



Argyll and Bute

Local Housing Strategy

Annual Report 2024



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INTRODUCTION

Following publication of the Argyll & Bute Housing Need & Demand Assessment in 2021, the Council’s Local Housing Strategy (LHS) was launched in April 2022, covering the planning period 2022/23 to 2026/27. The LHS sets out a detailed Action Plan which provides the framework for reporting annual progress on the delivery of our strategic objectives and the new LHS Vision, which is:

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

A baseline summary of progress during the interim year 2023/24 is set out at the end of document which is structured around the four LHS Outcomes:

Outcome 1: Housing Supply and Place-making

Outcome 2: House Condition, Energy Efficiency and Poverty

Outcome 3: Specialist Provision and Independent Living

Outcome 4: Housing Options, Information and Support

Table 1: Abbreviations frequently used in this document	
ABC – Argyll & Bute Council	NSSE – New Supply Shared Equity (Affordable housing model/initiative)
ACHA – Argyll Community Housing Association	NRS – National Records of Scotland
CHR – Common Housing Register (HOMEArgyll waiting list)	OMSE – Open Market Shared Equity
CPO – Compulsory Purchase Order	PSHG – Private Sector Housing Grant
EESHS – Energy Efficiency Standard for Social Housing	RGD – Rural Growth Deal
HNDA – Housing Need & Demand Assessment	RPA – Resource Planning Assumption
HSCP – Health & Social Care Partnership	RSL – Registered Social Landlord (Housing Association)
LA – Local Authority	SHF – Strategic Housing Fund (Council)
LHS – Local Housing Strategy	SHIP – Strategic Housing Investment Plan
LHEES – Local Heat and Energy Efficiency Strategy	SoA – Scheme of Assistance
LIFT – Low-cost Initiative for First Time Buyers	WHHA – West Highland Housing Association

REFLECTION OF THE PAST YEAR

Over the last year there have been continual changes to the local and national housing markets, political environment, legislative framework, and our economy which are impacting many of the services, residents, and businesses in Argyll and Bute.

Significantly for housing delivery, there has been a notable cut from **£713m** to **£595.5m** (16%) to the Scottish Governments 2024/25 annual Affordable Housing Supply Programme budget to deliver affordable homes, with further cuts anticipated for 2025/26. This will put additional pressures on Local Authorities and partners to meet their statutory duties and deliver the affordable housing required to address the housing emergency being faced by many households across Scotland.

The Scottish Housing Regulators analysis of [Registered Social Landlords Audited Financial Statements](#) for 2022/23 published in March 2024, reports that the aggregate financial position of RSL's is weaker that it has been for some time. Although RSL's have mitigated the difficult economic and operating conditions, many RSLs have reduced financial headroom and capacity to respond to further challenges. The scale of the financial challenges faced by RSLs since March 2023 remains significant, reflecting the continuing difficulties and volatility of current operating environment. There are increasing financial pressures on RSLs to address building safety, decarbonisation, and investment in stock which reduces the financial capacity to respond to any arising unforeseen events and may impact ability of RSLs to increase affordable housing stock to address Scotland's housing emergency.

A study by Scottish Government on [Housing Affordability](#) was published in March 2024, which sought views from social and private rental tenants on definitions of affordable housing. Unsurprisingly, the study concluded that many tenants are struggling with affordability of housing costs and in most instances, sacrifices are being made to make ends meet. With recommendations that the Scottish Government consider the findings and develop a 'measure or definition of housing affordability' that must: be clear, specific and relative to tenant's everyday lives and finances; reflect the realities of the rental market; emphasise fairness and dignity for tenants; consider what is realistic, affordable and allows for 'future proofing'.



In May 2024, we learned of the sudden passing of Councillor Robin Currie, Housing Spokesperson.

Robin was a Councillor for nearly 40 years and was a huge advocate for affordable housing in Argyll and Bute. We are proud of the housing legacy in Argyll and Bute that Robin so strongly contributed to and for the support from partners during this time.

Picture 1: Robin Currie

HOUSING EMERGENCY

In June 2023, Argyll and Bute Council was the first Local Authority in Scotland to declare a ***Housing Emergency***, due to the significant housing pressures that many of our residents are experiencing. Since then, the Chartered Institute of Housing have declared a Housing Emergency across Scotland together with other Local Authorities such as Edinburgh, Glasgow, Fife, South Lanarkshire, and West Dunbartonshire.

The Scottish Government initially declined to declare a national housing emergency in 2023, however in June 2024 they acknowledged Scotland's Housing Emergency. In response, a [**National Housing Emergency Action Plan for Scotland**](#) has been developed in coalition with private, social, and third sector partners detailing steps for how the Scottish Government should tackle the emergency.

Argyll and Bute Response to Housing Emergency

In October 2023, the Council launched two surveys asking for views on housing from our communities and businesses. In total, the Council received 688 responses to the community and 72 responses to the workforce survey. Most of the respondents (92%) felt their communities were negatively impacted by the housing shortage. We were delighted that so many people took the time to respond and provide us with details on local impacts and ideas to help tackle the housing shortage.

A Housing Emergency Summit was held in November 2023, bringing together 90 partners from public, private, third and community sectors who pledged their support to take decisive and bold action to address the housing emergency. Summit activity included hosting pre-engagement workshops with stakeholders, the results from the community and business surveys, and extensive analysis to evidence the extent and nature of the housing emergency in Argyll & Bute. Our priorities to address the housing emergency have been grouped into four key themes:

1. Enabling the delivery of more market homes in Argyll and Bute
2. Enabling the delivery of more affordable homes in Argyll and Bute
3. Enable the delivery of more homes for Argyll and Bute's workforce
4. Make the best use of existing homes in Argyll and Bute

The Housing Emergency Summit report outlines the outcomes achieved by the summit including the shortlisting and appraisal of housing emergency responses and the collective partnership pledge to act on each response. The full outcome report can be accessed here: [**Argyll and Bute Housing Emergency Summit Outcomes Report 2024**](#)

Council officers, working with the consultants engaged to facilitate the Housing Summit, have developed a final list of action points under each housing emergency priority, which reflects the options appraisal and prioritisation carried out by the delegates attending the Housing Emergency Summit. The result is a Housing Summit Action Plan covering each housing emergency priority. This will allow delivery partners to set proposed timescales, specify activities and detail partner responsibilities to drive further action and implementation. The collectively identified actions to tackle housing shortages will be programmed initially over a 5-year delivery period and subject to regular review. The Action Plan was approved by the Council's Environment, Development and Infrastructure Committee in June 2024. The Housing Summit Action Plan is attached in [Appendix 1](#).

Moving forward, Council Officers are working on several new work streams to address the housing emergency and liaising closely with partners on the Housing Emergency Action Programme to take forward the delivery of the identified priorities.

An overview of action and regular updates on various workstreams are published on '*Housing Emergency Webpage*' which can be accessed here - [Housing emergency | Argyll and Bute Council \(argyll-bute.gov.uk\)](https://argyll-bute.gov.uk/housing-emergency)

Island Housing Market Failure Report

A high-level market study exploring issues related to housing demand and delivery across the three main island Housing Market Areas of Coll & Tiree; Mull & Iona; and Islay, Jura & Colonsay was undertaken in autumn 2023 to help inform the Rural Growth Deal projects. This study built on existing knowledge, wider work, and research, to examine the housing markets in more detail with a range of stakeholders, including in-depth one-to-one interviews. Unsurprisingly, the study evidenced that current housing market on our Islands is unable to satisfy the local need and demand for affordable housing. Key issues reported:

- Median house prices across each island HMA increased significantly over the 10-year period between 2012 and 2022;
- High proportion of housing stock on the islands is classified as 'ineffective';
- High demand for affordable housing of varying types and tenures;
- Long waiting lists and high demand for social/community/worker housing;
- Lack of available shared equity, mid-market rent or specialist housing stock to support different household choices and attract / retain economically active people to live and work on the islands;
- No 'private sector' residential development sites across the island HMAs;
- Traditional private sector led model of housebuilding does not occur and no speculative housing development takes place on the islands;
- Inability for people to access housing is limiting local economic development, business success, and the delivery of public services – a significant constraint on island economic growth.

The supply of housing on our Islands, is constrained by several factors including the availability of land, contractor capacity and a lack of competition among developers, but primarily high construction costs. The shortfall of housing has, over a prolonged period, resulted in higher house prices and rental values, reducing overall affordability.

The study confirms evident traces of market failure, and there is a clear rationale for public sector intervention. Public sector support, in the form of funding and other initiatives to deliver a range of housing, would go some way towards addressing the housing market failure. To enable the delivery of affordable housing solutions in response to high local demand, can achieve many positive outcomes for island communities. Research by the [Scottish Land Commission](#) found that to deliver more homes and address areas of market failure, it is necessary for the public sector to play a full role in shaping local housing markets and enabling new development. The provision of affordable housing requires a mix of types of properties and tenures to support different household groups including young people / first time buyers, those seeking family homes, and older people. By supporting the delivery of affordable housing in remote and rural island communities, where there is more market failure than on the mainland, will improve access to housing, help stem rural depopulation, and sustain island communities.

The result of the study provides an overview of the evidence of housing market failure across the Islands and there are several recommendations for the Council to consider, many of which have already been included in the Housing Emergency Action Plan. More crucially the study reiterates the need for public sector support to address market failure in Argyll and Bute. Direct public sector intervention in the island housing market is key to local economic development and is required to address a range of economic, social, and environmental challenges facing our island communities. Intervening in the market will help address: housing affordability, equal access to housing, tackling fuel poverty, and supporting economic activity and public services.

The challenges faced by Rural Landlords: The case of Argyll and Bute

The Council sponsored research in 2023/24 to understand the '*Challenges faced by Private Landlords*' in Argyll and Bute. This research was undertaken in conjunction with Citizens Advice Bureau (CAB), Glasgow University and UK Collaborative Centre for Housing Evidence (CaCHE) with purpose of gaining a better insight on the motivations and intentions of landlords across the area to provide a clearer picture of the private rented sector in Argyll and Bute. The research built on previous study undertaken by CAB in 2022 which considered the challenges faced by 'Private renters in rural and island communities'.

The extensive research paper includes detail on the scale of challenges reported by private landlords such as a lack of tradespeople, the legislative burden, difficulties in obtaining vacant possession, inflationary challenges, interest rate increases, the removal of mortgage interest rate relief and other tax changes. As a result of these challenges some landlords are choosing to leave the sector, and whilst there are multifaceted reasons, there is an acute need to encourage landlords to remain and invest in the sector to ensure there is choice of housing tenure across the area.

There are several evidence-based recommendations that have been identified for partners to respond to the challenges reported by landlords and to support the housing emergency by encouraging the retention of existing landlords. The Council will work with partners to take these recommendations forward. A copy of the report and summary are available [here](#).

MONITORING OF THE LOCAL HOUSING STRATEGY OUTCOMES

The Local Housing Strategy (LHS) Action Plan at the end of document provides full details of progress for 2023/24 against the baseline and previous year's figures.

For reference, the LHS Action Plan has been interlinked to the Housing Emergency Action Plan available at Appendix 1. The Housing Emergency Action Plan will be fully integrated into the next Local Housing Strategy in 2027.

LHS OUTCOME ONE: HOUSING SUPPLY AND PLACE-MAKING

LHS strategic aim one is: **To facilitate access to sufficient, suitable and affordable housing across all tenures**, and the associated strategic objectives are to:

1.1: Maximise investment via the SHIP and other sources to deliver the Housing Supply Targets



1.2: Ensure sufficient and effective land is made available to facilitate new house building



1.3: Encourage and support the delivery of affordable/mixed tenure housing including mid-market rent, shared equity, serviced plots and self-build



1.4: Proactively address the infrastructure requirements of potential housing sites and maximise investment to enable housing development



1.5: Encourage the principles of the PLACE standard in the design and development of new build housing and existing stock



1.6: Ensure the housing component of the Rural Growth Deal delivers positive outcomes for economically active households and supports local businesses to attract and retain staff



1.7: Ensure effective and efficient access to permanent housing

LHS OUTCOME ONE: HOUSING SYSTEM CONTEXT

Argyll & Bute Council Tax Register recorded a total of **49,348 dwellings** in April 2024, a slight increase of 377 properties on the 2023 total of 48,971. This includes all tenures of housing which are registered as domestic dwellings.

There are approx. 8,086 HOMEArgyll properties, in addition Bield, Link, Key & Trust have social housing taking estimated total to **8,816** (18%) registered social housing properties across Argyll and Bute. Around **4,531** (9%) properties are privately rented. The number of private rented properties has *decreased* from 5,697 in 2023. Whilst some landlords may have left the sector, there are various reasons for reduction in numbers including cleansing of data records, removal of properties rented to family; backlog of applications which may include renewals; and changes of tenure.

TABLE 2: ALL PROPERTIES IN ARGYLL AND BUTE ON COUNCIL TAX REGISTER AS AT APRIL 2024

Council Tax records - 1st April 2024	Bute	Coll & Tiree	Cowal	H&L	I, J & C	Kintyre	Lorn	Mid Argyll	Mull & Iona	Total
All properties	4,288	703	8,786	12,385	2,245	4,177	9,053	5,740	1,971	49,348

Approx. **5,393**, nearly **11%**, of properties on the Council Tax register could be classed as “ineffective” which means they are not being utilised as someone’s main residence. These comprise of long-term empty properties; empty & exempt* properties; second/holiday homes and job related or purpose-built holiday homes.

TABLE 3: INEFFECTIVE STOCK IN ARGYLL AND BUTE AS AT APRIL 2024

Council Tax – April 2024 Properties <u>NOT</u> used as main residence	Bute	Coll & Tiree	Cowal	H&L	I, J & C	Kintyre	Lorn	Mid Argyll	Mull & Iona	Total
Long-term empty	75	11	116	93	24	87	126	82	33	647
200% levy (empty homes)	95	13	143	108	72	95	121	107	50	804
Second/holiday homes	442	181	570	185	255	190	406	394	188	2,811
Job related or Purpose built holiday homes	7	2	149	5	0	6	24	22	3	218
Exempt* & Empty	138	21	166	215	29	121	119	81	23	913
Total	757	228	1144	606	380	499	796	686	297	5,393
% ineffective Stock in the Housing Market Area	18%	32%	13%	5%	17%	12%	9%	12%	15%	11%

*Exempt properties i.e. Deceased owner; Living/detained elsewhere; Empty under Statute; Under renovation; Held for demolition etc.

