# Strategic Development Plan

## Proposed Plan - Background Report

January 2016

Glasgow and the Clyde Valley
Housing Need and Demand Assessment (May 2015)

Glasgow and the Clyde Valley
Housing Market Partnership

# Glasgow and the Clyde Valley Housing Need and Demand Assessment

May 2015

Glasgow and the Clyde Valley
Housing Market Partnership

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Notes:

All data used accurate and up-to-date at time of publication 30.01.2015 or at date stated in sourcing of tables.

Some tables may be subject to rounding.

The CHMA considers that the methodology for Adjusted Housing Estimates (TR07) is outwith the remit of the “robust and credible” HNDA assessment (see paragraph 1.3.2).

# Technical Reports

| | |
|---|---|
| Technical Report 01 (TR01) | HNDA Tool Methodology and Results |
| Technical Report 02 (TR02) | The Housing Market Area Framework |
| Technical Report 03 (TR03) | Oxford Economics Report: Economic Outlook and Scenarios for the Glasgow and the Clyde Valley City Region 2013-2038 |
| Technical Report 04 (TR04) | Demographic Change in the Glasgow and the Clyde Valley Area |
| Technical Report 05 (TR05) | Affordability Trends: House Prices, Rent and Incomes |
| Technical Report 06 (TR06) | The Approach to Existing Need |
| Technical Report 07 (TR07) | Strategic Housing Estimates - Methodology and Results |

*The CHMA considers that the methodology for Adjusted Housing Estimates (TR07) is outwith the remit of the “robust and credible” HNDA assessment (see paragraph 1.3.2).*

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# Commonly Used Abbreviations

| | |
|---|---|
| **AHE** | Adjusted Housing Estimates |
| **ASHE** | Annual Survey of Hours and Earnings |
| **BRES** | Business Register and Employment Survey |
| **CACI** | CACI Paycheck – commercially developed income dataset |
| **CHMA** | Centre for Housing Market Analysis |
| **CHCP** | Community Health and Care Partnership |
| **CML** | Council of Mortgage Lenders |
| **CIH** | Chartered Institute of Housing |
| **CoSLA** | Convention of Scottish Local Authorities |
| **DWP** | Department for Work and Pensions |
| **EDC** | East Dunbartonshire Council |
| **EOC** | Equal Opportunities Commission |
| **ERC** | East Renfrewshire Council |
| **EU** | European Union |
| **FE** | Further education |
| **FOO** | Former Owner Occupiers |
| **FTB** | First Time Buyers |
| **FTE** | Full time equivalent |
| **GCC** | Glasgow City Council |
| **GCV** | Glasgow and the Clyde Valley |
| **GCVHMP** | Glasgow and the Clyde Valley Housing Market Partnership |
| **GCVSDPA** | Glasgow and the Clyde Valley Strategic Development Planning Authority |
| **GRO** | Grant for Owner Occupation |
| **HA** | Housing Association |
| **HE** | Housing Estimates |
| **HESA** | Higher Education Statistics Agency |
| **HfS** | Homes for Scotland |
| **HLA** | Housing Land Audit |
| **HLR** | Housing Land Requirement |
| **HMA** | Housing Market Area |
| **HMO** | Houses in Multiple Occupation |
| **HMP** | Housing Market Partnership |
| **HNA** | Housing Needs Assessment |
| **HNDA** | Housing Need and Demand Assessment |
| **HSMA** | Housing Sub Market Area |
| **HST** | Housing Supply Target |
| **IC** | Inverclyde Council |
| **ISD** | Information Services Division |
| **JCS** | Joint Contribution Statement |
| **LA** | Local Authority |
| **LCHO** | Low Cost Home Ownership |
| **LDP** | Local Development Plan |
| **LGBT** | Lesbian Gay Bisexual and Transgender |
| **LHA** | Local Housing Allowance |
| **LHS** | Local Housing Strategy |
| **LIFT** | Low Cost Initiative for First Time Buyers |
| **LLTI** | Limiting Long Term Illness |
| **LLTNP** | Loch Lomond and the Trossachs National Park |
| **LTV** | Loan to value |

| | |
|---|---|
| **LQ** | Lower Quartile |
| **ME** | Minority Ethnic |
| **MIR** | Main Issues Report |
| **NHS** | National Health Service |
| **NINo** | National Insurance Number |
| **NLC** | North Lanarkshire Council |
| **NRS** | National Records of Scotland |
| **NSSE** | New Supply Shared Equity |
| **OMSEP** | Open Market Shared Equity Pilot |
| **OO** | Owner occupied |
| **PRS** | Private rented sector |
| **QOF** | Quality and Outcomes Framework |
| **RoS** | Registers of Scotland |
| **RC** | Renfrewshire Council |
| **RSL** | Registered Social Landlord |
| **SCORE** | Scottish Continuous Recording System – monitoring new lets by registered social landlords |
| **SR&BMR** | Social rent and below market rent sector |
| **SCLD** | Scottish Consortium for Learning Disabilities |
| **SDP** | Strategic Development Plan |
| **SDPA** | Strategic Development Planning Authority |
| **SDS** | Self Directed Support |
| **SFC** | Scottish Funding Council |
| **SHCS** | Scottish House Condition Survey |
| **SHIP** | Strategic Housing Investment Plan |
| **SHQS** | Scottish Housing Quality Standard |
| **SHS** | Scottish Household Survey |
| **SIMD** | Scottish Index of Multiple Deprivation |
| **SLC** | South Lanarkshire Council |
| **SNS** | Scottish Neighbourhood Statistics |
| **SPP** | Scottish Planning Policy |
| **SPSG** | Specialist Provisions Sub Group |
| **SRS** | Social Rented Sector |
| **UCS** | Urban Capacity Study |
| **WDC** | West Dunbartonshire Council |

# Foreword

Welcome to the second strategic Housing Need and Demand Assessment (HNDA2) for the Glasgow and the Clyde Valley (GCV) city region.

The first one, published in June 2011 provided the evidence to support the eight constituent authorities' Local Housing Strategies and the GCV Strategic Development Plan, approved in May 2012. The first round of authorities' Local Development Plans has also been based on this HNDA, filtered through the SDP and LHSs. To date, three LDPs have been adopted; three are at Examination; and two are at an earlier stage in the process of plan preparation.

The preparation of HNDA2 has been undertaken by the GCV Housing Market Partnership (GCVHMP), with a Core Group comprising of housing and planning officers from the eight local authorities, ably supported by the Clydeplan team. The HMP Core Group has built upon and learned from the joint partnership working established for the first GCV HNDA.

HNDA2 has benefitted from the Toolkit developed by the Scottish Government's Centre for Housing Market Analysis (CHMA), designed to rationalise and streamline the assessment. However, due to the complexity of the task involving such a large and diverse area, to incorporate the range of assumptions and input requirements for the Tool, for example on backlog need, a considerable amount of work was still necessary 'outside' the Tool.

Unlike the first GCV HNDA, the 2014 HNDA Guidance required HNDA2 to be finalised in time to support Clydeplan's Main Issues Report (MIR). This has imposed additional time constraints for what remains a complex and demanding undertaking, requiring HNDA2 to be finalised using a staged and targeted process of consultation and stakeholder engagement.

Work is ongoing beyond the Tool output estimates of additional houses required by tenure, for different geographies and different projection periods, to derive a consistent approach to agreeing Housing Supply Targets and setting the Housing Land Requirement for development plan purposes. This is being done in parallel with the consultation on the GCV SDP Main Issues Report (MIR).

I commend this important document to all with an interest in the future of housing in the GCV city region, to our wider network of stakeholders in their respective roles and responsibilities and not least, to all those directly involved in the eight constituent authorities with the challenge of using the evidence in HNDA2 in your LHSs and LDPs, and would encourage all those with an interest to engage with the related development plan and housing strategy preparation processes.

All that remains is for me is to express, once again, my appreciation to housing and planning colleagues in the eight authorities and the Clydeplan team, for their commitment, dedication and expertise, without which this demanding project would not have been completed. And thanks also to the CHMA for their assistance throughout the project. It is to be hoped that HNDA2 assists all of us working to the same end and our next equally demanding challenge: securing the means to build to meet the need and demand identified.

Fergus J Macleod

Chair: GCV Housing Market Partnership

Planning Policy and Property Manager,

Regeneration and Planning,

Inverclyde Council

January 2015

# Signatories

The following named senior housing and planning managers and senior officials from each of the eight authorities of the GCVHMP have signed this document using electronic signatures confirming on behalf of the authorities, that they have jointly produced this HNDA and agreed the Core Outputs. This statement is in fulfilment of the requirements of Core Process 6 as detailed in the HNDA Manager's Guide (June 2014).

| Name | Job Title | Local Authority |
|---|---|---|
| Grant Mackintosh | Housing Manager | East Dunbartonshire Council |
| Heather Holland | Land Planning and Development Manager | East Dunbartonshire Council |
| Phil Daws | Housing Services Manager | East Renfrewshire Council |
| Gillian McCarney | Development Management and Building Standards Manager | East Renfrewshire Council |
| Patrick Flynn | Head of Housing Regeneration Services | Glasgow City Council |
| Forbes Barron | Head of Planning & Building Control | Glasgow City Council |
| John Arthur | Head of Safer and Inclusive Communities | Inverclyde Council |
| Stuart Jamieson | Head of Regeneration and Planning | Inverclyde Council |

| Name | Job Title | Local Authority |
|---|---|---|
| Elaine McHugh | Head of Housing Services | North Lanarkshire Council |
| Shirley Linton | Head of Planning and Development | North Lanarkshire Council |
| Eileen MacLean | Head of Housing Services | Renfrewshire Council |
| Fraser Carlin | Head of Planning and Economic Development | Renfrewshire Council |
| Annette Finnan | Head of Area Service | South Lanarkshire Council |
| Michael McGlynn | Head of Planning & Building Standards Services | South Lanarkshire Council |
| John Kerr | Housing Strategy Manager | West Dunbartonshire Council |
| Pamela Clifford | Planning and Building Standards Manager | West Dunbartonshire Council |

May 2015

# Acknowledgments

This Housing Need and Demand Assessment, being the second produced by the Local Authorities of the Glasgow and the Clyde Valley Housing Market Partnership collectively, is the result of extensive effort and collaboration including with external stakeholders. The Glasgow and the Clyde Valley Housing Market Partnership wishes to record its gratitude to the staff of the following organisations for their time and commitment, whether in providing data or offering of their experience and insight. Without their cooperation it would not have been possible to produce such a comprehensive assessment.

