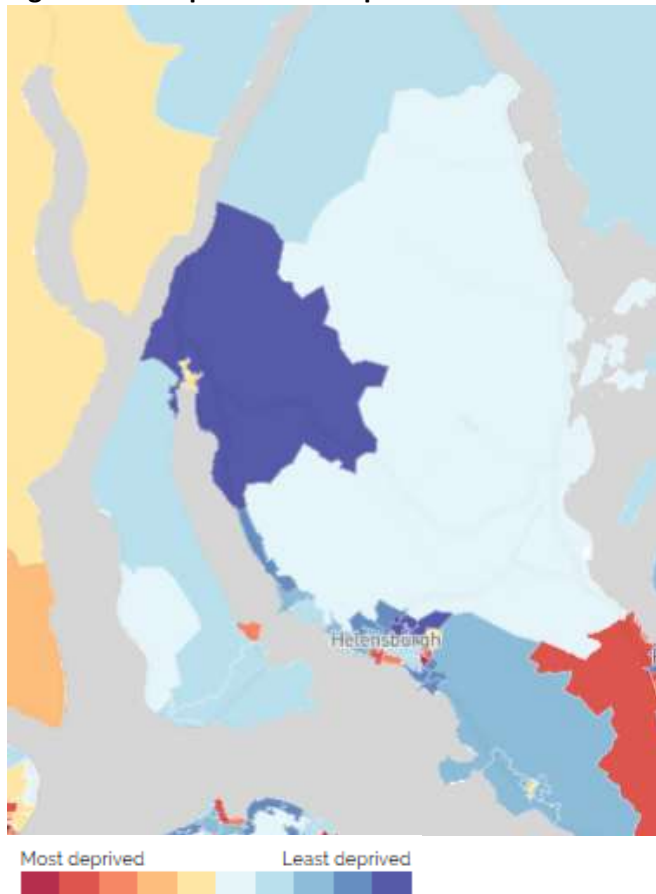
The proportion of those living in the least deprived quintile is far greater in Helensburgh & Lomond than in Argyll & Bute as a whole, demonstrating a higher level of affluence than in the region overall.

**Figure 3.15 Deprivation in Helensburgh and Lomond and Argyll & Bute by quintile**



<http://healthargyllandbute.co.uk/deprivation-simd-2016/>

**Figure 3.16 Map of overall deprivation levels in Helensburgh & Lomond**



Source: SIMD 2016

The charts below break the deprivation down by the following domains:

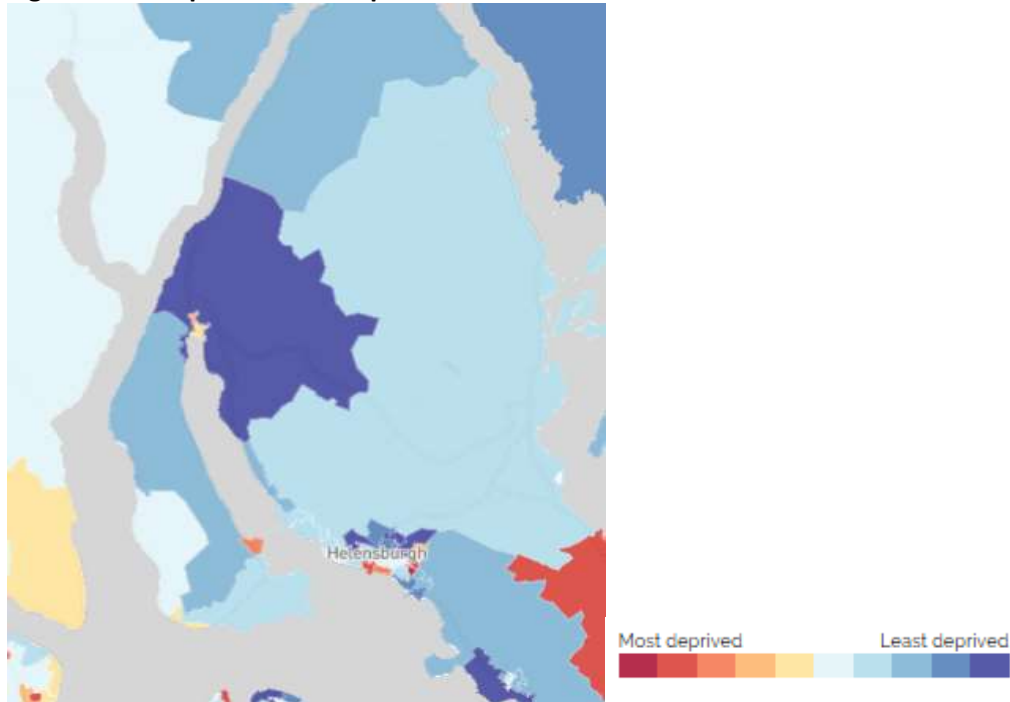
- Income
- Employment
- Health
- Education, skills and training
- Housing
- Geographic Access to Services
- Crime.

The income, employment and health domains show a similar picture as overall deprivation, with the most deprived areas in small parts of Helensburgh. Deprivation in the education appears weaker due to the presence of good local schools. Although there is a general lack of acute housing deprivation, for many areas, this domain scores less well than for other domains, possibly reflecting the lack of quality housing, or new housing development in recent years.

Crime deprivation does seem more acute north of Helensburgh, including in Garelochhead and some of the sparsely populated areas, including around Loch Lomond. It is not surprising to

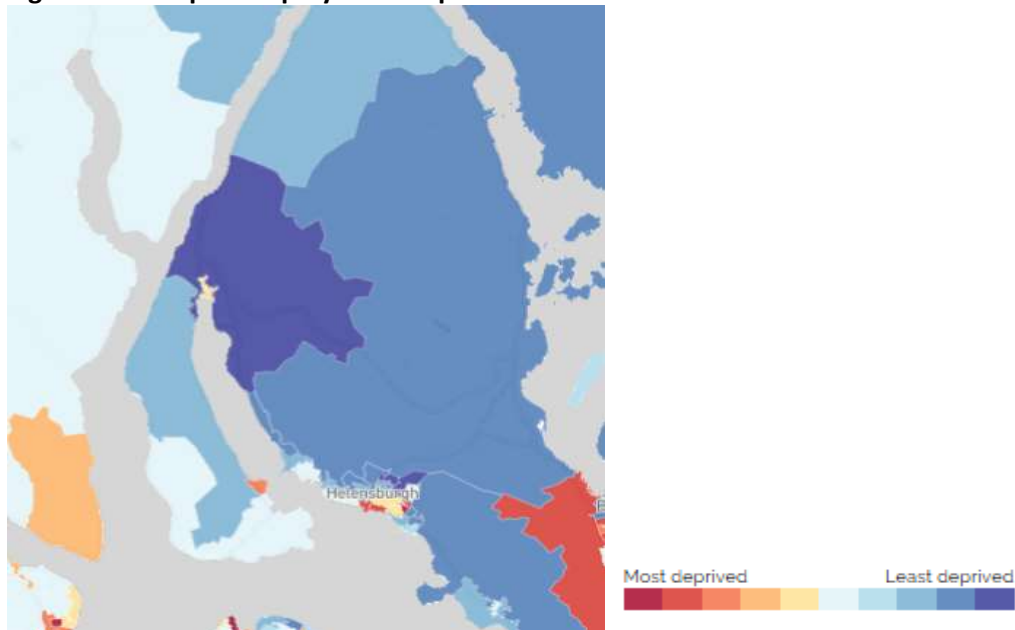
note that access to services deprivation is relatively acute outside the Helensburgh conurbation because of the relative remoteness of the communities elsewhere in the locality.

**Figure 3.17 Map of income deprivation**



Source: SIMD 2016

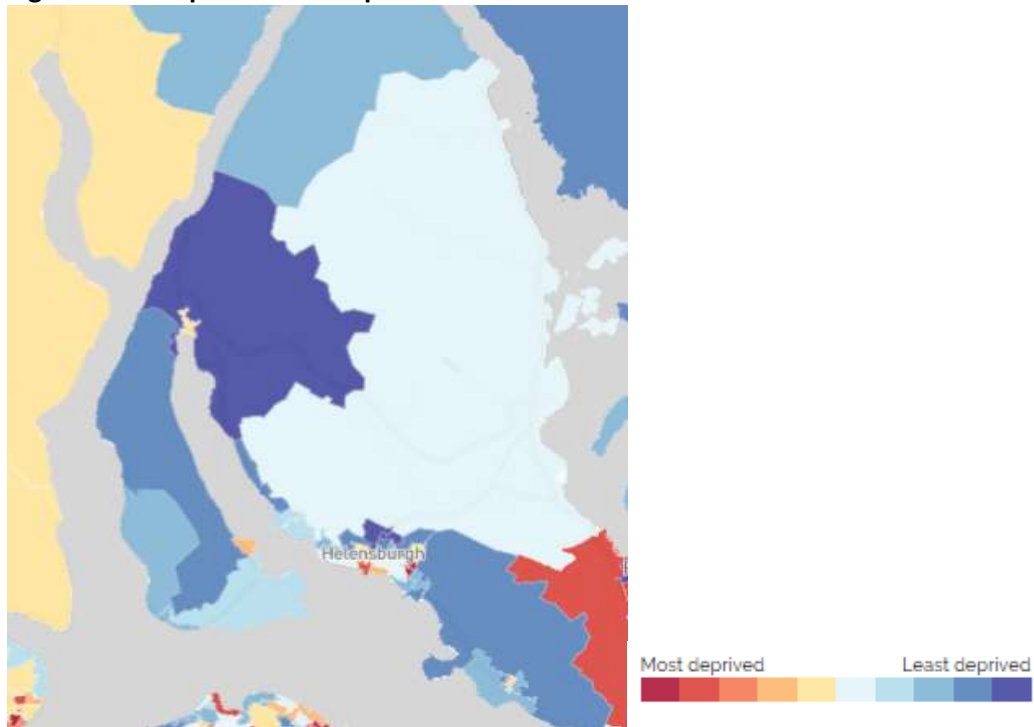
**Figure 3.18 Map of Employment Deprivation**



Source: SIMD 2016

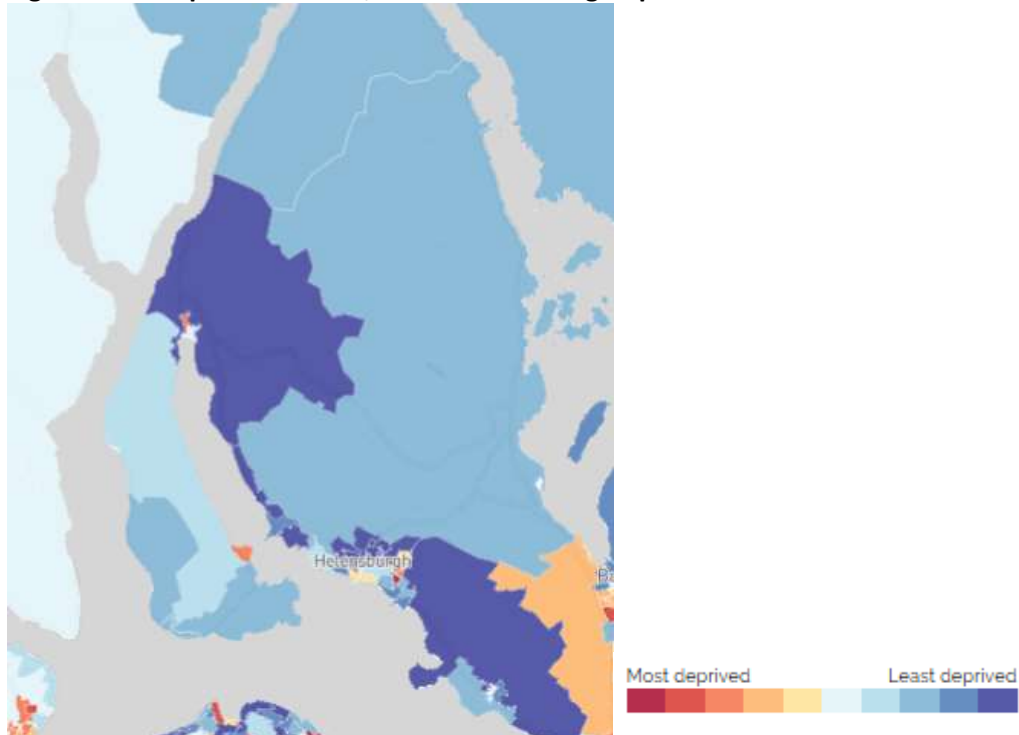


**Figure 3.19 Map of Health Deprivation**



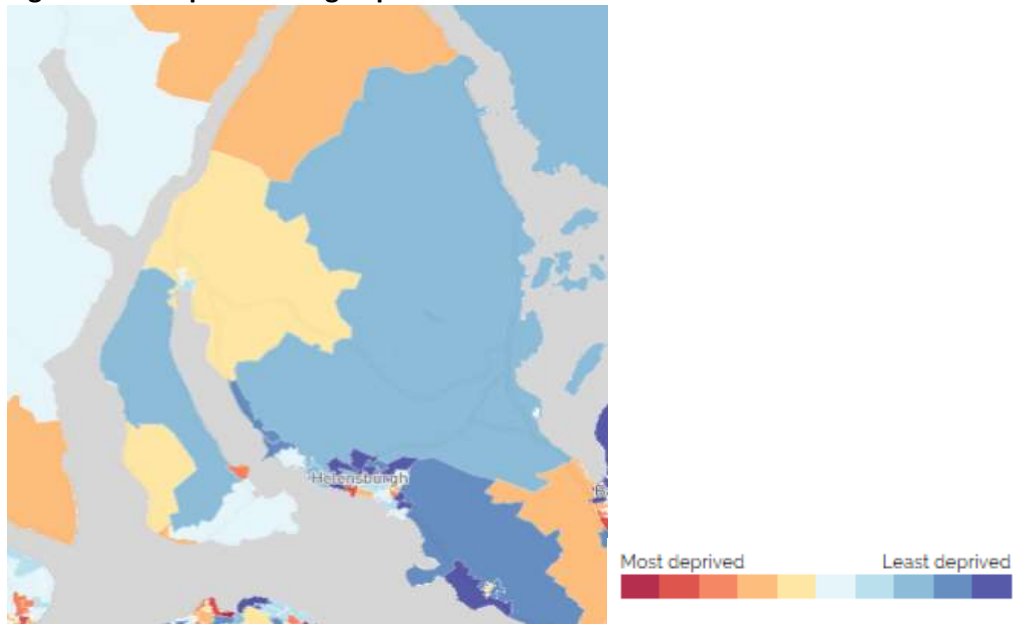
Source: SIMD 2016

**Figure 3.20 Map of Education, Skills and Training Deprivation**



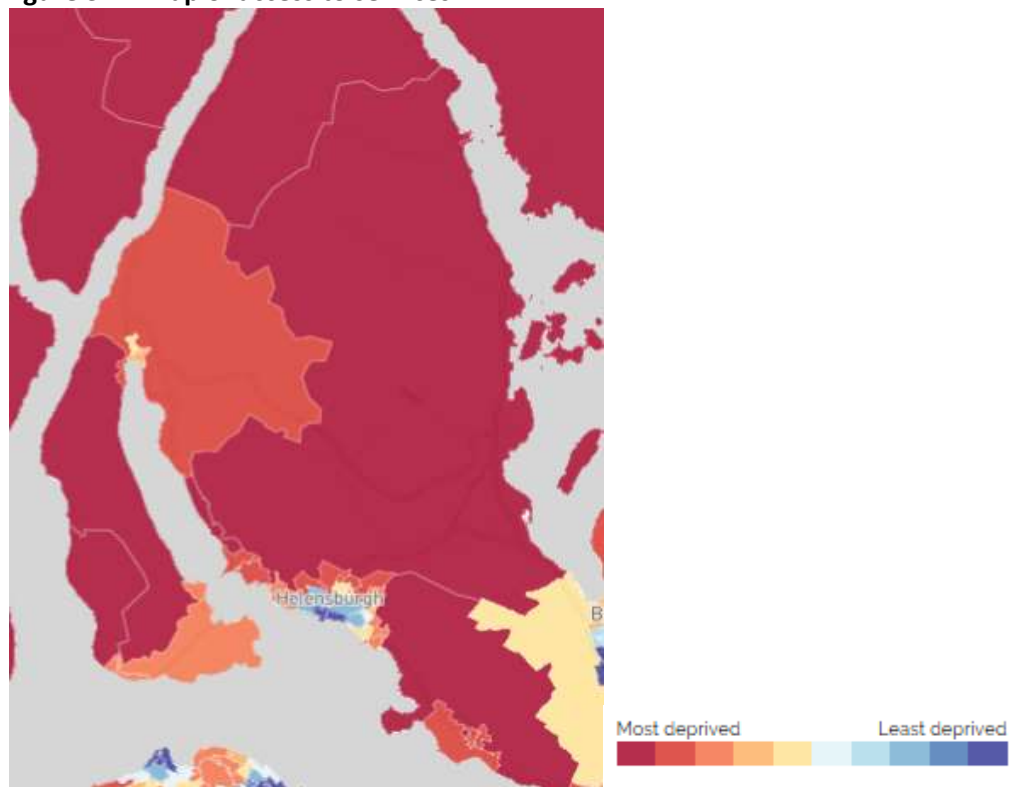
Source: SIMD 2016

**Figure 3.21 Map of housing deprivation**



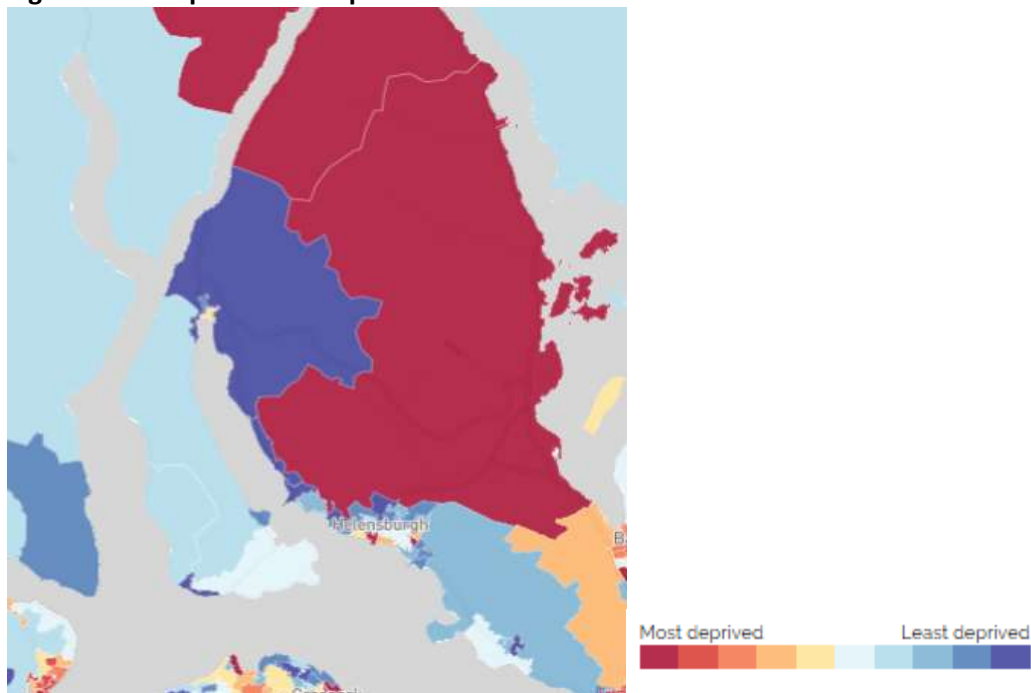
Source: SIMD 2016

**Figure 3.22 Map of access to services**



Source: SIMD 2016

**Figure 3.23 Map of crime deprivation**



Source: SIMD 2016

### 3.2.10 Conclusions

Although population levels have been increasing nationally, they have been falling in Argyll & Bute and this trend is expected to continue over the next 20 years. This is largely due to the falling numbers of young people in the region, while numbers over 75 years-old are expected to rise sharply. Helensburgh is by far the most populated settlement in the local authority area, accounting for around 27% of the total population.

The Helensburgh & Lomond area has had steady population growth over the last few years, with most of this driven by rising levels in the Helensburgh Corridor. Populations in the other HMAs have actually dropped back over 2011-16.

At the last census, close to 75% of Helensburgh & Lomond households were in owner occupation, with 14% in social rent and 13% in the PRS. A similar tenure profile can be found in the Helensburgh Corridor and Loch Lomond Park HMAs, but Cardross and Rosneath have higher levels of owner occupation, at 80-90% of all households.

The main housing market drivers, such as economic growth, employment and earnings, have performed relatively well over the last ten years, which has underpinned the market's relative performance. The area overall is also relatively affluent, although there are pockets of deprivation.

Market affordability is largely restricted to sales below £275,000, especially under £200,000, because of the earnings profile across Argyll & Bute.

As in Scotland as a whole, new build supply has been badly affected in Argyll & Bute since the recession and the area is only currently building at around 60% of pre-recession levels, with social completions making up nearly 50% of all completions, compared with only 25% nationally. New build development in Helensburgh & Lomond has also been limited in recent years. However, there is a strong development pipeline, although projected completion levels are probably optimistic based on current trends.

## 4. Defining the Housing Market Sub Areas

The Centre for Housing Market Analysis (CHMA) indicates that in order to analyse a local housing system, one must first define it. A housing market area is the area where households living or seeking to move in the private housing sector are willing to search for alternative accommodation. A housing market area can therefore be defined as the geographical area where most people both live and work and where most people moving home (without changing job) will have sought a house.

The CHMA sets out two main methods for defining Housing market Areas, these are:

- Using pre-defined boundaries
- Origin-based and destination-based self-containment

### 4.1 Using Pre-defined Boundaries

Where a housing market area has already been defined through work underpinning a structure plan, using this may be the easiest way to define a local housing system. Information on the method used to produce these housing market areas should be available from structure plans themselves and from published technical notes. However, discussions with relevant officials may also be necessary to identify the detailed boundaries of the housing market area, to gain a clear understanding of the methods used to establish it, and to identify any outstanding contentious issues.

Argyll & Bute Council Local Housing Strategy 2004-2009 identified Helensburgh & Lomond as one of nine distinct local Housing Market Areas (HMAs) within the Council area. The Argyll and Bute Council Housing Market Area Study 2007 used Sasines data and house sales transactions to determine the origin of house purchasers to identify Housing Market Sub-Areas (HMSAs).

### 4.2 Origin-based and Destination-based Self-containment

The main alternative to pre-defined housing market areas is to define them directly for oneself typically through analysis of migration (house move) or less commonly work (commuting) flows. The most popular approach to date has been 'containment' analysis. Using containment analysis, the 'origin' for house movers is the location where they previously lived and the 'destination' is the location of the house they have purchased. For commuters, the 'origin' is their place of residence and the 'destination' is their place of work. The aim of containment analysis is to define an area with minimum levels of migration or commuting either originating outwith the defined area, or having a destination outwith the defined area. That is, the purpose is to define an area where most movement occurs within rather than across its boundaries. There is no scientific method for determining what the appropriate cut off for containment is, but convention places it at around 70-75%.

There is also no hard and fast rule about how to start in terms of choosing the boundaries of the area to test for self-containment. As housing market areas are likely to be relatively large (at least in the urban context), analysis often begins by testing for self-containment using local

authority boundaries. However, unless there is a good reason to assume this makes sense, (such as previous analysis, or local housing professional views on the matter) the results of this approach can generate misleading conclusions. Larger areas are always more self-contained than smaller ones, and a sufficiently large area will meet a minimum containment criteria without necessarily having any functional significance whatsoever. Table 4 shows containment analysis built up from individually identified settlements in South Lanarkshire. This example shows the effect differing size of settlement can have on degree of self-containment, and also shows that containment measurement based on origin of movement (i.e. how many households that start in an area stay there) can differ from that based on destination (i.e. how many people buying in an area started there).

### **4.3 Helensburgh and Lomond Housing Market Sub Areas 2018**

The approach used by Rettie and Co in 2018 is a combination of both methods: we have analysed the sasines data to establish self-containment alongside analysis of travel to work areas and compared the findings of this analysis with the boundaries which were predefined in the 2007 study and the 2004-09 Local Housing Strategy.

The previous report divided the region into 4 HMAs – Cardross, Helensburgh Corridor, Loch Lomond Park and Rosneath. The hypothesis we have tested is whether there are 6 HMSAs comprising Cardross, Garelochhead, Helensburgh, Loch Lomond Park, Rhu/Shandon and Rosneath.

### **4.4 Self-containment**

Firstly, we have analysed levels of self-containment in the 6 potential housing market sub-areas. Below this an analysis of the 4 areas as defined in the previous report are provided. There are very low levels of self-containment in both the Garelochhead and Rhu/Shandon areas which would suggest that these should not be included as separate areas in the overall analysis. In Garelochhead 78% of people have moved from Helensburgh, while for Rhu/Shandon this figure is 56%.

Although the Loch Lomond Park HMSA also has very little self-containment but due to the unique aspect of the region we would recommend keeping this separate.

**Table 4.1 Degree of containment in the 6 housing market sub-areas over 2 years (Q3 2015 - Q2 2017)**

	Cardross	Garel.	Helen.	LLOmP	Rhu/Sh.	Rosn.	
<b>Moved From</b>	<b>Cardross</b>	9%	0%	0%	3%	0%	1%
	<b>Garelochhead</b>	0%	0%	0%	0%	0%	1%
	<b>Helensburgh</b>	20%	78%	59%	13%	56%	39%
	<b>L.Lomond Park</b>	0%	0%	0%	13%	0%	1%
	<b>Rhu/ Shandon</b>	1%	0%	0%	0%	0%	1%
	<b>Rosneath</b>	0%	0%	1%	0%	0%	5%
	<b>Total</b>	<b>30%</b>	<b>78%</b>	<b>61%</b>	<b>29%</b>	<b>56%</b>	<b>48%</b>
	<b>Outside Area</b>	70%	22%	39%	71%	44%	52%
							<b>Total</b>
	<b>Number of Sales</b>	<b>137</b>	<b>9</b>	<b>805</b>	<b>31</b>	<b>9</b>	<b>155</b>
<b>% of Sales</b>	12%	1%	70%	3%	1%	14%	

The Helensburgh Corridor has high self-containment, with over 60% of moves coming from people who already reside in the area. It is noticeable that over 40% of people who have moved to Rosneath have come from Helensburgh Corridor. A large proportion of the house moves into Cardross and Loch Lomond Park come from outwith these areas.

**Table 4.2 Degree of containment in the 4 housing market areas over 2 years (Q3 2015 - Q2 2017)**

	Cardross	Helensburgh Corridor	Loch Lomond Park	Rosneath		
<b>Moved From</b>	<b>Cardross</b>	11%	0%	2%	1%	
	<b>Helensburgh Corridor</b>	22%	60%	12%	41%	
	<b>Loch Lomond Park</b>	0%	0%	8%	1%	
	<b>Rosneath</b>	0%	1%	0%	5%	
	<b>Total</b>	<b>34%</b>	<b>61%</b>	<b>21%</b>	<b>48%</b>	
	<b>Outside Area</b>	66%	39%	79%	52%	
					<b>Total</b>	
	<b>Number of Sales</b>	<b>116</b>	<b>823</b>	<b>52</b>	<b>155</b>	<b>1146</b>
	<b>% of Sales</b>	10%	72%	5%	14%	

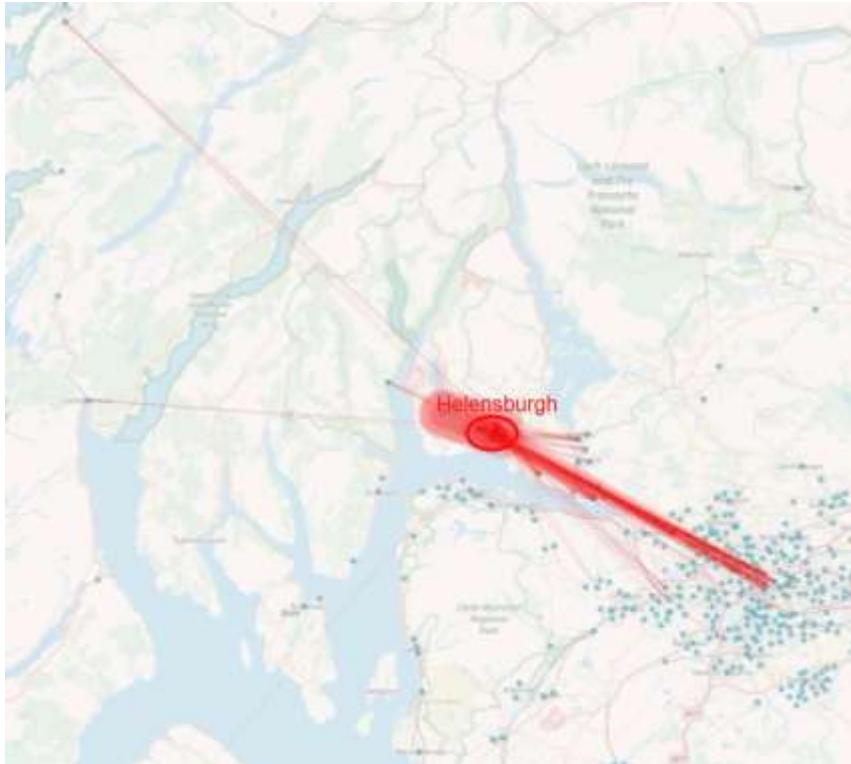
Just under of half of the total moves in Helensburgh and Lomond come from within the area itself, with a further 33% coming from the adjoining area. Moves from the rest of Scotland account for 9% of the total, while a further 10% migrate from other areas of the UK.

## 4.5 Travel to Work

### 4.5.1 Helensburgh & Rhu

A large proportion of the Helensburgh & Rhu population (44%) work within the area, with the majority of others travelling to Garelochhead and further afield to Glasgow. These three areas account for 70% of the total for travel to work destinations for Helensburgh and Rhu residents.

**Figure 4.1 Where People Who Live in Helensburgh & Rhu Travel to Work**





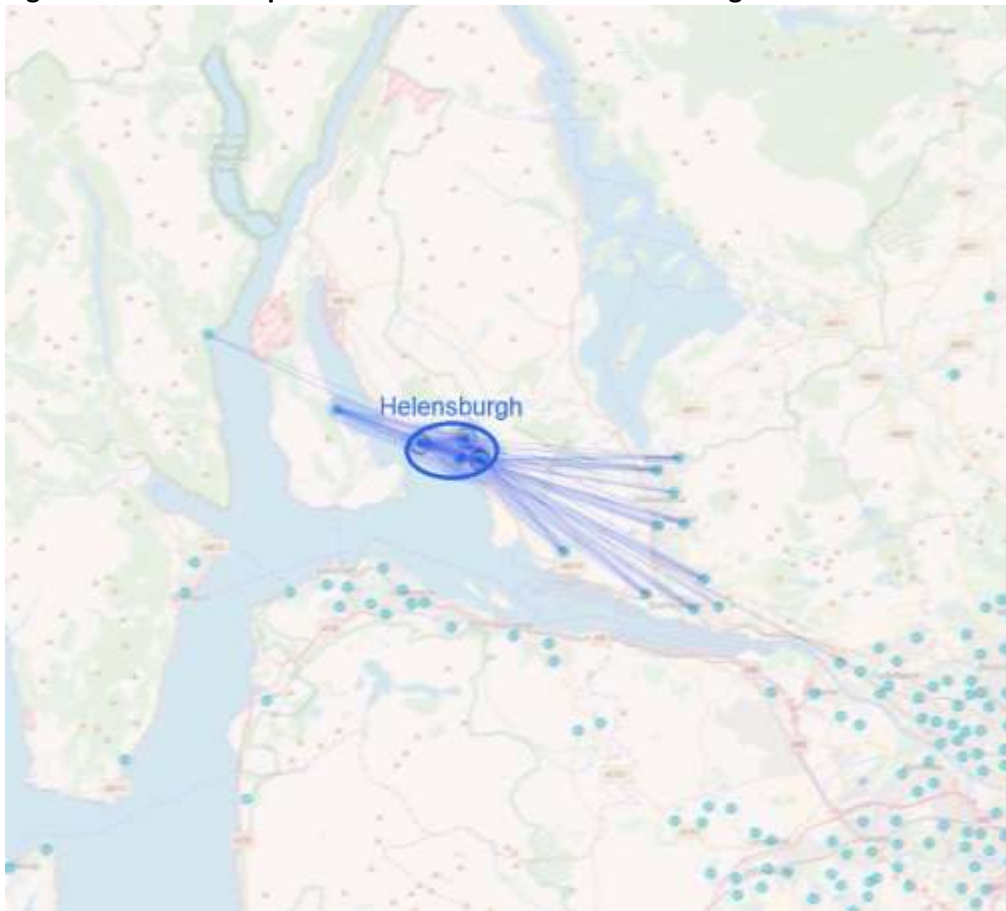
**Table 4.3 Where People Who Live In Helensburgh & Rhu Work**

Location	%
<b>Helensburgh &amp; Rhu</b>	39.3%
<b>Garelochhead</b>	19.4%
<b>Glasgow</b>	11.6%
<b>No Fixed Place</b>	10.5%
<b>Dumbarton &amp; Alexandria</b>	7.8%
<b>Clydebank</b>	2.5%
<b>Lomond Shore (See map on page 3)</b>	2.4%
<b>England</b>	1.7%
<b>Paisley</b>	1.2%
<b>Outside UK</b>	0.8%
<b>Cowal North</b>	0.7%
<b>Oban</b>	0.6%
<b>Renfrewshire Rural North and Langbank</b>	0.4%
<b>Lochgilphead</b>	0.3%
<b>Renfrew</b>	0.3%
<b>Offshore installation</b>	0.2%
<b>Campbeltown</b>	0.1%
<b>Inverness</b>	0.1%
<b>Kirkintilloch</b>	0.1%

Source: DataShine Scotland Commute

In terms of travelling to Helensburgh & Rhu to work the area is also self-contained, at around 61%. A little under 22% of workforce travel from the Dumbarton & Alexandria, while 10% come here from Garelochhead to work.

**Figure 4.2 Where People Travel From To Work In Helensburgh & Rhu**



**Table 4.4 Where People Travel From To Work In Helensburgh & Rhu**

Location	%
<b>Helensburgh &amp; Rhu</b>	61.3%
<b>Dumbarton &amp; Alexandria</b>	21.8%
<b>Garelochhead</b>	10.2%
<b>Lomond Shore)</b>	4.5%
<b>Cowal North</b>	0.9%
<b>Clydebank</b>	0.8%
<b>Glasgow</b>	0.3%
<b>Oban</b>	0.2%

Source: DataShine Scotland Commute

Please note that although the maps in this chapter from this point onwards show travel to work and from home as a single point on the map, those points actually cover the 2 areas below.

**Figure 4.3 Lomond Shore – Covers Cardross and Loch Lomond Park**



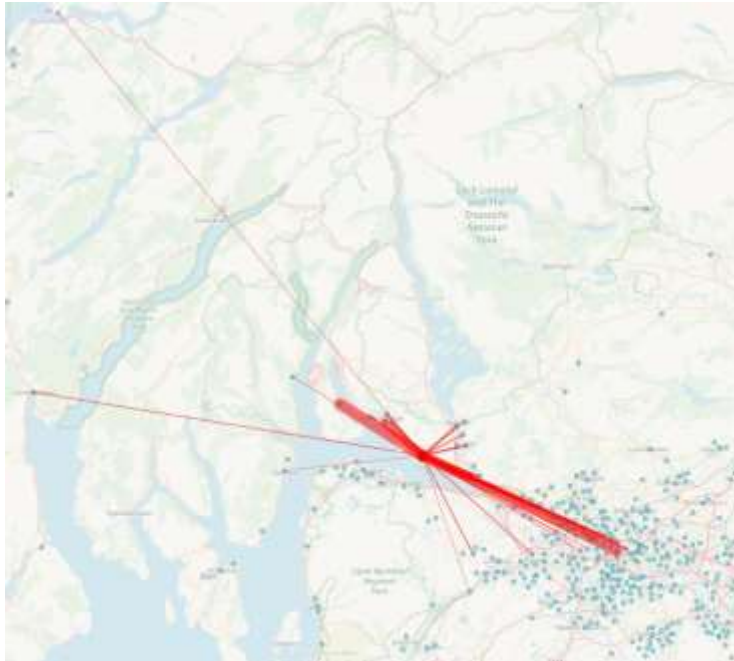
**Figure 4.4 Garelochhead – Covers Rosneath and Garelochhead**



#### 4.5.2 Lomond Shore

Around a quarter of the Lomond Shore population travel to Cardross to work, while a further 18% commute into Glasgow. A large proportion also travel to Dumbarton & Alexandria (15%) and Helensburgh & Rhu (just under 10%) as well as Garelochhead (8%).