Second Homes data

In Argyll and Bute 5.7% of properties are registered as second homes. The figures fluctuate between Housing Market Areas and as are low as 1.49% in Helensburgh & Lomond but rise to 25.75% of registered properties in Coll & Tiree as shown in Table 4. Within HMA areas the second home figures for some settlements can be a lot higher. From 1st April 2024 Argyll and Bute Council in line with many other Local Authorities in Scotland have doubled the Council Tax on Second Homes. The impact of the Council Tax changes will be monitored but early indications show that the numbers of second homes has **reduced** by **nearly 5%** between April 2024 (2,811) and July 2024 (2,685).

TABLE 4: SECOND HOMES IN ARGYLL AND BUTE APRIL 2024

Council Tax records - 1st April 2024	Bute	Coll & Tiree	Cowal	H&L	I, J & C	Kintyre	Lorn	Mid Argyll	Mull & Iona	Total
Number second/holiday homes	442	181	570	185	255	190	406	394	188	2,811
% of stock second homes	10.31%	25.75%	6.49%	1.49%	11.36%	4.55%	4.48%	6.86%	9.54%	5.70%

Short Term Lets

There are **2,210** properties registered as self-catering lets (commercial) which are not included in Council Tax register figures above as these are registered as businesses and subject to Rates.

In addition, there are over **3,000** properties in Argyll and Bute which have **applied** for a short-term let licence. Due to the variation of ways that short term let properties can be registered, some of these properties will be accounted for in Council Tax and Self-Catering let figures.

TABLE 5: SELF-CATERING LETS AND SHORT TERM LET LICENCE APPLICATION FIGURES MARCH 2024

Self Catering Lets & Short Term Let Licences - March 2024	Bute	Coll & Tiree	Cowal	H&L	I, J & C	Kintyre	Lorn	Mid Argyll	Mull & Iona	Total
Self-Catering Lets (Rates – commercial)	103	85	314	192	250	133	541	267	325	2,210
Short Term Let Licence applications*	145	106	380	314	339	152	803	349	443	3,031

* Information on the different type of licences and the public register is available here - [Short Term Lets - Public Register | Argyll and Bute Council \(argyll-bute.gov.uk\)](#)

LHS OUTCOME ONE: DEMOGRAPHIC CHANGES

Household projections – The National Records Scotland (NRS) estimated that between 2018 and 2028, the number of households in Argyll and Bute was projected to decrease by 2% from 41,630 to 40,803. Whilst a decrease was expected, there was a slight increase from 2018-2022; with only the most recent NRS Household estimates highlighting that between 2022 and 2023 there has been a 0.1% reduction in households in Argyll and Bute.

TABLE 6: NRS ARGYLL AND BUTE HOUSEHOLD ESTIMATES 2018 - 2023

AREA	2018	2019	2020	2021	2022	2023	Change 2022-23
Argyll and Bute	41,630	41,789	41,839	42,384	42,664	42,610	-0.1%
Scotland	2,457,998	2,495,623	2,507,625	2,528,823	2,549,797	2,535,310	+0.8%

Reference: statistics.gov.scot : [Mid-Year Household Estimates](#)

Population Estimates - The NRS updated their mid-year population estimates in 2024 to take into account improvements in the figures for international migration.

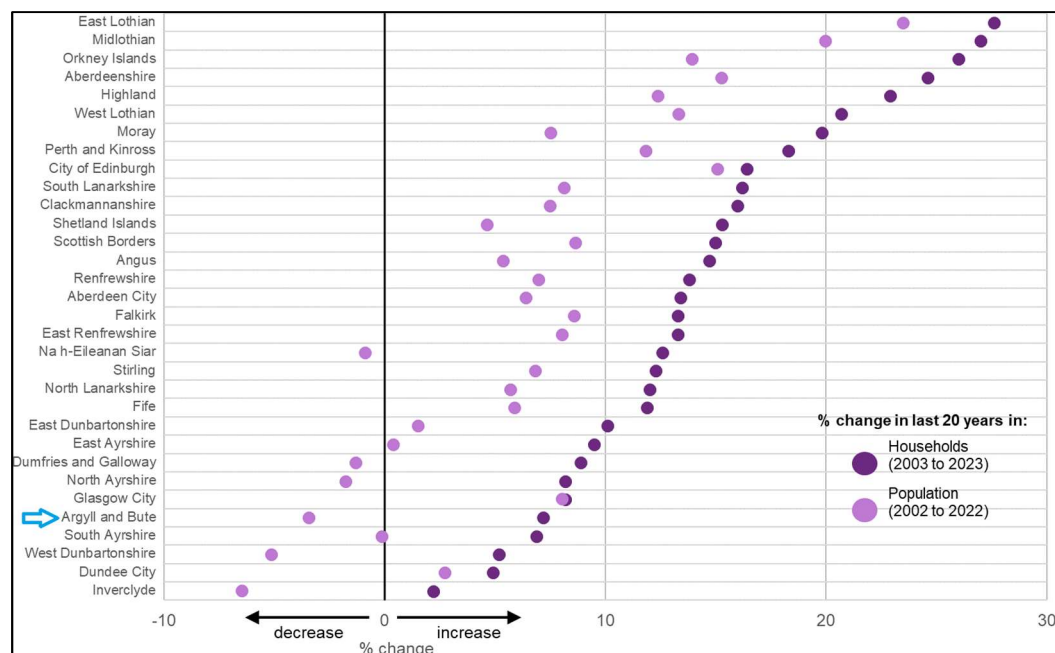
TABLE 7: NRS MID-YEAR POPULATION ESTIMATES ARGYLL AND BUTE 2019-2022

Year	Population Estimate - Argyll and Bute	Population Estimate - Scotland
2019	85,870	5,414,400
2020	85,430	5,413,100
2021	86,220	5,418,400
2022	87,920	5,447,700

Reference: [NRS Population Estimates Time Series Data – July 2024](#)

As reported by the NRS in *Household and Dwellings in Scotland 2023 report*, there has been a bigger percentage increase in **households** than in the **population** in each Council area over the last twenty years.

CHART 1: PERCENTAGE CHANGE OF HOUSEHOLDS AND POPULATION IN LAST 20 YEARS



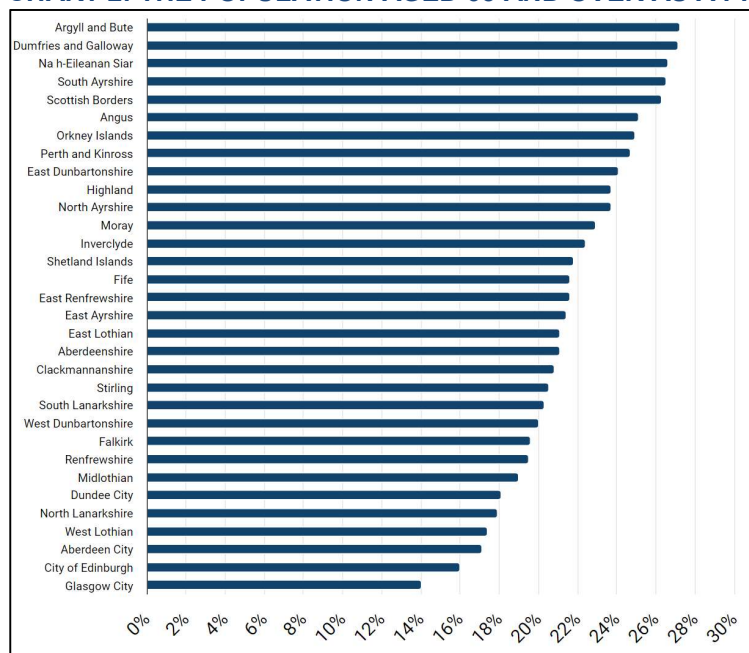
Source: NRS [Mid-Year Population Estimates](#)

Ageing Population - The 2022 Scotland Census estimated population for Scotland to be 5,436,600m which was an increase of 2.7% from 2011. The Census recorded the highest number of people in older age groups than ever before. With 1,091,000m people aged over 65, compared to 832,300 people under the age of 15. Compared to the 2011 census the:

- 0 to 14 year old population decreased by 21,800 (**down 2.5%**)
- 15 to 64 year old population decreased by 37,700 (**down 1.1%**)
- 65+ population increased by 200,700 (**up 22.5%**)

The 2022 Census results report that **Argyll and Bute** have the **highest** older population rate across all 32 Local Authorities, with **27% adults aged 65 or over**. The % in older age groups varies across Scotland's Council areas as shown in Figure 2.

CHART 2: THE POPULATION AGED 65 AND OVER AS A PROPORTION OF THE POPULATION IN 2022, FOR COUNCIL AREAS IN SCOTLAND



Source: Scotland Census 2022

Migration - NRS Migration Data from mid-2011 to mid-2021 has also been revised following 2022 Census and updated long-term international migration data. The variances* from previous reporting in the LHS have been added to Table 8.

TABLE 8: NRS MIGRATION ESTIMATES 2020-MID 2022

INDICATORS	2020*	2021 *	2022
TOTAL IN-MIGRATION	(3,430)	(5,280)	4,170
	3,550	5,350	
TOTAL OUT-MIGRATION	(3,530)	(4,070)	3,730
	3,440	4,160	
TOTAL NET MIGRATION	(90)	(1,220)	440
	110	1,200	

LHS OUTCOME ONE: HOUSING DEMAND

HOMEArgyll Waiting List and Annual Lets

There were **3,209** social housing applications across Argyll & Bute in April 2024, a slight decrease of 2% on the previous year of 3,289 signifying the continual demand for affordable social housing. **763** households were allocated permanent social rented tenancies via HOMEArgyll (Argyll Community Housing Association, Dunbritton, Fyne Homes, & West Highland Housing Association) in 2023/24, a decrease of **6%** on the number of lets in 2022/23 (811) and below the annual 860 target.

CHART 3: HOMEARGYLL WAITING LIST AND LETS

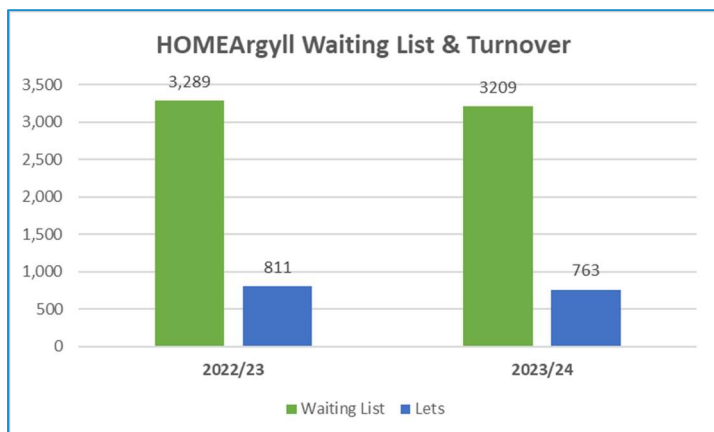
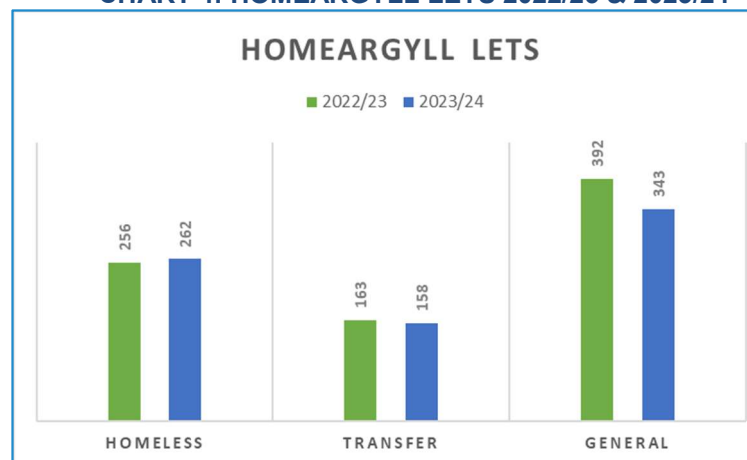


CHART 4: HOMEARGYLL LETS 2022/23 & 2023/24



Based on the HOMEArgyll waiting list and annual lets, this equates to **4** applicants on the waiting list for each available let.

Mid Market Rent - **658** households on the HOMEArgyll waiting list have expressed an interest in Mid-Market rental properties. A significant increase of 43% from 374 households in April 2023.

Shared Equity - The 'New Supply Shared Equity Scheme (NSSE)' aims to help households on low to moderate incomes to buy an affordable new build home. As at April 2024 there were **567** households interested in the NSSE scheme.

Open Market Shared Equity (OMSE) - Helps people buy a home within certain price thresholds for sale on the open market including the Low-cost Initiative for First Time Buyers (LIFT). **476** households on the social housing register expressed an interest in the LIFT.

LHS OUTCOME ONE: HOUSING TRANSACTIONS

The local housing market has seen average house price sales steadily increasing over the last few years as detailed in table 6 below.

The *Registers of Scotland Annual Market report 2024* differs from previous years by using median figures as the main statistical base, instead of average figures reported in previous years. This makes direct comparisons with previous year averages difficult, however by looking at median figures over a 5-year period trends can still be identified. 2022/23 saw the biggest increase in recent time, with the average sale price in Argyll and Bute exceeding the Scottish average for the first time since 2009/10, however in 2023/24, using the median figures, the sale price in Argyll and Bute has fallen slightly below the Scottish average. The median trend shows an increase over a 5-year period of 25% in sale prices in Argyll and Bute, higher than the national average of 22%. The volume of sales during 2023/24 in Argyll and Bute also fell.