East Dunbartonshire Council
East Renfrewshire Council
Glasgow City Council
Inverclyde Council
North Lanarkshire Council
Renfrewshire Council
South Lanarkshire Council
West Dunbartonshire Council
Glasgow and the Clyde Valley Strategic Development Planning Authority

National Records of Scotland: Household Estimates & Projections
Scottish Government: Centre for Housing Market Analysis
Scottish Government: Housing Supply Division
Scottish Government: Planning and Architecture Division
Scottish Government: Statistics Group

Oxford Economics
David Johnston (Consultant)

Abbeyfield Scotland
Coalition of Care and Support Providers Scotland
Council of Mortgage Lenders
Clyde Gateway Urban Regeneration Company
Glasgow & West of Scotland Forum of Housing Associations
Glasgow Centre for Inclusive Living
Glasgow Centre for Population Health
Homeless Action Scotland
Homes for Scotland
Hanover Housing Association
NHS Lanarkshire
Scottish Federation of Housing Associations
Shelter
The Scottish Housing Regulator
The Scottish Association of Landlords
Wheatley Group

# Summary Template

| HOUSING NEED AND DEMAND ASSESSMENT<br>Key Findings Template: Estimate of Additional Future Housing Units | | | | |
|---|---|---|---|---|
| | | Number of years to clear existing need | | |
| Total households with **existing need (net)** | 11,727 | 5 years (10 years for NL and GC) | | |
| | **Household Projection Period** | | | |
| | 2012-2029 | | | |
| | Principal Projection | High Migration Variant Projection | Low Migration Variant Projection | |
| Total number of new **households over the projection period** | 80,125 | 95,633 | 64,240 | |
| | **HNDA Projection Period** | | | |
| | 2012-2029 | | | |
| Total households over the projection period who can afford: | A Planning Scenario | B Strong Economic Growth | C Low Migration Variant | A Planning Scenario (Stage 2 Adjusted) |
| **OWNER OCCUPATION** | 44,058 | 55,547 | 35,482 | |
| **PRIVATE RENT** | 8,475 | 13,494 | 6,880 | |
| **PRIVATE SECTOR SUB TOTAL** | **52,533** | **69,041** | **42,362** | **55,407** |
| **BELOW MARKET RENT** | 2,781 | 3,842 | 2,206 | |
| **SOCIAL RENT** | 36,539 | 34,486 | 31,407 | |
| **SOCIAL RENT & BELOW MARKET RENT SUB TOTAL** | **39,320** | **38,328** | **33,613** | **39,732** |
| **Total additional future housing units** | **91,853** | **107,369** | **75,975** | **95,139** |

*Note:*

*Stage 1 initial estimates have been produced utilising the HNDA Tool for the three Core Scenarios. For the preferred Planning scenario, Stage 2 Adjusted Housing Estimates have been prepared which compare supply and demand of Private sector housing within the HMA Framework (refer to Chapter 5 for full details).*
*The CHMA considers that the methodology for Adjusted Housing Estimates is outwith the remit of the “robust and credible” HNDA assessment (see paragraph 1.3.2). (Adjusted Housing Estimates also referred to as Stage 2 Adjusted)*
*Totals may vary to other tables due to rounding*

*Source:*
*Scenarios A, B and C - Table A1Technical Report 01 HNDA Tool Methodology and Results*
*Scenario A Stage 2 Adjusted – HNDA Report Figure 5.13*

# 1 Chapter 1, Introduction

## 1.1 Purpose

1.1.1 A Housing Need and Demand Assessment (HNDA) is an important evidence base required by the Scottish Government to inform the preparation of Local Housing Strategies (LHS), under the Housing (Scotland) Act 2001, and the preparation of Strategic and Local Development Plans, under the Town and Country Planning (Scotland) Act 1997 (as amended).

1.1.2 The Scottish Government's HNDA Practitioner's Guide (June 2014), expects the HNDA to underpin the following key areas of housing policy and planning:

- Housing Supply Target(s) (HSTs)
- Stock management
- Housing investment
- Specialist Provision
- Geographic distribution of land

1.1.3 An HNDA is required to inform the preparation of the Main Issues Reports (MIR) for both Strategic and Local Development Plans, and for the local authority LHS, and housing and planning teams are to form a Housing Market Partnership (HMP) to work together to achieve this requirement. For SDPAs, the HMP should, as a minimum include housing and planning officials from each constituent authority, and undertake relevant stakeholder engagement during HNDA preparation. The GCV HNDA was submitted to the CHMA for appraisal on 30 January 2015 and was complete in time to inform the GCV Clydeplan MIR which was published for consultation on 30 January 2015.

## 1.2 Policy Context

1.2.1 The Scottish Government's policy context and guidance for the preparation of the HNDA has been under review, over most of the time this HNDA has been in preparation. This review included the development by the CHMA of the HNDA Tool (a model in the form of an MS Excel workbook), and culminated in the publication of finalised policy and guidance in June and Oct 2014.

1.2.2 The relevant national policy and guidance documents informing this exercise are now as follows:

- Scottish Planning Policy (Scottish Government, June 2014);
- LHS Guidance (Scottish Government, August 2014);
- HNDA Tool (Scottish Government, 2012/2013);
- HNDA Practitioner's Guide (Scottish Government, June 2014);
- HNDA Manager's Guide (Scottish Government, June 2014);
- HNDA Technical Tool Guide (Scottish Government, Oct 2014).

1.2.3 The GCV HNDA has been in preparation since early 2013. Although this predates publication of the 2014 Guidance, the GCVHMP has received regular advice and assistance from the CHMA on the emerging new HNDA Tool and HNDA guidance. The HNDA has been drafted with a view to compliance with the 2014 policy and guidance.

## 1.3 HNDA Core Criteria for Robust and Credible Status

1.3.1 HNDA Guidance requires the CHMA to appraise the process and methodology of the GCV HNDA as being “robust and credible”. The GCV HNDA was submitted to the CHMA on 30 January 2015 and after taking account of the CHMAs recommendations, was assessed as “robust and credible’ on 21st May 2015.

1.3.2 The CHMA considers that the Adjusted Housing Estimates (TR07) are outwith the scope of the ‘robust and credible’ HNDA assessment as set out in the HNDA Guidance and are part of the process of setting Housing Supply Targets noting that *“Technical Report 07 lies outwith the HNDA process. The outputs of the HNDA have informed TR07, and it will be for the Housing Market Partnership to further agree the approach to setting Housing Supply Targets”.* The GCV HMP considers that the work undertaken in TR07 is integral to the HNDA outputs and Development Plan requirements. The HMP will progress the next stage of work on Housing Supply Targets to inform the GCV Strategic Development Plan Proposed Plan and the corresponding Local Housing Strategies and Local Development Plans.

1.3.3 The Directorate for Planning and Environmental Appeals has commented that, where the CHMA has confirmed that an HNDA is robust and credible, the approach used will not normally be considered further at a Development Plan examination.

1.3.4 The guidance specifies four Core Outputs and six Core Processes required to achieve “robust and credible” status. Each stage of the HNDA is accompanied by the template provided by the CHMA, which draw out the key issues for subsequent LHSs and Development Plans. A template summarising the key findings is also provided at the start of this HNDA (Core Process 5). The following tables detail the Core Processes and Outputs, and their location within this assessment. (See Figure 1.1)

1.3.5 A template summarising the key findings is provided at the start of this HNDA in fulfilment of Core Process 5. The following tables detail the Core Processes and Outputs , and their location within this assessment. (See Figure 1.1)

1.3.6 This HNDA Report closely reflects the structure and approach described in the HNDA Practitioner’s Guide (Scottish Government, 2014).

**Figure 1.1 HNDA Core Criteria for Robust and Credible Status**

| | Core outputs | Chapter |
|---|---|---|
| 1 | **Key housing market drivers**<br>Identifies the key factors driving the local housing market. This should consider household formation, population and migration, housing affordability including income, house prices, rent levels, access to finance and key drivers of the local and national economy. This analysis should reflect the data that is inputted to the HNDA Tool and the choice of scenarios that are chosen to run the Tool. | Chapter 3 Key Housing Market Drivers |
| 2 | **Estimate of additional housing units**<br>This figure should be broken down into the number of households who can afford a) owner occupation b) private rent c) below market rent or d) social rent. Estimates must be reported for each year of the projection, each five year period within the projection and the cumulative total at the end of the projection. The Tool outputs these. The projection period and geography chosen should fit with those required for the LHS and Development Plan. | Chapter 5 Estimating the Need and Demand for New Housing |
| 3 | **Specialist Provision**<br>Identifies the contribution that Specialist Provision plays in enabling people to live well, with dignity and independently for as long as possible. Identifies any gap(s)/ shortfall(s) in that provision and the future level and type of provision required. Considers evidence regarding property needs, care and support needs and locational/ land needs. Gives due consideration to the provisions of the Equality Act (2010). | Chapter 6 Specialist Provision |
| 4 | **Housing stock profile, pressures and management issues**<br>Consider what existing housing stock is available to meet the housing needs of the local population. This should identify any under-supply or surplus of certain kinds of housing. This will demonstrate where the existing housing stock may be pressured and where that stock may need to be managed in order to meet the housing needs of the local population. Stock should be considered by size, type, condition, occupancy, concealed households and turnover (relets and voids). These should be considered by tenure and location as appropriate. | Chapter 4 Housing Stock Profile, Pressures and Management Issues |
| | **Core processes** | **Chapter** |
| 1 | A Housing Market Partnership has overseen production of the HNDA and other stakeholders have been engaged with separately | Chapter 1 Introduction |
| 2 | Housing Market Areas have been agreed with the Housing Market Partnership and are considered in the production of all core outputs. | Chapter 2 Overview Of The HNDA |
| 3 | The methodology, limitations and quality control mechanisms are given full technical explanation. | Chapter 1 Introduction and throughout |
| 4 | Assumptions, judgements and scenarios are well reasoned and transparent. | Chapter 5 Estimating the Need and Demand for New Housing, throughout |
| 5 | Key findings have been summarised, at the start of the HNDA, using the template provided and in no more than 2 pages. | Chapter 1 Page 15 Introduction |
| 6 | HNDAs have been officially signed-off by the Head(s) of housing and the Head(s) of Planning or the designated senior official. Where Local Authorities have jointly produced an HNDA they all agreed their core outputs. A statement to this effect has been included as part of the official sign-off. | Signatories Page 12<br><br>Chapter 1 Introduction |

## 1.4 Partnership Working

1.4.1 Considerable experience of joint working on strategic housing and planning issues was gained to deliver the first GCV Housing Need and Demand Assessment, published in June 2011 which has provided a strong foundation for preparation of this second HNDA. In order to enable all partners to fully participate in the HNDA preparation, careful attention has been paid to the arrangements for governance, communications and project management, as detailed in the following.

**Structure and Governance of HMP**

1.4.2 Early in the preparation of this HNDA, the need to establish effective governance and communications arrangements was identified as vital. The GCVHMP "Core Group" (also referred to as the GCVHMP) reconvened in March 2013 to discuss draft roles, remits and governance arrangements. These were clarified and agreed at a subsequent meeting in June 2013.