**Figure 4.5 Where People Who Live in Lomond Shore Work**



**Table 4.5 Where People Who Live In Lomond Shore Work**

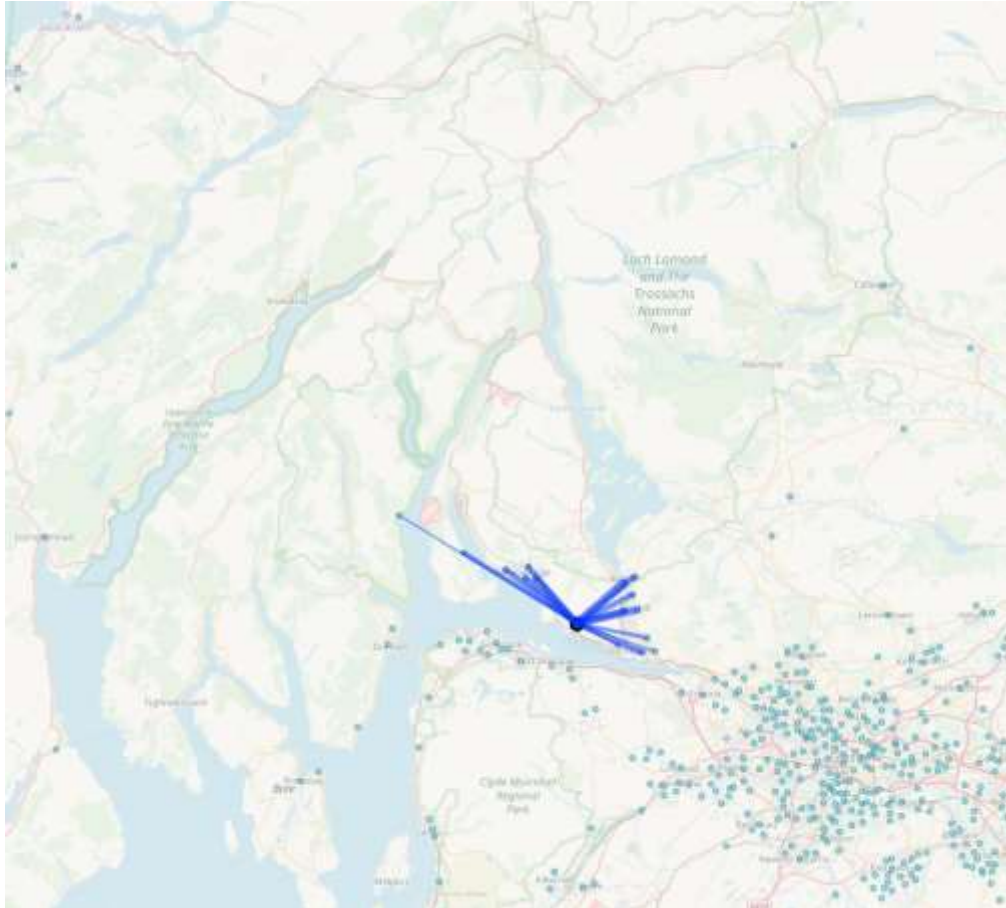
Location	%
Cardross	25.7%
Glasgow	17.7%
Dumbarton & Alexandria	15.4%
No Fixed Place	11.8%
Helensburgh & Rhu	9.7%
Garelochhead	8.3%
Clydebank	3.6%
England	1.4%
Renfrewshire Rural North and Langbank	1.1%
Paisley	1.0%
Lochgilphead	1.0%
Renfrew	0.6%
Cowal North	0.6%
Oban	0.6%
Outside UK	0.6%
Renfrewshire Rural South and Howwood	0.5%
Dunoon	0.5%

Source: DataShine Scotland Commute

Over half of those who work in the Lomond Shore area are from the Dumbarton & Alexandria region. A large proportion (over a quarter) also commute to Lomond Shore from the

Helensburgh & Rhu area. A further 16% of the workforce in Lomond Shore come from Cardross, while 5% are from Garelochhead.

**Figure 4.6 Where People Travel From to Work in Lomond Shore**



**Table 4.6 Where People Travel From To Work In Lomond Shore**

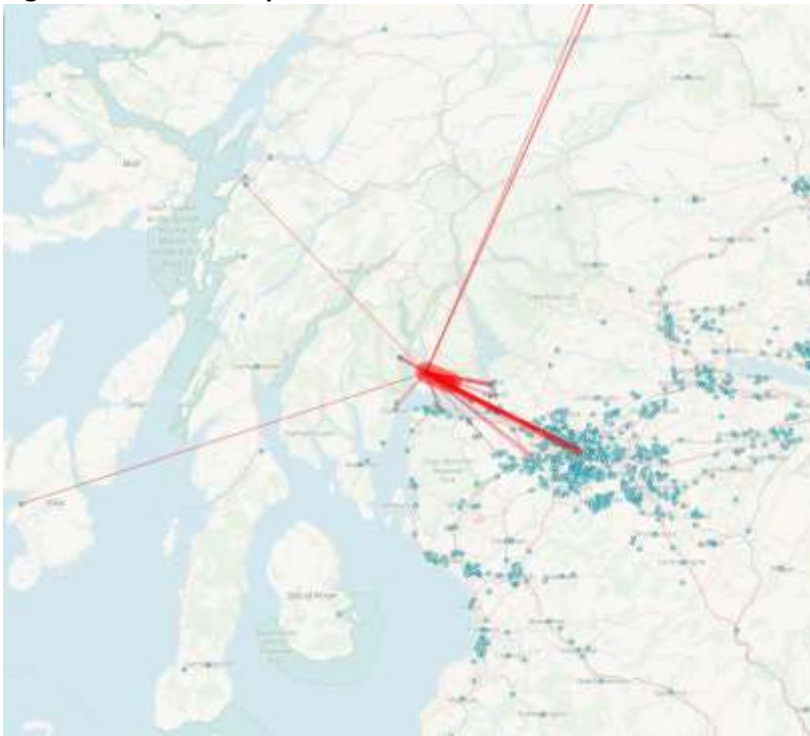
Location	%
Dumbarton & Alexandria	51.1%
Helensburgh & Rhu	25.6%
Cardross	16.4%
Garelochhead	4.9%
Cowal North	2.1%

Source: DataShine Scotland Commute

### 4.5.3 Garelochhead

The vast majority of those who live in Garelochhead also work in the local area. A little under 10% of Garelochhead residents travel to Helensburgh & Rhu to work. Around 3.5% of the population travel into Glasgow to work with 3% working in Dumbarton & Alexandria.

**Figure 4.7 Where People Who Live in Garelochhead Work**



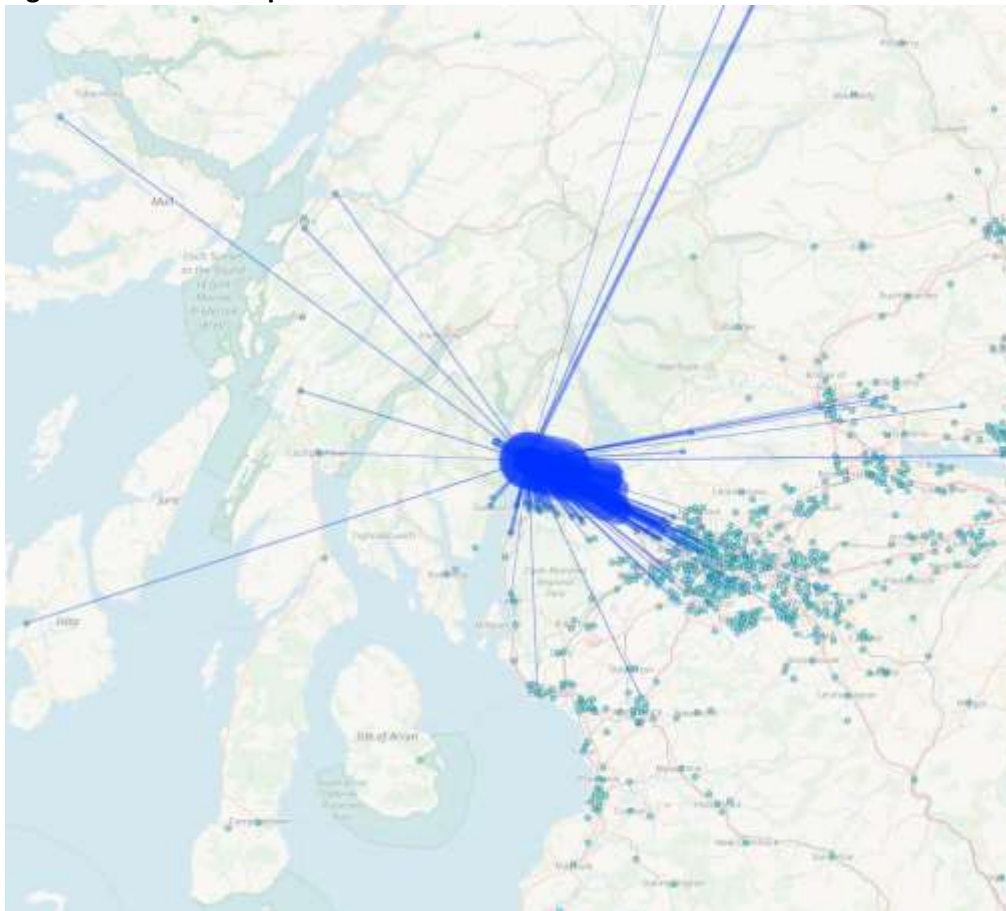
**Table 4.7 Where People Who Live In Garelochhead Work**

Location	%
Garelochhead	67.5%
Helensburgh & Rhu	9.6%
No fixed place	8.1%
Glasgow	3.4%
Dumbarton & Alexandria	2.8%
England	1.3%
Cardross	1.0%
Cowal North	0.9%
Clydebank	0.9%
Greenock	0.7%
Paisley	0.7%
Inverness	0.7%
Dunoon	0.4%
Outside UK	0.4%
Findhorn	0.3%
Whisky Isles	0.3%
Offshore installation	0.3%
Renfrewshire Rural North and Langbank	0.3%
Oban	0.2%
Renfrew	0.2%

Source: DataShine Scotland Commute

In terms of those who travel to Garelochhead for employment, this is largely spread across three areas: Garelochhead, Dumbarton & Alexandria and Helensburgh & Rhu which each account for around a quarter of the workforce in the area.

**Figure 4.8 Where People Travel From to Work in Garelochhead**



**Table 4.8 Where People Travel From To Work In Garelochhead**

Location	%
<b>Garelochhead</b>	29.8%
<b>Dumbarton &amp; Alexandria</b>	25.5%
<b>Helensburgh &amp; Rhu</b>	24.0%
<b>Greenock &amp; Gourock</b>	4.4%
<b>Glasgow</b>	3.6%
<b>Other Scotland</b>	12.6%

Source: DataShine Scotland Commute



## 4.6 Conclusions

Levels of self-containment are very low in both Garelochhead and Rhu/Shandon. This means that we would advise a total of 4 HMAs rather than 6. This would also keep the HMSA areas largely in keeping with the previous HNDA.

Levels are also low in the Loch Lomond Park HMSA, although we believe that this should remain as a separate HMA due to the fact that it is largely made up of people moving from outside the area as well as its unique nature, containing a national park and as a tourist hotspot.

An argument could be made here that Rosneath is part of the Helensburgh Corridor now, as over 40% of moves into Rosneath are from people in that Corridor. If this percentage increases further in time, Rosneath should probably be subsumed into the Corridor HMSA. For now we have left this as a separate area in order to provide easier comparisons with the previous report.

## 5. Housing Market Analysis

In this section we present the housing market analysis under the following areas:

- Sales Market Review
- Rental Market Review
- Social Rented Review

### 5.1 Sales Market Review

The housing market in Scotland has witnessed similar trends as the wider UK, with a boom and bust period over 2001-09 and a gradual recovery since that has impacted more on market activity levels than it has done on prices.

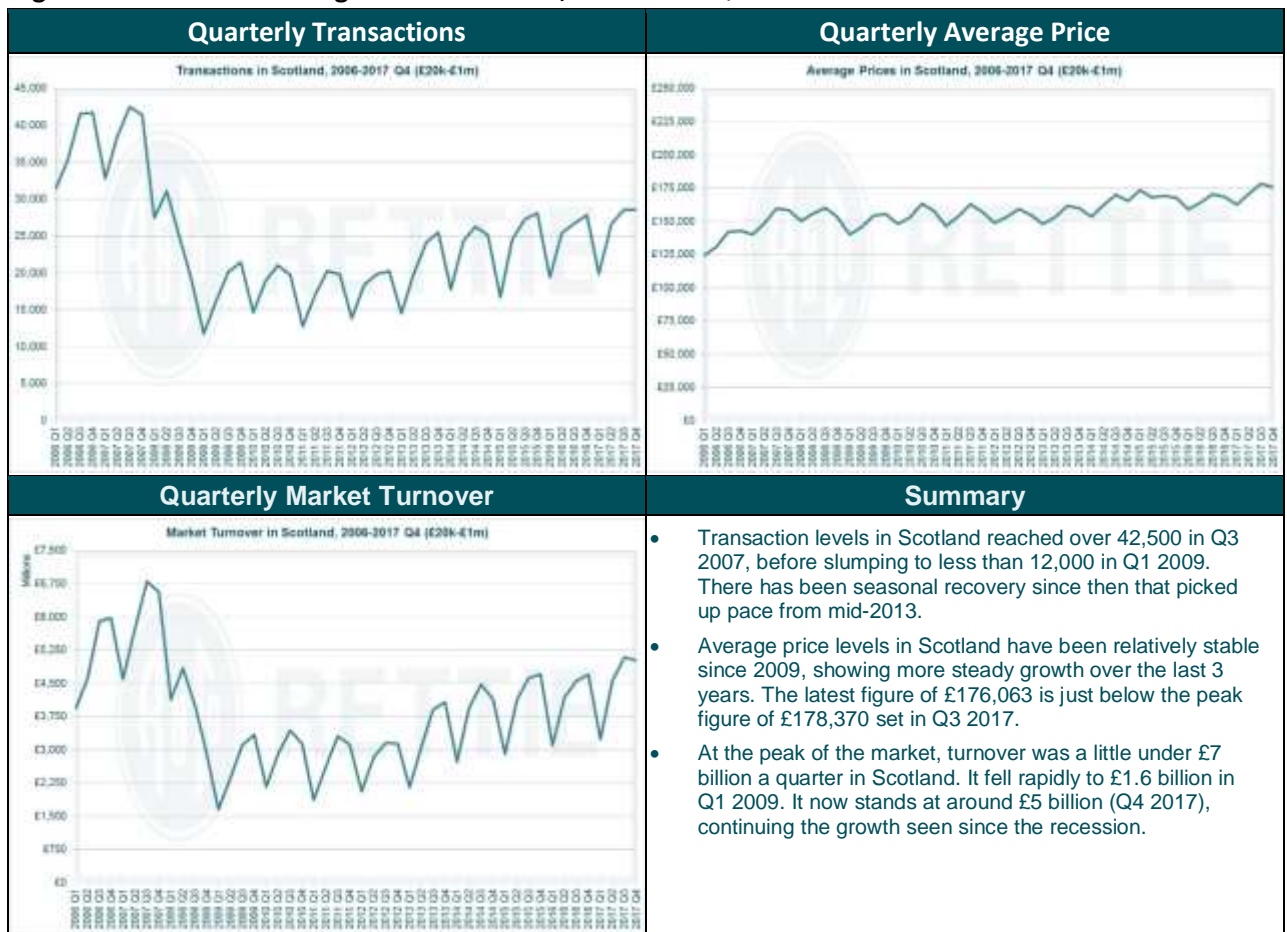
#### 5.1.1 National Market Review

Transaction levels in Scotland peaked at just over 42,500 in Q3 2007, before slumping to less than 12,000 in the midst of the market crash in Q1 2009. Since then, levels have been rising in a seasonal pattern, although these remain well below peak figures, with more notable improvement since mid-2013. In Q4 2017, there were around 28,500 transactions recorded in Scotland, around 67% of the 40,000 sales per quarter at market peak. The total number of transactions for 2017 was 103,648, representing a rise of 4% on the 2016 total.

Average prices have remained fairly steady since 2006, with slow but steady growth overall. The Q3 2017 figure of £177,978 was a new record for Scotland. The Q4 2017 figure is slightly below this, at £176,063, with this figure representing the second highest average price ever. The 2017 average price of £172,792 for Scotland was up 4% on the 2016 average.

Market turnover (the value of property sold), probably the best barometer of market performance, has followed a similar pattern to transaction levels, peaking in Q3 2007 (at over £6.75 billion) before falling to a trough of £1.6 billion in Q1 2009. Turnover has steadily risen since this point, particularly with improving market conditions since mid-2013. In Q4 2017, turnover in Scotland was a little over £5 billion for the second quarter in succession. This was 7% above the fourth quarter of 2016 and the second highest national figure since 2007.

**Figure 5.1 Scotland Housing Market Statistics, 2006-2017 Q4**



Source: Rettie & Co. Research based on data from Registers of Scotland

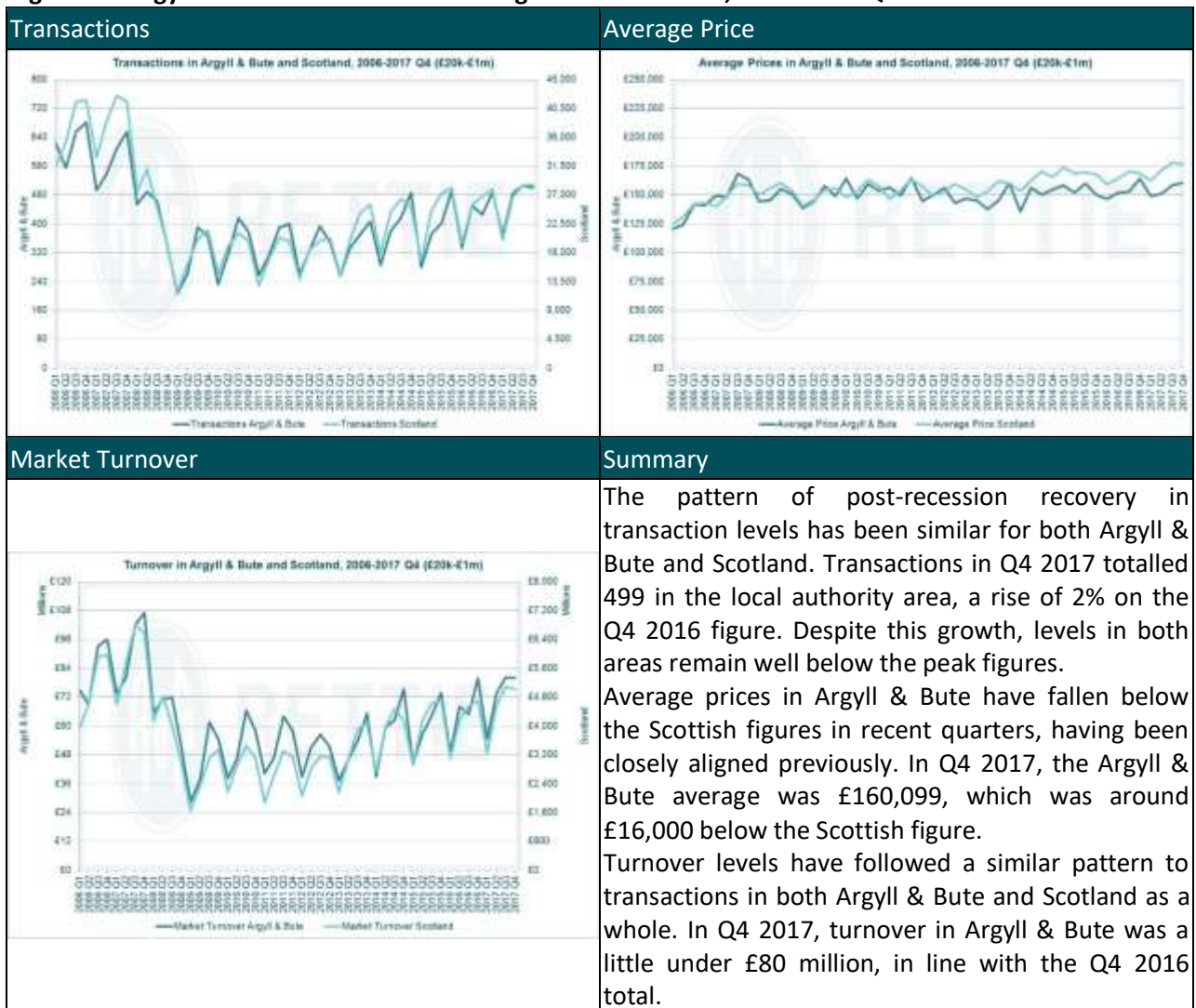
### 5.1.2 Argyll & Bute Market Review

Transaction levels in Argyll & Bute have largely followed the wider national trends. Levels in the local authority area reached a peak figure of 681 in Q4 2006 before falling sharply, due to the impact of the recession, to a trough of 206 sales in the first quarter of 2009. Since then there has been recovery, matching the Scottish levels of growth. In Q4 2017, there were a total of 499 transactions in Argyll & Bute, representing a rise of 2% on the previous year.

Average prices in Argyll & Bute have historically tended to sit around national levels. However, the price growth recorded in Scotland in recent quarters has not been matched by Argyll & Bute. This has led to a gap in average prices between the two areas, with the Q4 2017 Argyll & Bute average of £160,099 around £16,000 below the corresponding Scottish figure.

Market turnover has followed a similar pattern to transactions in both Argyll & Bute and Scotland, with growth following the recession. In Q4 2017, turnover in Argyll & Bute reached a little under £8 million, in line with the Q4 2016 figure. This latest total represents 75% of the peak level for Argyll & Bute recorded in Q4 2007. Scottish turnover is currently at 74% of peak, showing that Argyll & Bute post-recession growth has slightly outperformed that of Scotland.

**Figure 5.2 Argyll & Bute and Scotland Housing Market Statistics, 2006-2017 Q4**



Source: Rettie & Co. Research based on data from Registers of Scotland

### 5.1.3 Helensburgh & Lomond Market Review

The main housing market trends in each of the four Housing Market Areas (HMAs) in Helensburgh & Lomond have also been analysed. The Helensburgh Corridor HMA has accounted for around 70% of the total transactions in Helensburgh & Lomond. Transaction levels have been increasing in all of the HMAs, with growth over the period 2009-17 of 61% in the Helensburgh Corridor, 77% in Rosneath, 47% in Cardross and 80% in Loch Lomond Park, although this latter market remains very thin. As with the region and country as a whole, this recovery largely took place post-2013.

Across the same period, transaction growth in Argyll & Bute has been 52%, with 49% growth across Scotland as a whole, demonstrating that the local market has generally outperformed the main national and regional benchmarks.

**Figure 5.3 Transactions in Helensburgh & Lomond by HMA, 2009-2017 (£20k-£1m)**



**Table 5.1 Transactions in Helensburgh & Lomond by HMA (£20k-£1m)**

Area	Cardross	Helensburgh Corridor	Loch Lomond Park	Rosneath
<b>2009</b>	36	231	15	47
<b>2010</b>	48	267	22	46
<b>2011</b>	38	285	28	44
<b>2012</b>	33	267	23	41
<b>2013</b>	39	257	19	64
<b>2014</b>	56	308	19	61
<b>2015</b>	39	318	31	51
<b>2016</b>	60	360	13	77
<b>2017</b>	53	371	27	83
<b>2009-2017</b>	402	2,664	197	514
<b>2009-2017 % Change</b>	47.2%	60.6%	80.0%	76.6%

Source: Rettie & Co. Research based on data from Registers of Scotland

2017 averages house prices were similar in Cardross, Helensburgh & Lomond and Rosneath, at around £177,000-£178,000, a little above the wider regional average and more in line with national average prices. Loch Lomond Park averages are usually above this level, although the thin market here produces volatile average prices over time.

Compared with 2009, Cardross prices have fallen slightly (0.5%); while there have been increases in Helensburgh & Lomond (3.5%) and Rosneath (8.6%), although Loch Lomond Park has dropped back.

Argyll & Bute average prices increased by 4.1% in this time frame, with just under 15% growth registered in Scotland. Price growth has therefore been more subdued locally and regionally, as the cities have taken a large share of the overall price growth across the country.

**Figure 5.4 Average Prices in Helensburgh & Lomond by HMA, 2009-2017 (£20k-£1m)**



**Table 5.2 Average Prices in Helensburgh & Lomond by HMA (£20k-£1m)**

Year	Cardross	Helensburgh Corridor	Loch Lomond Park	Rosneath
2009	£178,287	£172,818	£230,304	£164,402
2010	£188,807	£187,406	£276,434	£180,973
2011	£218,003	£176,295	£289,555	£149,702
2012	£184,322	£167,505	£201,160	£154,255
2013	£195,327	£190,360	£195,818	£141,368
2014	£195,977	£166,836	£244,530	£164,585
2015	£228,258	£169,246	£199,573	£187,403
2016	£198,421	£177,527	£316,462	£144,899
2017	£177,435	£178,815	£202,537	£178,543
2009-2017	£195,651	£176,165	£235,565	£162,615
2009-2017 % Change	-0.5%	3.5%	-12.1%	8.6%

Source: Rettie & Co. Research based on data from Registers of Scotland

When we consider the distribution of house prices we find that the lower quartile house prices range from £23,000 to £88,313, the 2<sup>nd</sup> quartile ranges from £88,313 to £154,500, the third quartile ranges from £154,500 to £239,379 and the upper quartile ranges from £239,379 to £640,000.

**Table 5.3 Helensburgh and Lomond Quartile Analysis 2017 (£20k - £1m)**

Quartile	Value
Min Value	£23,000
1st Quartile	£88,313
2nd Quartile	£154,500
3rd Quartile	£239,379
Max Value	£640,000

Source: Rettie & Co. Research based on data from Registers of Scotland

Turnover has increased sharply in all of the areas since 2009, with levels in Rosneath almost doubling in this timeframe. Growth in the other areas has also been substantial, equating to 66% in Helensburgh Corridor, 47% in Cardross and 58% in Loch Lomond Park. Turnover in Argyll & Bute has increased by a little over 58% in this timeframe, with Scottish growth at just over 71%, therefore, again, growth locally and regionally has been behind the country as a whole.

**Figure 5.5 Turnover in Helensburgh & Lomond by HMA, 2009-2017 (£20k-£1m)**



**Table 5.4 Turnover in Helensburgh & Lomond by HMA (£20k-£1m)**

Year	Cardross	Helensburgh Corridor	Loch Lomond Park	Rosneath
<b>2009</b>	£6,418,345	£39,920,949	£3,454,560	£7,726,907
<b>2010</b>	£9,062,756	£50,037,487	£6,081,557	£8,324,750
<b>2011</b>	£8,284,126	£50,244,060	£8,107,551	£6,586,907
<b>2012</b>	£6,082,610	£44,723,913	£4,626,680	£6,324,452
<b>2013</b>	£7,617,742	£48,922,453	£3,720,550	£9,047,577
<b>2014</b>	£10,974,703	£51,385,596	£4,646,074	£10,039,704
<b>2015</b>	£8,902,055	£53,820,112	£6,186,768	£9,557,545
<b>2016</b>	£11,905,233	£63,909,735	£4,114,000	£11,157,200
<b>2017</b>	£9,404,074	£66,340,293	£5,468,500	£14,819,030
<b>2009-2017</b>	£78,651,644	£469,304,598	£46,406,240	£83,584,072
<b>2009-2017 % Change</b>	46.5%	66.2%	58.3%	91.8%

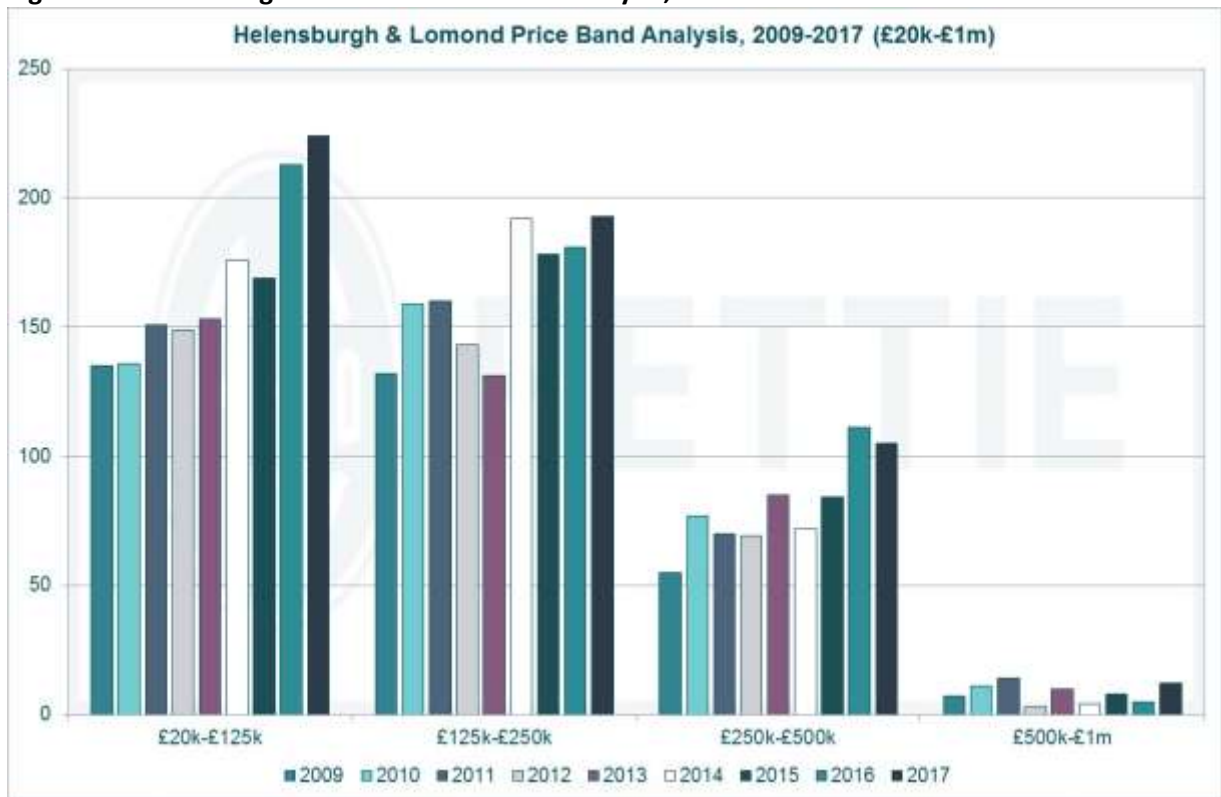
Source: Rettie & Co. Research based on data from Registers of Scotland

#### 5.1.4 Price band analysis

Since 2009, there have been a total of 3,777 registered sales in the Helensburgh & Lomond HMA. Of these, just under 40% were in the £20,000 to £125,000 price band, with a further 38% transacting between £125,000 and £250,000. The £250,000 to £500,000 bracket is also relatively strong, with the 728 recorded sales in this time frame accounting for around 19% of the total. Sales above £500,000 have been fairly rare in the area, at around 2% of the total transactions. There has been a noticeable increase in activity in all of the price bands below £500,000 since 2009.



**Figure 5.6 Helensburgh & Lomond Price Band Analysis, 2009-2017**



**Table 5.5 Helensburgh & Lomond Price Band Analysis, 2009-2017**

Year/ Price Band	2009	2010	2011	2012	2013	2014	2015	2016	2017	Grand Total
<b>£20k-£125k</b>	135	136	151	149	153	176	169	213	224	<b>1,506</b>
<b>£125k-£250k</b>	132	159	160	143	131	192	178	181	193	<b>1,469</b>
<b>£250k-£500k</b>	55	77	70	69	85	72	84	111	105	<b>728</b>
<b>£500k-£1m</b>	7	11	14	3	10	4	8	5	12	<b>74</b>
<b>Grand Total</b>	<b>329</b>	<b>383</b>	<b>395</b>	<b>364</b>	<b>379</b>	<b>444</b>	<b>439</b>	<b>510</b>	<b>534</b>	<b>3,777</b>

Source: Rettie & Co. Research based on data from Registers of Scotland

### 5.1.5 House Price Forecasts

Rettie & Co's current average house price forecasts for Scotland and Argyll & Bute are provided below. We are anticipating price growth of around 19% in Scotland over the period 2017-22, with growth in Argyll & Bute projected be around 16% in this timeframe. After a reasonably strong level of growth of 4% in 2017, we are currently forecasting a slight cooling in the market in Scotland as Brexit details emerge, potentially leading to some weakening in consumer confidence. This is followed by a return to more substantial growth by 2021 as conditions of excess demand are likely to continue. Average price growth has been more anaemic in Argyll & Bute recently, at just 0.4% in 2017, but we expect the market here to return to its long-term established relationship with the country generally in time.

**Table 5.6 Rettie & Co. house price forecasts for Scotland and Argyll & Bute**

<b>Scotland Annual House Price Growth</b>			
<b>Year</b>	<b>Central</b>	<b>Downside</b>	<b>Upside</b>
<b>2008</b>	1.6%	1.6%	1.6%
<b>2009</b>	-3.0%	-3.0%	-3.0%
<b>2010</b>	4.0%	4.0%	4.0%
<b>2011</b>	-0.1%	-0.1%	-0.1%
<b>2012</b>	-1.0%	-1.0%	-1.0%
<b>2013</b>	1.4%	1.4%	1.4%
<b>2014</b>	4.3%	4.3%	4.3%
<b>2015</b>	3.5%	3.5%	3.5%
<b>2016</b>	-1.9%	-1.9%	-1.9%
<b>2017</b>	4.0%	4.0%	4.0%
<b>2018</b>	2.5%	1.5%	5.0%
<b>2019</b>	2.5%	1.5%	3.5%
<b>2020</b>	2.5%	1.5%	3.5%
<b>2021</b>	5.0%	3.0%	6.5%
<b>2022</b>	5.0%	3.5%	6.5%
<b>Compound Annual Growth Rate</b>			
<b>08-'22</b>	<b>2.0%</b>	<b>1.6%</b>	<b>2.6%</b>
<b>17-'22</b>	<b>3.5%</b>	<b>2.2%</b>	<b>5.0%</b>
<b>Total Growth</b>			
<b>08-'22</b>	<b>32.4%</b>	<b>24.3%</b>	<b>42.3%</b>
<b>17-'22</b>	<b>18.7%</b>	<b>11.5%</b>	<b>27.6%</b>

Source: Rettie &amp; Co. Research based on data from Registers of Scotland

**Table 5.7 Argyll & Bute Annual House Price Growth**

Year	Central	Downside	Upside
2008	-5.8%	-5.8%	-5.8%
2009	0.1%	0.1%	0.1%
2010	4.5%	4.5%	4.5%
2011	-1.4%	-1.4%	-1.4%
2012	-3.2%	-3.2%	-3.2%
2013	-0.5%	-0.5%	-0.5%
2014	1.7%	1.7%	1.7%
2015	2.6%	2.6%	2.6%
2016	0.0%	0.0%	0.0%
2017	0.4%	0.4%	0.4%
2018	1.5%	2.5%	0.5%
2019	2.2%	1.3%	3.1%
2020	2.2%	1.3%	3.1%
2021	4.4%	2.6%	5.8%
2022	4.4%	3.1%	5.8%
<b>Compound Annual Growth Rate</b>			
08-'22	1.3%	1.1%	1.6%
17-'22	2.9%	2.2%	3.6%
<b>Total Growth</b>			
08-'22	20.4%	16.0%	24.5%
17-'22	15.6%	11.3%	19.5%

Source: Rettie & Co. Research based on data from Registers of Scotland

## 5.1.6 Conclusions

The Argyll & Bute housing market has followed the general recovery pattern in the country as a whole since the recession. Average house prices have remained steady at around £160,000, but are now falling a little behind the Scottish average. The Helensburgh & Lomond area has shared in this recovery and has performed a little more strongly in terms of market activity than the regional and national benchmarks. With around 70% of transactions, the local market remains dominated by the Helensburgh Corridor HMA.

Average house prices are similar across the Helensburgh & Lomond HMAs, at around £180,000, although the Loch Lomond Park HMA tends to sit above this. However, the house price growth evident nationally since 2009 has been weaker locally and regionally. The vast bulk of the Helensburgh & Lomond market is under £250,000, although there are a significant and growing proportion of sales now over this price. The market above £500,000 is very thin.

Rettie & Co anticipate that average house prices will rise in Scotland by around 19% over the next five years, despite economic downside risks, as the market is expected to remain in a condition of excess demand. The Argyll & Bute market is expected to see average price increase too, but probably in a more limited fashion, as has been the case in recent years.

## 5.2 Rental Market Review

The private sector rental market has been keenly shaped by the sales market as homeowners and aspirational home owners have become increasingly involved in this tenure.