Market Affordability - To meet the median house price in 2023/24, at the standard affordable ratio (3.5 x HOUSEHOLD income), would require an annual income of **£50,000**.

Based on average median house cost of £175,000. **ONLY 33%** of local households would be able to afford the median house price in Argyll & Bute. Median household income is £35,114. (Income Source: CACI, 2023)

TABLE 9: AVERAGE & MEAN RESIDENTIAL PROPERTY PRICES, 2019/20 – 2023/24 (FINANCIAL YEARS DATA)

Average / MEAN House Prices		2019/20	2020/21	2021/22	2022/23	2023/24	% change 22/23-23/24
Argyll & Bute (All sales)	Average Price	£173,432	£184,316	£194,918	£219,245	n/a	-2.8% (+25% over 5 years)
	Median Price	(£145,650)	(£156,000)	(£160,000)	(£180,000)	(£175,000)	
Scotland (All sales)	Average Price	£182,075	£194,342	£202,024	£216,337	n/a	0% (+22% over 5 years)
	Median Price	(£156,000)	(£167,000)	(£171,000)	(£185,000)	£185,000	

Source: Registers of Scotland

As previously noted due to changes to the Registers of Scotland reporting the following tables have been updated from previous years to highlight the median figures of house sales.

TABLE 10: SALES ACTIVITY AND VALUE: ALL TRANSACTIONS AND NEW BUILD TRANSACTIONS, 2019/20 – 2023/24

ARGYLL & BUTE	2019-20	2020-21	2021-22	2022-23	2023-24
Volume of All Sales	1,900	1,835	2,047	1,835	1667
Value of All Sales (£m)	£329	£334m	£397m	£405m	£364m
Volume New Build Sales	118	85	60	84	72
Value New Build sales	£30m	£21m	£15m	£24m	£21m
Average Price New Build sales	£254,995	£237,995	£228,995	£296,286	£336,495

Source: Registers of Scotland

TABLE 11: VOLUME OF RESIDENTIAL PROPERTY SALES BY FUNDING STATUS 2023-24

Volume of residential property sales transactions by funding status	Cash sale	Sale with mortgage	Total - cash sale and sale with mortgage	Cash sales as percentage of total	Argyll and Bute had the highest proportion of cash sales of all local authority areas in 2023-24
Argyll and Bute	947	720	1,667	56.8%	
Scotland	34,062	59,367	93,429	36.5%	

Source: Registers of Scotland

LHS OUTCOME ONE: AFFORDABLE HOUSING SUPPLY

The Strategic Housing Investment Plan Programme 2023/24

The Strategic Housing Investment Plan (SHIP) sets out the new build affordable housing supply programme for Argyll and Bute. During 2023/24, our Registered Social Landlord (RSL) partners successfully completed **70** new affordable housing units across Argyll and Bute. This included **54** units for social rent, **11** properties for New Supply Shared Equity (NSSE) and **5** properties for Mid-Market Rent. Total investment in these SHIP completions was £15,122,019.

Previous SHIP documents had programmed 178 completions for the year 2023/24 so while this number is lower, it can be explained by delays encountered at various stages of the house building process in a number of larger proposed developments. Some delays in delivery or ferry provision, for example, have necessitated finding alternative solutions which has delayed some developments. However a number of live SHIP projects are currently progressing onsite for completion in 2024.

There have been some notable changes in tenure provision within the SHIP programme. Rates of provision for specialist and amenity housing have increased from 19% in 22/23 to 27% in 23/24. Also worthy of note are the 5 new builds let as Mid-Market Rent (MMR) housing. Mid-market rent offers housing for rent at prices pitched between social rent levels and private rent levels. It appeals to those who do not qualify for social housing, but who would struggle to meet market rent prices.

This tenure was created by flipping some properties from NSSE, which were proving to be of limited demand. By switching to MMR, the properties were swiftly allocated due to the level of demand for this particular tenure. In addition to the 5 MMR units let in 23/24, a further 12 NSSE units completed in 22/23 were switched to MMR and similarly swiftly allocated.

Argyll & Bute Affordable Housing Completions 2023/24



Dunbeg Phase3 - LINK Housing

66 units completed in 2023/24

HMA: Lorn

Tenure: 50 x Social Rent, 11 New Supply Shared Equity and 5 Mid-Market Rent properties.

Provision: 51 x General Needs, 8 x Particular Needs, 7 x Amenity units

Background: LINK have now completed over 300 new build properties at Dunbeg with further proposals for Phase 4 and 5 in the planning stage.

PICTURE 2: DUNBEG PHASE 3 (CREDIT: E MACDONALD)

Eton Avenue, Dunoon – Argyll Community Housing Association (ACHA)

4 units completed in 2023/24

HMA: Cowal

Tenure: 4 x Social Rent

Provision: 4 x Particular Needs

Background: The Eton Avenue project is a good practice example for the Strategic Housing Investment Plan (SHIP) due to the demolition of old stock to regenerate the area and high level of consultation and involvement with the proposed tenants on the design and construction of the new properties to meet identified needs within households. Working closely with Housing Occupational Therapist, Architects, Housing Association staff, and Contractors ensured that the specific needs of families were embedded within the design and specification for each house.

PICTURE 3: ETON AVENUE (CREDIT: ACHA)



The Council are working with ACHA and the tenants, to participate in HACT and Shelter Scotland Social Value Research for the Eton Avenue development. This valuable research will enable us to evidence the wider social and economic benefits to the delivery of this particular need's development.

Local Development Plan and Housing Land Supply

Argyll and Bute Council's Local Development Plan 2 (LDP2) was approved on the 28th February 2024. Regarding housing, it seeks to help deliver new housing of the right type in the right places to meet the needs and aspirations of the wide variety of households across Argyll and Bute. Part of this involves ensuring there is an adequate supply of land on which new housing can be developed.

There have been some changes from previous LHS updates in how this topic is approached. Scottish Planning Policy (2014) previously set out requirements on local planning authorities relating to housing land supply including the provision of a minimum 5-year effective land supply at all times (an effective site being one where it could be demonstrated to be free of constraints within 5 years). Scottish Planning Policy was superseded by National Planning Framework 4 (NPF4) on 13 February 2023.

NPF4 requires that Local Development Plans set out a Local Housing Land Requirement (LHLR) which is expected to exceed the 10-year Minimum All-Tenure Housing Land Requirement (MATHLR). The MATHLR for Argyll and Bute as set out within NPF4 is 2150 units and this has been translated within Local Development Plan 2 (LDP2) into a LHLR of 3000 homes for a 10-year period commencing from 2020.

NPF4 sets out that the Housing Land Audit will monitor the delivery of housing land. The publication of Scottish Government Guidance relating to Housing Land Audits is anticipated during the 2023-24 auditing year and this will be used to help inform future audits.

Delivery of Housing Land Against MATHLR and LHLR to Date

NPF4 sets out the MATHLR for Argyll and Bute is 2,150 units. The LHLR for the 10 period from 2020 as set out in LDP2 is 3,000 units. The total number of completions between 1/4/2020 and 31/3/2023 is 869 units.

Taking into account completions since 2020 the total remaining number of units from the MATHLR is 1,281 and from the LHLR is 2,131. The 869 completions over the past 3 years represents 40% of the MATHLR and 29% of the LHLR.

Community Housing Network

In addition to the various Registered Social Landlord partners, the Council also supports and works with a range of community organisations who have an interest in improving affordable housing. Regular meetings are held with a wide range of groups from rural and island communities each with an expressed interest in affordable housing provision. The range of groups is diverse, and levels of experience, knowledge and aspirations also vary, however the group is an excellent forum where ideas are shared and learning, and partnership working can be evidenced. Examples of housing projects being delivered by community groups include:

- Colonsay Community Development Company have been developing a 12-unit, mixed tenure development at Scalasaig, comprising affordable rent, worker housing and self-build development plots. Due for handover in summer 2024.
- Isle of Gigha Heritage Trust are close to completion on 5 affordable units at Ardminish.
- Mull and Iona Community Trust are supporting the Council in developing worker accommodation in Tobermory.

These developments are supported financially by the Council but in turn the Council are indebted to all of the community groups for their tireless efforts in improving housing in Argyll and Bute.



PICTURE 4: COLONSAY (COMMUNITY HOUSING TRUST)



PICTURE 5: GIGHA (THE ISLE OF GIGHA HERITAGE TRUST)

“We hope that by offering more suitable housing, it will allow our residents to free up larger family homes and be able to live on Gigha for longer.” Isle of Gigha Heritage Trust

Local Place Plans

Local Place Plans are community led exercises which can highlight the various needs, challenges and aspirations within communities. A Local Place Plan submitted to the Council will be assessed for inclusion in the next Local Development Plan (LDP3), giving communities an opportunity to have their community concerns recognised within the development planning process. Many communities have expressed an interest in developing Local Place Plans, and some are already engaged with the Council and have raised housing concerns through the Community Housing Network.

Self-Build Register

Self-build housing is where an individual (whether acting alone or with other individuals) commissions or is personally involved in the design and construction of a dwelling that is intended to be the individual's main residence. Plots of land are often advertised for sale in Argyll and Bute that are suitable for developing a home within.

It is a duty within the Planning Act for planning authorities to create and maintain a self-build register. Both the Council and LLTNP are developing self-build registers to gather expressions of interest from people keen to develop their own housing project within Argyll and Bute. Understanding the demand for self-provided housing is important for both evidence-gathering for plan-making and decision-taking. This list will help a planning authority understand more about the demand for self-build plots across their area

Currently the Council register is being finalised for sharing and there are no expressions of interest within the national park area in Argyll and Bute.

Loch Lomond and the Trossachs National Park

The National Park is a designated planning authority and has its own policies and procedures relating to housing. During 2023/24, approval was given for 9 housing units within the Argyll and Bute area of the National Park. These were all developments within the open market, and not affordable housing. None were on allocated sites.

A Futures Group workshop was held in early 2024 to define the necessary interventions to increase affordable housing provision within the National Park. The outcomes of the workshop are being used to refine and develop policies necessary to achieve this.

LHS OUTCOME ONE: INCREASING SUPPLY VIA OTHER INITIATIVES



Rural Growth Deal - £3m Housing Investment

Progress is being made to take forward innovative housing projects via Rural Growth Deal focused on attracting Economic Growth by Building Our Island Communities and Accommodating Workers. Our project on **Mull** will deliver housing for workers, ground works have started and we are working with MICT who will manage the properties. Options for **Islay** project to deliver market value housing for sale with title burden to ensure these remain as principal homes is still being explored.



Worker Accommodation

The Council continue to explore opportunities to increase supply of worker accommodation to support businesses and the local economy. Including new Empty Homes Officer post in conjunction with Shelter and Health and Social Care Partnership, and worker accommodation provision in Mull in partnership with Mull and Iona Community Trust.



Buy Back

The Council are supporting our Registered Social Landlords (RSLs) by promoting scheme to 'buy back' of properties to increase the supply of affordable housing. During 2023/24 **14** properties were acquired. In addition, the Council are exploring the possibility of buying properties on the open market for resale with title burdens which require primary occupancy.



Community Housing Network / Projects

Our Community Housing Network established in 2021, has a focus on partnership support to enable delivery of community housing projects. There are currently **two** community projects on site which are nearing completion - **Isle of Gigha** and **Isle of Colonsay** with a number of other community projects at feasibility stage.



Off the shelf purchases

Our RSLs continually explore the possibility for off the shelf purchase of new build properties from contractors across the area to increase the supply of affordable housing. This is restricted due to the lack of speculative new build development in Argyll and Bute and we are continually looking at ways to encourage more private developments.



Renovation / conversion of existing buildings

The Council and partners are exploring ways to make best use of existing stock to increase the supply of housing by converting or renovating existing buildings.

LHS OUTCOME ONE: MAKING BEST USE EXISTING STOCK / EMPTY HOMES

Bringing empty homes back into use, continues to be a key focus for the Council and partners. During 2023/24 the Empty Homes Officer has assisted 28 owners, allowing **30** empty homes to be brought back into use. Advice and assistance were the main support provided, with 7 owners supported to obtain a reduced VAT rate of 5% on eligible renovation works, and 1 owner received grant funding to help bring the property back into use. These figures highlight the importance of providing support owners and reducing the number of ineffective homes across the area.

TABLE 12: PROPERTIES BACK INTO USE – HOUSING MARKET AREA

2023-24 Properties back in use per HMA	
Bute and Cowal	8
Helensburgh & Lomond	6
Oban, Lorn & Isles	11
Mid Argyll and Kintyre	5
TOTAL	30

TABLE 13: LENGTH OF TIME PROPERTIES WERE EMPTY

2023-24 Properties back in use-length of time empty	
Less than a year	2
Between 1-2 years	8
Between 2-5 years	9
Between 5-10 years	3
Longer than 10 years	8
TOTAL	30

Empty homes projects can have many positive impacts for the owners but also, for the economy, the environment, the local community, and services. Not only do projects make best use of existing stock and address housing needs, they can also significantly improve the outlook for the area. The pictures highlight the difference that can be made to the appearance of renovating a long-term empty property which has been unoccupied since 2016.



Gigha project - before



Gigha project - during

Picture 6 and 7: Gigha project before and during works

Health & Social Care Partnership (HSCP) - Empty Homes Project

The Empty Homes Officer for HSCP has been in post since September 2023. This is a two-year kick starter project which has been funded by Shelter Empty Homes Partnership and HSCP. This project seeks to address the impact that the shortage of housing is having on recruitment for HSCP. The project will enable property owners to bring their long-term empty property back into use as affordable housing to be leased to new HSCP employees coming to Argyll and Bute, as well as making best use of existing assets.