1.4.3 The GCVHMP is the main body for delivery of the HNDA. Its members comprise housing and planning officials from each constituent authority of the GCV SDP area and members of the SDPA Core Team. Additionally, a representative of the Scottish Government Housing Investment Division is invited to attend Core Group meetings in an observer capacity. (see Figure 1.2)

**Figure 1.2 GCV Housing Market Partnership Core Group (GCVHMP)**

| Local Authority / Organisation | Service | Name |
|---|---|---|
| East Dunbartonshire Council | Housing | Karen Finlayson |
| East Dunbartonshire Council | Planning | Alison Laurence |
| East Dunbartonshire Council | Planning | Stewart McNally |
| East Renfrewshire Council | Housing | Lisa Burrett |
| East Renfrewshire Council | Planning | Richard Greenwood |
| Glasgow City Council | Housing | Steve McGowan |
| Glasgow City Council | Housing | Jennifer Sheddan |
| Glasgow City Council | Planning | Sam Taylor |
| Glasgow City Council | Planning | Shahida Bashir |
| Glasgow City Council | Planning | Jan Freeke |
| Inverclyde Council | Housing | Ronny Lee |
| Inverclyde Council | Housing | Maciej Alexander |
| Inverclyde Council | Planning | Fergus Macleod (Chair) |
| North Lanarkshire Council | Housing | Lee Valantine |
| North Lanarkshire Council | Housing | Valerie Strachan |
| North Lanarkshire Council | Planning | Alan Leslie |
| North Lanarkshire Council | Planning | Michael Wright |
| Renfrewshire Council | Housing | Jane Davis |
| Renfrewshire Council | Housing | Mark Campbell |
| Renfrewshire Council | Planning | Sharon Marklow |
| South Lanarkshire Council | Housing | Lori Darroch |
| South Lanarkshire Council | Housing | Matthew McNulty |
| South Lanarkshire Council | Planning | Laura Gaddis |
| West Dunbartonshire Council | Housing | Jamie Dockery |
| West Dunbartonshire Council | Planning | Moira Clark |
| West Dunbartonshire Council | Planning | Alan Williamson |
| GCVSDPA | Planning | Angela Adams |
| GCVSDPA | Planning | Dorothy McDonald |
| GCVSDPA and NLC | Housing | Valerie Strachan |
| Scottish Government Observers | Housing | Lisa Bullen |
| Scottish Government Observers | Housing | Alan Ross |
| *Note: The list includes those officers most involved in the Partnership's work on the HNDA, at Oct 2014. Not all would attend every meeting, and from time to time other substitutes attended.* | | |

1.4.4 The role and remit of the GCVHMP is:

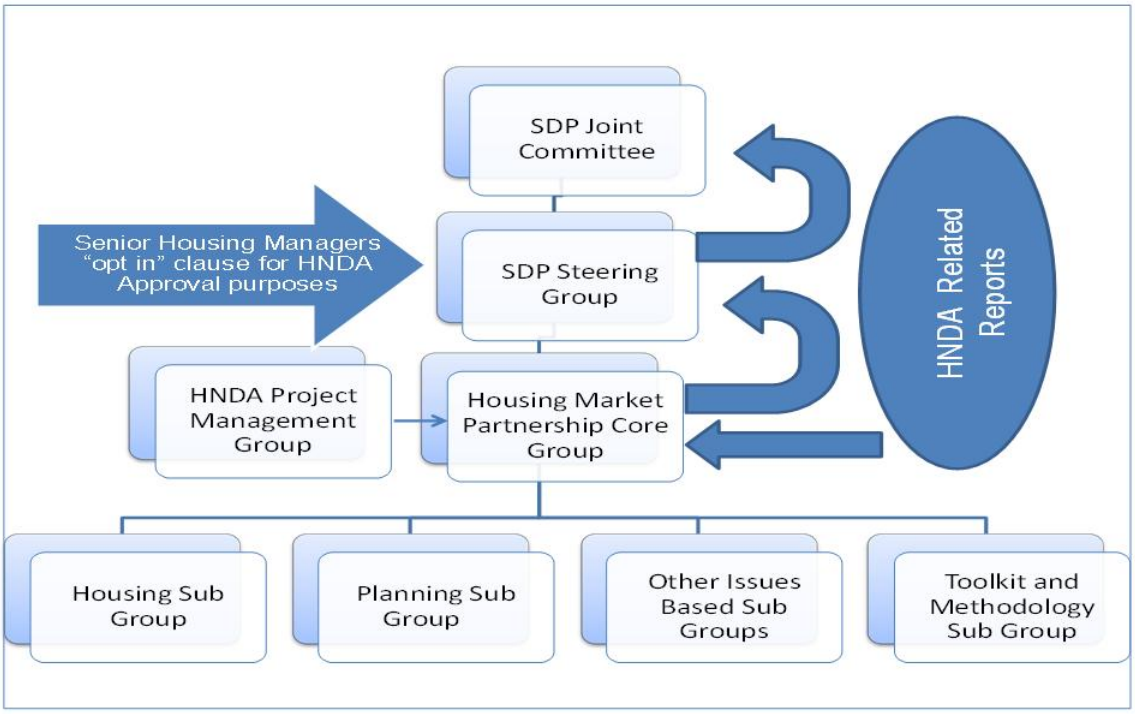
- to develop a clear shared understanding of the operation of the housing market across the city region;
- to develop a long term strategic view which addresses both the interaction of various tenures in the housing system and the actual dynamics of housing systems, which operate across local authority administrative boundaries;
- to encourage and support dialogue between various players at regional level; in doing so a greater multi-disciplinary perspective on the operation of the housing system/market, complementing existing activity at local authority level;
- to share information and intelligence, including relevant contextual material and policy information;
- to support core members in the analysis and interpretation of housing market intelligence;
- to assist with the development of an HNDA and to ensure its findings are disseminated and regularly reviewed; and,
- in undertaking the above, to thereby deliver a 'robust and credible' HNDA for LHS and Development Plan purposes.

1.4.5 Governance arrangements have been established that build on the existing Clydeplan structures and which enable the collective agreement and “sign off” of the HNDA and its core outputs as a basis for the related policy documents. This is delivered through the provision of an “opt–in clause”, enabling Senior Housing Mangers to attend the SDPA Steering Group and contribute to and agree HNDA related reports and recommendations to the quarterly SDPA Joint Committee.

1.4.6 Given the size of the GCVHMP, a number of topic-specific work streams have been developed utilising smaller sub groups. Each of these has clearly defined remits and report their findings and recommendations back to the GCVHMP for consideration and agreement. The arrangements are represented graphically in Figure 1.3.

1.4.7 All relevant reports and minutes of meetings can be made available on request. HNDA reports to the SDPA Joint Committee are available online at http://www.renfrewshire.gov.uk/webcontent/home/services/council+and+government/council+information,+performance+and+statistics/ce-jl-joint-boards-agendas-minutes

**Figure 1.3 Structures and Governance**




**Communications**

1.4.8 Working practices have been established, with reports on key business and work streams prepared by officers working in remitted Sub Groups, and output/draft reports circulated to the authorities for GCVHMP members' consideration. A summary report has been prepared each quarter for the SDPA Steering Group and Joint Committee. Use has also been made of the Knowledge Hub which provides an online library where reports, minutes, agendas and relevant research papers are posted.

**Project Management**

1.4.9 The above governance and communication arrangements, combined with a commitment to project management, have enabled the Local Authority Partners to maintain full participation in the development of HNDA2.

**Resources**

1.4.10 The majority of the research and analysis supporting the HNDA has been conducted by the officers represented on the GCVHMP. A senior planning analyst with Glasgow City Council has provided 'internal consultancy', particularly in relation to demographic analysis and projections. A number of GCVHMP officers from other authorities contributed specific bodies of work such as on backlog need and welfare reform. The SDPA core team has provided support with coordination and administration, wider engagement and technical work. Member authorities funded a temporary post of Housing Policy Officer to complement the planning specialists in the core team and to promote and coordinate activities particularly in relation to the housing agenda.

1.4.11 As part of the wider technical work for the Strategic Development Plan preparation, GCVSDPA commissioned Oxford Economics to provide an "Overview of the Economic Outlook for the GCV City Region" (Dec 2013). This together with analysis of the 2011 census results, provided useful context for the HNDA in respect of the economic and demographic drivers of the housing market, as well as informing assumptions, judgements and scenarios, for example on migration assumptions and future house prices.

**External Engagement and Consultation**

1.4.12 Wider engagement within the constituent local authorities and beyond the members and services represented by the GCVHMP, was facilitated through the enhanced governance, communication and project management arrangements outlined above. Additionally, specific events were held during HNDA preparation, including a Workshop on Economic and Demographic Drivers (March 2014) and a Specialist Provision Stakeholder event (September 2014).

1.4.13 In respect of external engagement outwith the local authorities, the Guidance suggests that likely stakeholders will include housing experts e.g. developers, Registered Social Landlords (RSLs), tenant organisations, estate agents, letting agents, and specialist provision representative groups.

1.4.14 In addition to the ongoing engagement by the Local Authorities and GCVSDA Core Team, utilising established consultation mechanisms for LHS and Development Plan preparation, targeted direct engagement has been undertaken using where appropriate, a combination of phone conversations, written correspondence (usually by email) and face-to-face meetings. The approach has been guided by the templates outlined in the HNDA Practitioner's Guide.

1.4.15 Examples of relevant activities includes information collection on Gypsy/Travellers and Travelling Showpeople, with targeted face-to-face or telephone interviews with officers responsible for running sites; and a meeting of the Specialist Provision Sub Group with health colleagues from NHS Lanarkshire in order to enable the group to explore the information resources that are available from the health/social care side and to ensure that the analysis adopts an integrated policy approach.

1.4.16 Other key stakeholders identified and targeted included representative bodies involved with housing supply and delivery including Homes for Scotland; the Scottish Federation of Housing Associations; Glasgow and West of Scotland Forum of Housing Associations and Shelter.

1.4.17 Figure 1.4 illustrates the GCVHMP Core Group's relationship with its wider stakeholders.

**Figure 1.4 GCV HMPCG Structure in relation to Stakeholder Engagement**


**Loch Lomond and the Trossachs National Park (LLTNP)**

1.4.18 In March 2014, a year into the preparation of HNDA2, draft guidance was made available informally to the GCVHMP. The guidance contained some information on the intended approach to the National Park Authorities.

1.4.19 Although the guidance states that "it would be helpful for the Parks to sit in the HMPs of the constituent authorities", this had not previously been the practice in the GCVHMP.