### 5.2.1 Open Market Supply

The retreat of mortgage lending from 2008 and the issues within the residential sales market had a significant impact on the rental market, both in terms of supply and demand, and these trends continue today. With a depressed level of sales market activity, many would-be vendors, including developers, retained their units and opted to secure an on-going rent until the market improved. As the sales market improved, however, this rise levelled off.

The Citylets Scotland rental supply index was on a strong upward trend from 2008-12 before stabilising and is now falling back to where it was in 2008. This demonstrates that the rental market has probably declined in terms of supply if not demand.

**Figure 5.7 Scotland Rental Supply Index, 2008-2016 Q1**



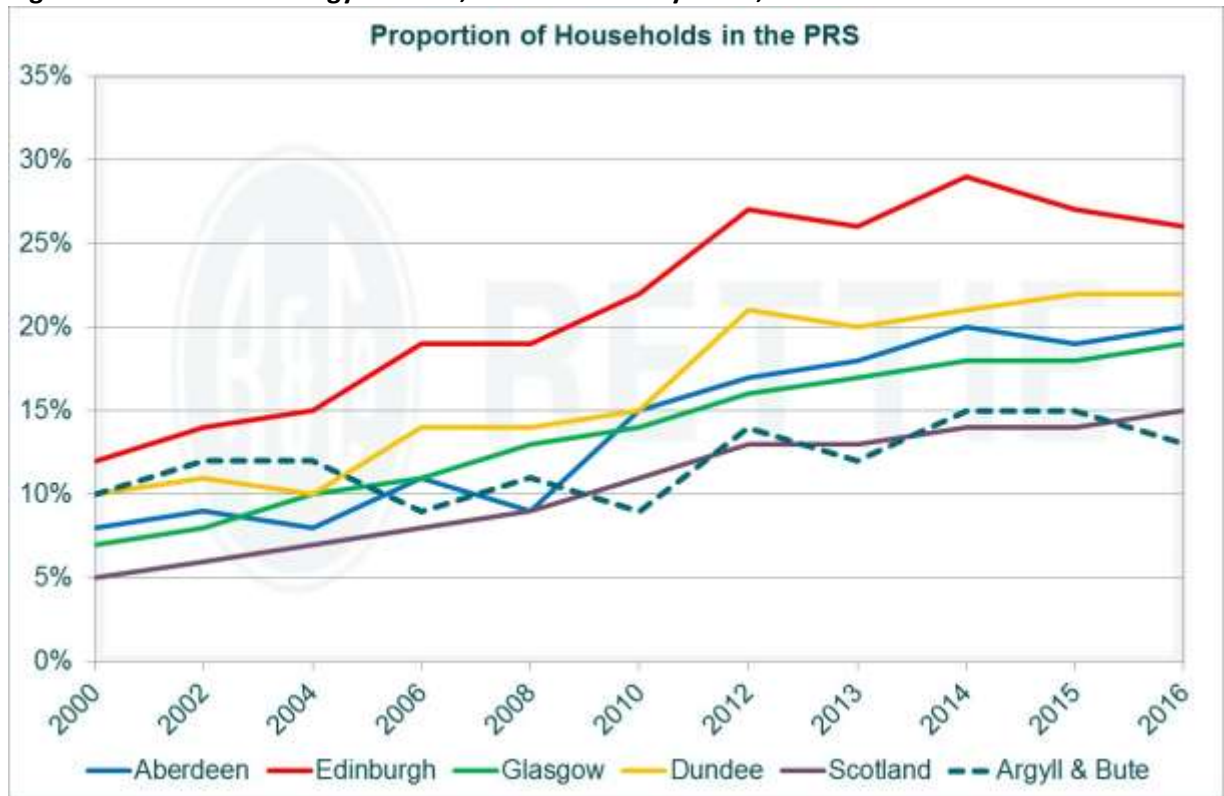
Source: Rettie & Co. Research/Citylets.co.uk. Q1 2016 is last figure available.

### 5.2.2 Open Market Demand

In Scotland's key cities, the private rented sector (PRS) is noticeably smaller in Glasgow than it is in Edinburgh. The latest Scottish Household Survey (2016) calculates that around 19% of Glasgow households are in the PRS, which is higher than the national average (15%), but well down on Edinburgh levels (26%).

The proportion of households in the PRS in Argyll & Bute is currently 13%, slightly below the national figure. Growth in the PRS in Argyll & Bute has been more muted than in Scotland and its main cities, but, interestingly, has been from a higher base, with Argyll & Bute having historically had around 10% of households in the PRS, whether these levels are now only being experienced in other parts of the country outside Edinburgh.

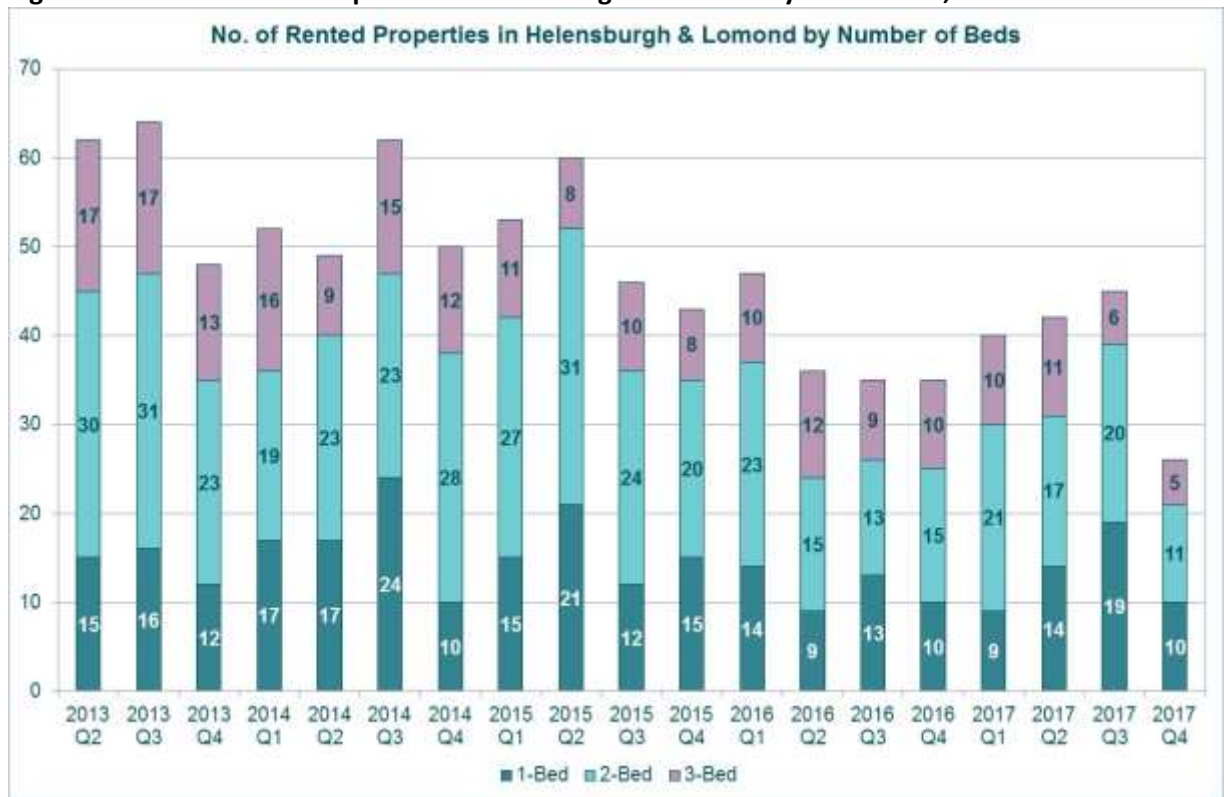
**Figure 5.8 PRS Levels in Argyll & Bute, Scotland and Key Cities, 2000-16**



Source: 2016 Scottish Household Survey

There has been a steady if fairly limited rental supply in the Helensburgh & Lomond area in recent years, with a total of 895 properties let between Q2 2013 and Q4 2017. Of these, a little under half were 2-bed properties, with a 1-bed rentals equating to 30% of the total let in the area. The share of 3-beds was slightly below this at 23% of the total.

**Figure 5.9 No. of Rented Properties in Helensburgh & Lomond by No. of Beds, 2013-17**

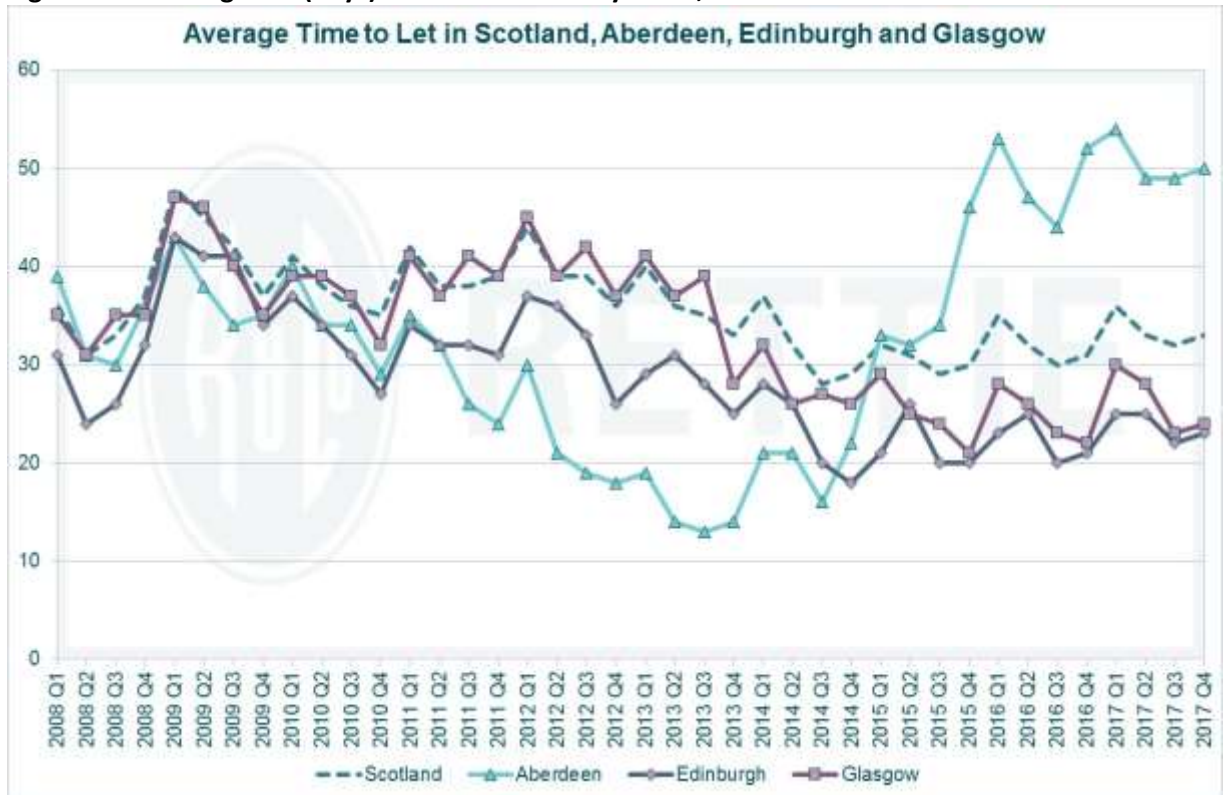


Source: Rettie & Co. Research/Citylets.co.uk

### 5.2.3 Time to Let

Average time to let (TTL) has fallen across Scotland since 2009, with the exception of the likes of Aberdeen, where it has risen sharply recently due to localised factors.

**Figure 5.10 Average TTL (days) in Scotland and Key Cities, 2008-2017**

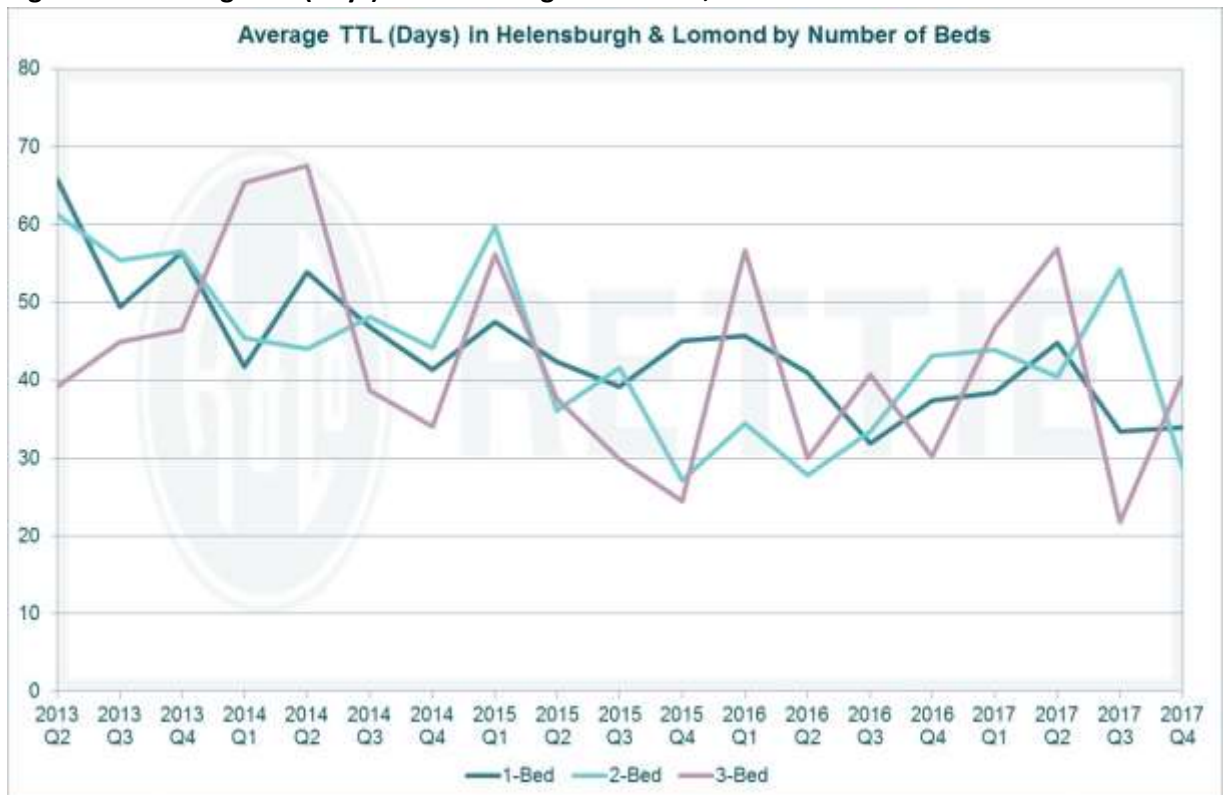


Source: Rettie & Co. Research/Citylets.co.uk

Average TTL has been falling in Helensburgh & Lomond across all property sizes. Between Q2 2013 and Q4 2017, the average for 1-3 beds was 43-44 days. The latest figures (Q4 2017) show that 1-bed properties took on average 34 days to let, while 2- and 3-beds took 29 and 40 days respectively.

These averages are above the wider Scottish figures, where, across the same time period, TTL averaged around 30-35 days for 1-3 beds. The Q4 2017 Scottish figures showed TTL for 1-beds at 27 days, 2-beds at 34 days and 3-beds at 37 days. This indicates that demand pressures are probably weaker locally than they are nationally.

**Figure 5.11 Average TTL (Days) in Helensburgh & Lomond, 2013-17**



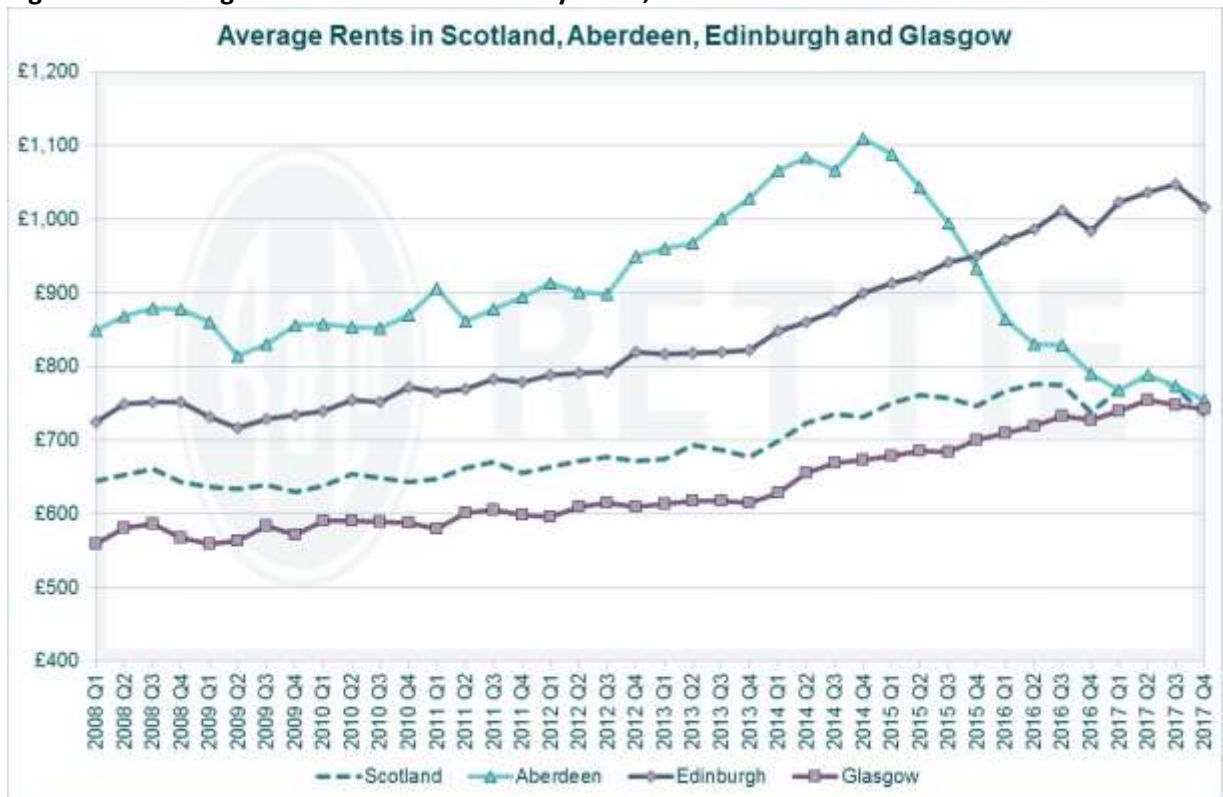
Source: Rettie & Co. Research/Citylets.co.uk

### 5.2.4 Average Rents

Average advertised rents have been rising across Scotland in recent years. This rise has been shown particularly in Edinburgh and Glasgow, where the most recent average monthly rents were £1,048 and £747 respectively (Q3 2017). In Glasgow, this is a rise of 2% in the last year. With the reduced price of oil affecting the economy, Aberdeen, on the other hand, has seen rents drop back significantly.



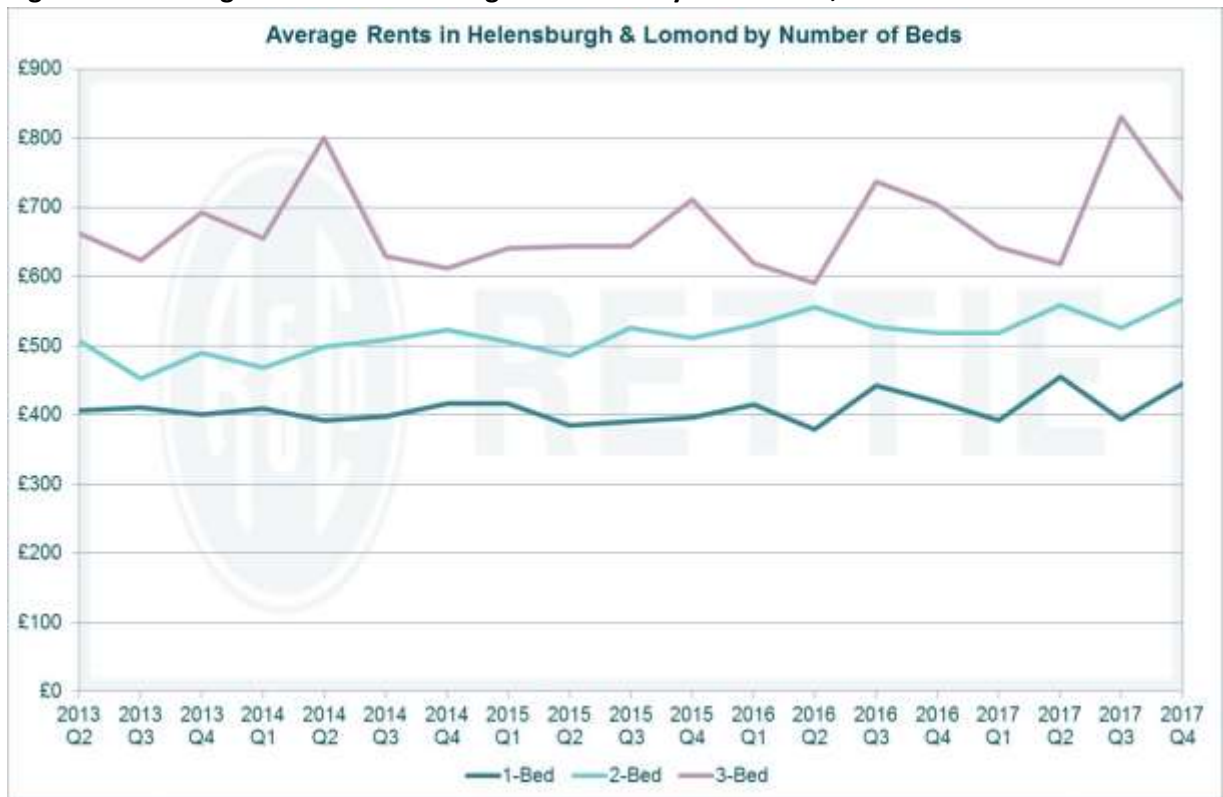
**Figure 5.12 Average Rents in Scotland and Key Cities, 2008-17**



Source: Rettie & Co. Research/Citylets.co.uk

Advertised rents have remained relatively flat in Helensburgh & Lomond, averaging £408 pcm for 1-beds between Q2 2013 and Q4 2017. In the same period, 2-beds averaged £514 pcm and 3-beds £672 pcm. These averages are well below the corresponding figures for Scotland, which were £554 pcm for 1-beds, £695 pcm for 2-beds and £741 pcm for 3-beds.

**Figure 5.13 Average Rents in Helensburgh & Lomond by No. of Beds, 2013-17**



Source: Rettie & Co. Research/Citylets.co.uk

A breakdown of the total rented properties, average rents and TTL in Helensburgh & Lomond by area is provided below. The rental market in each of these areas is relatively thin, with the exception of Helensburgh itself, with average rents ranging from £451 pcm in Rosneath up to £699 pcm in the thin market of Arrochar.

**Table 5.8 Average Rents and TTL in Helensburgh & Lomond, Q2 2013-Q4 2017 combined**

Area	No. of Rented Properties	Average Rent	Average TTL (Days)
<b>Arrochar</b>	13	£699	42
<b>Cardross</b>	35	£569	48
<b>Garelochhead</b>	35	£544	48
<b>Helensburgh</b>	608	£509	43
<b>Kilcreggan</b>	70	£482	51
<b>Rhu</b>	73	£566	45
<b>Rosneath</b>	61	£451	51

Source: Rettie & Co. Research/Citylets.co.uk

## 5.2.5 Conclusions

The PRS has enjoyed strong demand growth in Scotland in recent years, but weaker supply has led to rising rents and falling TTL. The market is weaker in the west of the country than it is in the east.

Argyll & Bute has traditionally had a small but significant PRS market, at around 10% of all households in the area. The bulk of the Helensburgh & Lomond rental market is concentrated in Helensburgh itself, which accounts for nearly 70% of all advertised properties in the area since 2013.

Helensburgh & Lomond has had a steady, but limited, supply of properties coming to the rental market in recent years. Conditions of rising rents and falling TTL are also evident locally, but the conditions of excess demand experienced in the cities are not as strong locally, therefore TTL remains relatively high and rents are only around three-quarters of average national levels.

## 5.3 Social Rented Sector

### 5.3.1 Stock Numbers

Argyll and Bute Council data shows that there were a total of 1,490 social housing units in Helensburgh and Lomond during 2016/17. The largest social housing provider is Argyll Community Housing Association (ACHA) (the stock transfer recipient of the Argyll & Bute Council stock) with 997 units (67% of the stock). The next largest provider is Dunbritton Housing Association with 423 units (28%) followed by Bield Housing and Care with 41 units (2.8%), Link Housing Association with 19 units (1.3%) and Key Housing Association with 10 units (0.7%).

**Table 5.9 RSL Stock Numbers, Helensburgh and Lomond, 2016/17**

RSL Name	Units	% of Total
<b>Argyll Community HA</b>	997	67%
<b>Bield Housing &amp; Care</b>	41	2.8%
<b>Dunbritton HA</b>	423	28%
<b>Key HA</b>	10	0.7%
<b>Link Group</b>	19	1.3%
<b>Helensburgh &amp; Lomond Total</b>	<b>1,490</b>	<b>100%</b>

The majority of the stock has two bedrooms (42.8%) followed by three bedrooms (25.6%) and one bedroom (24.9%), four bedrooms (3.6%) and 0 bedrooms (studios/ bedsits 3.2%). Less than 0.1% of the stock has five or more bedrooms.

**Table 5.10 RSL Stock Numbers by Size, Helensburgh and Lomond, 2016/17**

Size	Units	% of Total
<b>0</b>	47	3.2%
<b>1</b>	371	24.9%
<b>2</b>	637	42.8%
<b>3</b>	381	25.6%
<b>4</b>	53	3.6%
<b>5+</b>	1	0.1%
<b>Helensburgh &amp; Lomond Total</b>	<b>1,490</b>	<b>100%</b>

The majority of the stock has is flatted (917 units, 62%) followed by houses (530 units, 35.6%) and four in a blocks (43 units, 2.9%).

**Table 5.11 RSL Stock Numbers by Type, Helensburgh and Lomond, 2016/17**

Size	Units	% of Total
House	530	35.6%
Flat	917	62%
4 in block	43	2.9%
<b>Helensburgh &amp; Lomond Total</b>	<b>1,490</b>	<b>100%</b>

### 5.3.2 Waiting List Demand

During 2016/17 there were a total of 453 social housing waiting list applicants on the Home Argyll Common Housing Register. The demand is spread across three of the four HMA areas. By far the greatest demand is observed in the Helensburgh Corridor (87%, 396 applicants) followed by Cardross (8%, 38 applicants) and Rosneath (4%, 19 applicants)

**Table 5.12 Helensburgh & Lomond Home Argyll CHR Waiting List, October 2017**

Area	0 bed	1bed	2bed	3bed	4bed	5+	Total Area Demand
Cardross	11	2	11	10	4	0	38
Helensburgh Corridor	189	22	95	68	17	5	396
Rosneath	7	1	7	4	0	0	19
<b>Total No.</b>	<b>207</b>	<b>25</b>	<b>113</b>	<b>82</b>	<b>21</b>	<b>5</b>	<b>453</b>
Cardross	5%	8%	10%	12%	19%	0%	8%
Helensburgh Corridor	91%	88%	84%	83%	81%	100%	87%
Rosneath	3%	4%	6%	5%	0%	0%	4%

Applicants to the Common Housing Register specify the minimum bedroom size and the maximum bedroom size which they will accept if offered a property. When we consider the minimum bedroom size we see that the majority of applicants 46% would accept a 0 bedroom property (studio/ bedsit), 6% seek a one bedroom property, 25% seek two bedrooms, 18% three bedrooms, 5% four bedrooms and 1% five bedrooms.

When we consider the maximum bedroom size we find that the majority of applicants 45% seek a one bedroom property, 31% seek two bedrooms, 18% three bedrooms, 5% four bedrooms and 1% five bedrooms. Our interpretation of this data is that the majority of demand for 0 and 1 bedroom properties is in fact for one bedroom properties but these applicants will accept a studio/ bedsit – when considering demand in the context of future demand and new build housing we conclude that the majority of demand is for one bedroom (45%) and two bedroom (31%) properties. This data also shows that with the exception of bedsits the vast majority of people on the waiting list apply for the size of property which they believe they require and do not register for larger properties.

**Table 5.13 Helensburgh & Lomond Home Argyll CHR Waiting List October 2017 Size Demand**

	Min Bed Size	Max Bed Size	Min Bed Size	Max Bed Size
<b>0</b>	<b>207</b>	<b>0</b>	<b>46%</b>	<b>0%</b>
<b>1</b>	<b>25</b>	<b>205</b>	<b>6%</b>	<b>45%</b>
<b>2</b>	<b>113</b>	<b>140</b>	<b>25%</b>	<b>31%</b>
<b>3</b>	<b>82</b>	<b>81</b>	<b>18%</b>	<b>18%</b>
<b>4</b>	<b>21</b>	<b>22</b>	<b>5%</b>	<b>5%</b>
<b>5</b>	<b>4</b>	<b>4</b>	<b>1%</b>	<b>1%</b>
<b>7</b>	<b>1</b>	<b>1</b>	<b>0%</b>	<b>0%</b>
<b>Grand Total</b>	<b>453</b>	<b>453</b>	<b>100%</b>	<b>100%</b>

Bield Housing Association holds a separate housing waiting list. There are a total of 64 housing applicants on the Bield housing register. Of these the majority 80% the minimum property size required is 0 bedrooms and 20% require a one bedroom property. Fifty six per cent (56%) of applicants require 'retirement' housing, while 36% require 'amenity' housing and the remaining 8% would accept either retirement or amenity housing.

### 5.3.3 Relets

There were a total of 174 social housing lets made in Helensburgh and Lomond during 2016/17. The majority of these were in the Helensburgh Corridor (137, 80%) followed by Rosneath (22, 12.8%), Loch Lomond Park area (7, 4.1 %) and Cardross (6, 3.4%).

Forty nine per cent (49%) of lets were two bedroom properties followed by 31% one bedroom and 13% three bedrooms, 4% 0 bedrooms (studio/bedsit) and 3% 4 bedrooms.

### 5.3.4 Relet Times

In this section we look at the average relet times of the four social housing providers in Helensburgh and Lomond. Key Housing Association did not relet any properties during this period. The average relet time across all property sizes is 46.6 days. The Scottish average during the same period was 31.5 days<sup>1</sup>.

### 5.3.5 Refusals

A total of 215 offers of accommodation were refused by the applicant during 2016/17. While there are many reasons for an applicant refusing an offer of housing, those of most interest to demand analysis are where properties are refused due to the area being unsuitable. Twenty nine per cent 29% of offers were refused because the area was unsuitable during 2016/17.

<sup>1</sup> SHR ARC Export 2016/17

Of these we can see that the vast majority were in the Helensburgh corridor (87.1%) followed by Rosneath (11.3%) and Cardross (1.6%). This was mirrored in 2015/16 when 74% of refusals were in the Helensburgh Corridor, 22% in Rosneath and 4% in Cardross. No other areas have recorded 'area unsuitable' as the reason for refusal. In Helensburgh the most frequent area which is refused due to the area being unsuitable is Kirkmichael with 46% of all the refusals in the Helensburgh corridor being there during 2015/16 and 29.6% during 2016/17.

### 5.3.6 Homelessness

Homelessness cases have been rising over the last three years in the Helensburgh and Lomond area with a total of 179 cases during 2016/17, an increase from 118 during 2015/16 and 78 during 2014/15. The average rate over the last three years has been 125 cases.

Over the last three years the most common outcome for homeless applicants has been to secure an RSL tenancy (51% of recorded outcomes), followed by 23% who returned to their previous accommodation and 11% who enter the private rented sector.

### 5.3.7 Conclusions

During 2016/17 there were a total of 453 social housing waiting list applicants on the Home Argyll Common Housing Register. The demand is spread across three of the four HMA areas. By far the greatest demand is observed in the Helensburgh Corridor (87%, 396 applicants) followed by Cardross (8%, 38 applicants) and Rosneath (4%, 19 applicants).

When we consider the maximum bedroom size we find that the majority of applicants 45% seek a one bedroom property, 31% seek two bedrooms, 18% three bedrooms, 5% four bedrooms and 1% five bedrooms. Our interpretation of this data is that the majority of demand for 0 and 1 bedroom properties is in fact for one bedroom properties but these applicants will accept a studio/ bedsit – when considering demand in the context of future demand and new build housing we conclude that the majority of demand is for one bedroom (45%) and two bedroom (31%) properties.

There were a total of 172 social housing lets made in Helensburgh and Lomond during 2016/17. The majority of these were in the Helensburgh Corridor (137, 80%) followed by Rosneath (22, 12.8%), Loch Lomond Park area (7, 4.1 %) and Cardross (6, 3.4%).

Relet times in Helensburgh and Lomond are considerably above the Scottish average but RSLs did not report any difficult to let stock. Refusals due to the area of the property are quite high with 29% of offers of social housing during 2016/17 being refused because the area was unsuitable.

Homelessness cases have been rising over the last three years in the Helensburgh and Lomond area with a total of 179 cases during 2016/17, an increase from 118 during 2015/16 and 78 during 2014/15. The average rate over the last three years has been 125 cases.

## 5.4 Empty Homes

There are a total of 1,218 empty homes across Argyll and Bute. Of these 186 are in the Helensburgh and Lomond area, which accounts for 15.3% of all empty homes in the local authority area. The Local Housing Strategy sets out a target of bringing 25 empty homes back into use per annum across the whole area.

During the last five years the Council has engaged with owners of empty homes to successfully bring 372 empty homes back into use. Of these, 66 have been in the Helensburgh and Lomond area. This accounts for 17.7% of empty homes in the area and is, on average, 13.2 units per annum in the Helensburgh and Lomond area. There have, however, been some fluctuations in numbers due to a Council Tax Levy being applied to empty homes during 2014/15 which created a spike in the number of empty homes returned to use.

While the Council has an authority wide target to bring empty homes back into use this cannot be disaggregated to HMA. For the purposes of the housing market study we have assumed that Helensburgh and Lomond will account for 15.3% of the overall target to reduce empty homes. This would account for 3.8 homes brought back into use per annum.



## 6. Maritime Change

HMNB Clyde has been designated by the Royal Navy as their “UK Submarine Centre of Specialisation” and will see all UK Submarine operations delivered from the Clyde by 2020. This is referred to by Argyll and Bute Council as the *Maritime Change Programme* and was highlighted in the Proposed Local Development Plan in February 2013 and is a delivery indicator of the Single Outcome Agreement (SOA).

Most of the *Maritime Change Programme* will be delivered by the MoD and the key role of Argyll and Bute Council and other Community Planning partners, is to develop a meaningful and constructive working partnership arrangement with the MoD and its commercial partner in order to best facilitate the changing requirements of the MoD and to maximise the potential integration with, and benefits for, the surrounding Helensburgh and Lomond area.

There is potential to make direct contributions to the aims and objectives of the Single Outcome Agreement:

- Building economic success on a growing population;
- Ensuring the economy is diverse and thriving;
- Delivering infrastructure that supports sustainable growth; and
- Ensuring education skills and training maximizes opportunities for all<sup>2</sup>.

From a housing market analysis perspective it is important to understand the current and future impact of HMNB Clyde personnel on the local housing market system.