There are considerable challenges working with HSCP as this is a partnership of Council and NHS. The HSCP is a large organisation, it has taken time to secure and build solid connections with the correct locality and facility managers. Building a strategic approach has been key to ensure information is filtered to new employees accordingly and encouraging employees to contact Empty Homes Officer with their requirements of accommodation type. There has been a lot of proactive work carried out to address the project challenges, including:

- Long term empty property owners contacted;
- Second Home owners contacted in light of the double charge of Council Tax;
- Contacting active Landlords advertising their properties;
- Commercial Buildings investigated as possibilities of renovation;
- Survey attached to HSCP recruitment with Empty Homes Officer details.

Despite the challenges, there have been early successes, and several projects identified between partners for HSCP staff:

- Argyll Community Housing Association (ACHA) have identified a four-bedroom house in Connel. £200k Strategic Funding has been approved to enable the refurbishment to become a House Multiple Occupancy for up to four HSCP staff;
- Two NHS Houses on the Island of Coll (2 and 4 bed) will be brought back into use for HSCP staff requiring accommodation on the island to deliver essential health and social care services, this project is supported by £100k Strategic Funding;
- There is outline proposals to convert an empty NHS Dental Surgery on Isle of Islay into short term accommodation for HSCP staff. An application for Strategic Funding is in progress.
- Supported a new landlord on Islay with the process of transferring from a second home to leasing the property to a Mental Health Nurse.
- The Care Home Manger on Islay received support and housing advice on applying to Home Argyll which she successfully secured a new property. The manager was previously staying in short term accommodation.
- New Landlords carrying out extensive refurbishment on a flat in Dunoon were supported with Empty Homes advice and landlord registration process. The property was successfully leased to a Mental Health Nurse. The Landlords are keen to continue in supporting the HSCP Empty Homes project with future properties they purchase.

LHS OUTCOME TWO: ENERGY EFFICIENCY, CLIMATE CHANGE & POVERTY

LHS strategic aim two is: To regenerate communities by improving the quality, condition and energy efficiency of housing and by tackling poverty, including Fuel Poverty and Child Poverty, and ensuring that Housing contributes to addressing the wider Climate Change agenda. The associated strategic objectives are:-

2.1 Improved property condition and energy efficiency across all tenures

2.2 Compliance with all statutory property standards

2.3 Holistic advice and assistance for owners, landlords and tenants

2.4 Fuel Poverty and Child Poverty reduced

2.5 Council's Scheme of Assistance reviewed and revised

2.6 A net zero carbon approach to housing

2.7 A Housing Sector that supports regeneration and sustainability of town centres and rural and island settlements

LHS OUTCOME TWO: HOUSING SYSTEM - ENERGY EFFICIENCY & FUEL POVERTY INDICATORS

Addressing the impacts of Child and Fuel Poverty are key areas of concern for partners and identified as a priority for the LHS. Improving the quality, condition, and energy efficiency of properties can have positive outcomes for the household in terms of reducing poverty levels; the outlook of homes; energy costs; health and well-being; and contribute to the climate emergency by reducing use of carbon.

Child Poverty in Scotland remains relatively high despite policy interventions such as the Scottish Child Payment. The most recent Scottish Government 2021-23 [child poverty statistics](#), estimate that **24%** of children in Scotland are in relative poverty, which is almost one in four children. This compares to **21%** of working-age adults and **15%** of pensioners estimated to be living in relative poverty. Research published by [End Child Poverty](#) in June 2024 estimate that in 2022/23 **23.5%** children in Argyll and Bute are living in poverty, an increase of 2.8% from 21.7% in 2021/22.

Through initiatives such as, income maximisation services, affordable housing supply and energy efficiency programmes, partners are taking pro-active action to try to reduce levels of poverty across all cohorts.

Fuel Poverty can be driven by many different factors, which can include age and types of buildings; income levels; health conditions; limited choice of fuel types; high cost of heating properties and how energy is used in the home. For households in Argyll and Bute this can include living in rural areas and being off the gas grid - approx.**53%** of properties in Argyll and Bute are off gas grid.

There is not a single measure that determines the energy efficiency of all dwellings and the level of fuel poverty being experienced by households. [The Scottish Fuel Poverty Advisory Panel](#)^{*}, report that **31%** of households in Scotland are currently living in fuel poverty and **20%** of households are living in extreme fuel poverty. The estimated fuel poverty figures for Argyll and Bute **30%** are just below the Scottish average; however, those in extreme fuel poverty **25%** is above the Scottish average. The figures for Argyll and Bute will fluctuate dependent on the locality and could be much higher in rural/remote areas.

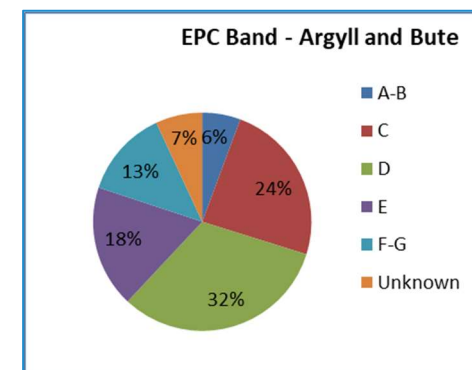
^{*}These are Scottish Government estimates for April to June 2024. They are based on the price cap of £1,690 under the updated [TDCV's](#) of 11,500 Kwh Gas and 2,700 KWH electricity for the typical dual fuel household. They have been produced by uprating modelled fuel bills from the 2019 Scottish House Condition Survey (SHCS) in line with the price cap under the EPG and accounting for the other support available to households.

Energy Performance Certificate (EPC)

CHART 5: ESTIMATED EPC RATINGS IN A&B

An Energy Performance Certificate (EPC) provides information about how energy efficient a building is, and provides information on measures, which could improve the energy efficiency of the building. EPCs rate buildings on a scale from A to G, with A being the most efficient.

The Home Analytics database used below to report levels of 'fuel poverty' in Argyll and Bute is derived from several trusted sources and therefore some of the data is extrapolated to determine overall approximate numbers. EPCs are the primary data source. As not all residential buildings have an EPC, they have developed a series of models to predict values for properties with missing data. Figures reported are estimated and subject to change. The figures are in line with the data reported by The Scottish Fuel Poverty Advisory Panel.



SOURCE: HOME ANALYTICS

TABLE 14: ARGYLL AND BUTE FUEL ESTIMATED POVERTY LEVELS – HOME ANALYTICS

A&B AVERAGE FUEL POVERTY PROBABILITY LEVELS 2024	<u>Estimated</u> % of Properties
Fuel Poverty = Fuel bill > 10% income after housing costs	30%
Extreme Fuel Poverty = Fuel bill > 20% income after housing costs	25%
Excess cold = Risk property exacerbating health inequalities	9%

(SOURCE: HOME ANALYTICS 2024)

Heating Type in Argyll & Bute - The 2022 Census reported that **4%** of households in Argyll & Bute had NO central heating system. 45% used form of gas as heating; 19% have electric heating source; 13% use oil heating; 6% have renewable energy source; nearly 4% have solid fuel, wood or biomass systems; less than 1% have district, communal or other heating source; and nearly 9% households reporting they have two or more types of central heating.

Ofgem - Energy Prices – Every 3 months, Ofgem review and set a level on how much an energy supplier can charge for each unit of energy including the standing charge. There has been a welcome reduction in energy bills over the last year. However, average bills will **increase** by **10%** in October 2024, and whilst this is estimated to be 6% cheaper compared to same period for last year, this will put many households under pressure to heat their homes during the winter months.

LHS OUTCOME TWO: HOUSING SYSTEM - ENERGY EFFICIENCY & FUEL POVERTY

Energy Efficiency Scotland: Area Based Scheme (EES: ABS) 2023/24

The Energy Efficiency Scotland programme allows homeowners and private rented tenants to access grant funding to help undertake fabric improvements to properties that will help improve the fabric of building, reduce their energy bills, and reduce energy consumption contributing to a reduction in climate change.

Argyll and Bute Council was awarded funding of **£1,979,827** for the year 2023/24 which has helped **236** households by installing **361** measures. We have received an in principle funding award of £1,979,827 for the 2024/25 Area Based Scheme (ABS 12). The Council's Scheme Proposal has been submitted to the Scottish Government for approval and includes particular emphasis on reducing high levels of fuel poverty associated with island and remote rural areas.

Argyll Community Housing Association (ACHA) Warm Homes Project 2023/24

In conjunction with Argyll Community Housing Association (ACHA), Argyll and Bute Council completed a joint project of insulation in Tarbert and Bute in June 2024 utilising funding of £633,000 received from the Scottish Government. In this final tranche, which concludes a four-year joint project to insulate privately owned and privately rented properties in mixed tenure blocks of flats, **39** properties benefited from insulation measures.

Home Energy Scotland (HES)

Ensuring that households can access holistic energy efficiency advice is critical to address fuel and child poverty, and also to encourage fabric improvements to make homes more energy efficient. Home Energy Scotland are key partners for the Council in delivery of Area Based Scheme, energy efficiency advice, and funding checks for local residents. During 2023/23 they interacted with **3,995 households** compared to 4,266 in the same period last year.

Allenergy

Allenergy works across Argyll and Bute to promote sustainable energy use and renewable energy generation, to address fuel poverty, and reduce carbon emissions. During 2023/24 they received **1,262** enquiries (564 of which were returning customers), delivered 3,344 advice sessions, and 1,235 referrals were made to partners and/or funds. The Affordable Warmth Team secured £249,969 in client gains from crisis intervention support through energy vouchers, alleviation of fuel debt, help with energy bills and white goods. In addition to the support from Home Energy Scotland, these statistics demonstrate the demand for services which improve energy efficiency and reduce fuel poverty.

Local Heat and Energy Efficiency Strategies (LHEES)



The Heat in Buildings Strategy (2021) sets out the Scottish Government’s aims and objectives for achieving net zero emissions within buildings in Scotland by 2045. Local authorities will develop a Local Heat and Energy Efficiency Strategy (LHEES) to realise these aims and objectives. The LHEES will be a locally led, tailored approach to transitioning to climate-friendly heating sources and ensuring local domestic and non-domestic buildings are more energy-efficient.

The Council and key stakeholders will take a strategic approach to shape heating transition, with the LHEES covering the authority’s entire administrative area. Argyll and Bute’s LHEES will reflect the local context and will aim to identify the most suitable decarbonisation and energy efficiency solution for the area. The strategy will be published towards the end of 2024 after a period of public consultation and will:

- Reflect local priorities, policies and strategies.
- Identify any potential Heat Networks.
- Set out how each segment of the building stock needs to change to reach net zero and develop a variety of pathways to decarbonise the building stock.
- Identify strategic heat decarbonisation zones.
- Sets out the principal measures for reducing building emissions within each zone.
- Prioritise areas where heat decarbonisation action will be undertaken.
- Provide a strategic plan which can be used to target government funding and private investment for heat decarbonisation and energy efficiency investment.

Accompanying the Strategy will be the Delivery Plan, which will clarify roles and responsibilities in achieving the objectives and actions outlined in the strategy, as well as developing a mechanism to deliver activities. The first iteration of LHEES will largely be focused on delivery within the scope of the current and near-future funding, regulatory and policy landscape. For example, we are prioritising the delivery of programmes which we have resources to implement such as the Area Based Scheme while providing a pathway to meeting medium to long-term targets and objectives outlined in the strategy.

LHS OUTCOME TWO: HOUSING SYSTEM CONTEXT – HOUSING IMPROVEMENT

The Council’s Housing Improvement Officers work closely with private sector home owners and wider project teams to deliver housing improvement works via Scheme of Assistance. During 2023/24 Officers supported works to **50** properties in **8** tenements across Argyll and Bute contributing **£150,128** of Private Sector Housing grant funding to works.

TABLE 15: PRIVATE SECTOR HOUSING GRANT – HOUSING REPAIR AND IMPROVEMENT GRANTS 2021/22 TO 2023/24

Home Repair & Improvement Works Supported via Council				
PRIVATE SECTOR HOUSING GRANT (PSHG)	2020/21	2021/22	2022/23	2023/24
Tenements Repaired	7	6	8	8
Individual Units Retained	43	19	22	50
Feasibility Grants	5	6	3	5
Amenity Grants	2	5	6	6
PSHG Investment (* excludes funding for private sector adaptations)	£89,515	£48,614	£400,671	£150,128

The Housing Service also works closely with colleagues in Economic Development to support the delivery of the Conservation Area Regeneration Schemes (CARS) and Town Heritage Initiative (THI) projects. Funding of over **£600k** has been committed from PSHG for projects in Lochgilphead, Dunoon, Rothesay and Helensburgh.

TABLE 16: PSHG FUNDING FOR CARS / THI PROJECTS – 2022/23 - 2024/25

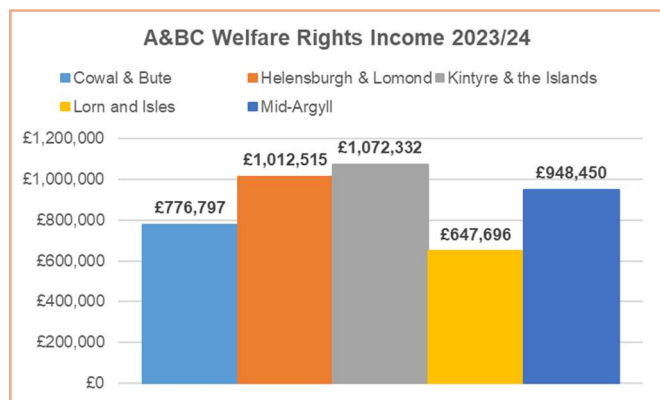
PSHG funding for CARS/THI projects 2023/24			
Project	PSHG Contribution	Tenements	No of Properties
Lochgilphead	£320,414	4	17
Dunoon	£105,000	1	5
Rothesay	£39,784	2	9
Helensburgh	£172,900	5	18
Total committed	£638,098	12	49

LHS OUTCOME TWO: POVERTY – MAXIMISING INCOME

The council and partners are working closely to support households affected by the cost-of-living crisis to help mitigate the impacts and to sustain our communities by helping to increase income.