1.4.20 However, there has been liaison between West Dunbartonshire Council and the LLTNP as to how this matter is addressed. The conclusion has been reached that the HNDA will provide results for the whole of West Dunbartonshire, as that part of the Loch Lomond and the Trossachs National Park which falls within West Dunbartonshire but outside the SDPA area is too small to provide meaningful figures separately. Background statistical information for the National Park will be provided separately and issues relating to housing need will be addressed in the Local Housing Strategy. Further details are provided in Chapter 5 and Appendix 1, The GCV HNDA and LLTNP.

## 1.5 Equality Considerations

1.5.1 In preparing this assessment due consideration has been given to the requirements of the Equality Act 2010, particularly around the evidence gathered and issues identified in relation to specialist provision covered at Chapter 6. The relevant equalities issues identified require to be reflected in the local housing strategies and the various associated policies, including Housing Contribution Statements, Joint Commissioning Strategies and Single Outcome Agreements.

## 1.6 Quality Assurance

1.6.1 The GCVHMP has aimed to undertake the assessment and present the findings in a transparent, clear and methodical manner. It is important that the outputs of the HNDA are reliable, as they form the key evidence base for both Strategic and Local Development Plans and for Local Housing Strategies. However, in some instances, particularly for example in relation to the HNDA Tool and modelling, it is important to maintain a realistic view around data limitations and therefore to interpret the data inputs and results, with a more rounded, qualitative and comprehensive overview. The Practitioner's Guide states that HNDAs are designed to give broad, long run estimates of what future need might be, rather than precision estimates. The HNDA is therefore a combination of quantitative indicators and qualitative analysis to enable practitioners to develop a better understanding of the need and demand and the overall function and trends of the housing market in the GCV area.

1.6.2 At an early stage, the GCVHMP agreed the principle that secondary data, including statistically robust and validated national data sets, would be the preferred choice of data source subject to consistency checking, triangulation where possible, and validation.

1.6.3 Where local data has been used, consistent guidance has been developed for data collection purposes, and data has been checked and cleaned both by the authorities and within the GCV Core Team.

1.6.4 In developing methodologies, for example for Backlog Need, the GCV HMPCG has worked collectively to derive a preferred approach, liaising regularly with the CHMA, and has fully and transparently documented the finalised approach. The assistance of the CHMA in this regard was greatly appreciated.

1.6.5 In undertaking the above quality assurance activities, it is assumed that compliance with Core Process 3 which requires that "the methodology, limitations and quality control mechanisms are given full technical explanation", has been achieved.

## 1.7 Using the Data

1.7.1 This assessment will be used to inform the SDP and the LDPs and LHSs of the eight authorities in the GCV area. The main interest for Development Plans will be on the estimates of new housing required and the spatial implications of that future requirement. However, the HNDA also provides insights into the requirement for specific types of housing, including Specialist Provision.

1.7.2 For the LHS in addition to the above, the HNDA also provides the broad evidence base on matters such as stock condition, demand and supply mismatch, specialist provision, and equalities issues.

1.7.3 As stated in the new guidance, the estimate of future additional housing units produced by the HNDA Tool is an arithmetic estimate, based mainly on a set of assumptions about future household formation, income and house prices. It should be noted that this estimate does not equate to the future number of housing units that will actually be delivered. This is estimated at the next stage of the analysis in the setting of the Housing Supply Targets (HSTs).

## 1.8 Beyond the HNDA – Housing Supply Targets

1.8.1 The translation of the housing estimates into HSTs, required to inform development plans and LHSs, is an important element of the assessment. HSTs are required to be jointly agreed by the HMP to ensure a consistency in approach across the city region.

1.8.2 The need and demand estimates from this assessment, i.e. the 'Housing Estimates' are to be taken forward and used to prepare Housing Supply Targets, to inform the preparation of the GCV SDP, LHSs and LDPs. The Manager's Guide expects a clear alignment between the HNDA outputs and the HSTs. However, it is important to note that the two are not the same and are not expected to match. The HSTs take the HNDA 'Housing Estimates' as a starting point, taking into account policy and other relevant considerations to reach a view on the likely housing to be delivered.

1.8.3 The approach to this matter is covered outwith the HNDA report in Background Report 7, Beyond the Housing Need and Demand Assessment, January 2015 (http://www.clydeplan-sdpa.gov.uk/files/BR7.pdf ) accompanying the Strategic Development Plan Main Issues Report. The MIR is consultative on the approach to HSTs and the results of the consultation will inform the final setting of HSTs and the strategic housing land requirement within the SDP Proposed Plan scheduled for publication in January 2016.

## 1.9 Comparison with Previous Assessment

1.9.1 The previous HNDA was completed in June 2011, so undertaken under the policy and guidance regime at that time, the principle source being the HNDA Guidance of March 2008.

1.9.2 The refreshed 2014 guidance differs from the 2008 guidance in a number of key methodological areas and for this reason estimates of need and demand differ from the previous assessment. The approach in adopting use of the Tool differs in many significant respects from that used for HNDA1. HNDA1 used a 'gross stock flows approach' that considered market demand and social need sectors separately; a behavioural affordability model developed by economic consultants, Tribal/Optimal Economics; an approach to existing (backlog) need founded in a traditional housing need assessment, measuring needs that could be met in situ as well as requiring a net addition to the housing stock; and not least, an established GCV population and household projection model.

1.9.3 A comparison of the different methodologies is outlined in Appendix 2, 'Comparison of approaches: HNDA1 and HNDA2' and during the production of the scenarios and estimates documented most fully in Chapter 5, cognisance was paid to the results from the HNDA1 process as compared with HNDA2.

## 1.10 Monitoring and Review

1.10.1 Through working on the HNDA the HMP has been able to build capacity and knowledge, share expertise and develop a shared understanding of the complex housing system within the GCV area.

1.10.2 The HMP will continue to meet quarterly (as required), to consider and review the implementation of the HNDA through the LHSs and Development Plans in the GCV area. The next task is to develop Housing Supply Targets and the policy response to the HNDA findings within the SDP Proposed Plan and set the future work programme.

1.10.3 Ongoing monitoring activities will include consideration of:

- market conditions;
- house prices;
- housing land and delivery; and
- the policy environment.

1.10.4 The HMP will also provide a means for the eight authorities to jointly research specific issues or review individual components of the housing system as appropriate, between formal reviews.

1.10.5 Through this ongoing activity, the GCVHMP will endeavour to ensure that the next HNDA refresh can be undertaken as a continuation of established monitoring activities. A comprehensive review of the HNDA is expected to be undertaken on a five-yearly basis linked to the review of Development Plans and LHSs. The next formal HNDA refresh should therefore inform the third SDP MIR, required by January 2020.

# 2 Chapter 2, Overview of the HNDA

## 2.1 Introduction

2.1.1 Housing need and demand assessments are "intended to produce broad, long-run estimates of what future housing need might be, rather than precision estimates." (HNDA Practitioner's Guide 2014). The HNDA is therefore the starting point for informing housing and planning policy, and setting Housing Supply Targets (HSTs) and the land requirements necessary to meet the estimated need and demand.

2.1.2 The production of this HNDA has closely followed the Scottish Government's Practitioner's and Manager's Guides and in preparing the estimates of housing need and demand, the GCVHMP chose to utilise the HNDA Tool developed by the CHMA. However, the HNDA Tool is only one component of the required assessment, and this HNDA includes the evidence required on key housing market drivers, specialist provision, and stock profile, pressures and management issues, to provide a complete assessment for housing and planning policy purposes for the Glasgow and Clyde Valley city region and its eight constituent local authorities.

2.1.3 This chapter presents a broad overview of the approach taken by the GCVHMP to deliver a strategic HNDA for the GCV Strategic Development Plan area and the following provides a brief summary of the main components of the assessment in the order of the structure of the document:

- Chapter 3 – 'Key Housing Market Drivers' considers the economic, demographic and affordability context and trends within the city region that have influenced the assessment, particularly in relation to the assumptions and judgements informing the inputs to the HNDA Tool, as well as other national policy initiatives of relevance to Development Plans and Local Housing Strategies (LHSs);
- Chapter 4 – 'Housing Stock Profile, Pressures and Management Issues' provides a profile of the housing stock at GCV and local authority levels, identifying stock pressures, housing management issues and other relevant consideration, primarily for LHSs;
- Chapter 5 – 'Estimating the Need and Demand for New Housing' documents the approach to the use of the HNDA Tool, the assumptions and inputs used and the scenarios chosen to derive the housing estimates. It also describes the additional work undertaken to adjust the HNDA Tool Private sector estimates to take account of the supply and demand comparison within the HMA Framework;
- Chapter 6 – 'Specialist Provision' considers the scale and type of specialist housing and related services required to support independent living at home; as well as the existing provision and potential future care, support and property needs of households which include locational and land needs; and;
- Chapter 7 – 'Key Messages' summarises the above components of the assessment and presents the key conclusions and implications for the city region and the eight local authorities' respective development plans and LHSs.

2.1.4 As referenced in Chapter 1, a further important element of the assessment is the translation of the housing estimates into HSTs required to inform development plans and LHS. The approach to this matter is covered outwith the HNDA report in a

Background Report to the Strategic Development Plan Main Issues Report and will be developed for the SDP Proposed Plan.

## 2.2 The HNDA Tool: an overview

2.2.1 A number of the outputs from the HNDA and in particular from Chapter 3 on 'Key Housing Market Drivers', informed the Partnership's use of the HNDA Tool. The HNDA Tool, developed by the CHMA within an MS Excel platform, produces long-run estimates of the future number of additional housing units, broken down into four tenures: owner occupation, private rent, below market rent and social rent. Instructions on the use of the HNDA Tool are provided in the CHMA Guidance (Oct 2014) and on the CHMA website at http://www.scotland.gov.uk/Topics/Built-Environment/Housing/supply-demand/chma.

2.2.2 The use of the HNDA Tool is described more fully in Chapter 5 'Estimating Need and Demand for New Housing' and Technical Report 01 'HNDA Tool Methodology and Results', however, the key inputs utilised in the Tool include:

- NRS household projections;
- an estimate of existing need developed by the GCVHMP in close collaboration with the CHMA, assigned to the social rent and below market rent sector; and
- a range of assumptions on income growth and distribution, market house prices and rental prices, to determine levels of affordability across all tenures. These assumptions have all been informed by the considerations relevant to the economic, fiscal, demographic and affordability factors presented in Chapter 3 ''Key Housing Market Drivers'.

2.2.3 After reviewing the operation of the HNDA Tool which was in development during 2012/13, and trialling its functionality with provisional household projections, the GCVHMP agreed to adopt the model for use and to use the NRS 2012-based household projections, which became available in July 2014.

## 2.3 Tool Scenarios and Results

2.3.1 The GCVHMP considered a number of potential scenarios to model in the HNDA Tool with three 'core' scenarios presented in this assessment. Additional 'background' scenarios were also considered and the approach to these is described more fully in Chapter 5. The three core scenarios are:

(a) the Planning Scenario (based on the NRS Principal projection)

(b) Strong Economic Growth (equivalent to NRS High Migration Variant projection)

(c) Low Migration Variant (equivalent to NRS Low Migration projection).