### 6.1 HMNB Clyde Current Personnel

Analysis provided by the MoD shows that HMNB Clyde has a current total of 3,240 service personnel. These can be categorised as:

- Sea Based Submariners (1,560)
- Sea Based “small ships’ crew” (390)
- Royal Marines (420)
- Northern Diving Group (40)
- Headquarters (160)
- Training(160)
- Second & Third Line Support (550)

### 6.2 HMNB Clyde Current Personnel Accommodation Choices

Analysis provided by the MoD shows that of the personnel based at HMNB Clyde (based on 3,400 personnel):

- Circa 2,100 (61.8%) service personnel live in Single Living Accommodation on the base

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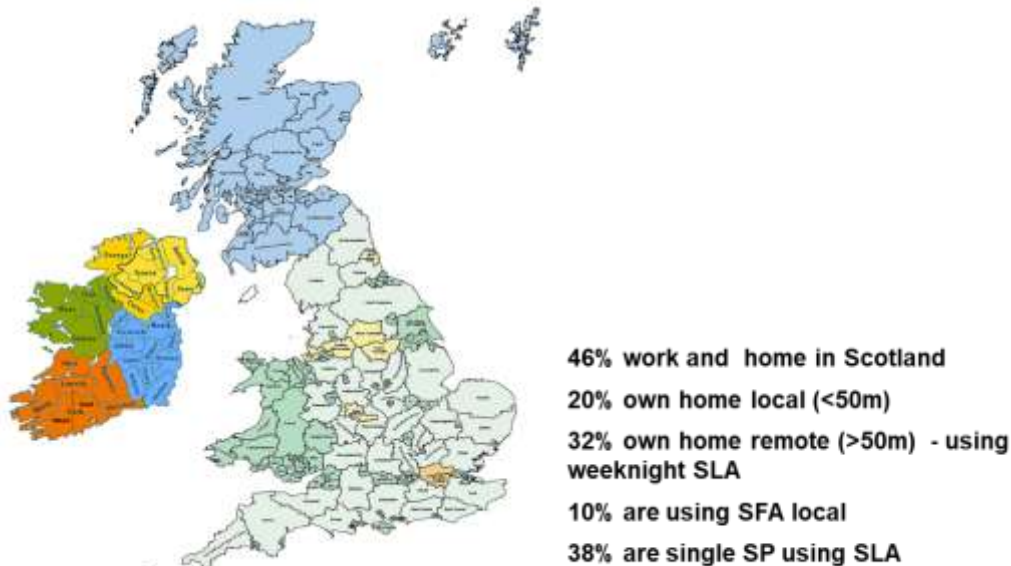
<sup>2</sup> Proposed: HMNB Clyde Strategic Delivery And Development Framework

- 950 of those claim Get You Home Allowance (Travel)
- There are 1,100 Seagoing Submariners (who do not live onboard when the boat is alongside)
- 500 Royal Marines
- 325 (9.6%) live in Service Family Accommodation
- 300 (8.8%) live onboard the Mine Counter Measure Vessels (MCMV)
- 225 (6.6%) claim Home to Duties Allowance (HTD) and therefore live privately 9 to 50 miles from the Base (all Service Family Accommodation is situated less than 9 miles from the Base)
- The remaining 450 (13.2%) live in private accommodation less than 9 miles from the Base.
- Twice per year, the Base is host to the Headquarter element of the Joint Warrior Exercise and is requested to house up to 300 Augmentees causing a spike in the accommodation required.

MoD analysis of existing accommodation choices among HMNB Clyde service personnel shows that:

- 46% of personnel work and live in Scotland and of these:
  - 20% own their own home locally (within 50 miles of employment)
  - 32% own their own home remotely (more than 50 miles from place of employment)
  - 10% are using Service Family Accommodation
  - 38% are single using Service personnel Single Living Accommodation

**Figure 6.1 Service Personnel Assignment Compared to Family Home Location**

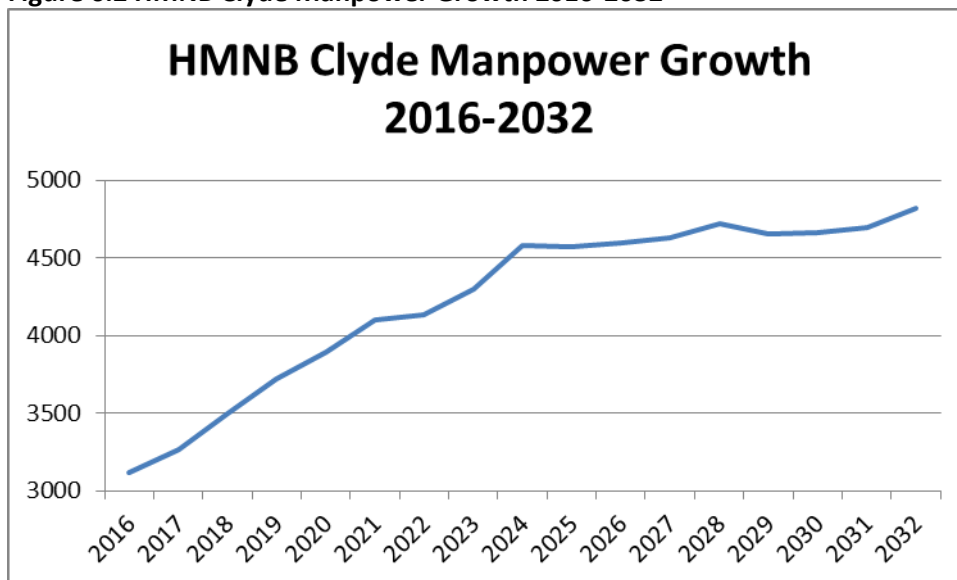


### 6.3 HMNB Clyde Manpower Growth

Data provide by the MoD shows that there are currently 3,271 people employed at HMNB Clyde (2017). This figure is expected to rise to 4,135 by 2022, to 4,634 by 2027 and to 4,825 by 2032. This is an overall increase of 32% between 2017 and 2032. This figure includes 288 personnel employed in the MCMV who do not require accommodation on the base. We have therefore excluded these 288 service personnel from our calculations at Table 6.1 below.

Extensive forecasting carried out by the MoD indicates that, unless the factors influencing service personnel accommodation choices change, the HMNB Clyde will have no unoccupied capacity within its Single Living Accommodation by January 2021. This will rise to an overall deficit of 700 units.

**Figure 6.2 HMNB Clyde Manpower Growth 2016-2032**



### 6.4 Impact Assessment

In this section we provide an impact assessment based on two scenarios of demand. The first scenario uses the current distribution of accommodation preferences and projects these forward using the manpower increase projections. Scenario 1 assumes that (as at present) 67.75% of service personnel will require SLA.

Scenario 2 assumes that a greater proportion of service personnel will require SLA and this has been modelled at 80% of all service personnel. The other accommodation types have been proportionately distributed throughout the remaining 20% of personnel accommodation choices.

#### 6.4.1 Scenario 1

Based on the future projections of the number of service personnel to be based at HMNB Clyde, and using existing patterns of accommodation choices we find that by 2032 there would

be an increase of 113 personnel living in private accommodation between 9 and 50 miles from the base and an increase of 225 service personnel living in accommodation less than 9 miles from the base. The demand for SFA will increase by 164 households and HMNB Clyde has confirmed that it has sufficient capacity (515 existing units and predicted demand for 478 units by 2032) in existing provision on the Churchill estate in Helensburgh to accommodate this increase. A surplus of 37 SFA units will be observed by 2032.

Based on current accommodation choices, it is predicted that there will be an additional demand for 1,053 SLA units by 2032. HMNB Clyde is currently building additional units which will lead to a total provision of 2,850 SLA units by Summer 2019. The overall deficit of SLA by 2032 will be 224 units of accommodation.

The assessment does not take into account when current capacity of SLA and SFA will be reached and accommodation will require to be found elsewhere. Similarly it does not take into account any potential behavioural change in accommodation preferences as a result of the introduction of the Future Accommodation Model pilot. This analysis cannot predict the changes in accommodation preferences of service personnel as a result of the Future Accommodation Model.

**Table 6.1 Scenario 1: Future Accommodation Needs Based on Current Patterns of Choice**

Accommodation Type	%	2017	2022	2027	2032
<b>SLA</b>	67.75%	2,021	2,606	2,944	3,074
<b>SFA</b>	10.53%	314	405	457	478
<b>Non service accommodation between 9-50 miles from base</b>	7.24%	216	279	315	329
<b>Non service accommodation &lt;9 miles from Base</b>	14.48%	432	557	629	657
<b>Overall Personnel</b>	<b>100%</b>	<b>2,983</b>	<b>3,847</b>	<b>4,346</b>	<b>4,537</b>
<b>MCMV*</b>		288	288	288	288
<b>Total</b>		3,271	4,135	4,634	4,825

\*The number of personnel on MCMV will remain constant, percentage increases have therefore been applied to all other types of accommodation.

## 6.4.2 Scenario 2

Scenario 2 assumes the same increase in service personnel as used in Scenario 1. Table 6.2 below shows the projected need for each accommodation choice based on the proportion of service personnel requiring SLA rising from 67.76% to 80%.

These projections show that by 2032 there would be an increase of 70 personnel living in private accommodation between 9 and 50 miles from the base and an increase of 140 service personnel living in accommodation less than 9 miles from the base. The demand for SFA will increase by 101 households and HMNB Clyde has confirmed that it has sufficient capacity (515 existing units and predicted demand for 295 units by 2032) in existing provision on the Churchill estate in Helensburgh to accommodate this increase. A surplus of 220 SFA units will be observed by 2032.

Scenario 2 predicts that there will be an additional demand for 1,244 SLA units by 2032. HMNB Clyde is currently building additional units which will lead to a total provision of 2,850 SLA units by Summer 2019. The overall deficit of SLA by 2032 will be 780 units of accommodation.

The assessment does not take into account any potential behavioural change in accommodation preferences as a result of the introduction of the Future Accommodation Model pilot. This analysis cannot predict the changes in accommodation preferences of service personnel as a result of the Future Accommodation Model.

**Table 6.2 Scenario 2: Future Accommodation Needs Based on Increased Demand for SLA**

Accommodation Type	%	2017	2022	2027	2032
SLA	80%	2386	3078	3477	3630
SFA	6.5%	194	250	282	295
Non service accommodation between 9-50 miles from base	4.5%	134	173	196	204
Non service accommodation <9 miles from Base	9.0%	268	346	391	408
<b>Overall Personnel</b>	<b>1</b>	<b>2983</b>	<b>3847</b>	<b>4346</b>	<b>4537</b>
MCMV*		288	288	288	288
<b>Total</b>		<b>3271</b>	<b>4135</b>	<b>4634</b>	<b>4825</b>

\*The number of personnel on MCMV will remain constant, percentage increases have therefore been applied to all other types of accommodation.

## 6.5 Future Accommodation Model

The Ministry of Defence is looking at how it can improve the accommodation offer for service personnel, to make it fairer, and more flexible, whilst keeping it affordable for the MOD. In October 2017, the MOD decided to pilot a new way of providing living accommodation to personnel and their families. In particular, the pilot will test:

- personnel being supported to rent a home in the private market, alongside existing options of SLA and SFA
- a widened entitlement beyond those who are married or in civil partnerships, because not all families follow the traditional model<sup>3</sup>

The FAM Update #2<sup>4</sup> states that the FAM pilot is planned to launch from December 2018. The pilot intends to:

- Widen accommodation eligibility – personnel on the pilot, regardless of rank or marital status, would be eligible for all accommodation options
- offer a choice of accommodation to personnel (SFA, SLA, renting, and continued support to buy a home), based on need
- provide a new accommodation payment for those on the pilot

Those on the pilot would be able to state their preference for the accommodation (subject to availability) they wish to live in. The pilot would be open to Regular personnel and Full Time Reserve Service (Full Commitment) (FTRS(FC)). It is expected that the pilot will run for around 3 years. Pilot site start dates will be rolled out from December 2018. The MOD is currently considering a number of locations across the UK and will confirm them in spring 2018.

The pilot will:

- Widen accommodation eligibility beyond the current system
- Offer more choice of accommodation, including continued support for those who buy a home, and support to rent privately
- Roll out gradually, starting with a single base

The pilot will not:

- Force existing personnel out of SFA or SLA that they currently live in
- Sell off any SFA

## 6.6 Future Accommodation Model Personnel Survey 2017

During 2017 HMNB Clyde conducted a survey of naval personnel currently based at Devonport in order to determine future moving intentions and accommodation needs as the maritime change programme develops.

<sup>3</sup> <https://www.gov.uk/government/publications/future-accommodation-model-what-you-need-to-know/what-you-need-to-know-about-fam>

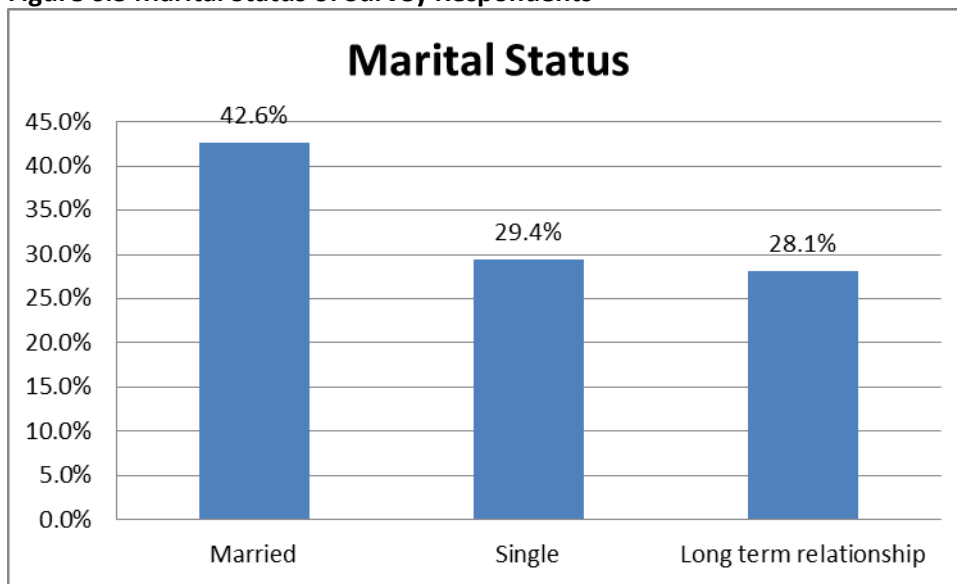
<sup>4</sup> [https://whitehall-admin.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/678029/PilotNoteUpdate\\_ALLSP\\_VO\\_v7.pdf](https://whitehall-admin.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/678029/PilotNoteUpdate_ALLSP_VO_v7.pdf)

There were 848 responses to the survey. In several questions respondents have given multiple answers leading to an overall total of more than 848.

### 6.6.1 Marital Status

Forty two per cent of respondents indicated that their marital status is 'married', while 29.4% said that they were 'single' and 28.1% are in a 'long term relationship'.

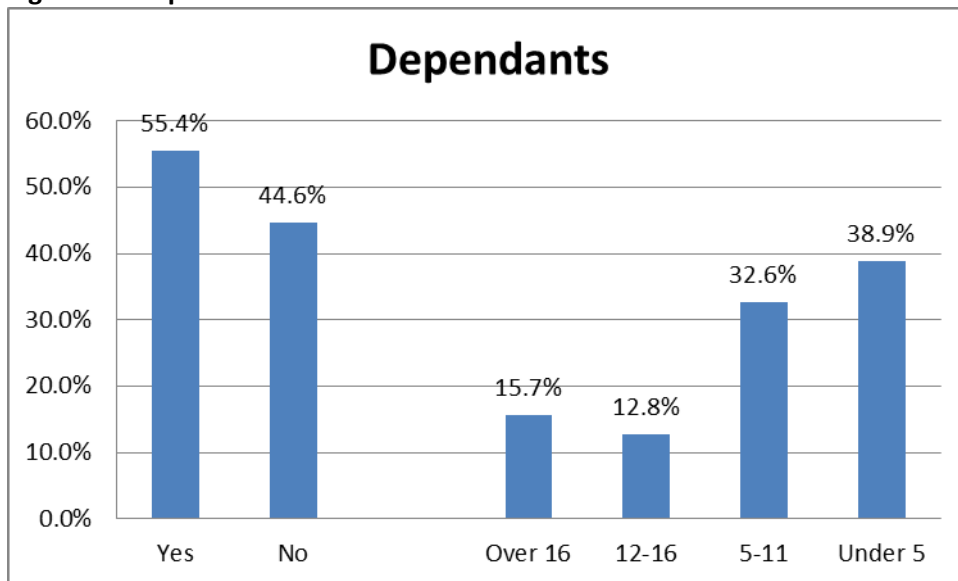
**Figure 6.3 Marital Status of Survey Respondents**



### 6.6.2 Dependants

Over half (55.4%) of respondents currently have dependants, while 44.6% do not. Of those with dependants we find that the most common age group of dependants is under five years old (38.9%), followed by 5 to 11 years of age (32.6%), over 16 years of age (15.7%) and 12 to sixteen years (12.8%).

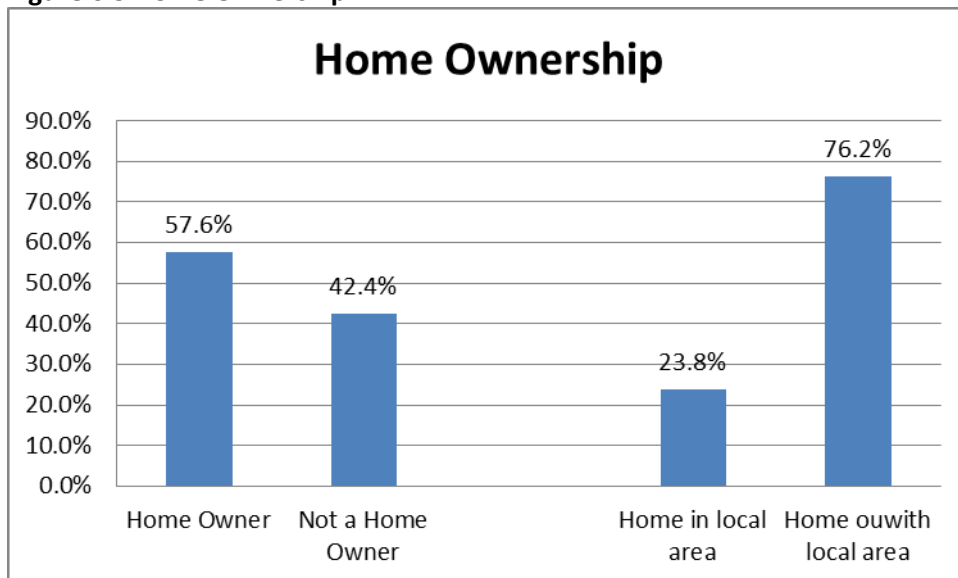
**Figure 6.4 Dependants**



### 6.6.3 Home Ownership

Over half (57.6%) of survey respondents were currently home owners, while 42.4% were not. Of those who were home owners 23.8% live in the local area while 76.2% live outwith the local area.

**Figure 6.5 Home Ownership**

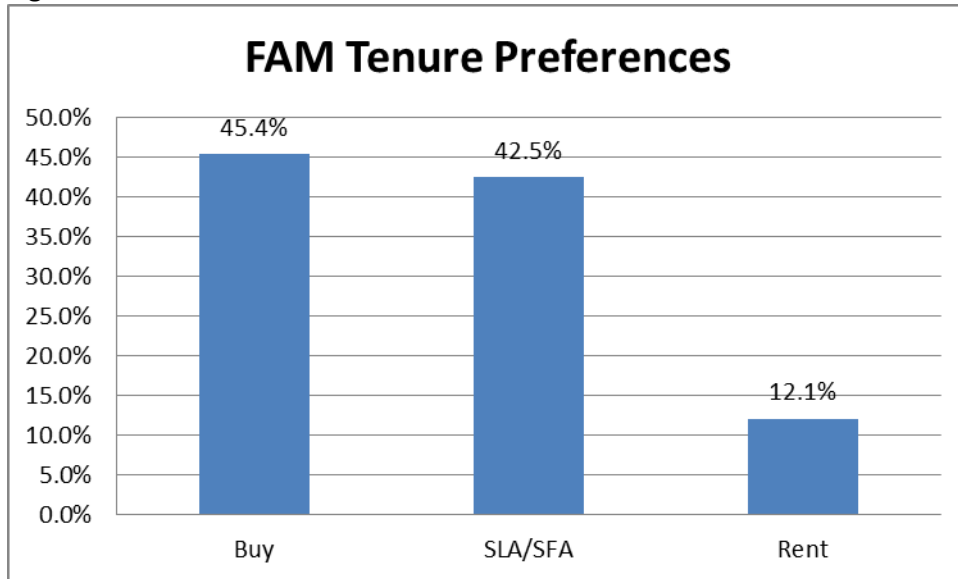




### 6.6.4 FAM Tenure Preferences

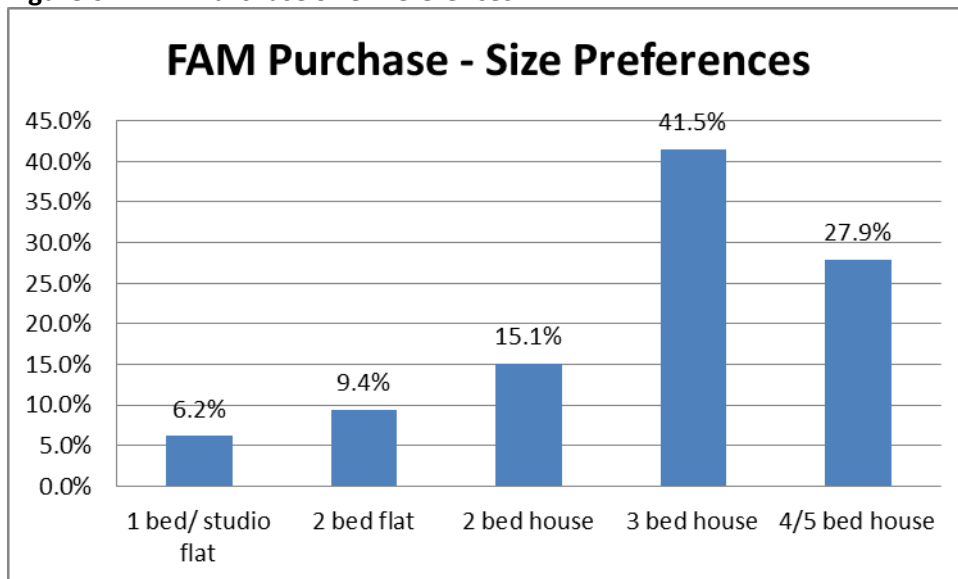
Survey respondents were asked which accommodation they would prefer to access under FAM. The most popular option was to buy a property (45.4%) followed by SLA/SFA (42.5%) and to rent (12.1%).

**Figure 6.6 FAM Tenure Preferences**



When asked whether they would prefer to rent or buy under FAM 45.4% (369 respondents) said that they would like to buy. When asked the size and type of property preferred a total of 663 responses were given. Of these the largest proportion (41.5%) would prefer a 3 bedroom house, followed by a 4 or 5 bedroom house (27.9%), a 2 bedroom house (15.1%), a 2 bedroom flat (9.4%) and a 1 bedroom/studio flat (6.2%).

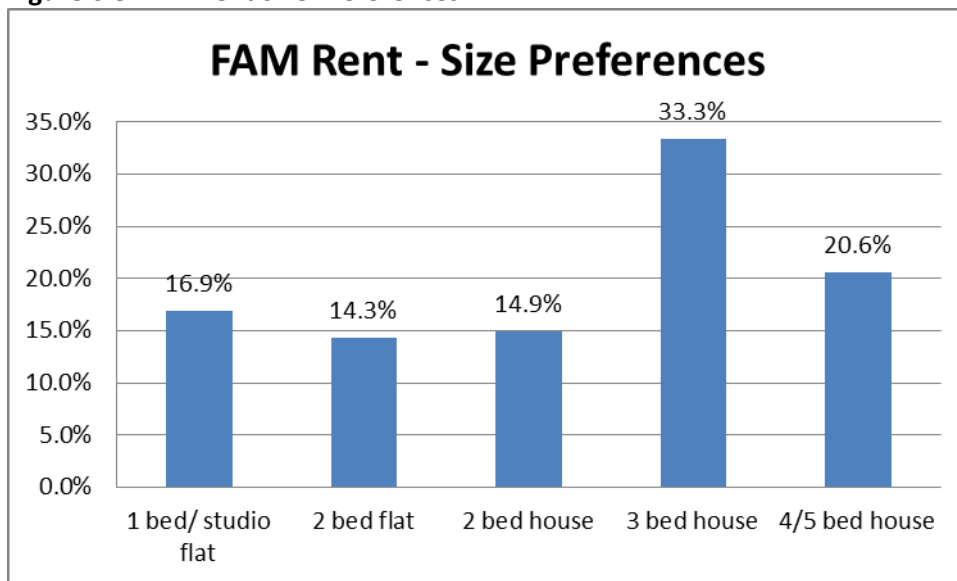
**Figure 6.7 FAM Purchase Size Preferences**



When asked whether they would prefer to rent or buy under FAM only 12.1% of respondents (98 respondents) said that they would like to rent. Later in the questionnaire respondents were asked what their preferred size of rental property would be - a total of 456 responses were received for this question (358 more responses than the number of respondents who said they wished to rent) and these figures should be treated with caution.

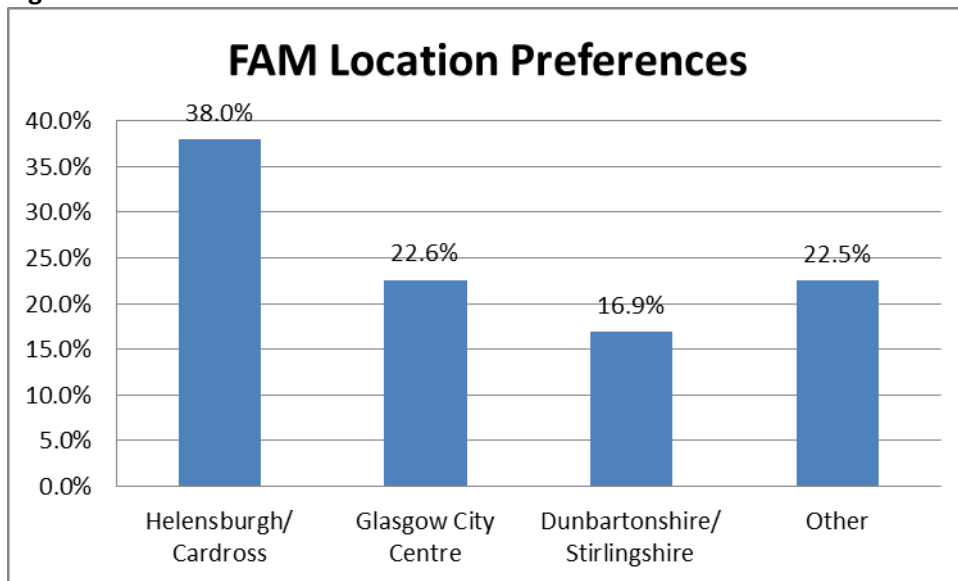
Overall we find that the most popular property size and type to rent is a three bedroom house (33.3%) followed by a 4 or 5 bedroom house (20.6%), a 1 bedroom flat/ studio (16.9%), a 2 bedroom house (14.9%) and a 2 bedroom flat (14.3%).

**Figure 6.8 FAM Rent Size Preferences**



All respondents were also asked their preferred accommodation location. The greatest percentage would prefer to live in the Helensburgh/ Cardross area (38%), followed by Glasgow City Centre (22.6%), 'Other' (22.5%) and Dunbartonshire/ Stirlingshire (16.9%).

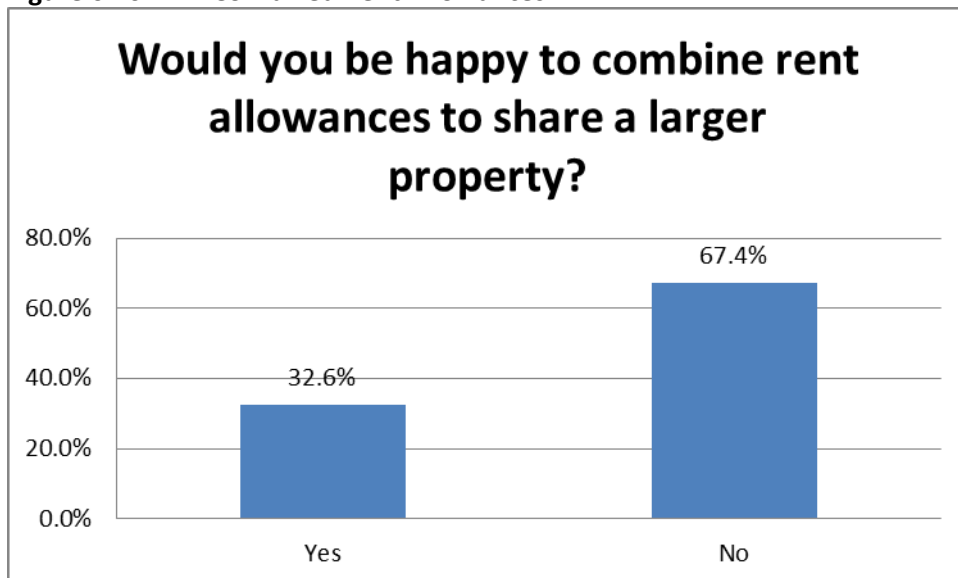
**Figure 6.9 FAM Location Preferences**



### 6.6.5 FAM Combined Rent Allowances

Respondents were asked whether they 'Would be happy to combine rent allowances and share a larger property type than if you were renting by yourself?' The vast majority of respondents said No (67.4%) while 32.6% said Yes.

**Figure 6.10 FAM Combined Rent Allowances**



Further analysis of the free text responses to this question shows that many of those who said that they would not combine allowances and share a property were service personnel who were in long term relationships and/or had children. This type of accommodation would not be suitable for these households and this has contributed to the high negative response rate. The

majority of the other respondents who said that they would not seek this type of accommodation indicated that they were currently living in SLA and this would be their preferred accommodation choice in the future.

Those who said that they would choose this option were concerned about who they would share with and most said that they would only pursue this option if they could select who they shared with. Several said that they would only do this with other service personnel of the same rank as themselves. Many respondents also indicated that the location of the shared property would be a key determining factor.

Comments included:

*'I have done this in the past when working in London and the SSSA wasn't enough to obtain a property within the required location. I would also prefer the option to contribute additional money to my monthly rent allowance in order to get a bigger/ better property'*

*'My intention is to remain in SLA. Having chosen to establish my family home with my wife in [another area] I have long accepted that I will be a 'weekend warrior' for the majority of my career. Furthermore to the watch bill I operate within it would be detrimental to my limited rest periods if I was required to commute outside the base.'*

*'It would always be my attention to serve accompanied and live-in sfa or equivalent.'*

*'I do not wish to rent or live outside sla'*

*'Would prefer sla'*

*'Would be more happy in sla in Faslane as everything is on the base'*

*'I have refused an extension because it would be to Scotland therefore these questions are redundant'*

*'I'm not interested in relocating to Scotland- will reside in sla and go home at weekends/ leave to Plymouth'*

*'I am happy just me and my wife in a marriage patch'*

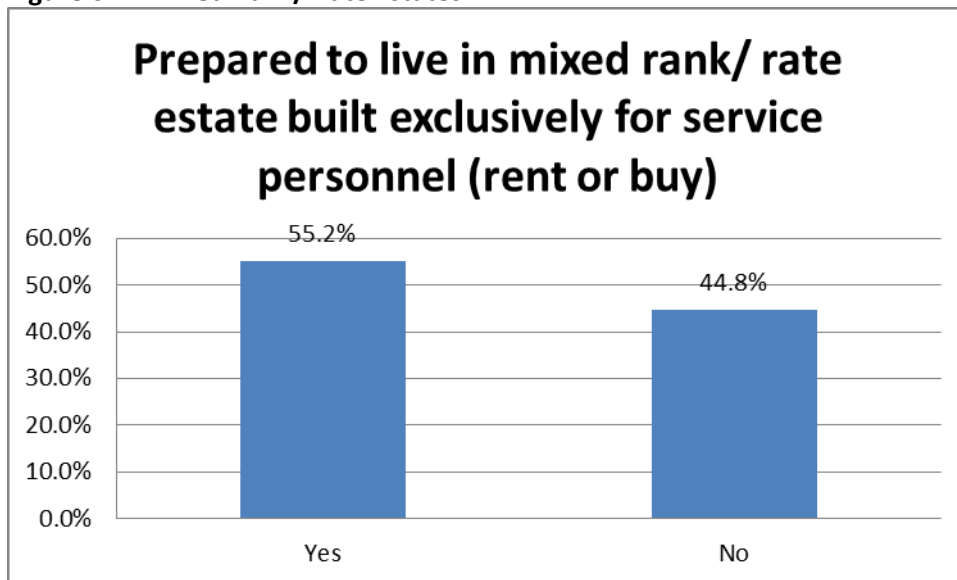
*'100% no as intending to start a family with my long term girlfriend'*

### **6.6.6 Mixed Rank/ Rate Estates**

When asked whether they would be prepared to live in a mixed rank/ rate estate or accommodation block if one was built exclusively for service personnel, whether to rent or buy just over half of respondents (55.2%) said that they would be happy to do so while 44.8% said that they would not.

Further analysis of the free text responses provided for this question shows that amongst those who would be prepared to live in mixed rate/ rank estate the comments indicate that this might not be the case. Qualifications included that they would only accept this option if the accommodation 'mixed senior ranks and officers' or conversely 'only if it was junior rates all together'. Other personnel indicated that mixed rank/ rate estates are currently in operation and they would be happy to live in such accommodation. A number of respondents raised concerns about the security of large numbers of naval personnel living in one estate.

**Figure 6.11 Mixed Rank/ Rate Estates**



Comments included:

*'Would be acceptable but would prefer not to. Especially as I doubt the exclusivity would be enduring especially following a number of sales'*

*'I do not think this is necessarily appropriate given the reasons why ranks and rates are currently separated (concerning command issues etc.)'*

*'I would have little interest in buying a house in exclusively armed forces development. However, would be happy to rent in such a development, or stay in SFA, as this is much more temporary and have no issues with mixed ranks/ rates'*

*'Not a deliberately engineered mixed rank patch. An ordinary housing estate that is made up of a selection of different sized houses and people renting/ buying what they can afford is different as that is through choice'*

*'If house purchase is subsidised/ encouraged - this must be open market. Nothing offered here is better than my 1960's SFA!'*

*'This currently happens - the groups don't integrate and it creates a 'them and us' feel on the patch. Some of the SR work for officers on the patch which contributes to desire not to integrate'*

*'Yes - providing the facilities and standards were appropriate= for all personnel within. What are the security implications of buildings being constructed exclusively for service personnel outside MOD land/fences and therefore MOD responsibility'*

*'I have no intention of going to Faslane'*

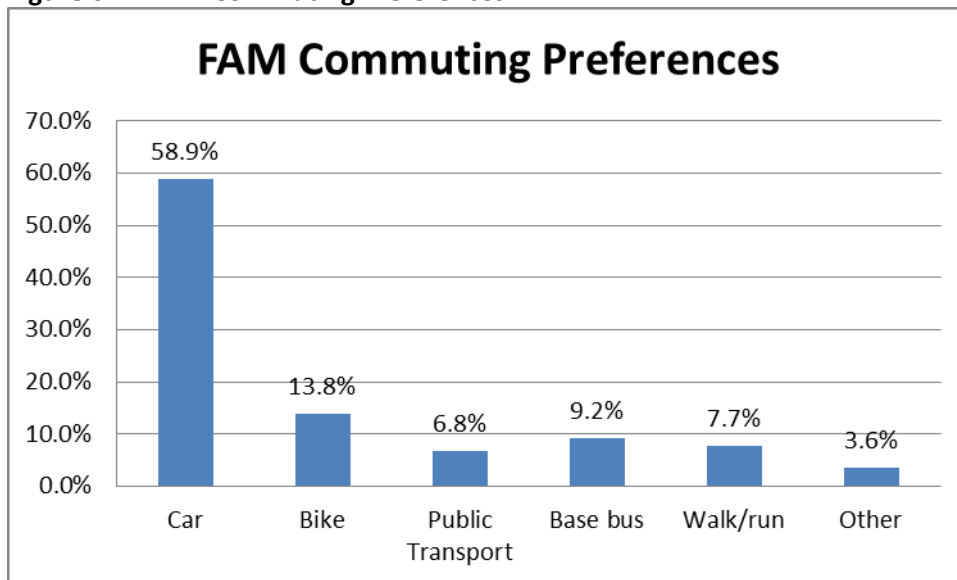
*'A military patch would be great especially if there were 4/5 bedroom properties. My wife and kids would feel safer and happy being on a military patch around other military families, closer to the base'*

*'We gave talked about buying but my wife wants to live on a patch as she has heard a lot of Scottish people do not want us in Scotland. A school just for military families would also benefit me as we worry our children will be bullied and victimised as they are English'*

### 6.6.7 FAM Commuting Preferences

Survey respondents were asked what their preferred commuting method would be. The most popular method is by car (58.9%) followed by bike (13.8%), base bus (9.2%), walk/run (7.7%), public transport (6.8%) and other (3.6%).

**Figure 6.12 FAM Commuting Preferences**



## 6.7 Consultation Findings

HMNB Clyde arranged a series of four focus groups with service personnel based at Faslane and one focus group with service families. The focus groups took place on the 22<sup>nd</sup> and 23<sup>rd</sup> of February 2018 and were held at HMNB Clyde and at the Families Centre in Helensburgh. A

total of 23 participants took part in the focus groups. Groups were arranged according to the current accommodation arrangements of attendees:

- Group 1 was attended by Royal Marines which had recently completed their training and were all living in Single Living Accommodation
- Group 2 was attended by service personnel living in Service Family Accommodation
- Group 3 was attended by service personnel living in their own accommodation
- Group 4 was attended by service personnel living in Single Living Accommodation
- Group 5 was attended by families of service personnel and the Community Welfare Officer

### 6.7.1 Single Living Accommodation

Single Living Accommodation at Faslane was described as being in the *'perfect location'* and consultees said that the accommodation provided suited them well. Consultees described both single person accommodation and shared accommodation and individual preferences were expressed regarding which was more sought after. The Royal Marines, in particular, enjoyed the camaraderie and social aspects of the shared accommodation. Consultees living in SLA found the accommodation affordable and very reasonably priced. Single people often stay on the base at weekends or travel to various locations in their free time. Several said that they liked the SLA because they had no ties.