A&BC Welfare Rights Service

The Council's Welfare Rights Team aims to ensure that the residents of Argyll and Bute are not missing out on their entitlement to both UK and Scottish Government administered benefits and other related help. They provide a free, confidential and impartial benefits advice, information and appeal representation service. They are dedicated to helping clients who have money worries and to providing advice and assistance on welfare benefits with a key focus on maximising client income and reducing poverty.



During **2023/24** the team assisted residents to claim over **£4.45m** in additional benefits. This “client gain” is not just a figure, the support provided by Welfare Rights can make a significant impact on individual’s lives. For example, it may mean being able to put heating on, keep a car running or replace a broken appliance. In 2023/24 the transfer of clients from legacy benefits to Universal Credit and from Personal Independence Payment to Adult Disability Payment was ongoing and this has led to increased demand for Welfare Rights assistance. This demand will continue going forward as more clients are transferred over and as Social Security Scotland continue with the roll out of further devolved Scottish benefits. It is anticipated the number of people accessing the service will continue to increase due to energy costs and the impact of the cost-of-living crisis on families and individuals.

CHART 6: WELFARE RIGHTS INCOME 2023/24

In 2023-24, the team assisted with 460 enquiries about Attendance Allowance, which is a benefit for those over pension age, who have personal care needs due to illness or disability. ***This high number of cases reflects the aging population in the area.*** An award could increase income by £68.10 or £101.75 per week with potential to increase other benefit income whilst promoting independence and wellbeing.

Not all cases have a recorded financial gain, over 290 cases were closed after “general advice provided” and 495 benefit checks were carried out. Many of these client’s will have been signposted to claim benefits themselves. Others may be advised of no benefit entitlement following a benefit check and be referred/signposted to food banks, energy advice/vouchers and other support mechanisms available.

A&BC Welfare Rights Case Studies



The work of the Council's Welfare Rights Officers continues to make a real difference to their clients and these case studies highlight the impact that their work makes to those accessing the service. Some of the Welfare Rights team are funded by MacMillian Cancer Support, so they can provide an enhanced Welfare Rights Service for people affected by cancer.

Case study 1

An elderly couple contacted the service requesting a benefit check after recently moving to the area. They were homeowners in receipt of Attendance Allowance (AA) at the lower rate. We assisted each of them with a review of their AA as they met the qualifying criteria. They were both awarded the higher rate increasing their weekly income by £67.30 per week. The couple had thought they wouldn't be entitled to any further benefits as they had some savings. However after completing a full benefit check it was clear the couple were entitled to Pension Credit Guaranteed (PC), an application was made and they were awarded PC of £330.96 per week. As well as the total ongoing increase of **£398.26** to their weekly income the client also received backdated AA and Pension Credit totaling £4779.12. The award of PC meant were then entitled to full Council Tax Reduction taking their 10 monthly payments from £202.56 to £54.64. Additional help and benefits are available if Pension Credit Guaranteed is awarded such as help with heating costs, dental treatment, glasses, hospital travel fares and a free TV licence if you are over 75 which was the case with this couple.

Case Study 2

A client was referred to us by MacMillan Cancer Support. We assisted the client to apply for Adult Disability Payment and the Limited Capability for work related activity component within her Universal Credit award. Due to the client's terminal diagnosis these applications were fast tracked and awarded with 2 weeks of applying increasing her total weekly income by **£262.76**. They also submitted a MacMillan Grant application and a one off amount of £300 was received.

“Through the work of A&BC Welfare Rights Service and Citizens Advice Bureau more than £6.133m of additional benefit income has been secured for households across Argyll and Bute”

LHS OUTCOME TWO: POVERTY – MAXIMISING INCOME

Citizens Advice Bureau (CAB)

The Argyll and Bute CAB also provides a debt and welfare rights service on behalf of the Council. During 2023/24 they secured over **£1.675m** for clients.

Flexible Food & Fuel Fund

Funded by the Scottish Government, the project enables the Council's Welfare Benefit team to work with third sector partners including Bute Advice Centre, Allenergy and foodbanks, to support people who are struggling for money to cover food and fuel costs. The Fund provides a one-off cash payment to families on low incomes to help with food and fuel. Claimants are offered a second cash payment if they have engaged with support agencies in financial management. Over **95%** of people receiving the first grant payment engage, get the support they need and receive a second payment. With an average financial gain of **£1,525** per household.

Scottish Welfare Fund –Community Care and Crisis Grants

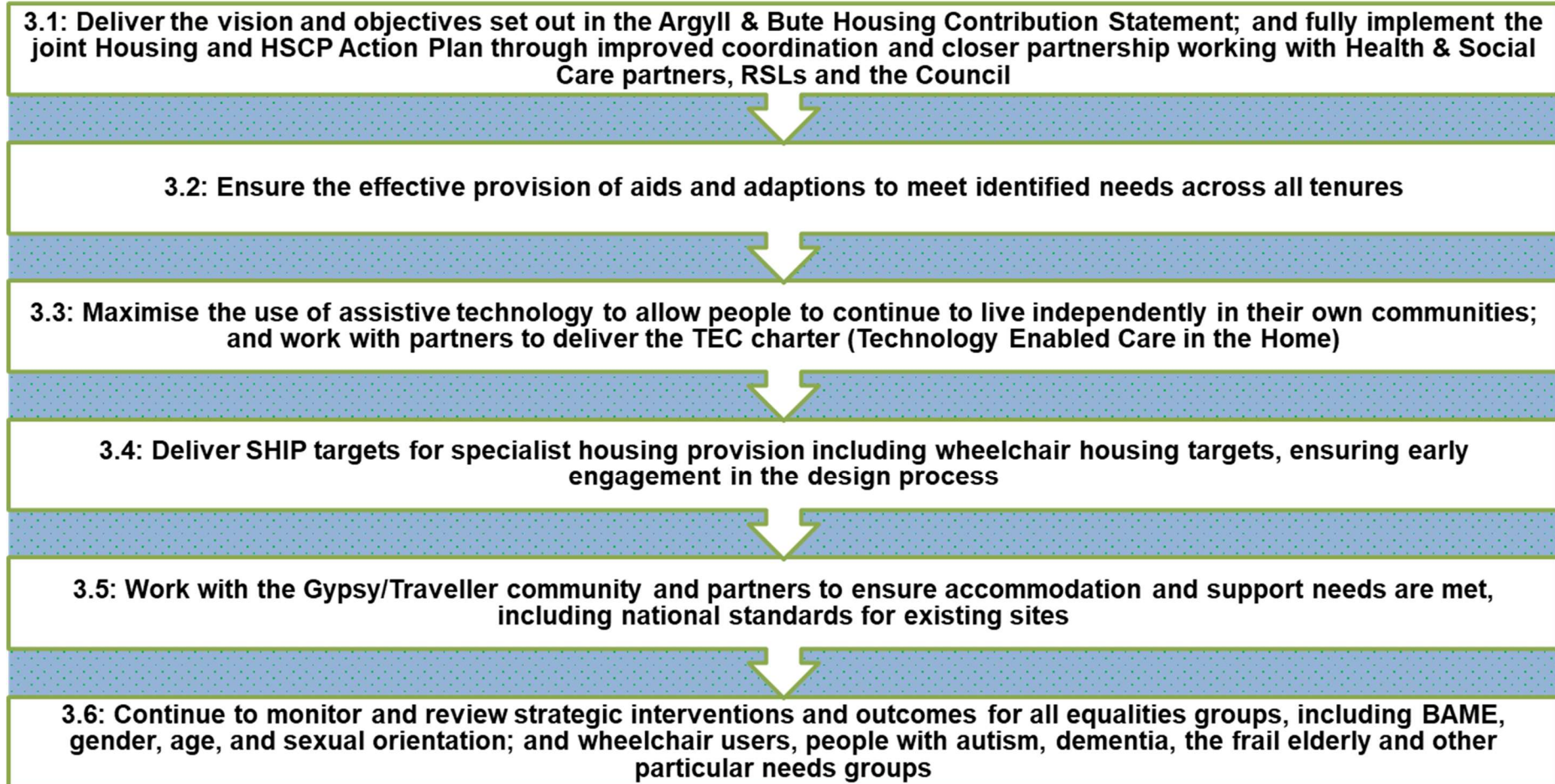
The Scottish Welfare Fund is there to provide a safety net to vulnerable people on low incomes through the provision of Community Care and Crisis Grants. These are available for residents of Argyll and Bute on a low income, to help with daily living expenses such as food and bills, fuel or heating costs, emergency travel expenses, and for anyone fleeing domestic violence or facing exceptional pressures caused by loss of income or employment. During 2023/24 – **767** Crisis grants were awarded with total value of **£79,731** and **370** Community Care Grants with total value of **£509,437**.

Community Care Grants are provided to help a qualifying individual to establish or maintain a settled home. They can also be used to support families facing exceptional pressure. A qualifying individual is someone who, without assistance may be in prison, hospital, a residential care establishment or other institution; or homeless or otherwise living an unsettled life.

Crisis Grants can be awarded in a crisis to meet expenses that have arisen as a result of an emergency or disaster in order to avoid an immediate threat to health or safety of an individual or family.

LHS OUTCOME THREE: SPECIALIST PROVISION AND INDEPENDENT LIVING

LHS strategic aim three is: **To enable people to live well, with dignity and independently for as long as possible.** The associated strategic objectives are:



LHS OUTCOME THREE: SPECIALIST PROVISION & PARTICULAR NEEDS: CONTEXTUAL INDICATORS

In 2023/24, the HOMEArgyll partnership of local housing associations rehoused **101** households in specialist accommodation, amounting to just over 13% of the total HOMEArgyll lets that year. An increase of 22 compared to 79 in 2022/23. This included:

- 47 lets - Amenity Housing
- 41 lets - Sheltered Housing
- 11 lets - Wheelchair Accessible Housing
- 2 lets - Supported Accommodation

In addition, the national specialist associations operating in Argyll & Bute, such as Link and Trust, accommodated over **36** households and individuals in housing for particular needs.

The demand for specialist provision and accommodation for particular needs is evidenced by households on the HOMEArgyll list who require distinct property types. As at April 2024 over **26%*** of those on the list required some form of specialist housing including: wheelchair suitable housing; housing with support; amenity/elderly housing; and sheltered housing.

Further analysis of the HOMEArgyll list highlights several key indicators for the requirement of particular housing and support services to meet varying needs.

- 37% state their medical condition is affected by current housing circumstances
- 34% of primary household members declared some form of disability
- 12% require support or assistance living in their home
- 6% have severe health issues
- 5% need to move home to access specialist support services
- 9% of primary applicants are aged 65-74
- 6% primary applicants are aged 75 or over (with 11 applicants aged 90+)

* Applicants can select multiple housing options including General Needs/ Mainstream housing, therefore there may be a small element of double counting across the figures if applicants have selected more than one housing option.

LHS OUTCOME THREE - HEALTH & SOCIAL CARE

The LHS vision and outcomes support the overarching objectives of both the HSCP Strategic Plan and the Argyll and Bute Outcome Improvement Plan, as well as helping to address the national housing, health and well-being outcomes for Scotland. The housing sector has an important and direct contribution to make to these national health and well-being outcomes as well as the local service priorities identified in the HSCP Strategic Plan.

Partnership working and investment will help to increase the provision of affordable housing and aids and adaptations across all tenures; improve the condition and energy efficiency performance of homes; and deliver support, advice and assistance on a range of housing options, as well as tackling poverty, improving health and well-being, and generating additional income / benefits for vulnerable households.

The **Argyll & Bute Housing Contribution Statement** was published in 2022, following a comprehensive revision for inclusion in the Health Social Care Partnership's (HSCP) Joint Strategic Plan for 2022/25. Work has started on preparation for updating the Housing Contribution Statement for the next Joint Strategic Plan due in 2025. As part of this process, Housing Services have been working closely with HSCP/NHS partners on development of the Joint Strategic Needs Assessment during 2023/24.

Shaping Places - Place and Wellbeing Assessment Report

The recommendations from the Improvement Service 'Place and Wellbeing Assessment' review of the Argyll and Bute HSCP Joint Strategic Plan and Joint Commissioning Strategy will be taken into account during development of the next Plan. These include:

- Strengthen the role of prevention, specifically opportunities to link with Council plans for housing developments and employability initiatives;
- Include more detail on housing needs to support workforce development and sustainability;
- Include reference to the benefits of sharing data relevant to housing and links with Council housing plans, including locations of new developments, mix, density and tenure of housing;
- Include more emphasis in the plans on the role of housing in the prevention of poverty, particularly in relation to child poverty and links to mental health;
- Investigate how the proposed statutory duty for preventing homelessness is to be included and identify how it can link up with duties for other statutory organisations;
- Include references within the plans to good housing models that promote wellbeing and the benefits to preventative healthcare.

Equipment & Adaptations - Scheme of Assistance

The provision of equipment and adaptations are an essential component of an integrated health & social care service to support individuals to live in their own homes as independently for as long as possible. The type of adaptations that can be undertaken to properties varies from minor to major and can include items such as: installation of safety rails; non-slip/tactile surfaces; alterations to doors, electrics, or plumbing; external paths, steps, paving; door access; stair lifts/hoists; and accessible showers/baths. This helps facilitate improved quality of life and can have positive impacts on mental health and well-being, as well as being a cost effective model of housing intervention.

The Scottish Government published revised guidance for the provision of equipment and adaptations in March 2022. The key principles and aims of the new guidance, which includes, among others: Early intervention with full exploration of rehousing opportunities; Better planning for the delivery of barrier-free housing and an inclusive design / living approach; and Equity in the system, applying a “tenure neutral” approach (as far as practicable). Our Scheme of Assistance has been reviewed during 2023/24 reflecting the new guidance to facilitate improvements for those who require home adaptations to live as independently as possible. This is due to go to Council later in 2024 for approval.

Private Adaptations

During 2023/24 the Council’s Scheme of Assistance supported **70** private owners to undertake adaptations to their homes with support of **£440k** Private Sector Housing Grant (PSHG). Care & Repair supported 69 private owners with the adaptation process.