2.3.2 At this stage, although the HNDA Guidance does not suggest grouping the four tenure categories, the GCVHMP concluded that the four-fold tenure distinction in the HNDA Tool be reduced to two: combining owner occupation and private rent to form a 'Private sector' and combining social rent and below market rent to form the 'Social Rent and Below Market Rent sector' (SR&BMR).

## 2.4 Tool Outputs and Projection Periods

2.4.1 SDPs are required to state the amount and broad locations of land to be allocated in local development plans to meet the housing land requirement up to year 12 from the expected year of plan approval, making sure that the requirement for each housing market area can be met in full. Beyond year 12 and up to year 20, SDPs should provide an indication of the possible scale and location of housing land, including by local development plan area. Local development plans in city region should allocate a range of sites which are effective or expected to become effective in the plan period to meet the housing land requirement of the SDP up to year 10 from the expected year of its adoption, and they should maintain a minimum 5 years effective land supply at all times. Therefore, in order to provide 10 years land supply for the city region's LDP's: a 5-year view to 2024 and a 10-year view to 2029 is required.

2.4.2 This HNDA was prepared using the NRS 2012-based household projections within the Tool, the base year of the projection being 2012. The current LA LHS time periods straddle the development plan periods (with most of the LHSs in the GCV having a timeframe 2011/12 to 2016/17), and adjustments are therefore necessary to align the projection timescales of the LHSs with the Development Plan. For the GCV SDP and constituent LDP cycles the key planning periods are as detailed below:

| **Projection Period** | **Planning Time Period** |
|---|---|
| 2012 – 2024 | 2024 is 5 years after anticipated adoption of LDPs in 2019 (2 years after SDP approval in 2017) |
| 2012 – 2029 | 2029 is 12 years from the anticipated date of approval of the SDP in 2017 |
| 2012 – 2037 | 2037 is 20 years after the anticipated date of approval of the SDP in 2017 |

## 2.5 Tenure and Geography

2.5.1 Private sector movers, including those buying a house and those seeking private rentals, exercise choice over functional market areas that straddle local authority boundaries. House movers in the social sector are more likely to meet their need locally because this sector is restricted by the operation of housing policy within local authority administrative boundaries. This is described in more detail below.

**Private Sector Demand - The Housing Market Area Framework**

2.5.2 For strategic planning within the GCV area there is a requirement to understand the operation of functional housing market areas (HMAs) when planning for housing. Functional HMAs are *"…geographical areas where demand for housing is relatively self-contained. These areas may significantly overlap and will rarely coincide with local authority boundaries. They can be dynamic and complex, and can contain different tiers of sub-market area, overlain by mobile demand, particularly in city regions."* (SPP, 2014, para 111). The approach used for HNDA1 has been reviewed and simplified to correspond with LA sub-areas and the detail of the review is set out in *Technical Report 02 The Housing Market Area Framework (TR02)*.

2.5.3 The outcome of the analysis is a pattern of linkages that match previous analyses resulting in the identification of two discrete housing market areas (Inverclyde and Dumbarton and Vale of Leven) and, for the remainder of the GCV area a three tier HMA framework:

- 1st Tier Conurbation and 2 Discrete HMAs
- 2nd Tier Eastern Conurbation and Central Conurbation and 2 Discrete HMAs
- 3rd Tier 11 Housing Sub-Market areas and 2 Discrete HMAs

**Figure 2.1 Private Sector Housing Market Area Framework 2013**

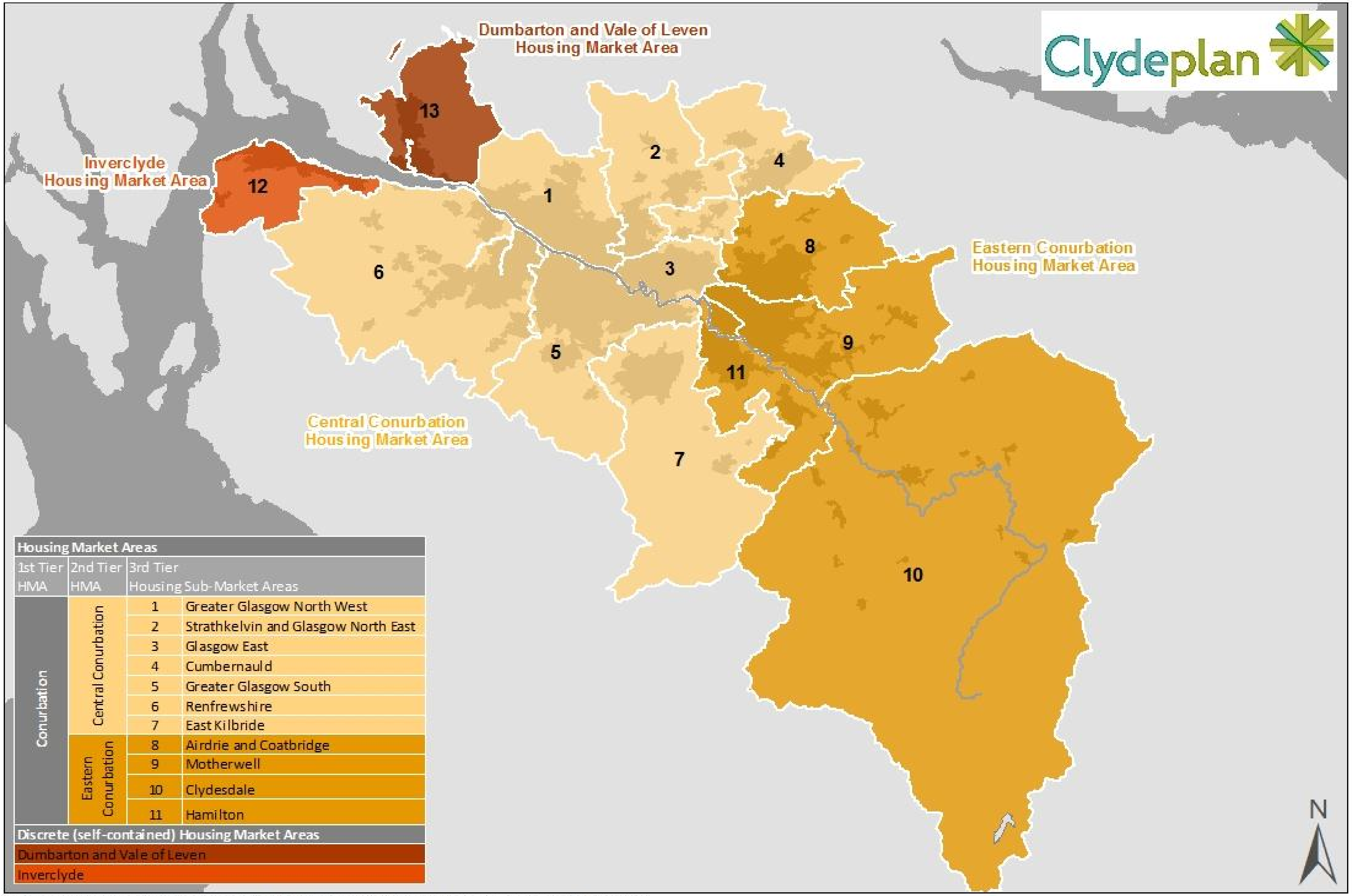
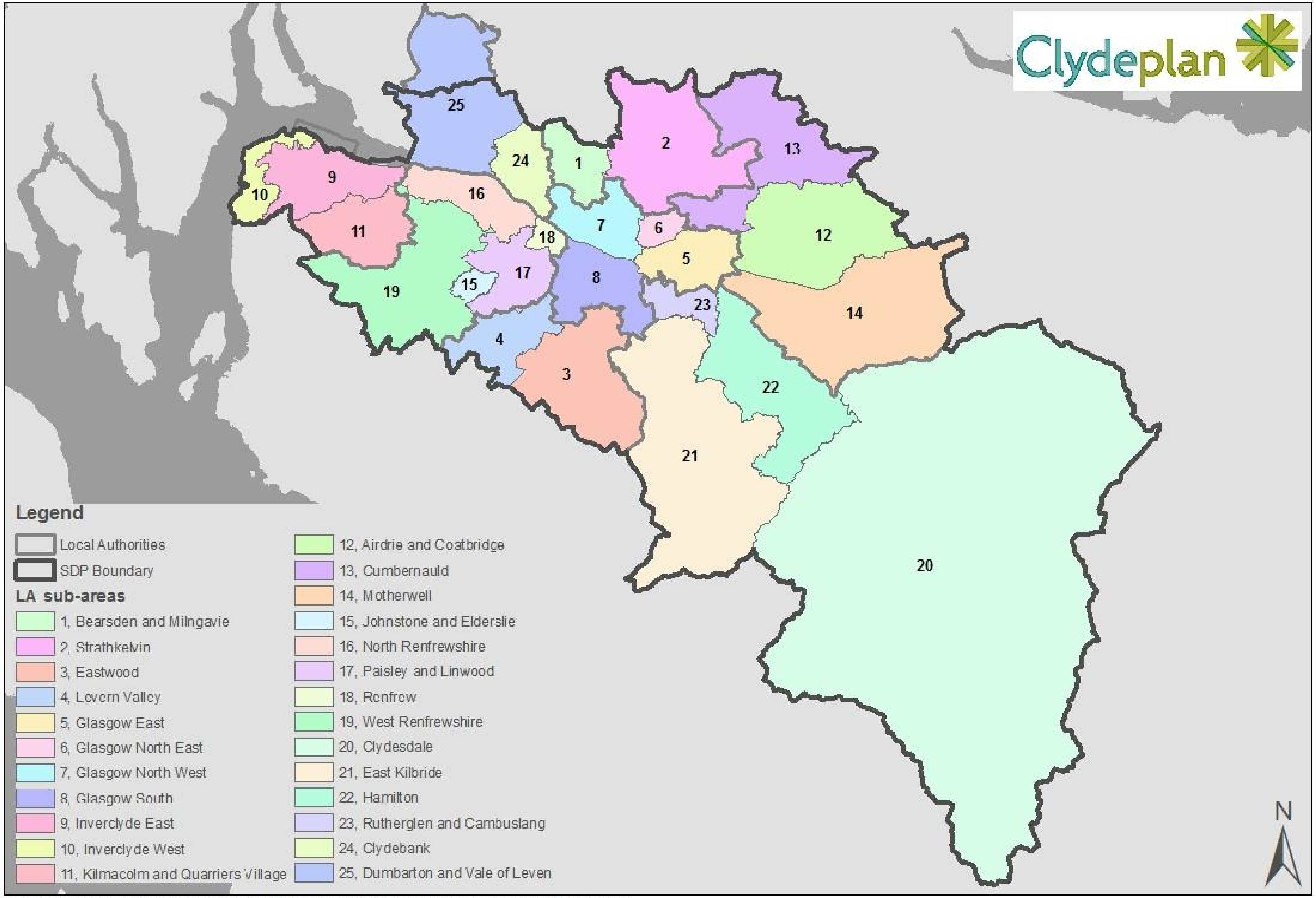


**Figure 2.2 SR&BMR Sector - Local Authority Sub-Areas 2013 and LA boundaries**



2.5.4 This outcome provides a degree of confidence in the consistency of the linkages within the housing market area system over time. The HMA framework will be used in Chapter 5 to compare Private sector housing supply and demand in the GCV area to provide estimates of housing demand for this sector.