Consultees who were married or in long term relationships said that they travelled to return to their family homes at weekends. Several consultees living in SLA were owner occupiers in locations over 50 miles from the base, while others lived within 50 miles of the base. Those living over 50 miles from the base said that they would not move closer to the base (and to Scotland in particular) as they have networks of family and friends where they own accommodation.

Consultees in long term relationships, who were not married, complained that the system was outdated as they had to pay for on-site accommodation while those who are married and have a home elsewhere do not.

The SLA at HMNB Clyde was considered to be better quality than consultees had experienced on other bases. One said *'this is great we can't complain'*.

### 6.7.2 Service Family Accommodation

Those living in SFA described the Churchill and Colgrain estates in Helensburgh. Churchill was described as *'an odd design'* with *'small gardens'*, *'drainage issues'*, *'limited on street parking'* and *'little garage space'*. Similar issues were not raised in relation to Colgrain and some consultees did not think that the rent for both estates should be the same. Officers accommodation in Rhu was considered to be *'out of it'* and *'1/2 an hour out of Helensburgh where all the rest of the military community are'*.

Those living in SFA described their motivations for choosing this accommodation as *'it was easy when we first got married'* and *'I wanted my wife to move up here'*.

The accommodation was described as *'cheap'* and consultees said that the military community were very supportive especially for younger families and those moving to the area. Those not living in SFA indicated that they regarded the SFA as *'the same as Council housing'* and one indicated *'I don't want to live there'*.

Consultees living in SFA expressed frustration at being *'unable to do anything to the house'* and said *'if I bought it, I could do loads to it'* while one said *'we never decorate because we'd have to put it back the way it was when we leave'*.

There were varying views on mixed rank/ rate estates with some saying that they wanted to be able to relax in their home environment without having to be aware of rank. Some described *'some issues with junior rates'* in this context. Some described estates where this mix was already found.

In two focus groups, participants mentioned interest in a 'Right To Buy' or similar scheme for SFA, both groups would be interested in exploring such an option but were concerned that this option did not exist beyond rumours amongst service personnel.

### 6.7.3 Private Rented Sector

When asked if they would consider renting in the private rented sector consultees said that this would depend on the rent levels, the overall cost and commuting costs. Overall, however, a key message from consultees was that they were reluctant to enter the PRS and *'pay someone else's mortgage'* and that they did not want to *'throw rent money away'* and as a consequence some said they *'never intend to rent'*. One said that they intended to *'live as cheaply as possible and buy later'*. The PRS option was not considered to be value for money and consultees preferred the SLA option.

One consultee had tried to access the PRS but found that there was limited supply available.

### 6.7.4 Owner Occupation

Some consultees indicated that they currently owned a home elsewhere and acknowledged that Helensburgh house prices meant that it was uneconomic for them to buy locally when they could live somewhere with cheaper house prices and live on the base in SLA.

Overall the aspiration was to live in a house not a flat. Consultees also wanted the house to be detached, with a garden, off road parking and with a large family area within the house.

Consultees were interested in the opportunities which FAM might present to assist them to access owner occupation. Consultees spoke positively about Forces Help to Buy and felt that this was a good option which they might pursue in the future. The only drawback mentioned was that they would be unable to leave the Navy until the loan was repaid.



### **6.7.5 Social Rented Sector**

Some consultees who were currently living in SFA and nearing retirement age indicated that they may seek social rented housing when leaving the navy. They had lived in SFA for most of the duration of their career and had not made plans to take steps into owner occupation during this time.

Some consultees were interested to know more about MMR, again particularly those currently living in SFA and nearing retirement age.

### **6.7.6 Self Build**

There was interest in self-build opportunities, this was mainly expressed by those looking to enter owner occupation on retirement.

### **6.7.7 Location**

Of those consultees seeking to buy or rent locally all expressed a preference for the Helensburgh area. Several understood that properties would be more affordable if they were willing to move to Dumbarton but this was not the preferred option. Consultees recognised that they were unable to afford the size of property they would like in Helensburgh. Consultees also indicated that their preference would be for a three bedroom property with a dining room or study rather than a simple 3 bedroom home.

### **6.7.8 Infrastructure**

Consultees expressed concern that the infrastructure to support existing and planned new developments is not in place. School capacity, access to GPs and Dentists were particular areas of concern alongside transport and roads to support new development. A lack of play areas for young children was also highlighted as an issue in Helensburgh.

### **6.7.9 Information and Advice**

Consultees indicated that they would like to have more information and advice on the different tenure options which are available. This included MMR, NSSE, the social rented sector and the private rented sector. Shared Ownership was not considered to be an attractive option by the people consulted.

Service personnel would also like more information on the new build developments in Helensburgh in relation to what will be developed and when, and whether any developers are offering incentives to service personnel.

## 7. Housing Need and Demand

This section sets out the key findings from a telephone survey conducted with Argyll and Bute residents. The survey methodology is contained in Appendix 1 and the Survey Questionnaire in Appendix 2. The survey findings serve to evidence the appropriateness of current supply and provide an indication of what will be required in the future in terms of property needs, care and support needs and to estimate the scale and type of specialist housing and related services required to support independent living.

### 7.1 Survey Sample

A total of 847 interviews were completed between January and March 2018. The data findings have not been weighted as they very closely matched the overall population at HMA level. The survey findings are robust at Argyll and Bute level (+/-3.2%), and at HMA level (from +/-5% to +/-7.5%). The sample achieved by HMA is shown in Table 7.1 below.

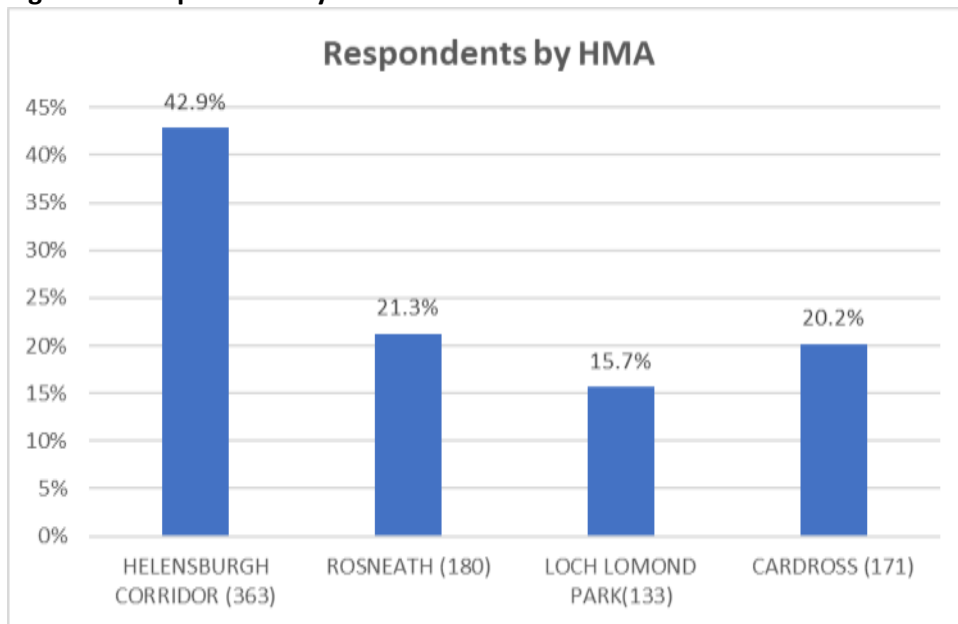
**Table 7.1 Achieved Sample by HMA**

HMA	Population	No. Interviews	Data accuracy (+/-)
Helensburgh	7,847	363	5%
Rosneath	1,445	180	6.8%
Cardross	1,080	171	6.9%
Loch Lomond National Park	575	133	7.5%
Helensburgh & Lomond Total	10,947	847	3.2%

### 7.2 Respondent Profile

Respondents to the survey were residents across the four different housing market areas. Figure 7.2 gives a breakdown; the largest proportion were located in the Helensburgh Corridor and this reflects the distribution of the population as shown in Table 7.1 above.

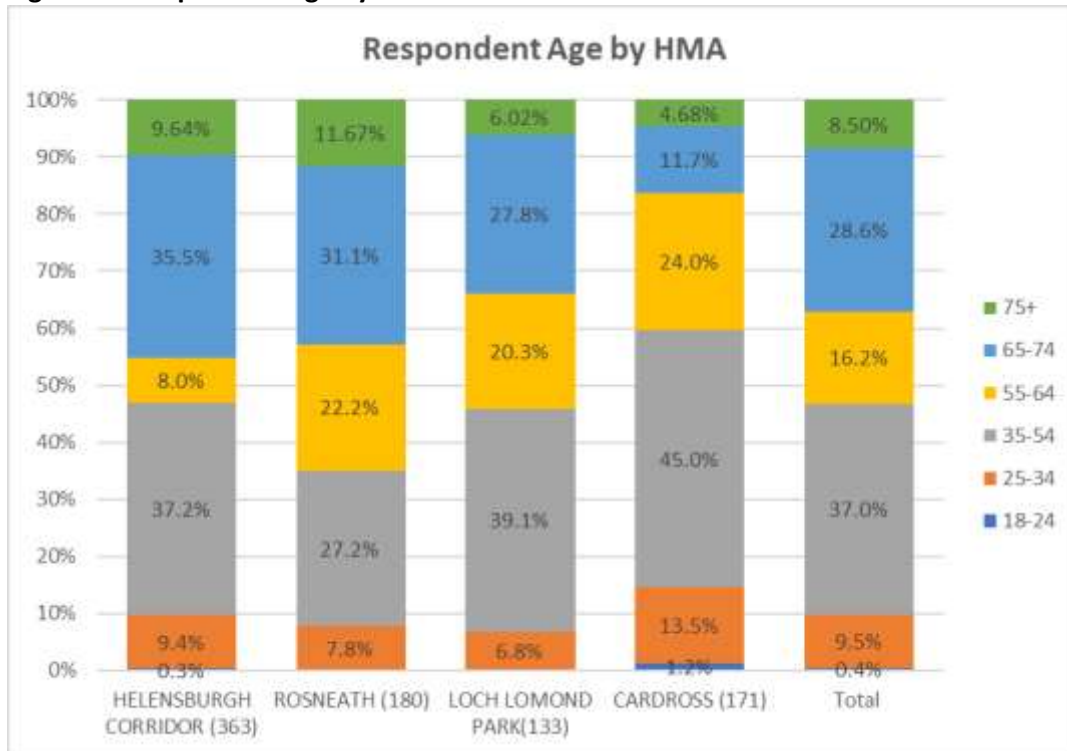
**Figure 7.2 Respondents by HMA**



### 7.2.1 Age

Figure 7.3 sets out survey respondents by age group and by area. From this we can see that the largest age grouping is the age group 35 to 54. There was a lower response from older age groups in the Cardross area, 16.4% compared with 37% for the whole sample, while Rosneath had an older survey response than the average; 42.8% compared with the average of 37%.

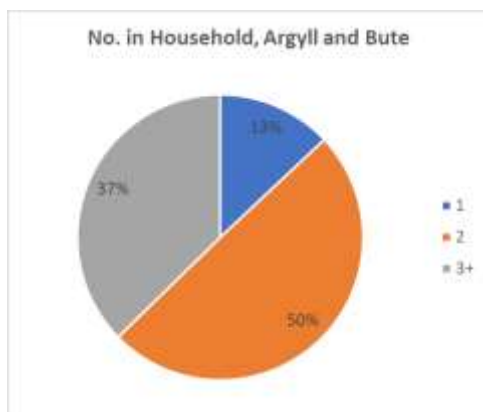
**Figure 7.3 Respondent Age by HMA**



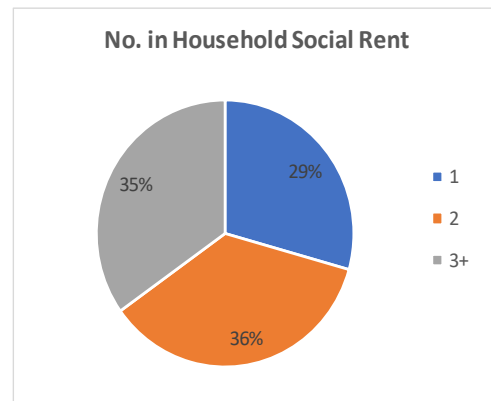
### 7.2.2 Household Size

The majority of respondents live in two person households (50%), followed by 3 or more (37%) and 1 person households (13%) as shown in Figure 7.4 below. These figures are broadly reflected across all tenures although single person households are most prevalent in the private rented sector (45%) compared to owner occupation (9%), and far fewer households in the socially rented sector are occupied by three or more residents (15%), as shown in Figures 7.4 to 7.7 below:

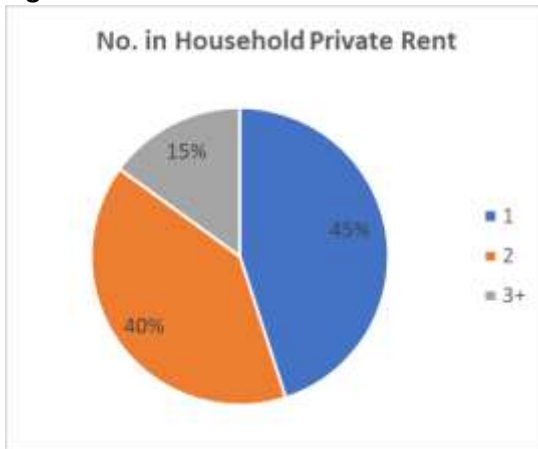
**Figure 7.4 No. in Household, Argyll and Bute**



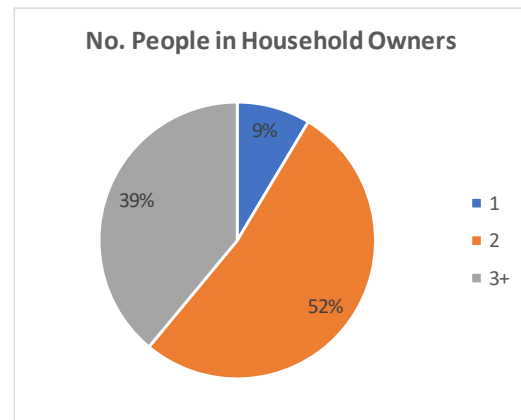
**Figure 7.5 No. in Household Social Rent**



**Figure 7.6 No. in Household Private Rent**

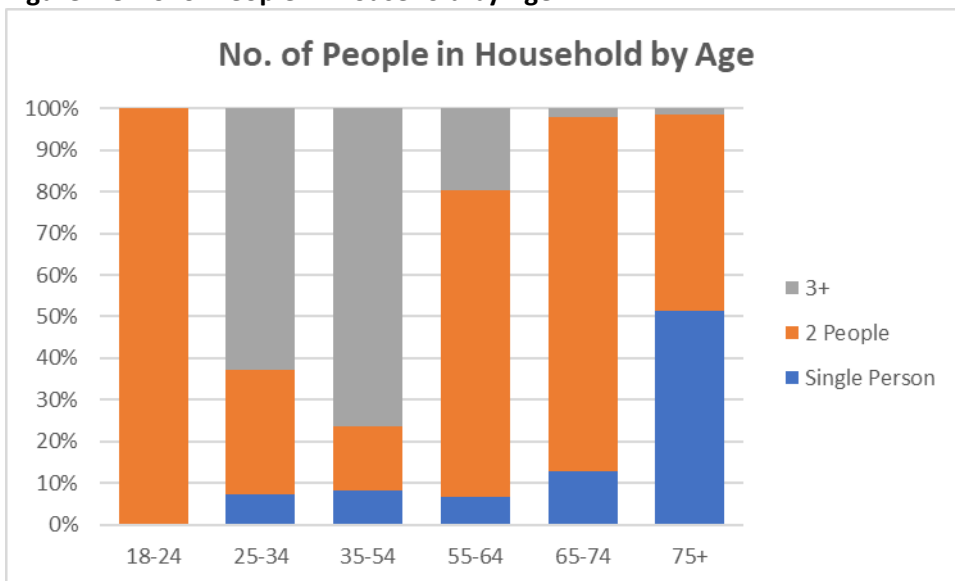


**Figure 7.7 No. People in Household Owners**



Household size declines with age, with one person households making up 7% of the 55-64 years age group, 12.8% of the 65 to 74 age group and rising to 51.4% of the over 75s, See Figure 7.8.

**Figure 7.8 No. of People in Household by Age**



### 7.2.3 Economic Activity

Respondents were asked what the main economic activity is of Head of the Household, the results are presented in Table 7.1 below. From this we can see that a large proportion of residents are retired, 43.5% across the sample and as high as 51% in Rosneath. Cardross had the highest rates of employment with 73.7% of respondents in employment.

**Table 7.1: Economic Activity**

	H&L	Helensburgh Corridor	Rosneath	Loch Lomond Park	Cardross
More than 38 hours p/week	34.83%	29.48%	22.78%	47.37%	49.12%
31-37 hrs p/wk	6.38%	4.13%	3.33%	2.26%	17.54%
16-30 hrs p/wk	8.03%	10.19%	8.33%	3.76%	6.43%
6-15 hrs p/wk	1.06%	1.93%	0.56%	-	0.58%
Volunteer	0.24%	0.28%	-	-	0.58%
Seasonal Employment	0.12%	-	0.56%	-	-
Unemployed/Seeking Work	0.94%	0.28%	3.89%	-	-
Unemployed/Not Seeking Work	2.72%	5.23%	1.67%	0.75%	-
Registered Disabled / Long-term Sick	0.35%	-	1.67%	-	-
At Home/Not seeking Work	1.42%	0.55%	5.56%	-	-
Full-time Carer (Registered)	0.35%	0.28%	0.56%	0.75%	-
Full-time Carer (Not Registered)	0.12%	0.28%	-	-	-
Fully Retired	43.45%	47.38%	51.11%	45.11%	25.73%

### 7.2.4 Total Gross Annual Income

Table 7.2 presents the findings when respondents were asked about their gross annual income. The majority of respondents were unwilling to share information about their incomes (69%) but of those who did respond incomes were largely consistent across all areas, with the largest grouping in the £30,000 to £49,999 category.

**Table 7.2: Annual Gross Income**

	H&L	Helensburgh Corridor	Rosneath	Loch Lomond Park	Cardross
£4,500 to £15,499	4.25%	3.31%	10.56%	3.00%	0.58%
£15,500 to £29,999	8.27%	1.93%	22.22%	7.52%	7.60%
£30,000 to <b>£49,999</b>	13.69%	4.69%	21.11%	12.03%	26.32%
£50,000 to £99,999	4.49%	0.28%	2.78%	3.01%	16.38%
£100,000 or over	0.12%	-	-	-	0.58%
Don't Know/ Not Stated/ Refused	68.12%	87.88%	43.33%	73.68%	47.95%
Nothing	1.06%	1.93%	-	0.75%	0.58%

## 7.2.5 Ethnicity

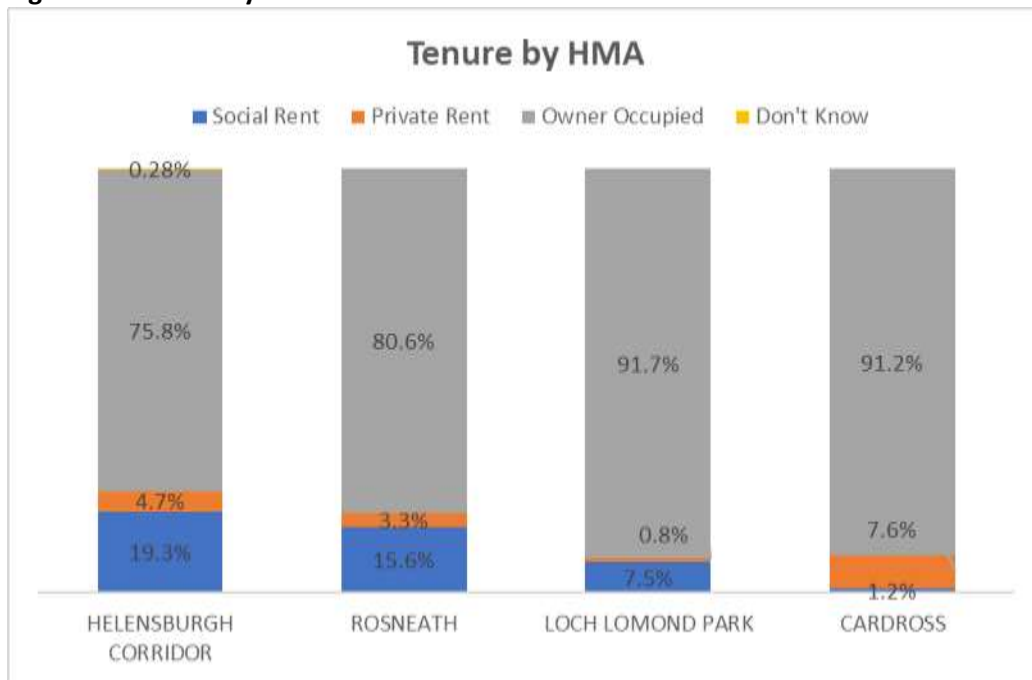
Almost all respondents considered themselves either Scottish (83.2%) or British (16.2%). Other white made up 0.24%, Pakistani 0.24% and Indian 0.12%.

## 7.3 Current Home

### 7.3.1 Tenure

When we consider the tenure profile of households, owner occupation is highest across all four housing market areas. The highest rate of owner occupation is in Loch Lomond Park where 91.7% of respondents own their homes. Helensburgh Corridor has a relatively high level of respondents for the socially rented sector (19.3%), while respondents in the privately rented sector are low across all areas. See Figure 7.9.

**Figure 7.9 Tenure by HMA**

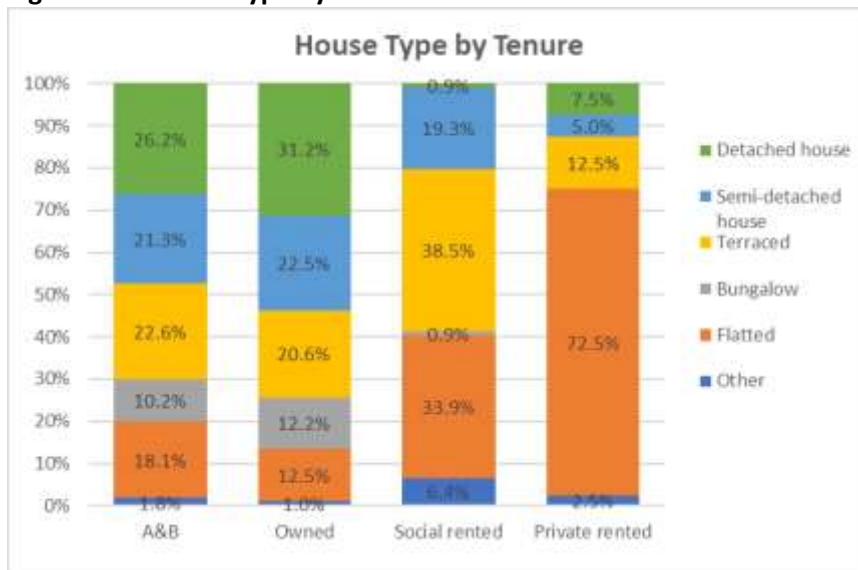


### 7.3.2 Type

Across all housing market areas, the split in type of housing is relatively even, with the exception of semi-detached housing where only 1.8% of respondents lived. The proportions vary however by housing market area. In the private rented sector, 72.5% of properties for example are flats, while 38.5% of properties in the socially rented sector are terraced. In owner occupied properties there was a higher proportion of detached housing (31.2%). See Figure 7.10.

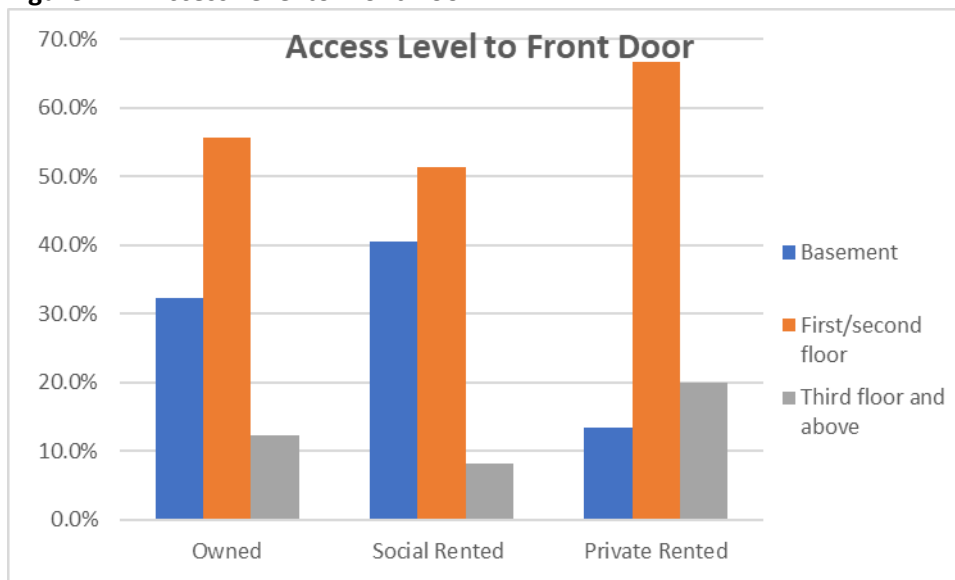


**Figure 7.10 House Type by Tenure**



The majority of properties across all tenures have ground floor access to the front door. First or second floor access was the second most common type (51% in the social rented sector, 55.6% in the owner occupied sectors, rising to 66.7% in the private rented sector). Third floor and higher access levels to the front door accounted for between 8% and 20% of dwellings.

**Figure 7.11 Access Level to Front Door**



### 7.3.3 Size

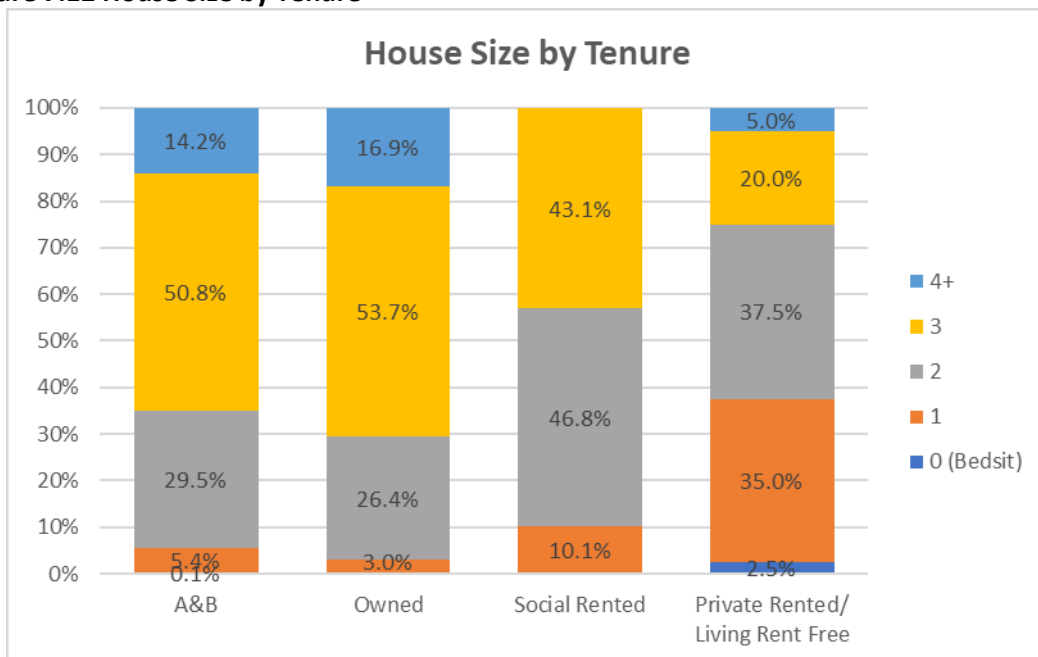
The majority of properties occupied by respondents in Argyll and Bute were three bedroom homes (50.8%) followed by two bedrooms (29.5%). When we look at this by tenure we see that around 54% of owner occupied housing is 3 bedroomed, this is lower for social housing

(43.1%) and private renting (20%). Across all tenures there are very few smaller properties, with less than 1% of respondents living in bedsits.

When we compare these figures with the number of people in the household as presented at 7.3 above we see there is a mismatch of number of people in a household and house size.

In the private rented sector for example, 45% live in a single person household but 37.5% live in homes with 1 bedroom (includes bedsits). In the socially rented sector 29% are in single person households while 10.1% of the accommodation is one bedroom. In owner occupation 9% live in single person households yet only 3% of the stock is one bedroomed.

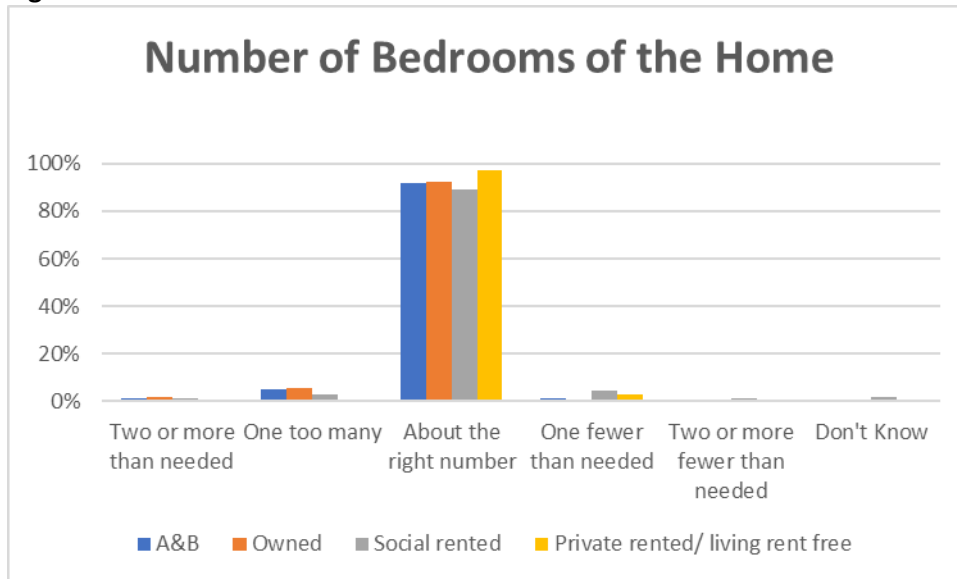
**Figure 7.12 House Size by Tenure**



### 7.3.4 Number of Bedrooms

It is clear however, that in the main, people do not perceive there to be a mismatch between household size and property size. When asked to describe the number of bedrooms in their home 92% said that they had 'About the right number', this rose to 97.5% in the private rented sector but was slightly lower in the social rented sector (88%). Less than 5% of respondents across all sectors thought they had too many bedrooms and those who thought they had too few bedrooms were most likely to be found in the social rented (5.5%) sectors and private rented sector (2.5%) with only 0.7% of owner occupiers stating that they had too few bedrooms. See 7.13.

**Figure 7.13 Number of Bedrooms of the Home**



### 7.3.5 Plans to Extend Current Home

All owner occupiers were asked if they had any plans to extend their property by adding additional rooms. Less than 1% intended to do so, all of whom were located in the Helensburgh Corridor. Those who did were most likely to say they would add a conservatory (83%) or an additional bath/shower room (16.7%).

### 7.3.6 Second Home Ownership

Respondents were asked whether their home was their main or only home or whether it was a second home, all respondents stated that it was their main and permanent home.

### 7.3.7 Heating Costs

Across Argyll and Bute on average only 2.4% of respondents spend more than 10% of their income on heating costs. The HMA with the greatest number households spending over 10% of income on heating costs is Rosneath (4.4%).

### 7.3.8 Length of Stay

Over 40% of respondents reported that they had lived in their current home for more than 20 years. This varied across each of the Sub Areas, ranging from 28% in Rosneath to 55.6% in Loch Lomond Park. Only 1.5% of respondents had been in their property for less than 1 year. When asked how many addresses respondents had lived in over the last 5 years, over 87% had just one address. All respondents in the Helensburgh Corridor and Rosneath had been at their current address for at least 5 years.

### 7.3.9 Reasons for Locating in Current House

When asked why they chose to live in their current house, respondents had a number of reasons. The most frequently cited was employment (24.1%) along with having lived there for a long time (17.8%) and generally it being a good location (14.4%). Employment and having always lived there, were particularly important factors for residents in the Helensburgh Corridor, while having good open spaces was more important to Loch Lomond residents. See Table 7.3.

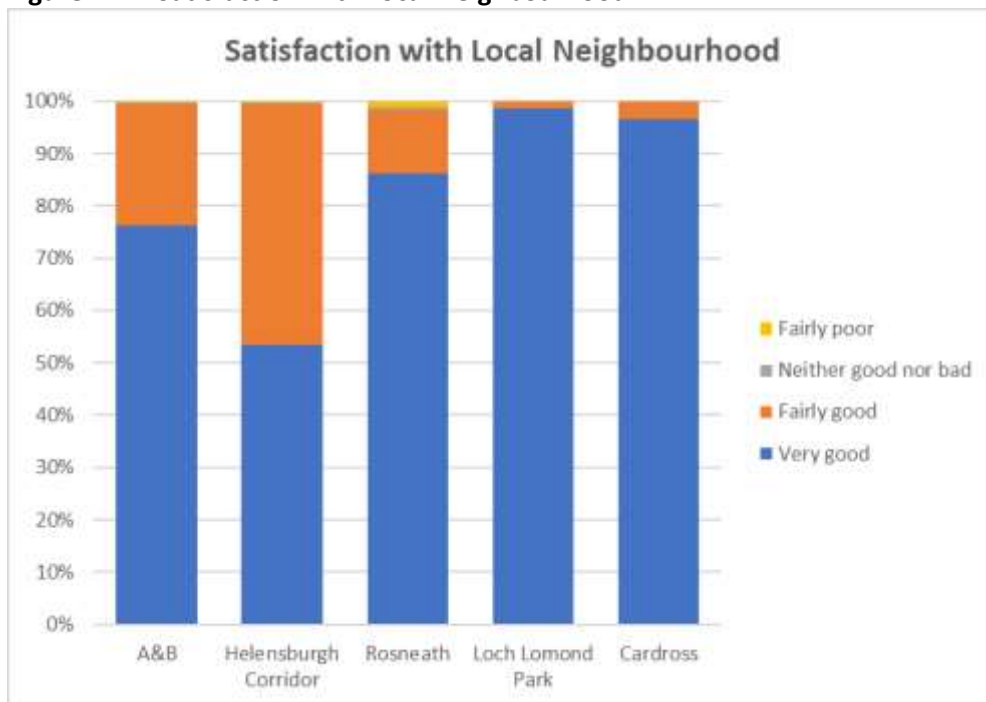
**Table 7.3: Reasons for Locating in Current House**

Reason for current location	H&L	Helensburgh Corridor	Rosneath	Loch Lomond Park	Cardross
<b>Employment</b>	24.09%	33.88%	11.67%	18.80%	20.47%
<b>Transport/accessibility</b>	0.24%	0.28%	0.56%	-	-
<b>Friends and family</b>	6.85%	4.13%	10.56%	9.77%	6.43%
<b>Nicely landscaped/good open spaces</b>	3.42%	-	2.78%	12.03%	4.68%
<b>Safe area/low crime</b>	4.13%	0.28%	8.89%	1.50%	9.36%
<b>Good outlook/view</b>	4.96%	0.83%	11.67%	6.77%	5.26%
<b>Quiet/peaceful</b>	5.55%	0.83%	12.78%	8.27%	5.85%
<b>Good local schools</b>	0.47%	0.28%	0.56%	-	1.17%
<b>Good facilities for children</b>	0.35%	0.55%	-	-	0.58%
<b>Good local leisure facilities</b>	0.12%	-	-	-	0.58%
<b>Good general location</b>	14.40%	10.74%	6.67%	25.56%	21.64%
<b>Size of properties available</b>	6.97%	8.54%	4.44%	6.02%	7.02%
<b>Type of properties available</b>	2.95%	2.20%	1.67%	4.51%	4.68%
<b>Good value for money/property cost</b>	6.14%	4.96%	9.44%	4.51%	6.43%
<b>Always lived in this area/settled here</b>	17.83%	32.51%	11.67%	2.26%	5.26%
<b>No choice/only place housing available</b>	0.71%	-	3.33%	-	-
<b>Other</b>	0.83%	-	3.33%	-	0.58%

### 7.3.10 Satisfaction with Current Neighbourhood

Respondents were asked to rate their satisfaction with the local neighbourhood. The results are set out in Figure 7.14. From this we can see that the vast majority of respondents are satisfied with their local neighbourhood with 76.1% rating it a 'very good' place to live. This was consistently the case across all areas, with Loch Lomond Park residents reporting the highest satisfaction levels (98.5% ranked their neighbourhood 'very good'). Rosneath residents had the highest rates of dissatisfaction, but this was nonetheless low, with 1.1% ranking their neighbourhood 'fairly poor'.