RSL Adaptations

Our Registered Social Landlord partners undertook approx. **352** adaptations to **235** of their properties in 2023/24 with around **£633k** of Stage 3 grant funding from Scottish Government to support independent living.

Housing for Older People in Scotland

As detailed in Outcome 1, Argyll and Bute has an ageing population which will impact on our housing need and provision. A summary briefing from the UK Collaborative Centre for Housing Evidence published in May 2024, highlights housing for older people as a key priority area for the housing sector alongside health and social care. The report acknowledges the extra challenges for rural areas where the ageing demographic is increasing at higher rates and the crucial role of the planning system, and cross-tenure intervention plays to address. Practical recommendations include; a new housing strategy for older people; renewed focus on housing need and demand to integrate the housing requirements of an ageing population; and linking age-appropriate housing to a preventative approach with health and social care partners, including a tenure-neutral, adequately funded adaptations system.

LHS OUTCOME THREE: GYPSY/TRAVELLERS

The two official Gypsy/Traveller sites in Argyll and Bute at Duncholgan, Lochgilphead and Bayview, Ledaig that are owned and managed by ACHA, who are the only Registered Social Landlord in Scotland operating sites; whilst the Council have the strategic obligation to take into account the Housing Needs and Demands of Gypsy/Travellers.

- Duncholgan – There are 7 pitches on the site. At the end of financial year 2023/24 all 7 pitches were occupied.
- Bayview – There are 4 pitches on the site. At the end of 2023/24 all 4 pitches were occupied.

Gypsy/ Traveller Site Improvement Works

There are significant improvement works required to both sites. ACHA engaged Architects who have worked with the community to develop design proposals for improving the accommodation, facilities, and layouts of both the sites. Due to the substantial investment that will be required to take forward the finalised design plans, we are continuing to engage with ACHA, partners and the Scottish Government in relation to when the next round of the Gypsy/Traveller Accommodation Fund will be available. At this time, it is anticipated that there will not be a further round of funding until at least 2025. ACHA will continue to engage with the community and keep them updated with a view to applying for funding at earliest opportunity to enable the longer-term improvement works required to sites to be taken forward.

Gypsy/Traveller Working Group - The Gypsy/Traveller Working Group (GTWG), which was established in 2022, has continued to bring together key partners to collectively engage with the community and work with them to deliver community priorities and improvements. The core membership includes representation from the key strategic partners involved in delivering accommodation, health, education, advocacy, and community safety, as well as community representation, which is central to the effectiveness of the group. There have been several guest speakers over the year raising awareness of local services such as the Poverty Alliance.

MECOPP (Minority Ethnic Carers of People Project) - continue to support Gypsy/Traveller community in Argyll and Bute and help facilitate on-going engagement. This dedicated resource has helped to encourage and improve partnership working and participation in the Working Group.

LACER Funding -The Housing Services secured £10k LACER funding for the Gypsy/Traveller community. MECOPP are working with Bute Advice to ensure that the community are able to access funding support they may be entitled to and are helping break down any barriers that the community are experiencing in being able to access support.

LHS OUTCOME THREE - EQUALITIES MONITORING

The Housing Service ensure that all households approaching the Council for housing advice are treated fairly, with dignity and respect. We have implemented an enhanced equalities monitoring & evaluation framework for our key functions.

As well as a full Equalities and Socio-Economic Impact Assessment, the Council has carried out impact assessments for the LHS in respect of Human Rights, Children's Rights and Wellbeing, Island and Rural Communities, as well as a Health Impact Assessment. A copy of these is available on the council website: localhousingstrategy@argyll-bute.gov.uk

Our statistics are regularly analysed to identify any emerging trends, where these are identified then service improvements will be brought in to ensure that households are provided with the service that meets their needs and that equalities and human rights legislation requirements are being met.

There will be positive impacts on service users through this additional analysis as it will help Housing Services better understand the needs of households. Equalities data monitoring is reported annually to Housing Management Team, the Strategic Housing Forum partnership, the Scottish Government, and Scottish Housing Regulator.

For example, in relation to Homelessness Equalities Monitoring, the Housing Services produce a quarterly report on the following information:-

- The number of males presenting as homeless
- The number of females presenting as homeless
- The number of households with children presenting as homeless
- The ethnic origin of all households presenting as homeless
- The number of households presenting as homeless as a result of domestic abuse
- The number of households who stated that they slept rough the night before making a homeless application
- The number of households who stated that they slept rough within three months of making a homeless application
- All households who identified that they had at least one support need when they made a homeless application

LHS OUTCOME FOUR: HOUSING OPTIONS, INFORMATION & SUPPORT

The LHS strategic aim four is: **To provide effective and timeous information, advice and support to help persons in housing need to make informed choices and decisions on the range of Housing Options available.** The associated strategic objectives are to:-

4.1: Establish protocols for persons leaving institutional settings

4.2: Deliver an effective Housing sector response to domestic abuse

4.3: Implement a Rural Housing first initiative in Argyll & Bute

4.4: Reduce or eradicate Rough Sleeping as far as possible

4.5: Make a positive contribution to the Community Justice agenda

4.6: Deliver Housing Support services in a “person-centred & trauma-informed” way

4.7: Tackle homelessness via a joint strategic approach across Housing, Health & Social Care

4.8: Deliver an integrated model of support aligned to the Rapid Rehousing Transition Plan

LHS OUTCOME FOUR: HOMELESSNESS CONTEXT

Many households are threatened with or facing homelessness. [Shelter Scotland](#) now estimate that every **16 minutes** a household becomes homeless in Scotland.

The Argyll and Bute Homeless Service staff provide vital support, information and advice to households who have nowhere to live, are worried about losing their home, or need advice on their housing options. Our priority is to try and help people stay in their home, and where this is not practically possible staff will assist households to find alternative accommodation including provision of temporary accommodation when required.

During 2023/24 the Housing Service received **492** homeless applications in Argyll and Bute which is a slight reduction from 512 applications in the previous financial year.

Homelessness can affect everyone and the type of households requiring assistance during 2023/24 varied. Table 17 shows breakdown of household types. Presentations from single households account for **65%** of cases and **23%** of homeless presentations last year involved children.

The main reasons for presenting as Homeless in 2023/24 were due to 'Non-violent dispute in household/relationship breakdown (28%)' or being 'asked to leave current accommodation (18%)'. However there has been an increase in households presenting due to overcrowding (48% increase), compared to 2022/23. Table 20 records the reasons for homelessness over the last four years.

As at the end of March 2024, there were **125** households in temporary accommodation, including **27** households with children. Whilst the average time for homeless applicants to be rehoused has reduced, on average it still takes **31 weeks** to be offered permanent accommodation. These statistics highlight the urgent need for more affordable housing across the area.

TABLE 17: HOMELESS PRESENTATIONS BY HOUSEHOLD TYPE 2019/20 TO 2023/24

Homeless Presentations by Household Type	2019/20	2020/21	2021/22	2022/23	2023/24
Single Person	295	257	253	303	322
Single Parent	77	104	66	98	88
Couple	34	31	37	57	34
Couple with Children	22	16	32	45	35
Other	2	6	1	9	13
Other with Children	4	1	9	0	0
All	434	415	398	512	492

TABLE 18: HOMELESS PRESENTATIONS BY AREA 2022/23 & 2023/24

Homeless Presentations by Area 2022/23 and 2023/24	Number 2022/23	Number 2023/24
Bute	37	41
Coll & Tiree	1	1
Cowal	114	105
Helensburgh & Lomond	121	87
Islay, Jura & Colonsay	25	15
Kintyre	25	47
Lorn	116	121
Mid-Argyll	70	72
Mull & Iona	1	3
Out with the area	2	0
TOTAL	512	492

TABLE 19: AVERAGE TIME FOR HOMELESS CASE TO BE REHOUSED

Homeless Case Durations	21/22	22/23	23/24
Average time to discharge duty (weeks)	38	33	31

TABLE 20: REASONS FOR PRESENTING AS HOMELESS 2019/20 TO 2023/24

REASONS FOR PRESENTING AS HOMELESS	2019/20	2020/21	2021/22	2022/23	2023/24
Termination of tenancy / mortgage due to rent arrears / default on payments	25	7	9	12	11
Other action by landlord resulting in the termination of the tenancy	51	32	50	73	60
Applicant terminated secure accommodation	8	3	2	6	8
Loss of service / tied accommodation	13	19	14	22	25
Discharge from prison / hospital / care / other institution	19	15	12	15	13
Emergency (fire, flood, storm, closing order from Environmental Health etc.)	2	3	0	1	3
Forced division and sale of matrimonial home	2	6	1	4	1
Other reason for loss of accommodation	31	26	16	41	29
Dispute within household: violent or abusive	33	35	25	28	32
Dispute within household / relationship breakdown: non-violent	110	115	105	150	139
Fleeing non-domestic violence	13	11	10	17	18
Harassment	5	13	7	12	10
Overcrowding	18	19	18	21	31
Asked to leave	78	83	107	87	88
Other reason for leaving accommodation / household	26	28	22	23	24
All	434	415	398	512	492

TABLE 21: NUMBER HOMELESS CASES WAITING FOR PERMANENT HOUSING AS AT JUNE 2024

Total Number of Statutory Homeless Cases Waiting for Permanent Housing as at June 2024					
Area	1 bed	2 bed	3 bed	4 bed	Total
Bute	1	1	0	0	2
Cowal	26	7	4	1	38
Kintyre	11	5	1	0	17
Lomond	54	16	10	5	85
Lorn	42	8	3	0	53
Mid Argyll	15	5	1	3	24
TOTAL	149	42	19	9	219

68% of statutory homeless households are waiting for a **one bedroom** property

44% of statutory homeless households waiting for a one bedroom property in **Lomond or Lorn**

LHS OUTCOME FOUR: HOUSING OPTIONS, INFORMATION & SUPPORT

Homeless Prevention and Advice – Prevent 1

All **local authorities** have a statutory duty under the Housing (Scotland) Act 2001 to provide advice and assistance on housing options to try and prevent and alleviate homelessness.

The Housing Service had **1,135** 'Prevention and Advice' cases in 2023/24 which increased slightly from 1,123 in 2022/23. The majority were in relation to households seeking advice in respect of 'General Housing Advice (410)'. Of the 1,135 cases, only **235** went on to make a homeless application which is the lowest since peak of 409 cases in 2017/18, this highlights the pro-active approach to homeless prevention and the importance of households receiving appropriate advice and assistance at an early stage.

Rapid Rehousing Transition Plan (RRTP) / Housing First

RRTP funding was made available for a five year period (2019 to 2024) and has been extended for a further year to 31/03/25. The main projects funded in 2023/24 include:

Rent Arrears Prevention Funding – assists households who are at risk of homelessness due to rent arrears. Payments are made direct to the landlord to prevent eviction action. Signposting to appropriate support services and Welfare Rights Team is offered to enable the household to sustain their tenancy. £92,886 has assisted 85 households to remain in their tenancies during the period 01/04/2023 to 31/03/2024.

Mental Health Addictions Practitioner - is engaging with Housing First cases and some of our more complex cases across the local authority area.

Decoration Project – many homeless households are on low incomes and often cannot afford to decorate their properties or bring them up to a standard where they take ownership of their house, see it as their home and therefore a greater chance of sustaining their tenancy. £3,829 has been paid during the period 01/04/2023 to 31/03/2024.

Housing First – is delivered within the overall RRTP and aims to give the most chaotic and vulnerable homeless households housing. Appropriate support is provided to ensure tenancy sustainment and achieve positive outcomes.

There are currently 12 Housing First cases. Of these, 8 have live housing association tenancies: 2 in Oban, 3 in Helensburgh, 2 in Campbeltown and 1 in Cowal. £23,516 has been paid during the period 1st April 2023 to 31st March 2024, to provide white goods and furnishings to Housing First tenants.

Flexible Emergency Fund – provides monies to contracted housing support providers to assist households at the point of crisis. £1,000 has been paid during the period 1st April 2023 to 31st March 2024.

Starter Packs – provides funding to local organisations that supply household starter packs to people presenting as homeless. The packs contain various essential items e.g. bedding, kettles, cutlery, crockery and toiletries. £5,000 has been paid during the period 1st April 2023 to 31st March 2024.

TABLE 22: RAPID REHOUSING TRANSITION PLAN 2019 -2024 SPEND TO DATE (1ST APRIL 2019 TO 31ST MARCH 2024)

Rapid Rehousing Transition Plan 2019 -2024 spend to date	Spend	No of Households Assisted
Rent Arrears Prevention	£368,528	296
Mental Health Addictions Practitioner	£80,124	
Decoration Project	£80,573	110
Housing First	£29,719	11
Flexible Emergency Fund	£21,500	
Starter Packs	£5,000	
Total	£585,444	417

Section 11 Notices

The Homelessness etc (Scotland) Act 2003 places an obligation on social and private landlords, as well as creditors to inform the local authority where they plan to evict a tenant by raising proceedings for possession of the property or serve certain notices relating to the standard security. The key purpose of Section 11 Notice is to give local authorities advance notification of households who may be at risk of homelessness so they can engage with the household to try and prevent them from becoming homeless. The number of Section 11 Notices received by Housing Service since 2020/21, has fluctuated and will be impacted by the temporary ban on evictions imposed by Scottish Government which ended in March 2023 (*exceptions in place for serious anti-social behaviour and domestic abuse*). There has been significant increase in number Section 11 Notices being received during 2023/24 which is being monitored, with homeless staff continuing to pro-actively engage with households affected.

TABLE 23: SECTION 11 NOTICES RECEIVED SINCE 2020/21

Section 11 Notices Received	Total	Source of Referral		
		Private Landlord	RSL	Creditors – including Bank or Building Society
2020/21	3	3		
2021/22	46	4	16	26
2022/23	21	4	5	12
2023/24	151	12	87	52

Homelessness Prevention – Housing (Scotland) Bill

The new [Housing \(Scotland\) Bill](#), legislation was published in March 2024 and focuses on several topics that affect homelessness. The Bill includes a new ‘ask and act’ duty for a range of public bodies requiring them to ask about a person's housing situation and take specific actions to reduce the risk of homelessness, this will include health and social care, Police, children’s services, social landlords, and the criminal justice sector. The Bill sets out a framework for the new homelessness prevention duty with further details to be introduced in secondary legislation or regulations/guidance following further consultation and scrutiny by the Scottish Parliament.