*2.5.5* Note: The use of the Tool to produce estimates at HMA level was explored along with the CHMA. It was ultimately concluded, and indeed the CHMA advised the GCVHMP, that to produce results at the level of the building blocks of the HMA, that is the 25 LA sub-areas, the Tool results become unreliable at such small geographic levels. This option was therefore discounted. Details on the approach to geography are provided in *Technical Report 01 HNDA Tool Methodology and Results (TR01).*

**Housing Need - Social and Below Market Rent**

2.5.6 For the Social Rent and Below Market Rent (SR&BMR) sector, the most appropriate strategic geographical framework is the 8 individual local authorities with 25 nested LA sub-areas below for more local analysis. It is considered that in regard to housing need this sector is restricted by the operation of housing policy within administrative boundaries. This reflects the practical reality of the way in which application and allocation systems for most social rented housing are currently operated by local authorities. Consequently, mobility and search patterns within this sector can be constrained to much smaller geographies, even in some cases at a lower level than local authority boundaries. The use of local authority areas and LA sub-areas for the social rented sector is consistent with the approach adopted in HNDA1.

2.5.7 A detailed explanation of the methodology for defining HMAs is given in TR02 and in accordance with Core Process 2, the approach to HMAs was agreed by the HMPCG.

| | |
|---|---|
| **Core Process 2** | Housing Market Areas have been agreed with the Housing Market Partnership and are considered in the production of all core outputs. |

## 2.6 Housing Estimates

2.6.1 The HNDA Tool produces estimates of need and demand at the default geography built in to the Tool which is local authority boundaries. Whilst using local authority boundaries as market areas would have the merit of simplicity and uses more readily available data, this approach is insufficient, since administrative boundaries do not represent functional housing markets in the Private sector. The Tool results at LA geography therefore represent incomplete Stage 1 results which are an intermediate stage in the process.

2.6.2 To produce final Stage 2 results, the local authority Tool results are disaggregated to the 25 LA sub-areas and are then aggregated up to the HSMAs (and the two discrete market areas) within the HMA Framework to allow a supply/demand comparison to be undertaken. Private sector demand estimates are therefore presented at HMA/HSMA level and estimated at local authority level for SPP requirements. They are not reported at LA sub-area level. The CHMA considers that the methodology for these results, also referred to as Adjusted Housing Estimates, is outwith the remit of the "robust and credible" assessment (see paragraph 1.3.2).

2.6.3 For the SR&BMR Sector, the estimates from the Tool are output at local authority level and are disaggregated to the 25 LA sub-areas. These include the estimate of existing need input to the Tool, assessed by each local authority respectively.

2.6.4 The table below summarises the HNDA outputs, by tenure, geography and time period. Full details on the approach to estimating the need and demand for new housing are provided in Chapter 5 and its accompanying Technical Reports.

| Tenure | Geography | 2012-24 | 2012-29 |
|---|---|---|---|
| **Private Sector** | Housing Market Area Framework | * | * |
| | Local Authority (estimated) | * | * |
| **SR&BMR Sector** | Local Authority | * | * |

# 3 Chapter 3, Key Housing Market Drivers

## 3.1 Introduction

3.1.1 This chapter sets out evidence on the key demographic and economic drivers affecting the city region and its local housing markets. This provides a context for understanding the wide ranging considerations that have to be taken into account to conclude on the assumptions and judgements behind the data inputs used to estimate future housing need and demand using the HNDA Tool. These drivers have also informed the judgments underpinning the scenarios chosen by the GCVHMP to model in the HNDA Tool, to provide our estimates of future additional housing.

3.1.2 The assumptions and judgements were tested at an Economic and Demographic Drivers Workshop Event in March 2014 and reported on later in this chapter.

3.1.3 The analysis set out in this chapter is in three main sections and considers in turn:

(a) **Economic Context and Trends-**
Scottish and GCV economic indicators, looking at gross value added output (GVA), employment and unemployment statistics.

(b) **Demographic and Social Trends-**
Trends and changes that have taken place that have affected the housing market, and the latest national projections of future population and households, including its composition (age, household type and other social characteristics).

(c) **Affordability Trends-**
Recent and current affordability trends affecting the housing market (house prices, rents and income), including the relevant national fiscal context.

3.1.4 This is followed by a commentary on the Scottish Government's housing and planning policy context including recent initiatives introduced in response to the economic downturn to stimulate the housing market.

3.1.5 All data and information sources are referenced and where relevant, key national indicators are relied upon including the CHMA monthly housing market bulletins. Each section is summarised highlighting the key considerations for HNDA2 and for the LHSs and Development Plans. The chapter concludes with the required CHMA template identifying the key housing market drivers likely to influence the functioning of the housing system in the GCV area. These conclusions are based on the analysis of the evidence summarised in this chapter, drawing on the combined knowledge, experience and deliberations of the GCVHMP, all outlined more fully in the supporting Technical Reports referred to in the chapter.

3.1.6 The evidence presented is required in fulfilment of the CHMA Core Criteria for 'robust and credible' status for Core Output 1 and Core Process 4 (refer HNDA Practitioner's Guide, 2014) as follows.

**Core Output 1**

| | |
|---|---|
| 1 | **<u>Key housing market drivers</u>**<br>Identifies the key factors driving the local housing market. This should consider household formation, population and migration, housing affordability including income, house prices, rent levels, access to finance and key drivers of the local and national economy. This analysis should reflect the data that have been inputted to the HNDA Tool and the choice of scenarios that are chosen to run the Tool. |

**Core Process 4**

| | |
|---|---|
| 4 | Assumptions, judgements and scenarios are well reasoned and transparent. |

## 3.2 Economic Context and Trends

3.2.1 This section considers key economic indicators comparing the GCV area with Scotland, including Gross Value Added (GVA) and employment and unemployment statistics relevant to the likely future performance of the GCV economy and the housing market.

3.2.2 The majority of the evidence utilised in this section on "Economic Context and Trends" is sourced from *Technical Report 03 – Economic Outlook and Scenarios for the Glasgow and the Clyde Valley City Region*, Oxford Economics, April 2014, see Note below[1].

**GCV in a Scottish Context**

3.2.3 The GCV city region contributes around one third of the Scottish economy's output, expressed as Gross Value Added (GVA), and also in relation to its share of total population and employment (refer Table 3.1). Given these statistics, much of what is said about the Scottish economy applies equally to the city region.

**Table 3.1: Relative importance of the Glasgow and the Clyde Valley city region, 2012**

| | 2012 | % of Scotland |
|---|---|---|
| Total Population (000s) | 1789 | 34% |
| Total Employed (000s) | 868 | 33% |
| GVA (£m, 2010 prices) | 36895 | 34% |
| Land | 3383 km$^2$ | 4% |

*Source: Nomis, ONS*

**Gross Value Added (GVA)**

3.2.4 Productivity in the GCV Area has generally outpaced Scotland as a whole since 1995, however, it reduced following the 2008 crash. Within this difficult economic

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[1] The outputs from the Oxford Economics report were utilised by the GCVHMP to inform the approach to the choice of scenarios and use of the HNDA Tool. However, the scenarios developed within the Oxford Economics work under Chapter 5 of their report, the 'base', 'alternative migration' and 're-balanced economy' scenarios, were not used to produce estimates from the HNDA Tool.

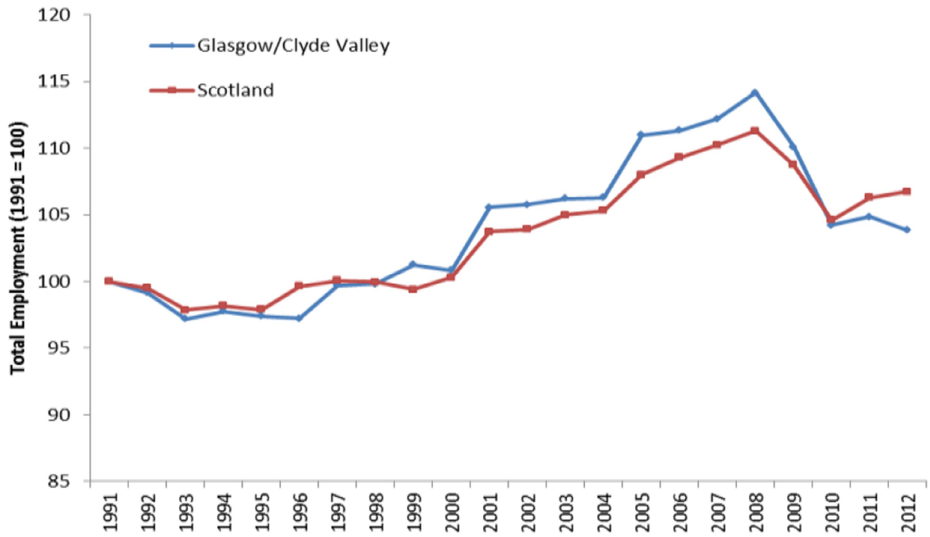
Note: Oxford Economics attached probabilities to their scenarios as follows: 'base' 50% probability; 'alternative migration' 20% probability, 're-balanced economy' 10% probability, and acknowledged that as with all models of this nature, their forecasts are subject to margins of error which increase as the level of geographical detail becomes smaller.

context GCV has managed to retain an edge in productivity, with GVA per employed person remaining above the Scottish average.

**Total Employment and Recent Changes**

3.2.5 The GCV economy has been hit hard by the global recession with total employment falling by 9.0% since 2008 in the city region, compared to a decline of 4.1% in Scotland. Total employment has fallen for four out of the past five years and now is at levels not seen since before 2001. 86,000 jobs have been lost since 2008 and these job losses are not expected to be recovered within the 25 year (OE) forecast.