**Figure 7.14: Satisfaction with Local Neighbourhood**



Of those few respondents who did rate their neighbourhood as being poor, the main reasons were given as: who said that they would like/ need to move but currently are not likely to or are not actively trying to move the main reasons given were:

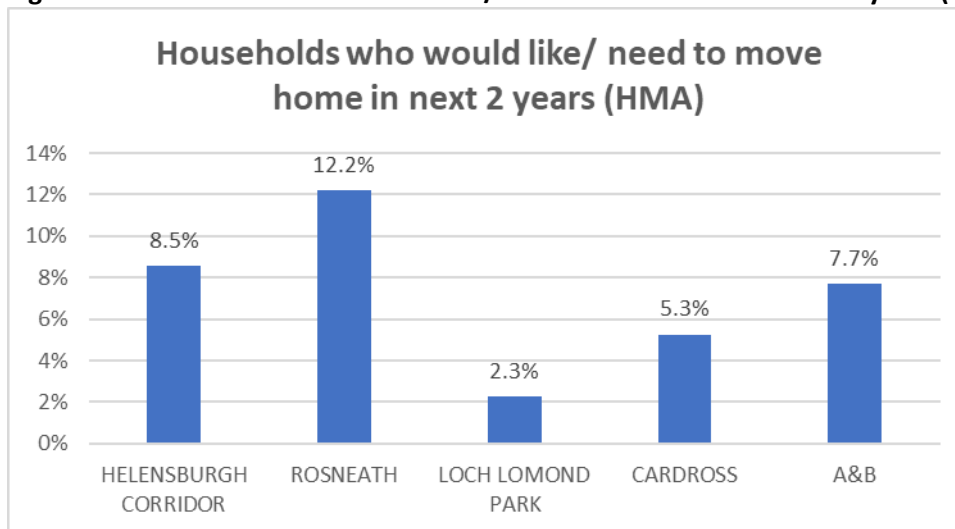
- Area poorly maintained/run down (33%)
- Problem with neighbours (33%)
- Poor local leisure facilities (33%)
- Drug and/or alcohol abuse (66%)
- Nowhere for children to play/nothing for young people to do (66%)

## 7.4 Future Intentions

### 7.4.1 Reasons Like/ Need to Move in Next Two Years

Given the high levels of satisfaction, it is unsurprising that a low level of respondents said they would like/need to move. A total of 7.7% of those respondents across all HMA's would like (7.4%) or need (0.3%) to move home in the next two years. By submarket area, Rosneath had the highest percentage who reported a like or need to move (12.2%) followed by 8.5% in the Helensburgh Corridor, compared with just 5.3% in Cardross and 2.3% in Loch Lomond Park. See Figure 7.15.

**Figure 7.15 Households who would like/ need to move home in next 2 years (HMA)**



Further analysis shows that those households who are most likely to want or need to move are in the under 75 age group (15%). The level decreases with age to 8% of those aged 76 to 85 and 2% of those aged over 85. Those who would like/ need to move in the next five years are most common in the private rented sector (21%) and in owner occupation (9%).

The most common reasons for wanting/ needing to move are outlined below in Table 7.4.

**Table 7.4 Reasons for Wanting to Move by HMA**

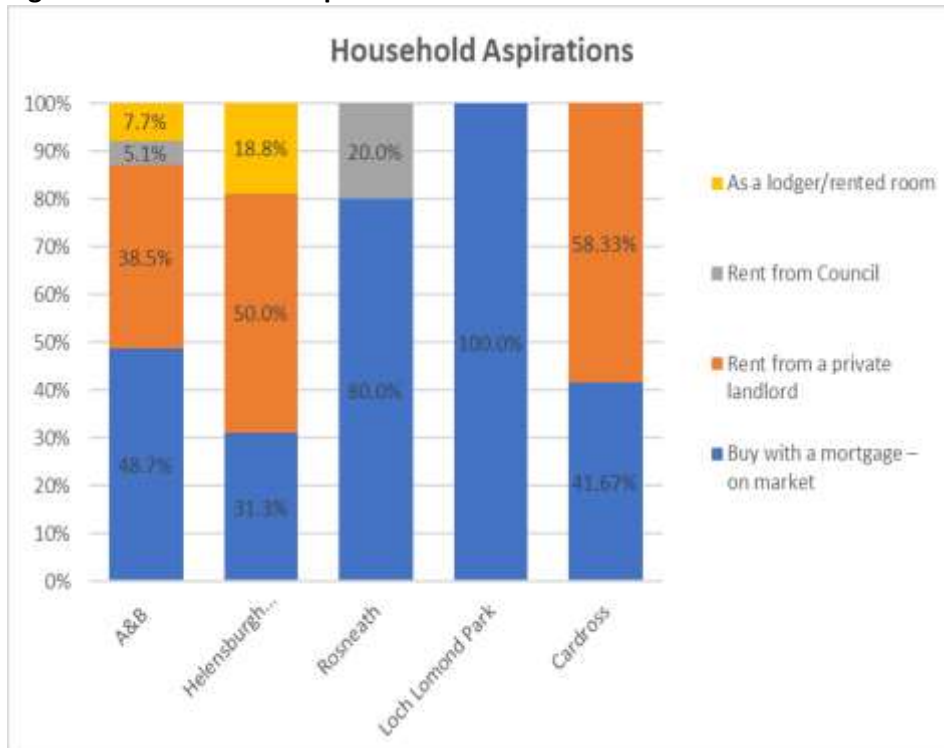
Reasons for Wanting to Move	Helensburgh Corridor	Rosneath	Loch Lomond Park	Cardross
<b>More Affordable Housing</b>	16.13%	13.64%	33.33%	-
<b>Greater variety of Housing Choices</b>	6.45%	31.82%	33.33%	66.67%
<b>More Employment Opportunities</b>	-	18.18%	-	-
<b>Closer to Family/Friends</b>	6.45%	59.09%	33.33%	-
<b>Move nearer to place of employment</b>	-	4.55%	-	-

Schooling	3.23%	9.09%	-	-
Better Quality of Life	64.52%	50.00%	-	-
Other (Please State)	6.45%	-	-	22.22%
Don't know/not stated	-	-	-	11.11%

### 7.4.2 Household Aspirations

Almost half (48.7%) of those respondents who wish to move, across all areas, would like to buy a property with a mortgage on the market, a further 38.5% would like to rent from the private sector, while 5.1% wanted to rent from the council and a further 7.7% were happy to rent a room. Loch Lomond Park had the largest proportion of households who would like to buy a property, while 58% in Cardross aspired to renting privately. See Figure 7.16.

Figure 7.16: Household Aspirations



### 7.4.3 Area Like to Move to

Those people who would like or need to move tend to have a preference to stay within the HMA in which they currently live. The highest levels of containment are found in the Helensburgh Corridor (93.5%). Only 18.8% reporting a preference for moving out-with Argyll and Bute, but still within Scotland, and 4.5% would like to move abroad (Table 7.5).

**Table 7.5 Area Like to Move To (Those Wishing To Move)**

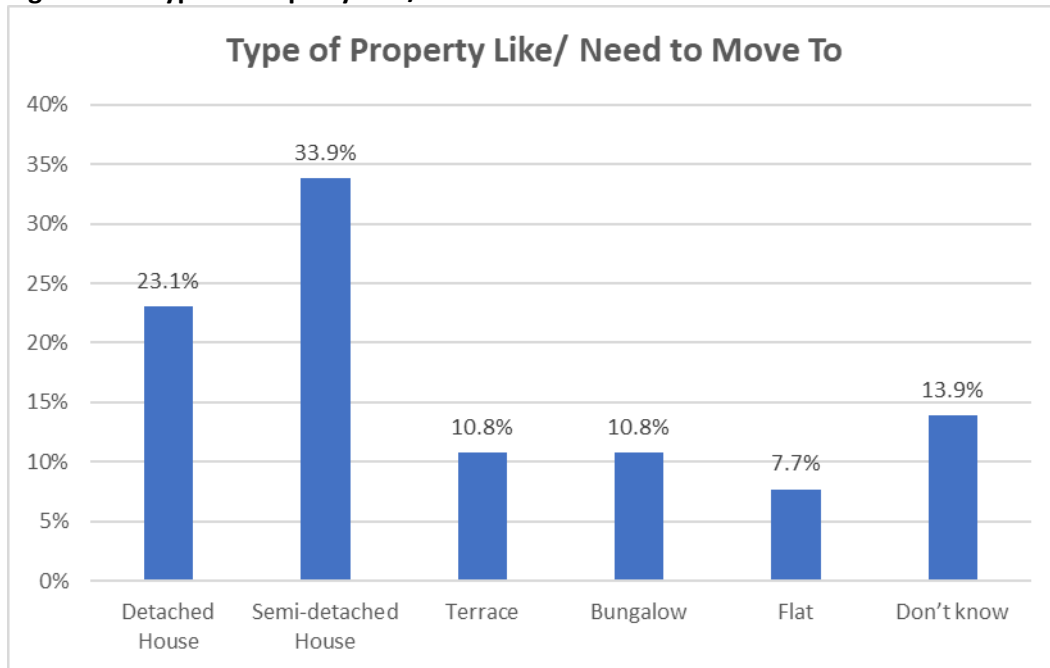
HMA Currently/Like to Move to	Helensburgh Corridor	Rosneath	Loch Lomond Park	Cardross
Garelochhead/ Helensburgh/ Craigendoran/ Rhu/ Shandon	<b>93.55%</b>	<b>54.55%</b>	<b>66.67%</b>	<b>66.67%</b>
Cardross	<b>3.23%</b>	-	-	<b>22.22%</b>
Loch Lomond Park	-	-	-	-
Rosneath	-	<b>18.18%</b>	-	-
Other within Argyll & Bute	-	<b>4.55%</b>	<b>33.33%</b>	<b>11.11%</b>
Stirlingshire	-	-	-	-
Perth & Kinross	-	-	-	-
Highland	-	-	-	-
West Dunbartonshire	<b>3.23%</b>	-	-	-
Elsewhere in Scotland	-	<b>18.18%</b>	-	-
Elsewhere in the UK	-	-	-	-
Abroad	-	<b>4.55%</b>	-	-



### 7.4.4 Type of Property Like to Move to

Respondents were also asked about the type of housing they would like or need to move to. Of those who would like/ need to move 34% would like to move to a semi-detached house, followed by 23.1% who would like to move to a detached house. Only 7.7% of respondents would like to move to a flat. See Figure 7.17.

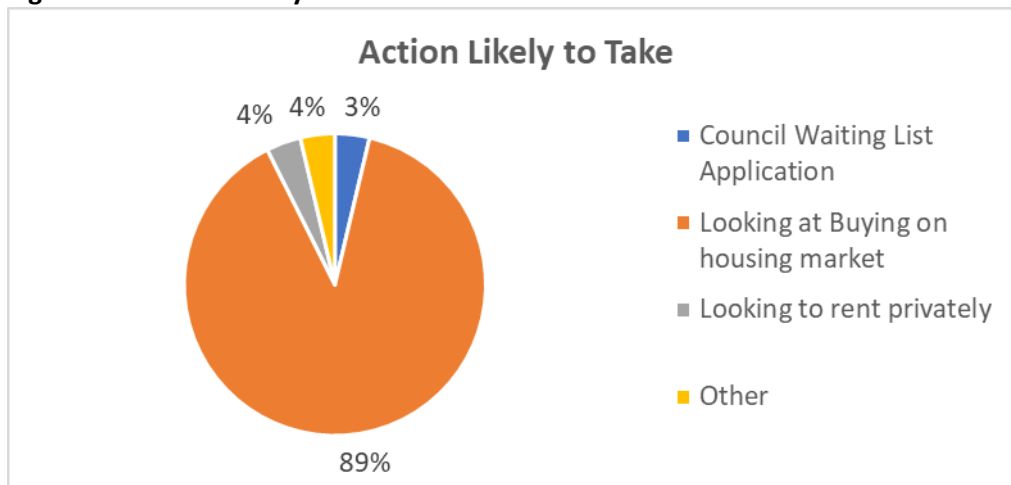
**Figure 7.17 Type of Property Like/ Need to Move To**



### 7.4.5 Action Most Likely to Take

When those that are looking to move were asked what action they are most likely to take to secure the housing tenure they would like or need, the vast majority of respondents (89%) were looking at buying on the housing market. Only 4% were looking to rent privately and another 3% were looking at waiting for Council housing. See Figure 7.18.

**Figure 7.18 Action Likely to Take**



### 7.4.6 Savings

When respondents were asked if they had any savings, investments or assets 81% said they did not know or were unwilling to state what they were. Of those who did respond, 8.6% had fewer than £10,000 and 7.7% said they had no savings or assets at all (excluding their existing property). This did vary somewhat by area with a higher proportion (15.6%) in Rosneath reporting no savings, and a higher proportion in Cardross reporting savings of more than £10,000 (7.6%).

### 7.4.7 Those who do not want to move

Those people who do not want/ like to move at the moment accounted for 90.4% of all respondents. When this group were asked why they did not want or need to move 81% of respondents said they are 'happy/ settled where they are'. This differed by area, with residents of Lomond Park and Cardross reporting the highest levels of happiness with their local area (99.2% and 95.7% respectively). How peaceful the area is and how attractive the area is were also important factors, particularly in Rosneath. Table 7.6 shows the reasons people do not want to move by HMA.

**Table 7.6 Reasons do not Need/ Like to move by HMA**

	H&L	Helensburgh Corridor	Rosneath	Loch Lomond Park	Cardross
Happy/ like where I am/ quite happy here/ settled	81.71%	83.43%	49.37%	99.23%	95.68%
Happy with my house/ home/ property	9.21%	3.31%	34.18%	-	4.32%
Like the area	17.14%	10.54%	56.96%	0.77%	4.94%
Nice neighbours	8.95%	0.30%	43.04%	-	0.62%
Very quiet/ peaceful	11.89%	1.81%	51.90%	-	3.09%
Housing is affordable	5.50%	0.60%	23.42%	0.77%	1.85%
It's close to employment	1.66%	-	5.06%	-	3.09%
It's close to family/ friends/ support network	0.90%	-	3.80%	0.77%	-
Other (Please State)	0.26%	-	0.63%	-	0.62%

#### 7.4.8 Barriers to Moving

Respondents were then asked what barriers there were to moving or actively trying to move and the results are set out in Table 7.5. From this we can see that in addition to high satisfaction levels with current homes, there is also some concerns around the affordability and availability of alternative properties. In Helensburgh and Cardross for example, 61.5% and 87.5% respectively of respondents stated that they had financial constraints. A lack of available property was also a factor for all respondents in Loch Lomond Park and 66.7% of respondents in Rosneath.

**Table 7.7 Reasons do not Need/ Like to move by HMA**

	H&L	Helensburgh Corridor	Rosneath	Loch Lomond Park	Cardross
Financial Constraints	39.47%	61.54%	-	-	87.50%
Housing too Expensive	2.63%	-	6.67%	-	-
Lack of available property in area	36.84%	15.38%	66.67%	100.00%	-
Lack of suitable property	13.16%	23.08%	13.33%	-	-
Require sheltered/care accommodation	-	-	-	-	-
Require information and advice	-	-	-	-	-

Other (Please State)	7.89%	-	13.33%	-	12.50%
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This group were also asked to consider if their housing circumstances were to change in the future, which options would they consider to meet their needs. Most people in this group (52.8%) would look to become an owner occupier on the open market, while a further 42.8% did not know what they will do if their personal circumstances were to change. By area, 85.2% of Cardross residents would look at the open market. See Table 7.8.

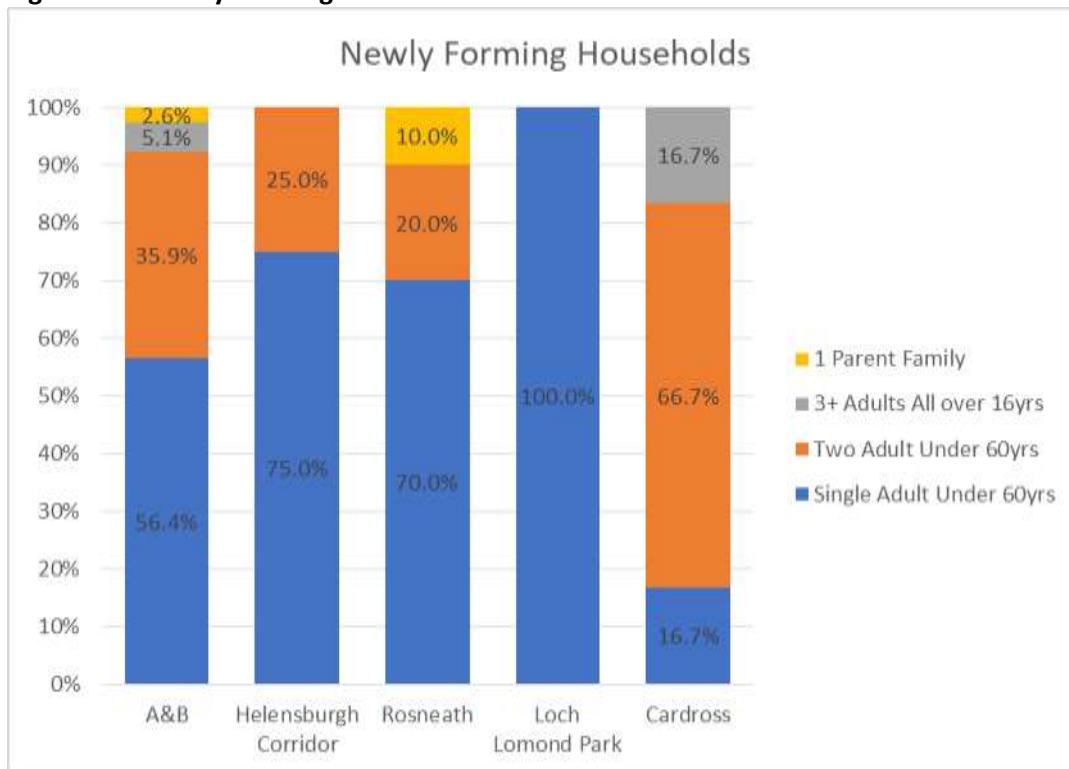
**Table 7.8 If circumstances were to change where would you live? (Tenure)**

	H&L	Helensburgh Corridor	Rosneath	Loch Lomond Park	Cardross
Other council	12.53%	25.00%	5.06%	3.08%	1.85%
Housing Association	12.02%	24.40%	4.43%	2.31%	1.85%
Private landlord	10.74%	24.40%	-	-	1.85%
Shared owner (LCHO. Homestake)	10.87%	24.10%	-	-	3.09%
Owner occupier on the open market	52.81%	37.05%	37.97%	70.77%	85.19%
Owner occupier under the Right to Buy scheme	11.64%	24.40%	3.80%	-	2.47%
Move in with family/friends	11.38%	25.30%	0.63%	-	2.47%
Self Build	10.74%	24.10%	-	-	2.47%
Rural Home Ownership Grant	10.61%	24.10%	-	-	1.85%
Other (please state)	0.51%	0.60%	0.63%	-	0.62%
Don't know/ not stated	42.84%	60.54%	50.63%	26.15%	12.35%

#### 7.4.9 Newly Forming Households

Respondents were asked who in their household would be likely to move into separate accommodation, over 92% responded that either a son or daughter would be most likely to form a separate household, with the majority (89%) forming single households. Figure 7.19 presents the type of properties that would likely be needed by area. Over half of all respondents thought that a household for a single person under the age of 65 would be needed. There was also an expected need for 2 person households, particularly in Cardross, where 66.7% of respondents thought a two adult household under the age of 65 would be formed.

**Figure 7.19 Newly Forming Households**

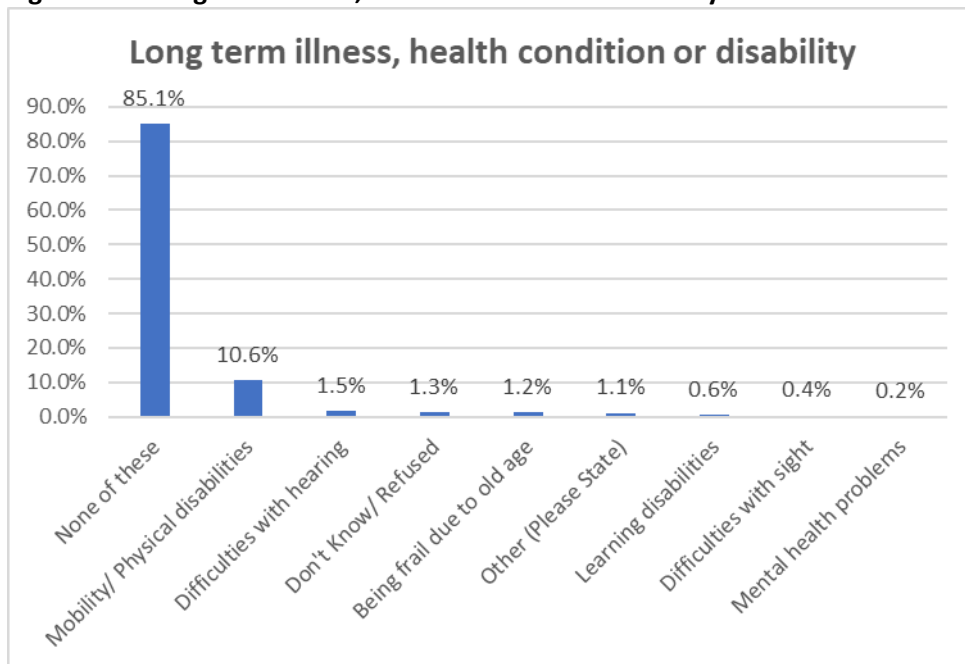


## 7.5 Particular Needs

### 7.5.1 Long Term Limiting Illness of Health Issue

The vast majority (85.1%) of households have no household members with a long-term illness, health problem or disability, which limits their daily activities (including problems due to old age). Of the remaining 14.9% of households where someone doesn't have a condition, 10.6% have mobility or physical disabilities. See Figure 7.17 below. By HMA, Rosneath had a higher representation than the average for households with reported physical issues (17.2%) and frailty due to old age (4%).

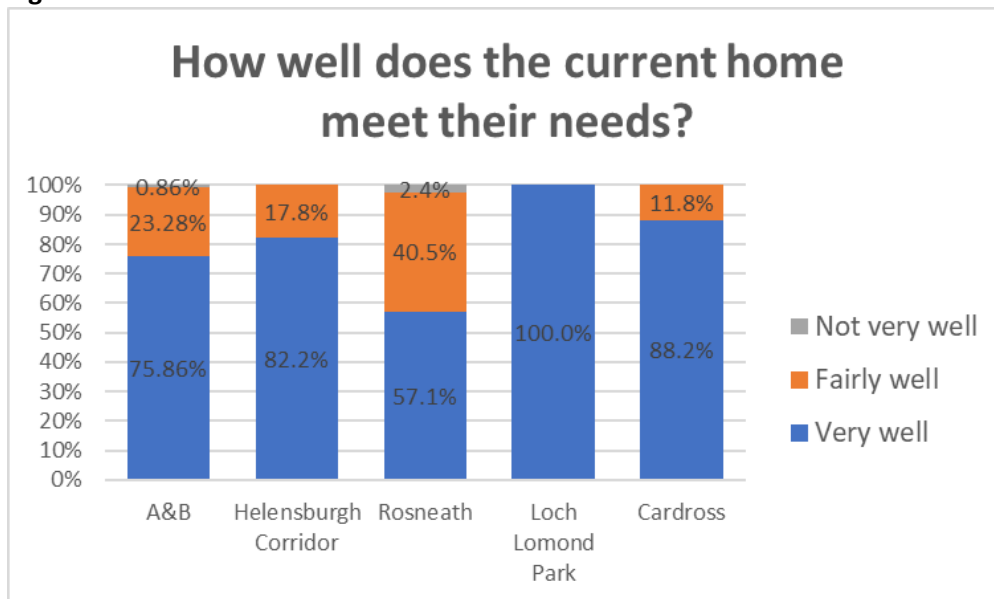
**Figure 7.20 Long term illness, health condition or disability**



As would be expected, the percentage of people with a long term illness, health problem or disability increases with age with 53% of respondents in the over 75 age group reporting some form of long term illness.

Of the 14.9% with a long term limiting illness or health problem their current home meets their needs very well (75.9%) or fairly well (23.3%) with less than 1% stating that the current home does not meet their needs 'very well'. Satisfaction is highest amongst Loch Lomond Park residents (100%) and lowest for Rosneath residents (57.1 %). See Figure 7.21.

**Figure 7.21 How well does the current home meet their needs?**

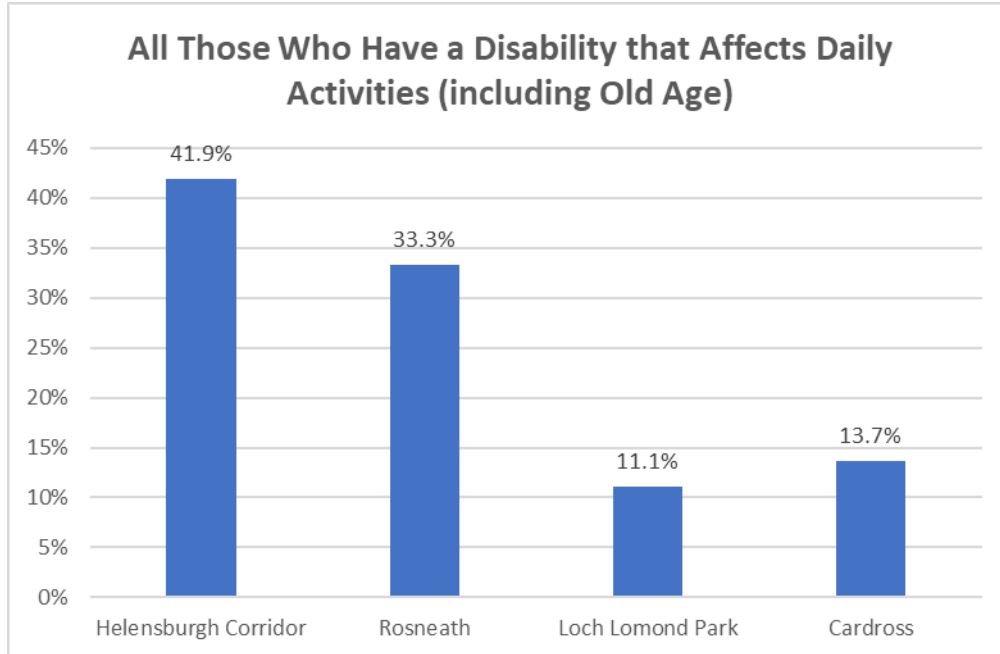


Of those who said that their home does not meet their current needs a number of the equivalent of 13 households across Helensburgh and Lomond states that they had an unmet need for wheelchair accessible housing. The same number said that they had an unmet need for accommodation without stairs. respondents stated that they required wheelchair accessible accommodation.

### 7.5.2 Difficulty with Daily Activities

The vast majority of households do not experience difficulty in going about their daily activities. Despite this, there are a few residents who are unable to do certain activities, or experience great difficulty or some difficulty with these activities, by area, those most likely to report difficulties are Helensburgh Corridor residents (41.9%) or Rosneath residents (33.3%).

**Figure 7.22 All Those Who Have a Disability that Affects Daily Activities (including Old Age)**



### 7.5.3 Aids and Adaptations

Almost no respondents (less than 1%) reported the need for additional aids or adaptations such as stairlifts, ramps or handrails.

### 7.5.4 Specialist Support

Over 90% of households have no unmet need for specialist forms of support, the remaining respondents stated that they did not know if they needed any additional support (8.9%).

Around 11% of households currently receive some form of support services. Of those who do receive support the most common service received is home care/ home help including housework, cooking and cleaning (86.5%) followed by carers support (41.7%) and help with shopping (38.5%). The type of support received differed from area to area, with Helensburgh for example having a higher than average need for home help (97.4%). See Table 7.9.

No respondents stated that additional services were needed.



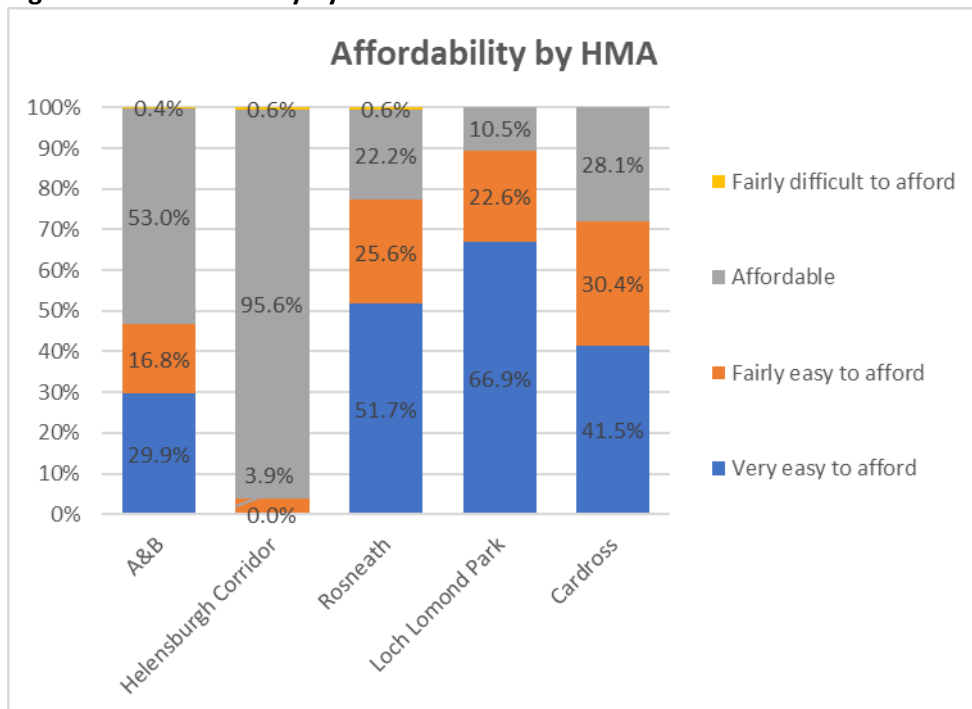
**Table 7.9 Support Services Currently Received by HMA**

HMA/ Type of Support	Home care/ (housework)	Home care (personal)	Meals delivered to home	Day care/ day centre	Respite/ short term care	OT/ physiotherapy	Help with shopping	Night care	Care & Repair	Voluntary organisations	Carers Support	Other	None
H&L	86.46%	8.33%	5.21%	4.17%	2.08%	3.13%	38.54%	2.08%	2.08%	2.08%	41.70%	-	88.67%
Helensburgh Corridor	94.94%	6.33%	3.80%	1.27%	1.27%	1.27%	34.18%	0.00%	2.53%	1.27%	2.53%	-	78.24%
Rosneath	-	-	-	-	-	-	-	-	-	-	100%	-	99.44%
Loch Lomond Park	71.43%	14.29%	0%	14.29%	0.00%	14.29%	71.43%	14.29%	-	14.29%	-	-	94.74%
Cardross	33.33%	22.22%	22.22%	22.22%	11.11%	11.11%	55.56%	11.11%	-	-	11.11%	-	94.74%

## 7.6 Affordability of Housing

When asked about affordability, most respondents described their house as being ‘affordable’ (53%) but this did differ by HMA, as is illustrated in Figure 7.20. Respondents living in Loch Lomond Park found their properties to be most affordable with 66.9% describing their house as ‘very easy to afford’. Properties were also reportedly more affordable in Rosneath, where 51.7% of respondents thought their house was ‘very easy to afford’. Overall, only 0.4% of respondents found their house to be ‘fairly difficult to afford’.

**Figure 7.23 Affordability by HMA**



## 7.7 Spend on Housing

Respondents were asked for an approximate figure for what they were willing to spend each month on a mortgage or rent payment. 61% did not know or were unwilling to respond to the question, but of those who did, the largest proportion were willing to pay £600 to £699 per month. This ratio was similar across the HMAs but Residents in Loch Lomond Park were prepared to pay a little less at £500 to £599 per month.

## 8. Stakeholder Consultation

We undertook a number of telephone consultations with stakeholders in April 2018 in parallel with the survey work, secondary data collection and review. Consultees were provided with a written topic guide and we introduced to the study and the format of the interview and asked a number of open questions on their view and experience of the housing market and how it operates in and around Helensburgh and Lomond. Most of the consultees responses focused on the town of Helensburgh itself and references to the wider area tended to be more general. We also attended the Helensburgh and Lomond Health and Social Care Partnership Locality Group meeting on 29<sup>th</sup> March 2017 where we consulted with a number of key partners. We also followed up this consultation by email to request further detail. A list of those consulted is included at appendix 3.

### 8.1 Housing Market

Overall, consultees described the whole area as one of generally high housing demand and Helensburgh as reflective of this, as a military and commuter town which is fairly affluent with strong house prices. There are good links to employment in the surrounding areas, leisure opportunities and an appealing town centre offer in Helensburgh. The market was felt to be comparable to that of Oban. The ability to commute to Glasgow and surrounding areas for employment was seen as a key driver in the market, although other places were seen as perhaps more 'commutable'. The market offer was described as being focussed on larger properties and there was felt to be a lack of mid-range family and affordable homes, one consultee felt that Helensburgh in particular could be '*losing a generation*' because of this. Another participant described a lot of older residents in the area as seemingly affluent but actually '*asset rich but cash poor*' and that levels of fuel poverty were relatively high. Demand for social housing was said to be high with short relet times in the town.

In the wider area, demand was felt to be less strong but healthy. One RSL described demand for Lochside properties (Garelochhead/Lochgoilhead/Rosneath area) as good but that housing officers had to work harder to let properties at times but that tenancy sustainment was high. The new development at Lomondgate was felt to have attracted buyers who may have otherwise wished to live in Helensburgh if new housing were available.

### 8.2 Planning

In planning terms, the recent lifting of restrictions in relation to the green belt around Helensburgh meant that more residential development was now taking place but this had not yet impacted significantly on the market and land availability remained a challenge. Some stakeholders felt that there was existing unmet demand in the market but the RSLs and particularly the housebuilders were more cautious in their view, feeling that there are good values but perhaps an insufficient volume of demand. Examples of developments that are will bring a new offer to the market included the Saw Mills, Garden Centre sites and particularly the Cardross Golf Club site and the actions of housebuilders in the area were seen to be critical in the future role of the town. New shared ownership homes and housing suitable for 'downsizers' were also identified as a specific opportunity in the town.

### 8.3 Health and Social Care

Consultation with the HSCP indicated that HSCP clients generally find that there is high demand and high house prices in the Helensburgh and Lomond area. The group raised concerns around the infrastructure to support new housing developments. Some felt that there was a lack of accommodation in the private rented and social rented sectors.

The private rented sector was described as difficult to access for households in receipt of Housing Benefit. Several also thought that there was a lack of supply and a proportion of the sector providing poorer quality accommodation. Consultees felt that some more vulnerable households have no choice other than to rent in the private rented sector.

HSCP described a preference for Helensburgh amongst their clients but said that some are housed in the peninsula which presents further challenges to these vulnerable individuals due to the lack of transport and facilities. This means that HSCP clients housed there may be isolated from their families and financial pressures further challenged.

HSCP members recognised that there are a number of patients who are being provided with services outwith the local authority area because there is no suitable accommodation within Helensburgh and Lomond. HSCP consultees highlighted that while one of the objectives outlined in the 'Keys to Life' is returning individuals from out of area placements to their local communities this is not always a realistic or attainable aspiration.

HSCP members identified a shortage of accommodation for older people who are looking to downsize and may have mobility issues. Bungalows were said to be highly sought after, but as there is little churn in the market accommodation only becomes available very infrequently.

There are a number of larger families in the Helensburgh and Lomond area for whom it has been very difficult to find suitable accommodation. These families were thought to have been housed but the suitability of the accommodation was questioned.

The lack of safe and secure accommodation for women in crisis (fleeing domestic abuse) was also highlighted with consultees indicating that emergency accommodation was not provided in the Helensburgh and Lomond area, with women having to travel to Dunoon.

Consultees suggested that there is a lack of homeless accommodation and clients are being housed outwith the Helensburgh and Lomond area.