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

LHS OUTCOME FOUR: HOUSING SUPPORT

Tenancy Support

The Council's Housing Service is committed to preventing homelessness and helping people to stay in their own homes.

Housing support helps vulnerable people or those at risk of losing their homes, with support tailored to meet the specific needs of the individual. The Housing Support Service aims to: assist people to sustain their tenancies and prevent homelessness; support homeless clients to prepare for the allocation of a permanent home; provide quality services and work with internal and external partners to ensure Best Value; and promote independent living.

Due to the high demand for support, the 'Prioritisation of Need Framework' is used to prioritise those who are homeless or threatened with homelessness for support. During 2023/24 there were **299** new referrals received and 248 were onward referrals. The 51 cases who were not referred included cases where the person referred did not wish an onward referral, chose to use drop in service, returned home or did not respond to telephone calls/email/letter and also included in this figure. There were 18 referrals who could not be taken on for support due to hours being at capacity due to being Priority 4 and/or other support services in place for example Social Work.

At the end of March 2024 there were **187** households in receipt of tenancy support, **38** (20%) households were statutory homeless. There were 288 departures from support during 2023/24 - **224 (78%)** were planned departures and 64 unplanned departures.

Domestic Abuse / Women's Aid

Argyll and Bute Council are one of over 400 Organisations who have signed up to the '[Make a Stand pledge](#)' which was developed by the Chartered Institute of Housing in partnership with Women's Aid and the Domestic Abuse Housing Alliance. The pledge was created to encourage housing organisations to make a commitment to support people experiencing domestic abuse.

The Council's Housing staff work closely with Women's Aid who are the lead organisation in Scotland working towards the prevention of domestic abuse. Women's Aid play a vital role coordinating, influencing and campaigning for effective responses to domestic abuse and supporting those subjected to domestic abuse. During 2023/24 Women's Aid received **30** referrals for support in Argyll and Bute. This is significant reduction on 171 referrals received last year.

LOCAL HOUSING STRATEGY PROGRESS 2023/24





The annual progress in 2023/24 against each of the four outcomes has been collated in Action Plan table below. Reference to the links to Housing Emergency Plan at [Appendix 1](#) has been added to each of the indicators.

TABLE 24: PROGRESS MADE AGAINST KEY ACTIONS AND OUTPUT TARGETS IN 2023/24

LHS OUTCOME ONE – HOUSING SUPPLY AND PLACEMAKING PROGRESS 2023/24					
RELEVANT INDICATORS		BASELINE HISTORIC TREND	2023/24	ANNUAL & 5-YEAR TARGET	ASSESSMENT / COMMENT ON PROGRESS
1.1	Number of new house building completions (all tenure)	2020/21: 228 2021/22: 275 2022/23: 340	144 ↓	290 per annum (1,450)	National Register Scotland new build sales figures + SHIP figures
	Links to HE Action 1.1, 1.2, 1.5, 1.6, 2.1, 2.3				
1.2	Number of new private market homes completed	2020/21: 172 2021/22: 156 2022/23: 152	74 →	75 per annum (375)	National Register Scotland new build sales figures
	Links to HE Actions 1.1; 1.4; 1.6; 1.7				
1.3	Number of new affordable RSL homes completed. Baseline/ Historic Trend data from Scottish Government Housing Statistics & Planning estimates; “2021/22” figure sourced from Council Planning records & SHIP monitoring data	2020/21: 56 2021/22: 119 (146 ABC HousingStats) 2022/23: 180	70 ↓	215 per annum (1,075)	39% of previous year figure and is short of the ambitious 215 target. (Council / SHIP figures vary due to differences in reporting systems)
	Links to HE Action 2.1, 2.4, 2.6, 2.9				
1.4	Total Investment in completed SHIP projects (value of projects completed in year NOT actual spend in that year for ongoing work) *2021/22 - (+c.£24m for Dunbeg units)	2020/21: £6.767m 2021/22: £4.522m 2022/23: £6.173m	£15.122m ↑	Maximise RPA, SHF, & RSL funding above baseline	£1,150,707 Eton Avenue £13,971,312 Dunbeg. Figures from SHF applications and HARP. Dunbeg is a pro-rata cost based on overall package for 300 homes.
	Links to HE Action 2.4, 2.9				

1.5	5 year effective housing land supply (unit capacity) / Local Housing Land Requirement (LHLR)	2021: 2,889 2022: 2,684 2023: 2,591	3,010 ↑	4372 (10 year target)	LDP2 identifies a LHLR of 3000 units between 2020 and 2030, this number being reduced by an agreed percentage to account for years already elapsed. Thus the figure shown is the remained of the 10 year LHLR, supplemented by approved and expected windfall sites.
	Links to HE Action Plan 1.2, 1.5, 1.8, 2.2, 2.4, 2.5, 3.5, 4.9				Additional capacity also available within National Park area of Argyll & Bute which is currently under review due to NPF4.
1.6	Number of alternative/intermediate tenure homes completed via the SHIP (% of total completions)	2020/21: 4 (8%) 2021/22: 2 (1%) 2022/23: 24 (13%)	16 ↑ (23%)	(10-15% of total completions)	Target met with 11 New Supply Shared Equity (NSSE) and 5 Mid-Market Rent properties developed
	Links to HE Action Plan 2.4, 2.8, 2.9, 3.1, 3.3, 3.4				
1.7	Number of households housed through Common Housing Register (CHR) / RSL tenancies created	2020/21: 631 2021/22: 733 2022/23: 811 (951)	763 ↓	860 per annum (4,300)	LINK, & TRUST RSL Lets would raise total to 850 last year which is just below target. (Trust-15, Link-72)
	Links to HE Action Plan 2.9, 4.4				
1.8	Nos. of empty homes brought back into use (all cases involving Empty Homes Officer)	2020/21: 29 2021/22: 38 2022/23: 41	31 (+ 2 HSCP Project) ↑	30 per annum (150)	In addition to the cases where the Empty Homes officer has supported owners to bring properties back into use, the HSCP Empty Homes Project Officer has also worked with private owners to bring 2 empty homes into use for workers.
	Links to HE Action Plan 1.6, 2.4, 4.1 4.2, 4.10				

LHS OUTCOME TWO – ENERGY EFFICIENCY, CLIMATE CHANGE AND POVERTY PROGRESS 2023/24					
RELEVANT INDICATORS		BASELINE HISTORIC TREND	2023/24	ANNUAL & 5 YEAR TARGET	ASSESSMENT / COMMENT ON PROGRESS
2.1	Number of properties improved with energy efficiency measures & total grant investment via the Energy Efficiency Scotland: Area Based Scheme (operates on July-June timeframe)	2020/21: 237 & £1.496m 2021/22: 105 & £560,511 2022/23: 288 & £2.312m	236 & £1.775m →	280 homes pa (1,400 homes & at least £4.875m)	Works to 236 properties with 361 measures installed to value of £1,775,533
2.2	Nos of households receiving advice & assistance on house condition/ energy improvement and/or home safety works *Home Energy Scotland (HES) data	2020/21: 2,901 2021/22: 2,120 2022/23: 2,554	2,245 referrals ↑	2,000 cases completed pa (10,000 closed by 2027)	HES – 3,955 household interactions; 2,245 referrals to range of schemes/partners; 578 Warmer Homes measures installed; In addition, Allenergy – 1,262 clients registered in year.
	Links to HE Action 4.6				
2.3	Annual Household Income Generated by Council's Welfare Rights Service	2020/21: £3.364m 2021/22: £2.736m 2022/23: £4.3m	£4.458m ↑	£2.75m (£13.75m)	Effective support services continued to be delivered; resulting in successful generation of income/benefits for vulnerable households, which was 62% more than target of £2.75m. In addition, CAB secured £1.675m for clients
2.4	Progress on approving & implementing the Scheme of Assistance (SoA), incorporating strategy for homes failing Below Tolerable Standard (BTS) & policy on Compulsory Purchase Orders (CPOs)	Previous SoA approved 2016 Review started	New SoA drafted →	SoA to be approved & implemented	New Scheme of Assistance incorporating policy on CPO and BTS reviewed with a view to implementing revised update in 2024.
2.5	% of RSL properties achieving Energy Efficiency Standard for Social Housing (ESSH1) compliance	2020/21: 88% 2021/22: 87.6% 2022/23: 92.4%	87.8% ↓	Compliance by 2032 for ESSH2 target.	Average for ACHA, DHA, FH, WHHA, Trust & Link); no return for Bield, Key, Cairn or Blackwood) Figures revised by RSL when EPC obtained

2.6	Nos of private properties improved with PSHG aid, or assistance from ABC Housing Improvement Officers	2020/21: 43 - £89,515 2021/22: 19 - £48,614 2022/23: 22 - £400,671	50 Properties £150,128 	(400 properties & grant spend of £2m)	8 tenements received repair and improvement grants totalling £150,128 & 50 individual homes received repair & improvement works
LHS OUTCOME THREE: SPECIALIST PROVISION AND INDEPENDENT LIVING PROGRESS 2023/24					
RELEVANT INDICATORS		BASELINE HISTORIC TREND	2023/24	ANNUAL & 5 YEAR TARGET	ASSESSMENT / COMMENT ON PROGRESS
3.1	Housing Contribution Statement (HCS) revised & approved for inclusion in HSCP Strategic Plan; Housing OT post established as permanent and Action Plan reviewed and agreed. Links to HE Action 4.2	2020/21: OT post piloted 2021/22: OT post made permanent 2022/23: Revised HCS		HCS/OT Action Plan fully delivered by 2027	Housing OT established joint area partnership groups with RSLs; implemented review of waiting lists; improved assessment procedures & data collation/case monitoring; early engagement in new build design and allocations for SHIP projects.
3.2	Number of RSL and Private Homes adapted with grant assistance; and Total grant (all tenures) Links to HE Action 4.6	2020/21: 309 £1.15m 2021/22: 319 £1.146m 2022/23: 305 £925k	302 homes & £1m+ 	c 350 pa (1,750 with £5.5m grant by 2027)	Scottish Government enabled 352 adaptations in 235 RSL properties with £632,510* Stage 3 grant funding. *Excludes funds not yet drawn down. The Council's PSHG supported adaptations to 67 properties with £370,815 Grant.
3.3	Nos of telecare unit installations & total clients in receipt of Technology Enabled Care (TEC) service at year end.	2021/22: 1,774 installs & 1,994 clients as of March 2022 2022/23: 2,056 clients Installs: n/a	2,074 clients & 2248 installs 	By 2027, 4,500 clients to have 5,700 installs; and over 2,000 active clients.	During 2023/24 the TEC team supported 2,074 clients with installation of 2,248 installs to assist them to remain safely and independently at home

3.4	Nos & % of specialist subsidised new builds completed via SHIP	2020/21: 1 2021/22: 22 2022/23: 36	19 (27%) ↑	5% of SHIP new builds are wheelchair units & 5% are other specialist	Increase in number of specialist new build homes delivered. 27% of annual SHIP total, including 12 wheelchair adapted units (17%) and 7 amenity/older person units (10%).
	Links to HE Action 4.6				
3.5	Improvements to official Gypsy/Traveller sites & satisfaction levels	2020/21: No survey 2021/22: No survey 2022/23: 75%	43% ↓	100% satisfaction	7 out of 11 residents. The GTWG continues to engage with partners and community to address current site conditions and to identify funding to take improvements forward.
3.6	Enhanced Equalities monitoring & evaluation framework established and annual reports produced	2020/21: HNDA published	Data and indicators reviewed ↑	Annual Report for all Housing functions	Range of LHS Impact Assessments published online. Enhanced Equalities homelessness reporting implemented 2022/23.
LHS OUTCOME FOUR: HOUSING OPTIONS, INFORMATION & SUPPORT PROGRESS 2023/24					
RELEVANT INDICATORS		BASELINE HISTORIC TREND	2023/24	ANNUAL & 5 YEAR TARGET	ASSESSMENT / COMMENT ON PROGRESS
4.1	Protocols for persons leaving an institutional setting including hospital discharge, looked-after children, armed forces, prison, or evictions	Looked after Children Protocols in place; Armed Services Covenant.	Existing protocols for Looked After Children. →	Protocols drafted & consultation carried out by 2023. Protocols agreed & in place by 2024	Review / work on protocols for hospital discharge, those leaving care setting, and evictions. 14 Homeless cases due to "Discharge from prison / hospital / care / other institution"; there was 1 homeless application from leaving looked after care setting directly and 6 cases where had been "Previously Looked After by LA within last 5 years"

4.2	Housing sector enables an effective response to meeting the needs of those experiencing domestic abuse	<p>2020/21: 128 CHR applicants 35 Homeless cases</p> <p>2021/22: 100 CHR applicants 25 Homeless cases</p> <p>2022/23: 104 CHR 28 Homeless</p>	<p>CHR 61</p> <p>32 Homeless cases</p> <p>↑</p>	Homeless & CHR applicants due to Domestic Abuse reduced below baseline.	The number of Common Housing Register (CHR) applicants “being abused by someone in household” has reduced. However, Homeless cases due to domestic abuse have increased on previous year’s figure.
4.3	Rural Housing First Initiative in Argyll and Bute – number of tenancies created	<p>Protocols agreed with RSLs</p> <p>2021/22 = 1</p> <p>2022/23 = 6</p>	<p>7 new tenancies</p> <p>→</p>	10 tenancies pa (50 by 2027)	The initiative was developed in 2021/22. 7 Housing First tenancies have been created in 2023/24
4.4	Rough Sleeping presenting as Homeless (based on HL1 statistics: as reported at Homeless case interviews)	<p>2020/21: 6% slept rough night before & 10% within previous 3 months</p> <p>2021/22: 4% slept rough night before & 7% within 3 months</p> <p>2022/23: 5% slept rough night before & 7% within 3 months</p>	<p>7% slept rough night before &</p> <p>11% within 3 months</p> <p>↓</p>	Incidence reduced below baseline/ Scottish Average	Based on information provided by households presenting as homeless, 7% of homeless cases slept rough the night before presenting (33 out of 492); while 56 slept rough within 3 months previously (11% of total cases)
4.5	HL1 presentations from Prison securing positive housing outcomes (supporting Community Justice agenda)	<p>2020/21 – 2 of 4 closed cases (50%)</p> <p>2021/22 – 12 of 16 closed cases (81%)</p> <p>2022/23: 5 of 11 closed cases (45%)</p>	<p>3 of 5 cases</p> <p>↑</p>	Levels sustained at or above baseline i.e. >50%	3 out 5 cases closed moved to RSL tenancy, which is above the baseline of 50%
4.6	% of Housing Support services departures (clients leaving support) which are <i>planned</i> departures per annum	<p>2020/21: 70%</p> <p>2021/22: 76%</p> <p>2022/23: 65%</p>	<p>78%</p> <p>↓</p>	80%	224 of 288 closed cases were planned departures which just below baseline.