**Figure 3.1 Total employment - Glasgow and the Clyde Valley city region and Scotland, 1991 – 2012 (1991=100)**



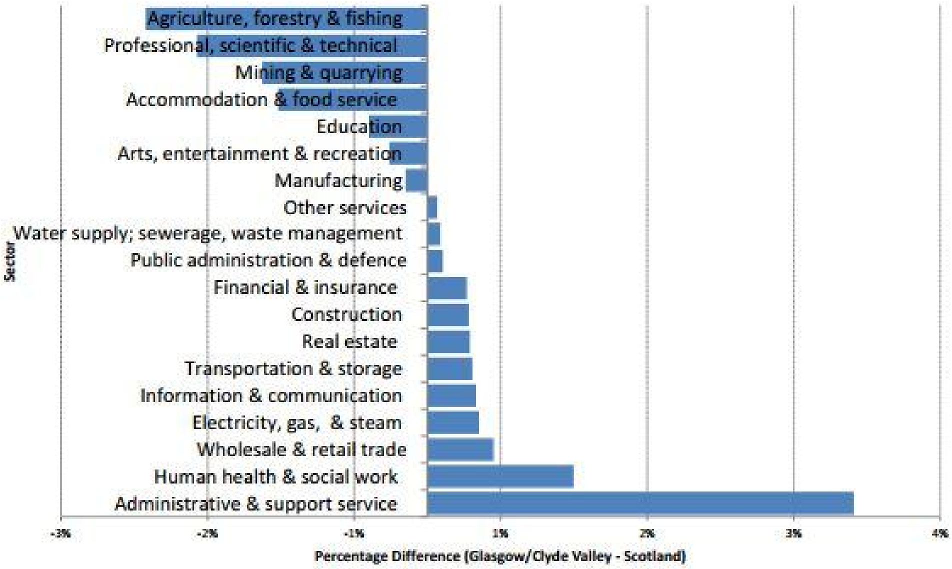

*Note: Includes self-employment.*
*Source: Business Register and Employment Survey (BRES), Oxford Economics (TR03)*

**Employment Structure and Recent Changes**

3.2.6 Compared to the rest of Scotland the GCV economy has a greater reliance on employment in the public sector. The largest sector in terms of jobs in the region is health and social work with 16% of total employment. This is followed by wholesale and retail with a 15% share and then administration and support services accounting for 10% of total employment. The over-reliance on the public sector alongside an ageing population and high dependency rates indicates additional potential risks for the future of the GCV economy.

3.2.7 Relative to Scotland the city region has a much higher concentration of employment in the service sector with public sector services also evident in higher proportions than for Scotland as a whole (Figure 3.2).

**Figure 3.2 Relative employment concentrations - Glasgow and the Clyde Valley city region and Scotland, 2012**




*Source: BRES, Oxford Economics (TR03)*

3.2.8 Between 2008 and 2012, changes in economic sectors in terms of employment, have hit the GCV region particularly hard. The largest contraction in employment was in the construction industry, which declined by 31% over this period, with the loss of 17,500 jobs. Scotland's construction sector also experienced a sharp contraction over this period (29%). Financial services employment declined by 24%, twice the rate of contraction in Scotland, representing a loss of 8,200 jobs.

3.2.9 Total employment in public administration and defence, and in education contracted faster in the GCV than the Scottish average, by 18% between 2008 and 2012, representing 9,300 and 10,300 job losses respectively. Health and social work fell by only 3% or 4,200 job losses. This is the largest sector in the region and also has a larger share of total employment in comparison to Scotland and the UK.

**Residence-based Employment/Unemployment by Local Authority**

3.2.10 Residence based employment rates in the GCV city region estimated by OE continue to exhibit considerable disparities between the eight authorities. Glasgow City has the lowest resident employment rate, slipping even further from the Scottish average in 2012.

**Table 3.2 Resident Employment Rate by Local Authorities 2012**

| | Resident Employment Rate 2012 (%) |
|---|---|
| East Dunbartonshire | 68.2% |
| East Renfrewshire | 71.1% |
| Glasgow City | 64.4% |
| Inverclyde | 66.6% |
| North Lanarkshire | 78.0% |
| Renfrewshire | 66.4% |
| South Lanarkshire | 73.4% |
| West Dunbartonshire | 67.9% |
| **Scotland** | 72.5% |

Source: APS / LFS, Census, Oxford Economics

3.2.11 In line with the trend in Scotland and the UK, the unemployment rate has fallen across all authorities in the city region as it slowly recovers from the recession. West Dunbartonshire had the highest rate of unemployment (5.4% in 2013), the only authority in the GCV with unemployment exceeding 5%. Glasgow City had the second highest unemployment rate (4.6%) having had clearly the highest unemployment rate earlier in the recession (2010 OE Report). Indeed Glasgow City experienced the greatest fall in its unemployment rate over the 12 months, 2012-13 (Source: TR03 - Table 3.3).

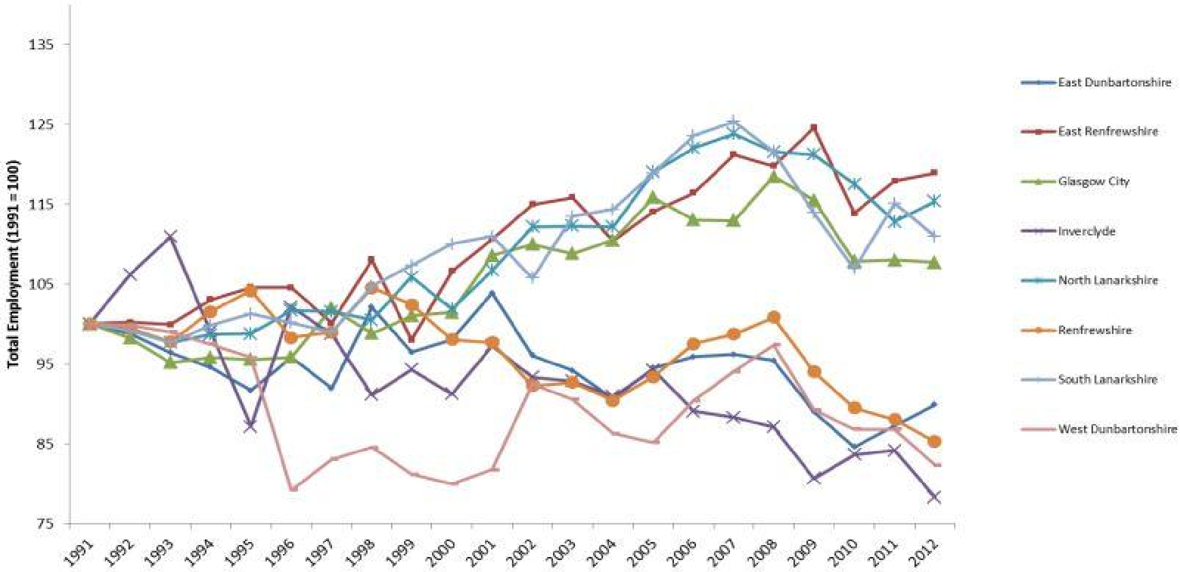
3.2.12 In contrast, East Dunbartonshire and East Renfrewshire have the lowest unemployment rates of 1.8%, which is below the national average. Glasgow City, Inverclyde and West Dunbartonshire have high rates of unemployment which reflects the proportion of residence-based employment. North Lanarkshire also has high levels of unemployment alongside high resident employment rates.

**Workplace Employment by Local Authority**

3.2.13 Four of the eight authorities in the city region have higher total employment in 2012 than in 1991: East Renfrewshire, Glasgow City, North Lanarkshire and South Lanarkshire. Significant gains have been made in workplace employment between 1991 and 2012 in Glasgow City (30,000 jobs), North Lanarkshire (18,000) and South Lanarkshire Councils (13,000).

3.2.14 Renfrewshire has experienced the largest decline in total employment, falling by 17.3% or 13,000 jobs losses. West Dunbartonshire and Inverclyde have also suffered with the largest percentage declines in Workplace Employment, which in part reflects those authorities' performance in relation to population and household growth/decline (See Section 3.3, Demographic and Social Trends). Inverclyde has suffered the greatest percentage fall in total employment between 1991 and 2012, contracting by 27.7%, the equivalent to 8,000 job losses.

**Figure 3.3 Total employment – Glasgow and the Clyde Valley city region, by local authorities, 1991 – 2012 (1991=100)**




*Source: BRES, Oxford Economics (TR03)*

**Table 3.3 Total employment growth by local authority, 1991-2012**

| | 1991-2012 | % Change |
|---|---|---|
| East Dunbartonshire | -3,000 | -11.3% |
| East Renfrewshire | 4,000 | 15.9% |
| Glasgow City | 30,000 | 7.2% |
| Inverclyde | -8,000 | -27.7% |
| North Lanarkshire | 18,000 | 13.3% |
| Renfrewshire | -13,000 | -17.3% |
| South Lanarkshire | 13,000 | 9.9% |
| West Dunbartonshire | -7,000 | -21.4% |
| **Glasgow/Clyde Valley** | 32,000 | 3.7% |

*Source: BRES, Oxford Economics (TR03)*

## Summary of Economic Context and Outlook for HNDA2

3.2.15 The Chancellor's Budget (March 2014)[2] and the Scottish Government's 'State of the Economy' report (August 2014)[3] indicate a relatively optimistic outlook for the UK and Scottish economy. OBR indicators and expectations for growth have been revised up. Within this context, the UK Government has indicated that it intends to continue its policy of fiscal constraint for welfare spending as part of its overall response to the current economic circumstances and forecasts.

3.2.16 The Scottish Government's 'State of the Economy' report includes a more positive outlook for the performance of the economy than previously considered. The report states that Scotland's economy has continued to strengthen over the first half of 2014 and is forecast to have its strongest year of growth since before the beginning of the recession in 2007. Against a backdrop of two years of sustained expansion, many components of the Scottish economy have now surpassed, or are moving back towards, pre-recession levels. The Scottish labour market exhibits an improving picture with increases in employment, and reductions in unemployment and economic inactivity. Overall, the picture reported is of the economy continuing to strengthen and there is now a more confident outlook for 2014 and beyond.

3.2.17 However, the report also notes challenges remain in the adjustment process and external environment, including:

- the extent of rebalancing by households and across the wider economy;
- the pace of growth in key external markets;
- the degree of labour market utilisation along with the outlook for labour productivity and wages; and,
- unemployment and underemployment remain elevated with a large number of people looking for work or seeking to work longer hours than they are currently.