Similarly, it is difficult to find appropriate accommodation for vulnerable people with mental health issues in the Helensburgh area and households are often housed in West Dunbartonshire. The main issue is the need for Core and Cluster type accommodation was highlighted for people with mental health issues. This model would provide each service user with their own flat in close proximity to a staff 'flat'. The HSCP has identified six clients with levels of support needs who could be enabled to live on their own through this model. These clients are currently struggling to cope in their own tenancies and frequently the result is an admission to a psychiatric hospital. A core and cluster model of housing this would prevent readmissions to hospital.

Overall HSCP members felt that there is a lack of supported accommodation in Helensburgh and Lomond.

One HSCP consultee noted that many of the Learning Disability clients who are in housing need will also have a physical disability and with the Autism client group there are clear environmental and sensory issues which need to be taken into consideration when planning and resolving future specialist housing provision. This may include provision of accommodation at ground level, on the outskirts of any development and with easy access to parks and green space. As with the Mental Health client group a need was identified for development of Core and Cluster accommodation for those with Learning Disabilities and Autism. For this client group a House of Multiple Occupancy accommodating three or four individuals was also considered to be a suitable solution.

## **8.4 Maritime Change**

The potential expansion of HM Naval Base at Faslane was seen as critical factor in the future of the local housing market, particularly for the council. Most stakeholders were not actively responding to this at the time of the consultation, although one RSL was now actively pursuing a site in Rosneath. Any latent demand was not yet seen to be coming from service families. However, the aspirations of service personnel and their families from their local housing market were felt to be rising but it was unclear as to whether service families would want to live in close proximity to the base from some consultees, particularly given that surrounding areas' housing markets are more affordable and more commutable to Glasgow. There was felt to be demand for low cost home ownership and potentially mid market rent tenures from households associated with the naval base.

## **8.5 Loch Lomond National Park**

In relation to the National Park, there have been very few residential sites allocated/granted planning permission. The lifting of local occupancy restrictions and replacing this with either a financial contribution or on site affordable housing provisions has not, yet, had the impact of increasing the number of new homes developed in the area. The purpose of lifting the requirement for a local connection was to encourage more working age households to move into the area to support the economy and facilities, including schools. Although there have been some planning permissions approved, the number of new completions remains small. Some of this is because those sites which are potentially available are small and/or difficult to develop in some way. There are also areas of flood plain which impact on opportunities. Existing homes in this market are either expensive or need significant investment and the average price was felt to be around £200,000. There were felt to be cash buyers in this market that meant it would be difficult for working age households to compete. Due to the lack of restrictions, opportunities to convert barns/farm buildings were highly prized although there were not felt to be many such opportunities remaining. Luss was an area identified as having some opportunities to deliver new homes and work has been undertaken with Luss Estates to consult with stakeholders and the community. The recently completed small development by Link Group in Luss was said to be very popular with good demand and that there would likely to be further demand for homes here is land were available.

Similarly a site has been identified in Tarbet through a Charrette process, as the community identified a need to develop new homes to balance the local economy, however the site is challenging to deliver.

## **8.6 Investment**

The upcoming Rural Growth Deals was described as an important element in the future of the areas. The Deal will focus on economic diversification and investment and will adopted in mid 2018. Other investment was seen to be increasing and the amount of funding through the Scottish Government compared favourably with other Local Authorities and that strategic relationships with RSLs and housebuilders were felt to be good and the councils enabling role had had improved over recent years. There was no suggestion that there was shortage of RSL partners investing and operating in the area. There was also a very high need identified for tenancy support in Helensburgh and Lomond than in other areas in Argyll and Bute and that the needs were from individuals with complex needs and those in rent arrears.

## 9. HNDA Outputs

In this section we provide a calculation of affordable housing need and demand in the Helensburgh and Lomond area. While the Centre for Housing Market Analysis issued new guidance and a tool to establish housing need and demand we have supplemented the 2016 Argyll and Bute Housing Need and Demand findings for the Helensburgh and Lomond area with a more detailed local analysis than is required by the guidance. Our approach has followed the 2014 CHMA Guidance where applicable and has referred to the Scottish Government's Local Housing System Analysis: Good Practice Guide and the Scottish Government's Housing Need and Demand Guidance 2008.

### 9.1 Argyll and Bute Housing Need and Demand Assessment 2016

The 2016 Argyll and Bute HNDA modelled a number of scenarios in the CHMA HNDA tool to reach conclusions on future housing need and demand. The HNDA found that most demand within Argyll and Bute is found within the Lorn Housing Market area. The other HMAs, including Helensburgh and Lomond (under all scenarios modelled), have minimal or nil requirements. That is there is no housing need and demand based on this approach.

### 9.2 Helensburgh and Lomond Housing Need and Demand Assessment 2018

Our approach has followed the 2014 CHMA Guidance where applicable and has referred to the Scottish Government's Local Housing System Analysis: Good Practice Guide and the Scottish Government's Housing Need and Demand Guidance 2008.

#### 9.2.1 Backlog Need

Backlog housing need is measured by first estimating how many households live in housing that is either unsuitable to their needs or that is below a quality standard which would be considered tolerable.

Our analysis to establish backlog need has considered those households living in unsuitable accommodation due to:

- Homelessness/ temporary accommodation
- Accommodation too expensive
- Mismatch between household size and current accommodation (too large/ small)
- Dwelling Condition (in need of major repair/ lacking facilities)
- Social factors (harassment, relationship breakdown, families unable to live together, to give/ receive support, employment)

Our analysis found that 3.9% of survey respondents were in unsuitable accommodation. The most common reason for this was due to over crowding or under occupying the current home, followed by the current home being too expensive (mainly those in the private rented sector). Our survey questionnaire has taken account of those households who would be able to resolve

their housing need through in situ solutions or who do not wish to move at this time. When we consider this across of the whole of the Helensburgh and Lomond area we find that there are 427 households in backlog need.

This figure broadly corresponds with the 453 applicants currently on the housing register for Helensburgh and Lomond.

From the household survey we found that there were 42 concealed households within the survey population. Our analysis has ensured that there has been no double counting of overcrowding households and concealed households. Of these households the majority intend to move out of the Helensburgh and Lomond area and indeed out of the Argyll and Bute area. Once these newly forming households are removed a total of 10 newly forming households are likely to seek accommodation in the Helensburgh and Lomond area. All the newly forming households are aged 30 or under. When aggregated to the Helensburgh and Lomond level this would equate to 129 concealed households.

## 9.2.2 Affordability

The 2016 HNDA shows that Helensburgh and Lomond has the highest mean income of all the subareas in Argyll and Bute at £38,435 compared with £34,245 across Scotland and £32,882 in Argyll and Bute. The affordability ratio for the area at this time was 4.5 meaning that a household would need a minimum income of £38,815 to comfortably afford the average house price of £174,699 per annum. Rettie & Co. analysis during 2018 shows that the current affordability ratio is 4%.

The average monthly private sector rent in Helensburgh and Lomond is £509 (2013 prices), this is above the average for Argyll and Bute as a whole of £436. However, as incomes are higher in the area, the rent as a % of income figure is comparatively low at 9.6% compared with 11.5% for Argyll and Bute as a whole.

Market resolution covers those households in housing need who are able to afford to solve their housing needs either through open market purchase or by renting in the private rented sector. Our analysis shows that as a minimum 71% of the population are able to afford a market resolution to their housing need and the total current housing need has taken account of this figure who can achieve a market resolution. Those who can afford to meet their housing need in the marketplace have been calculated using the top of the lower quartile of house prices (£88,313). Our analysis shows that 29% of the population would be unable to afford £88,313, that is 29% would be unable to afford a property in the cheapest 25% of home sales.

## 9.2.3 Total Current Housing Need

Total Current Housing Need is calculated by establishing the number of households in need minus those which can be resolved in situ minus those which can be resolved within the housing market.



**Figure 9.1 Total Current Housing Need**

Backlog need	427
Plus	
Concealed households	129
Minus	
In situ solution	accounted for above
Minus	
Equals	556
Minus	
Market resolution	71%
Equals	
Total Current Housing Need	161

### 9.2.4 Future Need

In this section we aim to understand how many newly arising households are likely to be in housing need each year. From the aggregated survey results there are the equivalent of 556 newly arising households in the Helensburgh and Lomond level. This figure takes into account newly forming households and existing households falling into need.

Of this number 29% are unlikely to be able to afford a market resolution. This equates to 161 households.

### 9.2.5 Affordable Housing Supply

In this section we consider the affordable housing supply which is currently available or will become available to meet the housing need in the area. We have taken into account:

- Annual Affordable dwellings occupied by households in need – we have drawn this figure from the household survey. Aggregated to the whole population this accounts for 13 households.
- Annual Additional Supply associated with reducing void levels – there are no long term voids and the RSL void rate sits below 3%, so there is little scope to reduce void levels to increase future supply. This accounts for zero households.
- Annual Planned supply of new affordable units – from the SHIP we know that the future social housing supply will be 43.3 units per annum.
- Annual Units to be taken out of management – no demolitions are planned, so no units will be taken out of management. This accounts for zero households.
- Future Supply of social re-lets – 174 lets per annum

**Figure 9.2 Affordable Housing Supply**

Annual affordable dwellings occupied by those in housing need	13
Plus	
Annual Planned Supply	44.3
Plus	
Future supply of social relets	174
Equals	231.3

In Helensburgh and Lomond we find that the annual future supply is 231.3

## 9.2.6 Net Current Housing Need

The evidence has been gathered in stages 1-3 (See 9.2.1 to 9.2.5) in order to calculate net current housing need. The net annual housing need is calculated first, by adding the quota of current need (calculated at 9.2.3) to the annual newly arising housing need figure (calculated at 9.2.4) and second by subtracting the future annual supply of affordable housing (calculated at 9.2.5) from this total. A negative figure implies a net surplus of affordable housing.

**Figure 9.3 Net Current Housing Need**

Current housing need	161
Divided by	
The number of years to clear backlog –	five years
Equals Annual Current Need	32.2
Plus	
Newly arising need	161
Equals	193.2
Minus	
Total annual Affordable Housing Supply –	231.3
Equals	
Net annual housing need	-38

From this analysis we find that there is a nil requirement for additional affordable housing supply. These findings are in line with the findings of the 2016 HNDA.

## 10. Conclusions

In this section we provide our conclusions based on the analysis provided within the report. Based on the requirements of the brief we provide our conclusions in the following areas:

- Contextual Factors
- Helensburgh and Lomond Housing Market
- Specialist Provision
- Housing Need and Demand Assessment
- Maritime Change
- Strategic Housing Investment Plan

### 10.1 Contextual Factors

The main findings in terms of housing needs, demands and challenges in the Helensburgh and Lomond HMA are highlighted below:

From the most recent HNDA there are no housing requirement for Helensburgh and Lomond across all growth scenarios, however the HNDA stresses that this is not in line with professional understanding of, or strategic policy objectives for, local housing markets; and some apparent anomalies are likely to have arisen due to the mechanistic modelling involved within the HNDA Tool framework itself.

The HNDA stresses that “in developing Housing Supply Targets, other key factors such as land allocations, capacity of the local construction sector, potential funding availability, and the strategic aspirations for sustaining, regenerating, and growing fragile or declining communities will also be used to inform decisions”.

The Local Development Plan 2 Main Issues Report highlights Helensburgh and Lomond as a ‘growth’ area within the Plan, with growth largely being driven by the HMNB Clyde Base.

The Loch Lomond and Trossachs National Park Development Plan sets out a current annual housing target of 75 homes per year with a total housing land requirement over the 20 year term of 900 units. An affordable home requirement of between 25% and 50% has been set for all new developments of over four houses.

Overall, there is a drive towards encouraging population and economic growth across the local authority area but an acknowledgment that this may be concentrated in the Helensburgh and Lomond area, particularly given the expected expansion of the MOD facilities at Faslane.

## 10.2 Helensburgh and Lomond Housing Market

### 10.2.1 Defining the Housing Market Sub Areas

Levels of self-containment are very low in both Garelochhead and Rhu/Shandon. We, therefore, advise that there are a total of four rather than six HMSAs. This maintains the HMSA areas largely in keeping with the previous HNDA.

Levels are also low in the Loch Lomond Park HMSA, although we believe that this should remain as a separate HMA due to the fact that it is largely made up of people moving from outside the area as well as its unique nature, containing a national park and as a tourist hotspot.

An argument could be made here that Rosneath is part of the Helensburgh Corridor now, as over 40% of moves into Rosneath are from people in that Corridor. If this percentage increases further in time, Rosneath should probably be subsumed into the Corridor HMSA. For now we have left this as a separate area in order to provide easier comparisons with the previous report.

### 10.2.2 Owner Occupation

The Argyll & Bute housing market has followed the general recovery pattern in the country as a whole since the recession. Average house prices have remained steady at around £160,000, but are now falling a little behind the Scottish average. The Helensburgh & Lomond area has shared in this recovery and has performed a little more strongly in terms of market activity than the regional and national benchmarks. With around 70% of transactions, the local market remains dominated by the Helensburgh Corridor HMSA.

Average house prices are similar across the Helensburgh & Lomond HMSAs, at around £180,000, although the Loch Lomond Park HMA tends to sit above this. However, the house price growth evident nationally since 2009 has been weaker locally and regionally. The vast bulk of the Helensburgh & Lomond market is under £250,000, although there are a significant and growing proportion of sales now over this price. The market above £500,000 is very thin.

Rettie & Co anticipate that average house prices will rise in Scotland by around 19% over the next five years, despite economic downside risks, as the market is expected to remain in a condition of excess demand. The Argyll & Bute market is expected to see average price increase too, but probably in a more limited fashion, as has been the case in recent years.

The PRS has enjoyed strong demand growth in Scotland in recent years, but weaker supply has led to rising rents and falling TTL. The market is weaker in the west of the country than it is in the east.

### 10.2.3 Private Rented Sector

Argyll & Bute has traditionally had a small but significant PRS market, at around 10% of all households in the area. The bulk of the Helensburgh & Lomond rental market is concentrated

in Helensburgh itself, which accounts for nearly 70% of all advertised properties in the area since 2013.

Helensburgh & Lomond has had a steady, but limited, supply of properties coming to the rental market in recent years. Conditions of rising rents and falling TTL are also evident locally, but the conditions of excess demand experienced in the cities are not as strong locally, therefore TTL remains relatively high and rents are only around three-quarters of average national levels.

#### 10.2.4 Social Housing

During 2016/17 there were a total of 453 social housing waiting list applicants on the Home Argyll Common Housing Register. The demand is spread across three of the four HMA areas. By far the greatest demand is observed in the Helensburgh Corridor (87%, 396 applicants) followed by Cardross (8%, 38 applicants) and Rosneath (4%, 19 applicants).

When we consider the maximum bedroom size we find that the majority of applicants 45% seek a one bedroom property, 31% seek two bedrooms, 18% three bedrooms, 5% four bedrooms and 1% five bedrooms. Our interpretation of this data is that the majority of demand for 0 and 1 bedroom properties is in fact for one bedroom properties but these applicants will accept a studio/ bedsit – when considering demand in the context of future demand and new build housing we conclude that the majority of demand is for one bedroom (45%) and two bedroom (31%) properties.

There were a total of 172 social housing lets made in Helensburgh and Lomond during 2016/17. The majority of these were in the Helensburgh Corridor (137, 80%) followed by Rosneath (22, 12.8%), Loch Lomond Park area (7, 4.1%) and Cardross (6, 3.4%).

Relet times in Helensburgh and Lomond are considerably above the Scottish average but RSLs did not report any difficult to let stock. Refusals due to the area of the property are quite high with 29% of offers of social housing during 2016/17 being refused because the area was unsuitable.

Homelessness cases have been rising over the last three years in the Helensburgh and Lomond area with a total of 179 cases during 2016/17, an increase from 118 during 2015/16 and 78 during 2014/15. The average rate over the last three years has been 125 cases. The recent increase is thought to be due to a change in eviction policy by local RSLs.

### 10.3 Specialist Provision

From our survey findings, less than 1% stated that their current home does not meet their needs 'very well'. The vast majority of households do not experience difficulty in going about their daily activities. Very few respondents reported the need for additional aids or adaptations such as stairlifts, ramps or handrails no respondents stated that additional support services were needed. Of these households none needed or would like to move home, with any additional needs being able to be provided in situ.

Of those who said that their home does not meet their current needs a number of the equivalent of 13 households across Helensburgh and Lomond states that they had an unmet need for wheelchair accessible housing. The same number said that they had an unmet need for accommodation without stairs. respondents stated that they required wheelchair accessible accommodation.

HSCP described a preference for Helensburgh amongst their clients but said that some are housed in the peninsula which presents further challenges to these vulnerable individuals due to the lack of transport and facilities. This means that HSCP clients housed there may be isolated from their families and financial pressures further challenged.

There are a number of patients who are being provided with services outwith the local authority area because there is no suitable accommodation within Helensburgh and Lomond. The lack of safe and secure accommodation for women in crisis (fleeing domestic abuse) is also an issue with no provision of emergency accommodation in the Helensburgh and Lomond area, with women having to travel to Dunoon. There is also a lack of homeless accommodation and clients are being housed outwith the Helensburgh and Lomond area.

Similarly, it is difficult to find appropriate accommodation for vulnerable people with mental health issues in the Helensburgh area and households are often housed in West Dunbartonshire. The main issue is the need for Core and Cluster type accommodation was highlighted for people with mental health issues. This model would provide each service user with their own flat in close proximity to a staff 'flat'. The HSCP has identified six clients with levels of support needs who could be enabled to live on their own through this model. These clients are currently struggling to cope in their own tenancies and frequently the result is an admission to a psychiatric hospital. A core and cluster model of housing this would prevent readmissions to hospital. A similar issue was raised in relation to young people with autism and clients with learning disabilities.

## 10.4 HNDA

In section 9 of this report we set out the calculation of affordable housing need and demand in the Helensburgh and Lomond area. While the Centre for Housing Market Analysis issued new guidance and a tool to establish housing need and demand we have supplemented the 2016 Argyll and Bute Housing Need and Demand findings for the Helensburgh and Lomond area with a more detailed local analysis than is required by the guidance. Our approach has followed the 2014 CHMA Guidance where applicable and has referred to the Scottish Government's Local Housing System Analysis: Good Practice Guide and the Scottish Government's Housing Need and Demand Guidance 2008.

From this analysis we also find that there is a nil requirement for additional affordable housing supply. These findings are in line with the findings of the 2016 HNDA, but do not yet take into account the increased demand which will be in evidence as a result of maritime change. Similarly this assessment is based on the current context. If the Council is successful in achieving its aspiration of economic and population growth there is likely to an associated increase in housing need and demand, although this cannot be predicted using a housing need and demand model at this time.

## 10.5 Maritime Change

We have modelled the impact of two scenarios of future accommodation demand. The first scenario uses the current distribution of accommodation preferences and projects these forward using the manpower increase projections. Scenario 1 assumes that (as at present) 67.75% of service personnel will require SLA. Scenario 2 assumes that a greater proportion of service personnel will require SLA and this has been modelled at 80% of all service personnel.

The assessment does not take into account when current capacity of SLA and SFA will be reached and accommodation will require to be found elsewhere. Similarly it does not take into account any potential behavioural change in accommodation preferences as a result of the introduction of the Future Accommodation Model pilot. This analysis cannot predict the changes in accommodation preferences of service personnel as a result of the Future Accommodation Model.

The impact of maritime change which is most important to local authority policy and planning processes are the increases in service personnel seeking accommodation within nine miles from HMNB Clyde and this is projected to rise by between 140 (Scenario 2) and 225 (Scenario 1) households.

The increase in accommodation required between nine and fifty miles from the base will also be of interest to planners and this is projected to be an increase of between 70 (Scenario 2) and 113 (Scenario 1) units. It should be remembered that service personnel seeking accommodation between nine and fifty miles from the base may wish to live in West Dunbartonshire, Inverclyde, Renfrewshire, Stirling, East Dunbartonshire, East Renfrewshire, North Ayrshire, and Glasgow all of which include settlements less than fifty miles from the base.

The increase in service personnel seeking SFA is projected to be between 101 (Scenario 2) and 164 (Scenario 1) units and these increases can be absorbed through current supply.

The increased demand for SLA is projected to be between 1,053 (Scenario 1) and 1,243 (Scenario 2) leading to a deficit in supply of between 224 (Scenario 1) and 780 (Scenario 2) units. The Council should work with HMNB Clyde to establish the most effective and appropriate delivery model for these additional units which could be located in the local community.

One such model could be through institutional funds and developers looking for sites for modular build, including Build to Rent and Mid Market Rent. They are normally seeking a capitalisation rate of around 4-5%. The speed of the delivery and the largely off-site nature of much of the construction programme creates the financial efficiencies that incentivises this type of development if there is a guaranteed buyer in place and occupation of the stock can happen quickly.

## 10.6 SHIP

The planned future affordable housing supply as set out in the SHIP as at May 2018 shows that there will be a total of 133 units completed between 2018/19 and 2020/21. This equates to an annual affordable housing supply of 52.5 units.

Those sites which are already underway in the SHIP have been accounted for in the HNDA and should be progressed as planned. There is a recognised need for housing for older people and the projected increase in the older population will see this trend continue. Similarly the need for core and cluster accommodation could be accommodated within these developments or in other future developments. Potential sites at Rosneath are less likely to experience the required demand in the longer term as there is a clear preference for housing in the Helensburgh area and this should be prioritised. Similarly the Blairvaddoch site is unlikely to be a priority for development given the findings of the HNDA and the level of development elsewhere. The Jeannie Deans site has potential as a solution for the expressed demand for specialist autism accommodation. Queries have been raised about the suitability of this site and potential alternative sites should also be explored in partnership with the HSCP.

We also note that Persimmon Homes plan to provide 19 'affordable by design' homes as part of their 76 unit development at Glenoran Road, Helensburgh (known as the Dobbie's site). It is expected that the below market housing will comprise of two bedroom terraced homes with an anticipated sale price of £113, 694. There are a number of priority categories which apply to service personnel and their families and these should experience good demand both from service personnel and the wider community given appropriate marketing of this product.

The impact of recent developments in the area should be monitored closely and over the longer term (5-10 years) the Helensburgh and Lomond HMA is anticipated to receive around 20-25% of the cumulative HST. This is well above the HNDA projection but in line with the Growth scenario. The HNDA calculation does not support this figure, but economic and population growth in the area, if it is realised, would contribute to a higher housing need.

With this higher housing need there will be opportunities for alternative affordable tenures such as Mid Market Rent and Shared Equity products which might currently not experience overly strong demand given the nil requirement identified by both this report and the 2016 HNDA.

Mid Market Rent models usually require generous levels of government subsidy in the form of grants, loans or guarantees. However, there are now market funds which are considering delivering this product without subsidy in strong rental areas, where occupancy levels can be guaranteed to be very high. Over time, the higher occupancy rates (lower void rates) enables these schemes to catch up on their open market equivalents.

There are also other alternative housing delivery models emerging. Rettie & Co are currently working on Project Kepler, suitable for strategic sites where land and infrastructure can be obstacles to development. Basically, this model involves institutional funds paying for the land and infrastructure and having this repaid over a 50-80 years period through a Community Housing Infrastructure Payment. This allows developers to compete on the design and build,



reduces the cost of the housing and reduces the cost of the deposit, as the mortgage is only take pout on the design and build element. A number of local authorities are now considering this model on a pilot basis.

For individual schemes, these alternative delivery models usually need to be tested against a set of criteria and following a thorough market analysis to demonstrate their deliverability and financial viability.

## **Appendix 1 – Survey Methodology**

## Survey Methodology

In designing our methodology, we have taken into account our knowledge of the Helensburgh and Lomond area, based upon our experience of delivering the primary research for the previous housing market study carried out in 2006/7. We have also considered the likelihood of being able to access telephone numbers for households in these areas in sufficient volume to allow for carrying out a telephone survey and also the volume and quality of data which will be collected. After consideration, we recommended undertaking a face to face, door to door survey with a sample of households from across the Helensburgh and Lomond Housing Market Area. We believe, on balance, that this is the only method which would allow us to achieve a robust and representative sample of the household population, whilst collecting the desired quality and quantity of data which will be required to allow an accurate assessment of housing need and demand locally.

The agreed option was to collect data accurate to +/-7% in all areas with the exception of Helensburgh, where we collected data accurate to +/-5%.

In terms of drawing our sample, Argyll and Bute Council provided us with a list of addresses from the residential Council Tax Register which excluded second and holiday homes. This provided our sample frame for the study. Using this database, we drew a stratified random sample within each sub area, drawing a sample which is three times the desired response rate to allow us to ensure that we were able to achieve the number of interviews required. Interviewers were given a specific address at which to interview and they aimed to interview the householder or their partner. Three calls were made to each address before classifying it as non response. Calls were made daytime, evening and weekend in order to maximise the opportunity for participation.

## Results Review Meeting and Interim Report

Once fieldwork was complete and data entry had been undertaken, we met with the project steering group in order to discuss the initial survey findings and firm up any additional analysis requirements. This stage in the process was also where we reviewed the respondents profile relative to population data and agreed if any post survey weighting (other than that which is required to address the disproportionate approach to sampling) was to be undertaken.

At this meeting we provided topline results at an early stage in the analysis and reporting process. We attended the results review meeting armed with suggestions of potential cross tabulations and discuss these in full with the Steering Group taking on board any additional analysis requirements you may have.

The results of this analysis were provided to the Council for further detailed analysis and collation into the overall study report. Further outputs provided for this element of the work included:

- A technical appendix outlining sampling and research methods employed, data management issues, quality control checks and validation undertaken. It will also

include an overview of the final research response achieved and the level of confidence that you can have in the data overall and by sub group.

- A raw data file in MS Excel format of all survey data collected, tagged by HMA, Administrative area, tenure and age in order that further analysis can be undertaken. We note the requirement to retain all raw data for no less than 1 year. Thereafter, we will securely destroy the survey data. When the data is held, it will be held in a way which complies with our data security policy. It will be secured, password protected and held in anonymised format.

## **Appendix 2 – Survey Questionnaire**

## Argyll & Bute Council – Helensburgh & Lomond Housing Market Study 2018

### Argyll & Bute Council, Helensburgh & Lomond Housing Market Study 2018

#### HOUSING NEEDS QUESTIONNAIRE

#### HOUSEHOLD COMPOSITION

Good morning, afternoon, evening. My name is ..... from Research Resource, and we are carrying out an important survey on behalf of Argyll and Bute Council. Your address has been selected at random to participate. The interview will take about 30 minutes.

I would like to assure you that all the information we collect will be kept in the strictest confidence, and used for research purposes only. It will not be possible to identify any particular individual or address in the results.

<b>Q1.</b>	<b>Can I just check, are you the head of the household or their partner?</b> <b>Base: All Respondents</b>		
1.00	Yes, head of household		<b>GO TO Q2</b>
2.00	Yes, partner of head of household		
3.00	<b>Neither</b>		<b>ARRANGE TO CALL BACK WHEN THEY ARE IN</b>

<b>Q2</b>	<b>Is this your only/main residence or is it a second/holiday home?</b>		
1.00	Only/Main Residence		<b>GO TO Q6</b>
2.00	Second/Holiday Home		<b>GO TO Q3</b>

#### ASK Q3 WHERE PROPERTY IS SECOND/HOLIDAY HOME

<b>Q3</b>	<b>Where is your main residence?</b> <b>Base: Ask all if residence is second/holiday home</b>		
1.00	Town		<b>GO TO Q4</b>
2.00	Local Authority		
3.00	Outside Scotland		
4.00	Outside UK		
5.00	Refused		

<b>Q4</b>	<b>How often throughout the year do you / your family occupy this property?</b> <b>Base: Ask all if residence is second/holiday home</b>		
1.00	Always occupied by family/friends		<b>GO TO Q5</b>
2.00	Every weekend		
3.00	1-3 months		
4.00	4-6 months		
5.00	7-9 months		
6.00	10-12months		
7.00	Other (Please State)		

<b>Q5</b>	<b>For the times the property is unoccupied, do you let it out privately?</b> <b>If yes for how long?</b> <b>Base: Ask all if residence is second/holiday home</b>		
Q5A	1.00	YES	<b>GO TO Q5B</b>
	2.00	NO	<b>GO TO Q6</b>
Q5B	1.00	Through the week	<b>GO TO Q6</b>
	2.00	1-3 months	
	3.00	4-6 months	
	4.00	7-9 months	
	5.00	10-12months	
	6.00	Other (Please State)	

**Argyll & Bute Council – Helensburgh & Lomond Housing Market Study 2018**  
**ASK ALL RESPONDENTS**

<b>Q6.</b>	<b>How many people currently live at this address, including yourself, any other adults and children?</b> <b>Base: All Respondents</b>		
	Confirm total number in household		<b>GO TO Q7</b>

**ASK ALL RESPONDENTS**

Now I'm going to ask you a few questions about each person at this address, starting with yourself.  
**SHOWCARD**

**Q7-Q10. COULD YOU TELL ME THE SEX, AGE, RELATIONSHIP TO YOU FOR EACH MEMBER OF YOUR HOUSEHOLD STARTING WITH YOURSELF**

**Q10 PLEASE ENTER THE HOUSEHOLD MEMBERS MAIN ECONOMIC ACTIVITY. ENTER ONLY 1.**

	<b>Q7. Sex</b> M=1 F=2	<b>Q8. Age Band</b>	<b>Q9. Relationship to Respondent</b>	<b>Q10 Main Economic Activity</b>
<b>Person 1</b>				
<b>Person 2</b>				
<b>Person 3</b>				
<b>Person 4</b>				
<b>Person 5</b>				
<b>Person 6</b>				
<b>Person 7</b>				
<b>Person 8</b>				
<b>Person 9</b>				
<b>Person 10</b>				

**INTERVIEWER: USE SHOWCARDS - Q8-Q10 CODING GRID**

<b>Q8. Age Codes</b>		<b>Q9. Relationship Codes</b>	<b>Q10. Main Economic Activity</b>
1.00	0-4	Respondent	More than 38 hrs p/wk
2.00	5-10	Husband/wife/partner	31-37 hrs p/wk
3.00	11-15	Son/daughter	16-30 hrs p/wk
4.00	16-17	Son/daughter in law	6-15 hrs p/wk
5.00	18-24	Mother/father	Under 5 hrs p/wk
6.00	25-34	Parent in law	Government Training Scheme
7.00	35-54	Brother/Sister	Modern Apprenticeships
8.00	55-64	Brother/Sister in law	Volunteer
9.00	65-74	Grandchild	Seasonal Employment
10.0	75+	Grandparent	Unemployed/Seeking Work
11.0	Don't Know	Boarder/lodger	Unemployed/Not seeking work
12.0		Other Relative (Please State)	Registered Disabled/Long-term Sick
13.0		Other Unrelated (Please State)	At Home/Not Seeking Work
14.0			Full-time Carer (Registered)
15.0			Full-time Carer (Not Registered)
16.0			Full-time Student
17.0			Part Time Student
18.0			Fully Retired
19.0			Pre School
20			School
21			Other (Please State)

**Argyll & Bute Council – Helensburgh & Lomond Housing Market Study 2018**

**ASK ALL RESPONDENTS**

**SHOWCARD**

<b>Q11</b>	<b>Which of the following groups do you consider you belong to?</b>		
	<b>Base: All Respondents</b>		
		<b>White</b>	
1.00		Scottish	
2.00		British	
3.00		Irish	
4.00	Any other white background (Write & Code)		
		<b>Mixed</b>	
5.00	Any mixed background(Write & Code)		
	<b>Asian, Asian Scottish, or Asian British</b>		
6.00		Indian	
7.00		Pakistani	
8.00		Bangladeshi	
9.00	Any other Asian background (Write & Code)		
	<b>Black, Black Scottish or Black British</b>		
10.00		Caribbean	
11.00		African	
12.00	Any other black background (Write & Code)		
13.00		Chinese	
14.00	Any other background (Write & Code)		
15		Gypsy Traveller	

**GO TO Q12**



## Argyll & Bute Council – Helensburgh & Lomond Housing Market Study 2018

### CURRENT HOME

#### ASK ALL RESPONDENTS

Q12	Do you own or rent this home, or is there some other arrangement? Base: All Respondents	
	<b>Rent from:</b>	
1.00	Housing association or charitable trust	<b>GO TO Q13</b>
2.00	Tied accommodation (rent/ rent free from employer)	
3.00	Private landlord (furnished)	
4.00	Private landlord (unfurnished)	
	<b>Owner-Occupier:</b>	
5.00	Own outright	<b>GO TO Q14</b>
6.00	Buying with a loan/mortgage	
7.00	Shared owner (part own, part rent)	
8.0	Other (Please State)	
9.0	Don't know	

#### ASK Q13 TO ALL THOSE RENTING

Q13	Please describe the nature of your current let? Base: Private renters or tied accommodation	
1.0	Long Term Let (6 months +)	<b>GO TO Q14</b>
2.0	Short Term Let (up to 6 months)	
3.0	Seasonal Let (accommodation available for a number of weeks/months a year)	
4.0	Temporary Accommodation	
6.0	Other (Please State)	
7.0	Don't Know	

#### SHOWCARD

Q14	What type of housing is this property? Base: All Respondents	
1.00	Detached House	<b>GO TO Q17</b>
2.00	Semi-detached House	
3.00	End terrace House	
4.00	Mid-terrace House	
5.00	Detached Bungalow	<b>GO TO Q17</b>
6.00	Semi-detached Bungalow	<b>GO TO Q15</b>
7.00	Four in a block Flat	
8.00	Tower block/Slab Flat	
9.00	Conversion Flat	
10.0	Purpose-built Flat	
11.0	Conversion Maisonette	
12.0	Purpose-built Maisonette	
13.0	Sheltered accommodation	<b>GO TO Q17</b>
14.0	Mobile home/caravan	
15.0	Chalet	
16.0	Other (Please State)	
17.0	Don't know	

#### ASK Q15 AND Q16 IF FLAT OR MAISONETTE. ALL OTHERS GO TO Q17

**Argyll & Bute Council – Helensburgh & Lomond Housing Market Study 2018**

<b>Q15.</b>	<b>What floor is the flat/maisonette on?</b> <b>Base: All who live in a flat or maisonette</b>		
1.00	Basement/ground		<b>GO TO Q16</b>
2.00	1 <sup>st</sup> -2 <sup>nd</sup>		
3.00	3 <sup>rd</sup> -5 <sup>th</sup>		
4.00	6 <sup>th</sup> -9 <sup>th</sup>		
5.00	10 <sup>th</sup> or above		

<b>Q16.</b>	<b>How many storeys, including the ground floor and basement, are there in this building?</b> <b>Base: All who live in a flat or maisonette</b>		
1.00	2-3		<b>GO TO Q17</b>
2.00	4-9		
3.00	10 or more		
4.00	Don't know		

**ASK ALL RESPONDENTS  
SHOWCARD**

<b>Q17.</b>	<b>Can you tell me approximately when your home was built?</b> <b>Base: All Respondents</b>		
1.00	Before 1919		<b>GO TO Q18</b>
2.00	1919-1944		
3.00	1945-1964		
4.00	1965-1974		
5.00	1975-1982		
6.00	1983-1990		
7.00	1991-1997		
8.00	After 1997		
9.00	Don't know		

<b>Q18.</b>	<b>Does your household share any rooms with any other person or household? IF YES, which rooms?</b> <b>Base: All Respondents</b>		
1.00	No – none shared		<b>GO TO Q19</b>
2.00	Yes - kitchen		
3.00	Yes - bathroom		
4.00	Yes - WC		
5.00	Yes - Other		
6.00	Don't know		

<b>Q19.</b>	<b>And how many public rooms do you have (dining/living /lounge)?</b> <b>Exclude kitchens/bathroom &amp; bedroom</b> <b>Base: All Respondents</b>		
1.00	1		<b>GO TO Q20</b>
2.00	2		
3.00	3		
4.00	4		
5.00	5		
6.00	6		

<b>Q20.</b>	<b>How many bedrooms do you have in your home?</b> <b>Please include bedrooms being used for other purposes</b> <b>Base: All Respondents</b>		
1.00	0 (BEDSIT)		<b>GO TO Q21</b>
2.00	1		
3.00	2		
4.00	3		
5.00	4		
6.00	5		
7.00	6+		

**Argyll & Bute Council – Helensburgh & Lomond Housing Market Study 2018  
SHOWCARD**

<b>Q21.</b>	<b>Which of these best describes the number of bedrooms you have in your home?</b>		
	<b>Base: All Respondents</b>		
1.00	Two or more than needed		<b>GO TO Q23</b>
2.00	One too many		
3.00	About the right number		
4.00	One fewer than needed		<b>GO TO Q22</b>
5.00	Two or more fewer than needed		
6.00	Don't know		<b>GO TO Q23</b>

<b>Q22.</b>	<b>Do you require separate/additional bedrooms for any of the following reasons?</b>		
	<b>Base: All Overcrowded</b>		
1	Medical needs	1	<b>GO TO Q23</b>
2	Religious needs	2	
3	Accommodation for a Carer	3	
4	Social / Amenity Needs (i.e Study, dining room)	4	
5	Different Sex Children Sharing a Bedroom (over age of 12 yrs)	5	
6	Custody of Children part of the week/month	6	
7	Commercial / Business Needs	7	
8	Other (Please State)	8	

<b>Q23.</b>	<b>If you own your own home, do you have any plans to extend your current property to add additional rooms or space?</b>		
	<b>Base: All Owners</b>		
1.00	YES		<b>GO TO Q24</b>
2.00	NO		<b>GO TO Q25</b>
3.00	Don't Know		

<b>Q24.</b>	<b>Which additional rooms do you plan to add?</b>		
	<b>Base: YES plan to extend</b>		
		<b>WHICH ROOMS?</b>	<b>HOW MANY?</b>
1.00	Dining Room		<b>GO TO Q25</b>
2.00	Living Room/ Public Room		
3.00	Toilet/W/C		
4.00	Bathroom/Shower room		
5.00	Bedrooms (State How Many)		
6.00	Conservatory		
7.00	Garage		
8.00	Other (Please State)		

**ASK ALL RESPONDENTS**

<b>Q25</b>	<b>On the whole, how satisfied or dissatisfied are you with your home?</b>		
	<b>Base: All Respondents</b>		
1.00	Very satisfied		• <b>GO TO Q27</b>
2.00	Fairly satisfied		
3.00	Neither satisfied nor dissatisfied		
4.00	Fairly dissatisfied		• <b>GO TO Q26</b>
5.00	Very dissatisfied		
6.00	No opinion		• <b>GO TO Q27</b>

**ASK Q26 IF FAIRLY/VERY DISSATISFIED WITH HOME. ALL OTHERS GO TO Q27**

**Argyll & Bute Council – Helensburgh & Lomond Housing Market Study 2018**

<b>Q26</b>	<b>Why do you say you are dissatisfied?</b>			
	<b>Base: All who are dissatisfied</b>			
	<b>Anti Social Behaviour</b>			
1.00	Harassment from neighbours		<b>GO TO Q27</b>	
2.00	Harassment from others			
3.00	Problems with neighbours			
	<b>Property Related Reasons</b>			
4.00	Lack of aids/adaptations/special facilities			
5.00	Require sheltered housing			
6.00	Dislike type of housing			
7.00	Home in poor condition			
8.00	Home needs modernising			
9.00	Home too small			
10.0	Home too big			
11.0	Home is difficult to heat			
12.0	On wrong floor			
13.0	No garden/need larger garden			
	<b>Location Related Reasons</b>			
14.0	Dislike area			
15.0	Not near facilities			
16.0	Not near Employment			
17.0	Not near Social Network			
18.0	Not near Schools			
19.0	Not near Family/Support Network			
	<b>Financial Reasons</b>			
20.0	Dislike owning/renting			
21.0	Too expensive			
22.0	Other (Please State)			
23.0	Don't know/not stated			

**SHOWCARD - ASK ALL RESPONDENTS**

<b>Q27</b>	<b>Do you spend more than 10% of your income on heating your home?</b>		
	<b>Base: All Respondents</b>		
1	Yes		<b>GO TO Q28</b>
2	No		
3	Don't Know		

## Argyll & Bute Council – Helensburgh & Lomond Housing Market Study 2018

### RECENT MOVING BEHAVIOUR

#### ASK ALL RESPONDENTS

I'm going to ask you questions about when you first moved into this house.