4.7	Nos of households supported via Housing First with support of dedicated Mental Health /Addictions Housing Practitioner.	New Initiative 2021/22- Post established – 25 2022/23: 56	55 referrals ↑	50 assessments to be completed	55 referrals have been made for support, exceeding the baseline
4.8	Temporary Accommodation provision with protocols to address emergency needs	2021: 108 units 2022: 121 units 2023: 122 units	123 ↑	100% applicants in need receive suitable offer of T.A.	Core provision of 123 units (including serviced accommodation) as of March 2024.
4.9	Level of Homeless presentations and average time to rehouse homeless applicants in an RSL property.	2020/21: 416 applicants; 39 weeks 2021/22: 398 applicants; 34 weeks 2022/23: 512 applicants; 33 weeks	492 applications & 31 Weeks ↓	Cases at or below baseline (416). 26 weeks on average to rehouse in RSL sector	Homeless applicants reduced slightly on previous year Average time to rehouse homeless cases is 31 weeks which is below previous year, but still 6 weeks longer than target of 26 weeks.
	Links to HE Action 2.9				
4.10	Develop a Housing Communication Plan and social media strategy	Enhanced Housing Options module established	Complete ↑	Plan to be implemented in 2023	Communication Plan approved April 2024.

Appendix 1 – Housing Emergency Action Plan

As detailed in the Housing Emergency Section, in collaboration with strategic partners, a Housing Emergency Action was developed following pre-engagement activities and option appraisal sessions held as part of the Housing Summit. Whilst an appendix to the current LHS Action Plan these actions have been interlinked and will be incorporated into the next LHS.

Housing Emergency Priority 1: Enable the Delivery of More Market Homes in Argyll & Bute					
Action Point		Progress	Priority Year 1-5	Lead Partners	Delivery Partners
1.1	Implement a more flexible approach to infrastructure, roads and design requirements on development sites.	New Roads Guideline / Almost complete	Yr 1	A&BC	
	Links to LHS outcome 1.1, 1.2, 1.3				
1.2	Increase capacity within Council services key to housing development including Planning, Roads and Building Standards.	DM has increased capacity over recent months. New roads staff in place. Building Standards Fees increase over a 3 year period will improve resources. Monitoring performance. Scottish Govt. Resourcing Planning System Review is currently underway. Project officer to support Housing Group & improved internal communications has been agreed and recruited.	Yr 1 / monitor	A&BC	Scottish Government
	Links to LHS outcome 1.1, 1.5				
1.3	Dramatically increase the number of college places for construction skills development in Argyll & Bute.	Need to establish baseline, existing numbers, evidencing the need, scoping of options/ identification of target or direction.	1-3Yrs	A&BC	UHI / Construction Industry / Developers / Colleges / A&BC Education

1.4	Create an empowered Construction Forum bringing together all planning consultees to speed up decision making.	Current communication channels exists between all statutory consultees & Key Agencies involved in the planning process both at Planning application stage, and during LDP production. Increased resources (see 1.2) will assist communication. Monitor improvement and evaluate in year 3.	Yr 3.	A&BC	
	Links to LHS Outcome 1.2				
1.5	Develop funding and risk sharing models to enable infrastructure investment in housing sites.	The Council is working with Scottish Futures Trust (SFT) and HubNorth who are already looking at this issue.	Ongoing	A&BC	Scottish Futures Trust, HubNorth
	Links to LHS Outcome 1.1, 1.5				
1.6	Repurpose vacant spaces/derelict buildings to deliver homes for sale or rent (see 4.2)	An additional Empty Homes Officer appointed with HSCP. NDR & Development and Economic Growth Teams developing repurposing with NDR.	Yr1	A&BC	Private landowners
	Links to LHS Outcome 1.1, 1.2, 1.8				
1.7	Use rural housing burdens and RGD/Partnership Support for Regeneration Funding (PSRF) enabling developers to offer principal homes at a fixed price	Rural Growth Deal Pilot will explore this delivery model. Outline Business Case already submitted. A&BC acts as developer in the pilot which will then be reviewed. A&BC seek to influence More Homes for review of PSRF	Yr3	ABC	SG / UK Government / SFT
	Links to LHS Outcome 1.2				
1.8	Create supplementary planning guidance to bring forward sites for speculative building that are not a housing allocation in the current LDP, making it easier for developers to take forward	Feb 2024 LDP2 adoption allows consideration of development on a wider geographical area than previously. LDP3 work / OSDF / HSDF will seek to identify new development land.	Yr 1 (re LDP2) & Yr3	ABC	
	Links to LHS Outcome 1.5				

Housing Emergency Priority 2: Enable the Delivery of More Affordable Homes in Argyll & Bute					
Action Point		Activity	Priority Year 1-5	Lead Partners	Delivery Partners
2.1	Consider the use of standard housing design types to speed up procurement planning approvals and building warrant approvals.	Primary beneficiary RSLs. RSLs should decide if they want it and take the lead with ABC being the supporting partner. Raise at Strategic Housing Forum.	Yr 2/3	ABC Housing Forum / RSLs	RSLs / A&BC
	Links to LHS Outcome 1.1, 1.2, 1.3				
2.2	Create a ring fenced infrastructure fund for Argyll & Bute similar to the Highland Council model	Highland Council model was a loan as part of their Rural Growth Deal. Alternatives: HIF applications scheduled for several projects. Issue of RPA flexibility raised with SG & Housing Minister. Council funding strategic Masterplanning will facilitate planned future investment in strategic infrastructure. (see 1.8).	Ongoing.	A&BC	Scottish Government
	Links to LHS Outcome 1.5				
2.3	Improve infrastructure planning across agencies	Seek to influence improvements. Liaison activity already happens prior to LDP production and National Infrastructure Plan but doesn't result in appropriate investment. Priority action.	Ongoing	COSLA / A&BC	Scottish Government
	Link to LHS Outcome 1.1				
2.4	Freedom to use Scottish Government housing funding more flexibly and as an allocation with local administrative control	Raised with More Homes division and Housing Minister	Ongoing	A&BC / CPP	Scottish Government / RSLs / Community Housing Trusts
	Links to LHS Outcome 1.3, 1.4, 1.5, 1.6, 1.8	Seek to influence change.			

2.5	Use Rural Housing Body status to enable land assembly, master planning and infrastructure investment	The following are proposed as more deliverable actions: A&BC have achieved Rural Housing Body Status, will implement to secure primary occupancy and potentially affordability in a variety of ways, guidance will be developed to support this. Land assembly and Masterplanning will be considered through OSDF / HSDF and LDP3. (see 1.8)	1/5yrs	ABC	
	Links to LHS Outcome 1.5	See 2.2 & 2.3 for infrastructure investment.			
2.6	Develop planning policies which tackle the housing crisis e.g. exception policies, Affordable Housing Policy contributions, rural burdens	Currently reviewing and developing new approaches to planning policy including: primary occupancy restriction, planning control for short term lets, include key worker definition in affordable housing, construction worker housing strategies, seasonal worker accommodation.	1-3yrs	A&BC	
	Links to LHS Outcome 1.3				
2.7	Create funding mechanisms for Community Housing Trusts to finance feasibility studies, professional fees and approval process	Need to explore sustainable model for Community Housing Trusts & clarity of roles.	Ongoing	CPP / Scottish Government	HiREP / HIE / Community Housing Trusts
2.8	Evidence the demand for intermediate housing to enable an RSL development pipeline and deliver more MMR and low-cost homes for sale	Have engaged with LAR to explore delivery of mid-market rent. Evidence exists within the HNDA. Will seek to review understanding of that evidence at Housing Forum, with a view to improving dissemination.		A&BC / Housing Forum	
	Links to LHS Outcome 1.6				
2.9	ACHA to develop a minimum of 300 new build homes of mixed tenure and a minimum of 50 buy backs by 2029		1-5Yrs	ACHA	
	Links to LHS Outcome 1.3, 1.4, 1.6, 1.7, 2.9				

Housing Emergency Priority 3: Enable the Delivery of More Homes for Argyll & Bute's Workforce

Action Point		Activity	Priority Year 1-5	Lead Partners	Delivery Partners
3.1	Deliver seasonal and temporary workforce accommodation using short term occupancy agreements	Working with MIGHT to deliver worker accommodation on Mull. (HubNorth & SFT involved). HIE have expressed interest in contributing to this work. Temp construction worker accommodation also needs to be tackled. SSEN and Cruachan Conditions Example. SG and HIREP looking at the issue.	Yr 1 & ongoing.	ABC for Tobermory proposal. CPP re wider issue.	MIGHT / UK Government & Scottish Government through Rural Growth Deal), HiREP / HIE.
	Links to LHS Outcome 1.6				
3.2	Develop a strategic approach to evidencing the need for workforce housing in the public sector	Already a lot of evidence/ HNDA / Consultants Reports / MIGHT survey / CPP survey. HSCP Empty Homes officer. CPP may be able to instigate a more formal route for monitoring live demand and consideration to a more collaborative approach such as sharing accommodation.		ABC CPP	Public sector agencies.
3.3	Deliver emergency workforce housing options including the use of modular, temporary and tiny homes	Rural Growth Deal worker housing project on Mull. HIREP work on worker housing. Housing Strategy conditions for major projects such as SSEN Sub-stations and Cruachan. Will incorporate in Planning Policy.	Yr 2-3	ABC CPP	SSEN / HiREP / HIE / DRAX
	Links to LHS Outcome 1.6				
3.4	Deliver a Mid-Market Rent workforce housing programme	LINK 18 units at Dunbeg. LAR exploring opportunities without Govt Finance.		RSLs LAR	
	Links to LHS Outcome 1.6				

3.5	Identify public sector land and buildings which could provide workforce housing via repurposing and change of use.	ABC property is mapped.		CPP	
	Links to LHS Outcome 1.5				
3.6	Use the Partnership Support for Regeneration Fund to enable private sector workforce housing models	Initial analysis suggested this would not prove attractive to developers in rural ABC. Will seek to influence SG / More Homes Division to review this Fund (see 1.7)	Ongoing.	ABC	
3.7	Assess the potential to reintroduce the Rural Home Ownership Grant model for working households in partnership with Community Housing Trusts			Community Housing Trusts	
Housing Emergency Priority 4: Make the Best Use of Existing Homes in Argyll & Bute					
Action Point		Activity	Priority Year 1-5	Lead Partners	Delivery Partners
4.1	Further reform CPO processes to tackle abandoned homes more effectively	Empty Homes Officers have delivered empty property back in to use via CPO before, currently exploring on one property to see if interest from developer / purchaser. Not clear what reforms are needed if any. Input to SG consultation.	Low	ABC	Scottish Government
	Links to LHS Outcome 1.8				
4.2	Create a multi-agency team enabling mixed tenure refurbishment and regeneration projects (see 1.6)	Council NDR Team developing NDR relief scheme for empty property back in to use. Council 'Conservation Area Regeneration Schemes (CARS)' schemes. Private Sector Housing Grant funding to support this.	Ongoing.	ABC	

	Links to LHS Outcome 3.1	Council APAG group for dangerous property. Work in Helensburgh Clyde Street with ACHA.			
4.3	Develop a housing model that offers apprenticeships with tenancies to keep young people in Argyll & Bute	Home Argyll can discuss if they would want to implement a local lettings policy connected to apprenticeship.	Yr2	HOME Argyll	Construction Industry
4.4	Create more choice and flexibility within the Home Argyll policy to address identified housing pressures	Home Argyll partners amended lettings policy to allow prioritization of identified pressures.	Yr1	HOME Argyll Partnership	
	Links to LHS Outcome 1.7				
4.5	Increase the number of Empty Homes Officers with more flexibility to assemble funding	New Empty Homes officer employed in partnership with HSCP.	Yr1	ABC/ HSCP	
	Links to LHS Outcome 1.8				
4.6	Develop a better range of housing options for older people to encourage movement in existing housing stock	Incorporate into the LHS Action Programme and develop from there.	Yr 2-3	ABC CPP	
	Links to LHS Outcomes 2.2, 3.2, 3.4				
4.7	Introduce STL control areas in pressured housing market areas	Now short term let license applications have been received. We can explore process of consulting on and establishing planning control areas.	Yrs1-2	ABC	
4.8	Double the Council Tax on Second Homes	This was implemented on the 1 st of April 2024. Have bid for additional officer resource to help support transition from second homes to long term rental.		ABC	
4.9	Map public sector land and buildings which could provide	Duplicates 3.5		CPP	

	affordable housing via repurposing and change of use				
	Links to LHS outcome 1.5				
4.10	Extend the use of rural housing burdens across Housing Market Areas to maintain primary occupancy and/or affordability	Rural Housing Authority Status Achieved. Models to utilize this being developed.	Yrs 1-2	ABC	
	Links to LHS Outcome 1.8				