<b>Q28A</b>	<b>How many people first moved into this house?</b> <b>Base: All respondents</b>	
	Total Number	<b>GO TO Q28B</b>

<b>Q28B</b>	<b>Who were they?</b> <b>Base: All respondents</b>	
	Person 1	<b>GO TO Q28C</b>
	Person 2	
	Person 3	
	Person 4	
	Person 5	
	Person 6	

#### SHOWCARD

	<b>Q28B. Relationship Codes</b>
1.00	Respondent
2.00	Husband/wife/partner
3.00	Son/daughter
4.00	Son/daughter in law
5.00	Mother/father
6.00	Parent in law
7.00	Brother/Sister
8.00	Brother/Sister in law
9.00	Grandchild
10.0	Grandparent
11.0	Boarder/lodger
12.0	Other Relative (Please State)
13.0	Other Unrelated (Please State)

<b>Q28C</b>	<b>How easy was it for you to afford this house?</b> <b>Base: All respondents</b>	
1.00	Very Easy to afford	<b>GO TO Q29</b>
2.00	Fairly Easy to afford	
3.00	Affordable	
4.00	Fairly Difficult to afford	
5.00	Very Difficult to afford	

#### ASK ALL RESPONDENTS

<b>Q29.</b>	<b>How many years have you lived at this address?</b> <b>Base: All Respondents</b>	
1.00	Less than 1 year	<b>GO TO Q30</b>
2.00	1 up to 2 years	
3.00	2 up to 5 years	
4.00	5 up to 10 years	<b>GO TO Q31</b>
5.00	10 up to 15 years	
6.00	15 up to 20 years	
7.00	20+ years	
8.00	Don't know/can't remember/not stated	

## Argyll & Bute Council – Helensburgh & Lomond Housing Market Study 2018

**ASK ALL LIVING AT CURRENT ADDRESS LESS THAN 5 YEARS.**

### SHOWCARDS

<b>Q30</b>	<b>How many different addresses lived at in last 5 yrs? Most recent first.</b>				
	<b>Base: All moved in past 5 yrs</b>				
	<b>A. Area</b>	<b>B Year Moved In</b>	<b>C. Year Moved Out</b>	<b>D. Tenure</b>	<b>E. Why did you move from that address?</b>
<b>Add 1</b>					
<b>Add 2</b>					
<b>Add 3</b>					
<b>Add 4</b>					
<b>Add 5</b>					
<b>Add 6</b>					

### SHOWCARD

<b>Q30 CODING GRID</b>			
	<b>A. Location</b>	<b>D Tenure Codes</b>	<b>E Reasons Why Moved</b>
1.00	Garelochhead/ Helensburgh/ Craigendoran/ Rhu/ Shandon	Owner-occupier	Larger property/garden
2.00	Cardross	Tenant, Council	Smaller property/garden
3.00	Loch Lomond Park	Tenant, Other council	Neighbourhood/area
4.00	Rosneath	Tenant, Housing Association	Improved/different type of property
5.00	Other within Argyll & Bute	Tenant, Private Landlord	Garage/parking
6.00	Stirlingshire	Other own accommodation (Please State)	Previous home temporary
7.00	Perth & Kinross	Owner-occupier(s)	Issues with neighbours
8.00	Highland	Other parent(s) accommodation (Please State)	Lack of services/facilities
9.00	West Dunbartonshire	Lived with other relatives/friends	Wanted own home
10.0	Elsewhere in Scotland	Lived in hostel	Health/age reasons
11.0	Elsewhere in the UK	Lived in halls of residence	Got married/moved in with partner
12.0	Abroad	Other (Please State)	Relationship breakdown/left partner
13.0	Don't know/not stated	Don't know/not stated	Near friends/relatives/birthplace
14.0			To live/move in with/friends/other students
15.0			Wanted to move out of halls of residence
16.0			Nearer university/study place
17.0			To live in a student area
18.0			Work moved me here/changed job
19.0			Nearer work
20.0			Wanted to buy own home
21.0			Make an investment
22.0			Moving up housing market
23.0			Reduce costs
24.0			Had to move out of halls of residence
25.0			Evicted by landlord
26.0			Thrown out by relatives/friends
27.0			Repossessed by mortgage/loan company
28.0			Other (Please State)
29.0			Don't know

## Argyll & Bute Council – Helensburgh & Lomond Housing Market Study 2018

### ASK ALL RESPONDENTS

<b>Q31</b>	<b>What was the main reason why you decided to move into your current home?</b>		
	<b>Base: All Respondents</b>		
1.00	Employment		<b>GO TO Q32</b>
2.00	Transport/accessibility		
3.00	Friends and family		
4.00	Nicely landscaped/ good open spaces		
5.00	Safe area/low crime		
6.00	Good outlook/view		
7.00	Quiet/peaceful		
8.00	Local services		
9.00	Local shops		
10.0	Good local schools		
11.0	Good facilities for children		
12.0	Good local leisure facilities		
13.0	Good general location		
14.0	Size of properties available		
15.0	Type of properties available		
16.0	Good value for money/property cost		
17.0	Always lived in this area/settled here		
18.0	Had second/holiday home here		
19.0	No choice/only place housing available		
20.0	Other (Please State)		

### ASK ALL RESPONDENTS

<b>Q32</b>	<b>Thinking about your current neighbourhood, how would you rate it as a place to live?</b>		
	<b>Base: All Respondents</b>		
1.00	Very Good		<b>GO TO Q34</b>
2.00	Fairly Good		
3.00	Neither Good nor Bad		
4.00	Fairly Poor		<b>GO TO Q33</b>
5.00	Very Poor		
6.00	Don't Know/No Opinion		<b>GO TO Q34</b>

<b>Q33</b>	<b>Why do you say it is poor?</b>		
	<b>Base: All who think neighbourhood is poor</b>		
1.00	Area poorly maintained/run down		<b>GO TO Q34</b>
2.00	Poor public transport		
3.00	Poor outlook/view		
4.00	Problem with neighbours		
5.00	Problem with dogs		
6.00	Unsafe area/ crime		
7.00	Poor local shops		
8.00	Vandalism		
9.00	Poor local leisure facilities		
10.0	Drug abuse		
11.0	Poor local schools		
12.0	Alcohol abuse		
13.0	Nowhere for children to play		
14.0	Noise		
15.0	Young people hanging about/ nothing for young people to do		
16.0	Parking problems		
17.0	Too much traffic		
18.0	Fast/speeding traffic		
19.0	Other (Please State)		
20.0	Not stated		

## Argyll & Bute Council – Helensburgh & Lomond Housing Market Study 2018

### FUTURE HOUSEHOLD FORMATION

**READ OUT:** We are interested in future demand for housing so are trying to find out whether there are people within households who may want to have their own separate accommodation in the next two years, perhaps older children for example.

#### ASK ALL RESPONDENTS

<b>Q34</b>	<b>Is there anyone currently living in this household who would like to live in separate accommodation, within the next 2 years, if that were possible?</b> <b>Base: All Respondents</b>		
1.00	YES		• <b>GO TO Q35</b>
2.00	NO		• <b>GO TO Q40</b>
3.00	Don't know/not stated		<b>GO TO Q40</b>

<b>Q35</b>	<b>From the people in the household you have told me about, who would be likely to move into separate accommodation, if that were possible?</b> <b>Base: All with someone likely to move out</b>		
	<b>Relationship to Respondent</b>	<b>Age</b>	•
<b>Person 1</b>			• <b>GO TO Q36</b>
<b>Person 2</b>			
<b>Person 3</b>			
<b>Person 4</b>			
<b>Person 5</b>			

<b>Q36</b>	<b>How many separate households are they likely to form –how many different properties are they likely to need?</b> <b>Base: All with someone likely to move out</b>		
1.00	1		• <b>GO TO Q37</b>
2.00	2		
3.00	3		
4.00	4		
5.00	5		
6.00	6		



## Argyll & Bute Council – Helensburgh & Lomond Housing Market Study 2018

<b>Q37</b>	<b>Please describe the households likely to form Base: All with someone likely to move out</b>	
<b>Household 1</b>		<b>GO TO Q38</b>
<b>Household 2</b>		
<b>Household 3</b>		
<b>Household 4</b>		
<b>Household 5</b>		

### SHOWCARD

	<b>Q37. Household Composition</b>
1.00	Single Adult Under 60yrs
2.00	Single Adult 60yrs+
3.00	Two Adult Under 60yrs
4.00	Two Adults (One Under 60yrs)
5.00	3+ Adults All over 16yrs
6.00	1 Parent Family
7.00	2 Parent Family
8.00	Other (Please State)
9.00	Don't Know

### SHOWCARD

<b>Q38</b>	<b>Please describe the household's aspirations? Base: All with at least one person likely to move out in next 2 years</b>				
	<b>A. Preferred Tenure</b>	<b>B. Likely Future Tenure</b>	<b>C. On a waiting list? Y=1.00 N=2.00</b>	<b>D. Where are they likely to live?</b>	<b>E. Why will they live there?</b>
<b>H/hold 1</b>					<b>GO TO Q39</b>
<b>H/hold 2</b>					
<b>H/hold 3</b>					
<b>H/hold 4</b>					
<b>H/hold 5</b>					

### SHOWCARDS

	<b>A-B Preferred/Likely Tenure</b>	<b>D. Where are they likely to live?</b>	<b>E Reason Likely to Move</b>
1.00	Buy with a mortgage – on market	Garelochhead/ Helensburgh/ Craigendoran/ Rhu/ Shandon	To attend university/college
2.00	Mortgage or loan for self-build	Cardross	No jobs available locally
3.00	Buy a property outright	Loch Lomond Park	Other employment reasons
4.00	Rent from a private landlord	Rosneath	To form a joint household with someone living elsewhere
5.00	Rent from employer/living in tied accommodation	Other within Argyll & Bute	To find affordable housing
6.00	Rent from Council	Stirlingshire	No Council or Housing Association housing for rent in this area
7.00	Rent from another Local Authority	Perth & Kinross	No private rented properties available in this area
8.00	Rent from a HA or other Registered Social Landlord	Highland	Wants to live in a larger town
9.00	Be a shared owner, paying part rent and part mortgage	West Dunbartonshire	Want better social/community facilities
10.0	As a lodger/rented room	Elsewhere in Scotland	Want to be near better transport facilities
11.0	Other (Please State)	Elsewhere in the UK	To move to a better area
12.0		Abroad	Other (Please State)
13.0		Don't know/not stated	

## Argyll & Bute Council – Helensburgh & Lomond Housing Market Study 2018

<b>Q39</b>	<b>What might prevent the person(s) concerned from moving out of this property? Base: All with at least 1 person likely to move out in next 2 years. MULTI</b>	
<b>Person 1</b>		<b>GO TO Q40</b>
<b>Person 2</b>		
<b>Person 3</b>		
<b>Person 4</b>		
<b>Person 5</b>		

### SHOWCARD

	<b>Q39 Reason Codes</b>
1.00	Financial Constraints
2.00	Lack of availability in area of choice
3.00	Requires specialist accommodation or support that is not available
4.00	Other (Please State)
5.00	Nothing would prevent them moving

<b>FUTURE INTENTIONS OF CURRENT HOUSEHOLDS</b>
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**ASK ALL RESPONDENTS**

<b>Q40.</b>	<b>Would you currently like to or do you need to move out of this property into somewhere else?</b>		
	<b>Base: All Respondents</b>		
1.00	Like to Move		<b>GO TO Q41</b>
2.00	Need to Move		
3.00	Don't Want to Move		<b>GO TO Q52</b>
4.00	Don't know/Not Stated		

**SHOWCARD**

<b>Q41</b>	<b>To which of the following housing options would you like or need?</b>		
	<b>Base: All who would like OR need to move</b>		
	<b>YES=1.00 NO=2.00</b>		
1.00	Council		<b>ALL GO TO Q42</b>
2.00	Other council		
3.00	Housing Association		
4.00	Private landlord		
5.00	Shared owner (LCHO. Homestake)		
6.00	Owner occupier on the open market		
7.00	Owner occupier under the Right to Buy scheme		
8.00	Move in with family/friends		
9.00	Self Build		
10.0	Rural Home Ownership Grant		
11.0	Other (Please State)		
12.0	Don't know/not stated		

**SHOWCARD**

<b>Q42</b>	<b>Would you require further information and advice on the options you have selected?</b>		
	<b>Base: All who would like OR need to move</b>		
	<b>YES=1.00 NO=2.00</b>		
1.00	Council		<b>ALL GO TO Q43</b>
2.00	Other council		
3.00	Housing Association		
4.00	Private landlord		
5.00	Shared owner (LCHO. Homestake)		
6.00	Owner occupier on the open market		
7.00	Owner occupier under the Right to Buy scheme		
8.00	Move in with family/friends		
9.00	Self Build		
10.0	Rural Home Ownership Grant		
11.0	Other (Please State)		
12.0	Don't know/not stated		

<b>Q43</b>	<b>What are the main reasons why you would like OR need to move at present?</b>		
<b>Base: All who would like OR need to move</b>			
1.00	Change of job		<b>ALL GO TO Q44</b>
2.00	Nearer current work place		
3.00	Retirement		
4.00	Addition to family		
5.00	Children left home		
6.00	Death of member of family		
7.00	New relationship/marriage		
8.00	Relationship breakdown/divorce/separation		
9.00	To be nearer family/friends		
10.0	Bigger home		
11.0	Smaller home		
12.0	Better neighbourhood		
13.0	Garden/larger garden		
14.0	Illness/disability		
15.0	Different kind of environment		
16.0	Start/increase housing investment		
17.0	Reduce housing costs		
18.0	For better services/facilities		
19.0	Availability of cultural facilities		
20.0	Sheltered/supported accommodation		
21.0	More permanent accommodation?		
22.0	Other housing reasons (Please State)		
23.0	Other non-housing reasons (Please State)		
24.0	Don't know/not stated		

**SHOWCARD**

<b>Q44</b>	<b>Where would you like or need to move to?</b>		
<b>Base: All who would like OR need to move</b>			
1.00	Garelochhead/ Helensburgh/ Craigendoran/ Rhu/ Shandon		<b>GO TO Q45</b>
2.00	Cardross		
3.00	Loch Lomond Park		
4.00	Rosneath		
5.00	Other within Argyll & Bute		
6.00	Stirlingshire		
7.00	Perth & Kinross		
8.00	Highland		
9.00	West Dunbartonshire		
10.0	Elsewhere in Scotland		
11.0	Elsewhere in the UK		
12.0	Abroad		
13.0	Don't know/not stated		

<b>Q45</b>	<b>Please could you provide reasons as to why you would like or need to move there? Base: All who would like OR need to move</b>		
1.00	More Affordable Housing		<b>GO TO Q46</b>
2.00	Greater variety of Housing Choices		
3.00	More Employment Opportunities		
4.00	Closer to Family/Friends		
5.00	Move nearer to place of employment		
6.00	Schooling		
7.00	Better Quality of Life		
8.00	Other (Please State)		
9.00	Don't know/not stated		

<b>Q46</b>	<b>What type of property would you like or need to move to? Base: All who would like OR need to move</b>		
1.00	Detached House		<b>GO TO Q47</b>
2.00	Semi-detached House		
3.00	End terrace House		
4.00	Mid-terrace House		
5.00	Detached Bungalow		
6.00	Semi-detached Bungalow		
7.00	Four in a block Flat		
8.00	Tower block/Slab Flat		
9.00	Conversion Flat		
10.0	Purpose-built Flat		
11.0	Conversion Maisonette		
12.0	Purpose-built Maisonette		
13.0	Sheltered accommodation		
14.0	Mobile home/caravan		
15.0	Chalet		
16.0	Other (Please State)		
17.0	Don't know		

#### SHOWCARD

<b>Q47</b>	<b>Approximately how much would you be prepared to spend on rent or mortgage per week/month? Base: All who would like OR need to move</b>		
	<b>WEEKLY</b>	<b>MONTHLY</b>	
1.00	Under £25	Under £100	<b>GO TO Q48</b>
2.00	£25-£49	£100-£199	
3.00	£50-£74	£200-£299	
4.00	£75-£99	£300-£399	
5.00	£100-£124	£400-£499	
6.00	£125-£149	£500-£599	
7.00	£150-£174	£600-£699	
8.00	£175-£199	£700-£799	
9.00	£200-£224	£800-£899	
10.0	£225-£249	£900-£999	
11.0	£250 or more	£1,000 or more	
12.0	Don't know/not stated/Refused	Don't know/not stated/Refused	

<b>Q48</b>	<b>How likely are you to move out of this property into somewhere else within the next two years?</b> <b>Base: All who would like OR need to move</b>	
1.00	Very likely	<b>GO TO Q49</b>
2.00	Fairly likely	
3.00	Not very likely	<b>GO TO Q51</b>
4.00	Not at all likely	
5.00	Don't know/not stated	

<b>Q49</b>	<b>Are you actively trying to move or purchase a property at present?</b> <b>Base: All who are fairly/likely to move</b>	
1.00	Yes	<b>GO TO Q50</b>
2.00	No	<b>GO TO Q51</b>
3.00	Don't know	

<b>Q50</b>	<b>What action have you taken to find a new property?</b> <b>Base: All who would like OR need to move</b>	
1.00	Council Waiting List Application	<b>GO TO Q55</b>
2.00	Council Transfer List Application	
3.00	HA/RSL Waiting List Application	
4.00	HA Transfer List Application	
5.00	Looking at Buying on Housing Market	
6.00	Looking to Rent Privately	
7.00	Other	

<b>Q51</b>	<b>If you are not likely to move or not actively trying to move, why?</b> <b>Base: All who would like OR need to move but not likely to</b>	
1.00	Financial Constraints	<b>GO TO Q55</b>
2.00	Housing too Expensive	
3.00	Lack of available property in area	
4.00	Lack of suitable property	
5.00	Require sheltered/care accommodation	
6.00	Require information and advice	
7.00	Other (Please State)	

**ASK ALL RESPONDENTS WHO SAID THEY WOULD NOT LIKE OR NEED TO MOVE IN Q49**

<b>Q52</b>	<b>Why do you not want or need to move out of current accommodation?</b> <b>Base: Ask all who don't want /need to move</b>	
1.00	Happy/like where I am/quite happy here/settled	<b>GO TO Q53</b>
2.00	Happy with my house/home/property	
3.00	Like the area	
4.00	Nice neighbours	
5.00	Very quiet/peaceful	
6.00	Housing is affordable	
7.00	Its close to employment	
8.00	Its close to family/friends/support network	
9.00	Other (Please State)	

**SHOWCARD**

<b>Q53</b>	<b>If your housing circumstances were to change in the future, which of the following options would you consider to meet your needs?</b> <b>Base: Ask all who don't want/need to move</b> <b>YES=1.00 NO=2.00</b>		
1.00	Other council		<b>GO TO Q54</b>
2.00	Housing Association		
3.00	Private landlord		
4.00	Shared owner (LCHO. Homestake)		
5.00	Owner occupier on the open market		
6.00	Owner occupier under the Right to Buy scheme		
7.00	Move in with family/friends		
8.00	Self Build		
9.00	Rural Home Ownership Grant		
10.00	Other (Please State)		
11.00	Don't know/not stated		

**SHOWCARD**

<b>Q54</b>	<b>Would you require further information and advice on the options you have selected?</b> <b>Base: ASK ALL WHO DON'T WANT/NEED TO MOVE</b> <b>YES=1.00 NO=2.00</b>		
1.00	Other council		<b>GO TO Q55</b>
2.00	Housing Association		
3.00	Private landlord		
4.00	Shared owner (LCHO. Homestake)		
5.00	Owner occupier on the open market		
6.00	Owner occupier under the Right to Buy scheme		
7.00	Move in with family/friends		
8.00	Self Build		
9.00	Rural Home Ownership Grant		
10.00	Other (Please State)		
11.00	Don't know/not stated		
12.00	Not applicable (stated no to all options at Q66)		

**PARTICULAR NEEDS**

**ASK ALL RESPONDENTS**

<b>Q55</b>	<b>Does anyone living in this household have any long-term illness, health problem or disability, which limits their daily activities or the work they can do (including problems due to old age)?</b>		
	<b>Base: All Respondents</b>		
1.00	Yes		<b>ASK Q56</b>
2.00	No		

**SHOWCARD**

<b>Q56</b>	<b>Is there anyone in the household who suffers from any of the following?</b>		
	<b>Base: All Respondents</b>		
1.00	Mental ill health		• <b>ASK Q57</b>
2.00	Mobility/Physical disabilities		
3.00	Learning difficulties		
4.00	Difficulties with sight		
5.00	Difficulties with hearing		
6.00	Dementia		
7.00	Being frail due to old age		
8.00	HIV/AIDs		
9.00	Drug/Alcohol dependency		
10.0	Other (Please State)		
11.0	None of these		• <b>GO TO Q58</b>
12.0	Don't know/Refused		

**ASK Q57 IF YES AT Q56. ALL OTHERS GO TO Q58**

<b>Q57.</b>	<b>How well do you think that your current housing meets their needs?</b>		
	<b>Base: All with someone who suffers</b>		
1.00	Very well		<b>GO TO Q58</b>
2.00	Fairly well		
3.00	Not very well		
4.00	Not at all well		
5.00	Don't know/not stated		

**ASK ALL RESPONDENTS**

**SHOWCARD**

<b>Q58</b>	<b>Do you or anyone in your household have an UNMET NEED for any of the following SPECIAL FORMS OF HOUSING?</b>		
	<b>Base: All Respondents</b>		
1.00	Accommodation suitable for a wheelchair		<b>GO TO Q59</b>
2.00	Accommodation without stairs		
3.00	Accommodation with resident warden		
4.00	Sheltered housing		
5.00	Care housing		
6.00	None		



<b>Q59.</b>	<b>Do you or anyone in your household have an UNMET NEED for any of the following SPECIAL FORMS OF SUPPORT?</b> <b>Base: All Respondents</b>		
1.00	Regular contact with social services, health or other caring organisations		<b>GO TO Q60</b>
2.00	Further support but less than 24-hour support from social services, health or other caring organisation		
3.00	24-hour support from other caring organisations		
4.00	Shared housing with support from other residents and caring organisations		
6.00	None of these		
7.00	Don't know/not stated		

**SHOWCARD**

<b>Q60</b>	<b>Do you or anyone in your households have an UNMET NEED for any of the following SPECIAL FORMS OF ADAPTATION?</b> <b>Base: All Respondents</b>		
1.00	Door widening		<b>GO TO Q61</b>
2.00	Ramps		
3.00	Stairlift		
4.00	Through floor lift		
5.00	Accommodation with emergency/alarm call system		
6.00	Door entry system		
7.00	Relocated light switches and powerpoints		
8.00	Bed poles or ladders		
9.00	Handrails		
10.0	Hoists		
11.0	Bath/shower seat		
12.0	Level access showers		
13.0	Adapted toilet seat		
14.0	Adapted kitchen		
15.0	Special furniture		
16.0	Any other special adaptations/facilities. (Please State)		
17.0	Don't Know		<b>GO TO Q62</b>
18.0	None of these		

<b>Q61.</b>	<b>Have you taken action to access any of the adaptations you currently need?</b> <b>Base: All requiring adaptations</b>		
1.00	Yes, I have contacted my GP		<b>GO TO Q62</b>
2.00	Yes, I have contacted Social Services		
3.00	Yes, I have contacted an Occupational Therapist		
4.00	Yes, I have contacted local Housing office		
5.00	Yes, I plan to install them myself		
6.00	No, I require information and advice		
7.00	No, it is not possible to adapt the type of property I live in		
8.00	Other (Please State)		

<b>Q62</b>	<b>In terms of care/ support services provided, do you or anyone in the household currently receive or need these services? READ OUT LIST</b>				
		<b>Current services</b>	<b>Services required</b>	<b>Services not required</b>	
<b>1</b>	Home care/ home help (helping with housework, cooking, cleaning)				<b>CURRENT SERVICES GO TO Q63</b>
<b>2</b>	Home care (helping with washing/ bathing, dressing, toilet)				
<b>3</b>	Meals delivered to home/ meals on wheels				
<b>4</b>	Day care/ day centre (in hospital, residential home or other organisation)				
<b>5</b>	Respite/ short term care in residential/ nursing home				
<b>6</b>	Occupational therapy/ physiotherapy				
<b>7</b>	Help with shopping				<b>SERVICES REQUIRED/ NOT REQUIRED GO TO Q64</b>
<b>8</b>	Night care (someone present at night only)				
<b>9</b>	Care & Repair				
<b>10</b>	Support from local voluntary & community organisations				
<b>11</b>	Carers Support				
<b>12</b>	Other (Please State)				
<b>13</b>	None				

<b>Q63</b>	<b>Please describe the nature of that care?</b>				
	Base: All respondents who currently receive care or support services				
	<b>A. Who is carer?</b>	<b>B. Distance?</b>	<b>C. How many hours per week?</b>	<b>D. Paid Care?</b>	
Home care/ home help (helping with housework, cooking, cleaning)					<b>GO TO Q64</b>
Home care (helping with washing/ bathing, dressing, toilet)					
Meals delivered to home/ meals on wheels					
Day care/ day centre (in hospital, residential home or other organisation)					
Respite/ short term care in residential/ nursing home					
Occupational therapy/ physiotherapy					
Help with shopping					
Night care (someone present at night only)					
Care & Repair					
Support from local voluntary & community organisations					
Carers Support					
Other (Please State)					

#### SHOWCARDS

<b>Q63 CODING GRID</b>				
	<b>A. Who is Carer?</b>	<b>B. Distance</b>	<b>C. No. Hours</b>	<b>D. Paid Care</b>
1	Other Household Member	Same address/ building	Less than 2 hrs p/wk	YES
2	Other Relative	Neighbouring/in neighbourhood	2-4 hours p/wk	NO
3	Friend	Up to 1 mile away	5-10 hours p/wk	
4	Neighbour	Over 1 up to 5 miles away	11-19 hours p/wk	
5	Provided by Council	Over 5 up to 10 miles away	20-49 hours p/wk	
6	Provided by voluntary organisation	Over 10 up to 20 miles away	50 or more hours p/wk	
7	Private Organisation	Over 20 miles away	Continuous care	

8	Other	Don't know /not stated	It varies	
9	Don't know/not stated		Don't know/ Not stated	

## HOUSEHOLD INCOME

To look at how affordable housing is across the area, we need to collect information about how much people currently pay for their housing and how they pay for it. Can I remind you again that any information you give will be kept strictly confidential and will only be used to produce statistics. No one will see any information about you personally.

### ASK ALL RESPONDENTS

**Q64A** Could you please tell me in which category you would place your (and your spouse/partner's) current **TOTAL GROSS INCOME** from **ALL SOURCE BEFORE DEDUCTIONS, TAX AND NATIONAL INSURANCE** – that is **INCOME** from **WORK, PENSIONS, BENEFITS** and **INVESTMENTS**

**Q64B** Could you estimate the income of any/all other adults aged 16 and over in your household. I mean current **TOTAL GROSS INCOME** from **ALL SOURCE BEFORE DEDUCTIONS, TAX AND NATIONAL INSURANCE** – that is **INCOME** from **WORK, PENSIONS, BENEFITS** and **INVESTMENTS**

### SHOWCARD

Q64	WEEKLY	MONTHLY	ANNUAL	A. Respondent & Partner	B. Other HH Adult/s
1.00	Up to £86	Up to £375	Under £4,500		
2.00	£87-£125	£375-£542	£4,500-£6,499		
3.00	£126-£144	£543-£625	£6,500-£7,499		
4.00	£145-£182	£626-£792	£7,500-£9,499		
5.00	£183-£221	£793-£958	£9,500-£11,499		
6.00	£222-£259	£959-£1,125	£11,500-£13,499		
7.00	£260-£298	£1,126 -£1,292	£13,500-£15,499		
8.00	£299-£336	£1,293-£1,458	£15,500-£17,499		
9.00	£337-£480	£1,459-£2,083	£17,500-£24,999		
10.0	£481-£576	£2,084-£2,500	£25,000-£29,999		
11.0	£577-£769	£2,501-£3,333	£30,000-£39,999		
12.0	£770-£961	£3,334-£4,167	£40,000-£49,999		
13.0	£962-£1,441	£4,168-£6,250	£50,000-£74,999		
14.0	£1,442-£1,922	£6,251-£8,333	£75,000-£99,999		
15.0	£1,923 or over	£8,334 or over	£100,000 or over		
16.0			Don't know/not stated/ Refused		
17.0			Nothing		

<b>Q65</b>	<b>SHOWCARD Do you (or your spouse/partner) currently receive any of the following state benefits?</b>		
	<b>Base: All Respondents</b>		
1.00	Child benefit		<b>GO TO Q66</b>
2.00	One parent benefit		
3.00	Working families tax credit		
4.00	Income support		
5.00	Job Seekers Allowance		
6.00	State retirement pension		
7.00	Widows/war widows pension		
8.00	Pension Credit		
9.00	Widowed mothers allowance		
10.0	War disablement benefit		
11.0	Incapacity benefit (short-term)		
12.0	Severe disablement allowance		
13.0	Disability living (attendance/mobility) allowance		
14.0	Disability Premium with Income Support/Housing Benefit		
15.0	Invalidity care allowance		
16.0	Disabled persons tax credit		
17.0	Housing Benefit		
18.0	Council tax benefit/rebate		
19.0	Maternity allowance		
20.0	Statutory maternity pay		
21.0	Student grant		
22.0	Attendance allowance		
23.0	Statutory sick pay		
24.0	Earnings top-up		
25.0	Other state benefit (Please State)		
26.0	None of these		
27.0	Not stated/Refused		

**ASK ALL RESPONDENTS  
SHOWCARD**

<b>Q66</b>	<b>The following lists various reasons why some people experience difficulties in keeping up with housing payments. Do any of them apply to this household?</b>		
	<b>Base: All Respondents</b>		
1.00	No, not having any difficulties meeting housing payments		<b>GO TO Q65</b>
2.00	Loss of job		
3.00	Loss of partner's job		
4.00	Failure of business		
5.00	Increase in rent/mortgage payments		
6.00	Illness/disability of self/partner		
7.00	Death of partner or someone else in household		
8.00	Baby born or someone else joining household		
9.00	Divorce/separation or some other reason for household splitting		
10.00	Delay in Housing Benefit/Income Support payments		
11.00	Reduced benefits		
12.00	Unexpected high bills		
13.00	Interest rate rises		
14.00	Administrative error at bank/building society		
15.00	Supporting full-time students		
16.00	Supporting unemployed 16-17 year-olds		
17.00	Other (Please State)		
18.00	Don't know/not stated/refused		

**ASK ALL RESPONDENTS**

<b>Q67</b>	<b>SHOWCARD In which of the following categories would you place your (and your spouse/partner's) savings, investments and assets (excluding this property). Base: All Respondents</b>		
1.00	No savings or assets		
2.00	Under £1,000		
3.00	£1,000 up to £2,000		
4.00	£2,000 up to £3,000		
5.00	£3,000 up to £8,000		
6.00	£8,000 up to £10,000		
7.00	£10,000 up to £16,000		
8.00	£16,000 up to £25,000		
9.00	£25,000 up to £50,000		
10.0	£50,000 up to £100,000		
11.0	£100,000 and over		
12.0	Don't know/not stated/Refused		

<b>Q68</b>	<b>Do you have any additional comments you wish to make about housing need and demand in Argyll and Bute? [INTERVIEWER RECORD IN FULL] Base: All Respondents</b>	
		<b>END</b>

**END  
THANK RESPONDENT**

## **Appendix 3 – Stakeholder Consultation**



## Stakeholder Consultation

Any Local Housing Systems Analysis should ensure stakeholder consultation has been undertaken during its development. In agreement with the Steering Group, we have carried out a programme of stakeholder consultation. Our consultation programme combined both face to face and telephone consultations. This ran concurrently with the data gathering and analysis elements of the study. Stakeholder consultation serves to further our understanding of key market drivers and current stock profile, pressures, management issues, etc. Stakeholders included:

**Table A3.1 Stakeholder Consultations**

Name		Organisation
<b>Fraser</b>	Bifett	Avant Homes
<b>Audrey</b>	Callander	Housing Support Co-ordinator, Argyll and Bute Council
<b>Julie</b>	Cameron	Social Worker, HSCP Integrated Care Assessment Team
<b>Lorna</b>	Douglas	Councillor
<b>Kelly</b>	Ferns	Empty Homes Officer, Argyll and Bute Council
<b>Alison</b>	Gildea	Community Enabler, Third Sector Interface (TSI) Argyll and Bute Helensburgh Community Council
<b>Caryn</b>	Innes	Bield HA
<b>Jim</b>	Littlejohn	HSCP Locality Manager, Helensburgh and Lomond
<b>Mark</b>	Lodge	Statutory Planning Officer, Argyll and Bute Council
<b>Matthew</b>	Macauley	ACHA
<b>Trisha</b>	McShane	Dunbritton HA
<b>Peter</b>	Minshall	Scottish Veterans' Garden City Association
<b>Kevin</b>	Murphy	Persimmon Homes
<b>Gordon</b>	Murray	Service Manager Learning Disabilities, Argyll and Bute Council
<b>Fergus</b>	Murray	Head of Economic Development & Strategic Transport, Argyll and Bute Council
		Police Scotland
<b>Katrina</b>	Sayer	Assistant CEO, Third Sector Interface (TSI) Argyll and Bute
<b>Linda</b>	Skrastin	HSCP Area Manager, Helensburgh and Lomond
<b>Kirsty</b>	Sweeney	Loch Lomond and Trossachs National Park
<b>Elinor</b>	Taggart	Link HA