**Oxford Economics (OE) Outlook for the GCV City Region Economy**

3.2.18 OE specifically considered the outlook for the GCV city region using their *Local Authority District Forecasting Model* and concluded on a number of issues relevant to the HNDA:

- the last year (2012-2013) has seen a welcome return to growth, with all parts of the private sector in the city region and Scotland participating;
- the labour market in particular has been stronger than past relationships between output growth and employment would have suggested;
- better job prospects and an improved availability of housing finance have given the household sector enough confidence to reduce precautionary saving, so boosting consumption spending;
- however, the baseline forecasts suggest that despite a growing population, the city region will not regain pre-recession peak levels of employment until after the end of the forecast horizon to 2038;
- in GVA terms the city region is forecast to grow by 2.6% between 2013 and 2023, the same pace as the Scottish economy as a whole;

[2] *https://www.gov.uk/government/news/budget-2014-key-announcements*
[3] *http://www.scotland.gov.uk/Topics/Economy/state-economy/latestSofE*

- the city region will remain a key contributor of economic growth with the baseline forecasts suggesting that the city region is expected to create over 30% of new Scottish jobs over the decade ahead; and
- with the recovery expected to gather pace and unemployment expected to continue to fall, consumer confidence should rise and growth in earnings will return. This should help to relieve pressure on household budgets and provide a greater sense of economic security.

3.2.19 The GCV economy, like the rest of Scotland and the UK, has been affected by the global recession with total employment falling by 9.0% (86,000 job loss) since 2008 in the Glasgow and the Clyde Valley city region, while the contraction in Scotland was less than half this at 4.1%.

3.2.20 Despite productivity tending to be higher in Glasgow and the Clyde Valley city region than in Scotland, the recent recession hit the region harder with relative productivity being lower than Scotland's for the first time in the period in 2008. However, the general trend since 2008/09 is upward, in relation to GVA per employed person in the GCV area as compared with Scotland.

3.2.21 The region has a slightly higher proportion of employment in health, administration and the public sector and this could present a risk to the future performance of the region as public sector budgets are further restrained and the demands on health services increase due to the ageing population and relatively high dependency rates.

3.2.22 Disparities in economic performance are evident across the region with West Dunbartonshire and Inverclyde having suffered the largest percentage declines in Workplace Employment which in part parallels those authorities' performance in relation to population and household growth/decline. West Dunbartonshire and Inverclyde along with Glasgow City, also have high rates of unemployment and a lower proportion of residence based employment.

3.2.23 On **house prices**, OE forecast that average house prices within the city region will rise by 4.1% in 2014, 5.0% in 2015 and to a trend annual average rate of 3.7% over the medium term. The OE scenarios were not utilised by the GCVHMP although their work did influence the choice of assumptions and scenarios modelled by the HMP. Within the HNDA Tool, the assumption of modest increases in house prices is closest to the OE baseline forecast, and this option was modelled in Scenario E House Price Variant (see Chapter 5 and TR01). Given that OE expect the recovery to gather pace with an accompanying rise in confidence, they consider it unlikely that house prices will remain flat or even fall over the forecast period. However, a strong recovery would be unlikely given the wider economic outlook and the likelihood that the Bank of England will begin to increase interest rates over the next year and beyond.

3.2.24 On **incomes**, for the scenarios in the CMHA's HNDA Tool, the assumptions of modest increases and reasonable growth in incomes would be the closest to the OE baseline forecast. Lower inflation has meant that the squeeze on real incomes has lessened considerably over 2013, compared to the previous 3 to 4 years, and OE expect households to see real wages increasing during 2014. Falling unemployment however, would put upward pressure on wage growth. At the same time, OE expect inflation to reduce to below 2%, reflecting weaker pressures from energy and food prices as well as a large amount of spare capacity. Combined, these factors should boost households' spending power, though OE concludes this process will be gradual.

**Table 3.4 Change in key forecast metrics (2013-2038), % per annum**

| | House prices | Workplace based earnings | Residence based earnings |
|---|---|---|---|
| East Dunbartonshire | 3.8 | 4.0 | 4.0 |
| East Renfrewshire | 3.3 | 4.0 | 4.0 |
| Glasgow | 3.8 | 4.1 | 4.0 |
| Inverclyde | 4.0 | 4.1 | 4.1 |
| North Lanarkshire | 3.4 | 3.9 | 4.0 |
| Renfrewshire | 3.7 | 4.0 | 4.0 |
| South Lanarkshire | 3.7 | 4.0 | 4.0 |
| West Dunbartonshire | 4.8 | 3.9 | 4.0 |
| Glasgow and the Clyde Valley | 3.7 | 4.0 | 4.0 |
| Scotland | 4.1 | 4.0 | 4.0 |

*Source: Oxford Economics (TR03)*
*Note: The above were not utilised by the GCVHMP as direct inputs to the HNDA Tool although the OE findings influenced the choice of assumptions chosen and scenarios modelled.*

## 3.3 Demographic and Social Trends[4]

3.3.1 This section covers recent demographic and selected social changes, and one of the most significant inputs to the HNDA Tool, the projection of both population and households at both the GCV city region and local authority level. The analysis of recent demographic and social trends relies heavily on the census and in relation to projections, the GCV HNDA2 is founded on the 2012-based principal population and household projections prepared by National Records of Scotland (NRS).

3.3.2 The projection period relates to the Planning period required for the GCV SDP2, 2012 to 2029 which covers the twelve year period following anticipated SDP approval in 2017. Further detail is provided in Technical Report 04 (TR04), Demographic Change in the GCV Area, which accompanies this section and includes consideration of the NRS low and high migration variants and a comparison of the population and household projections between HNDA1 and HNDA2.

### Population Change

3.3.3 There was a steady decline in the population of the GCV city region, from 1,946,000 in 1981 to 1,743,000 in 2004, a loss of over 200,000 people. This masks a markedly improving position, however, with the rate of population loss in the 1980s some 12,700 per year, reducing to 6,900 per year in the 1990s. Since 2004 the GCV population has risen by some 47,000 (or 5,900 per year), to 1,790,000 in 2012.

3.3.4 Looking to the future, the NRS 2012-based population projection indicates a rise of 71,000 (or 2,000 per year) over the 25 year period to 2037 with a total population of 1,861,000. Looking specifically at the Planning period, the projected increase is 60,000 to 1,850,000 in 2029 (3,500 per year). This rate of increase is similar to the rate for the recent period, 3,600 per year between 2001 and 2012. The projected 60,000 increase is a result of an accumulated natural change of 32,000 (i.e. births minus deaths), and accumulated net migration gains of 28,000.

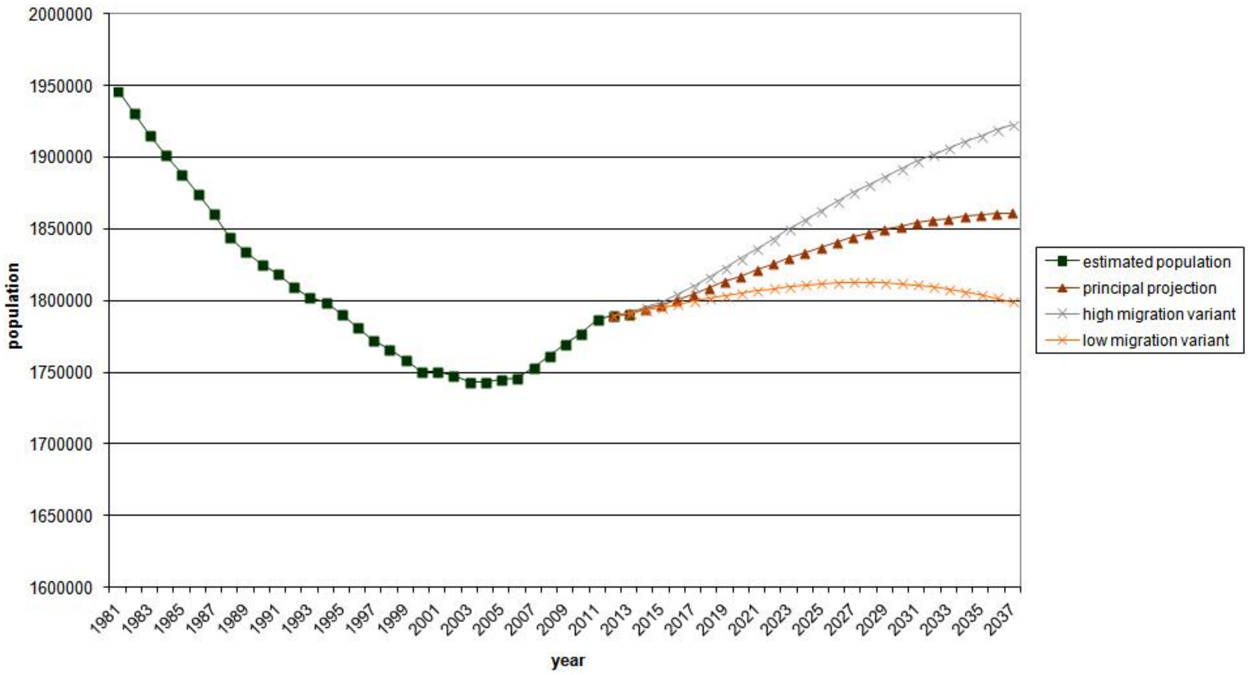
3.3.5 In addition to this ‘principal projection’, NRS has prepared a higher and a lower migration scenario. The higher migration scenario projects a population growth of 132,000 (or 5,300 per year), giving a population by 2037 of 1,922,000, while the lower migration scenario projects growth of only 10,000 (or 400 per year), to a population of 1,800,000 by 2037.

3.3.6 Glasgow City accounts for 100% of the city region’s projected population growth, with the ‘rest of the GCV area’ projected to be almost constant over the projection period. In terms of the age profile of the projections, this is almost entirely due to the rise in the elderly population. The population aged 65 and over is projected to rise by 113,000, while in the age range, 0 to 64, it is projected to fall by 53,000.

3.3.7 Within the latter age band, the working age population is projected to rise only marginally, by 4,100 or 240 per year, between 2012 and 2029, with the effect that the rise of the pensionable age (up to 66 by 2020), only just compensates for the fall in the number of 16-64 year olds. In terms of distribution, the working age population is projected to increase in Glasgow City by 37,000 (2,200 per year), while the ‘rest of the GCV area’ is projected to decline by 33,000 (-1,900 per year).

[4] The majority of the evidence utlised in this section on “Demographic and Social Trends” is sourced from Technical Report 04 – Demographic Change in the GCV Area.

Fig. 3.04 - Recent and Projected Population in Glasgow and the Clyde Valley area




*Source: National Records of Scotland – CROWN COPYRIGHT 2014, TR04*

**Net Migration – Estimated and Projected**

3.3.8 The NRS principal projection assumes an annual long term net migration of +1,750. By comparison, the higher migration scenario assumes a net +4,000 per year, while the lower migration scenario assumes a net -550 per year. Each of these scenarios assume a lower migration level than in the recent past, net migration having been almost +6,000 per year between 2006 and 2012 ( ref Figure 3.05). Oxford Economics, based on its assessment of economic prospects for the GCV area, expects a migration level somewhere between the migration levels assumed for the principal and the higher migration scenarios.

3.3.9 The most recent pattern of the components of net migration, 2011-12, by local authority, are shown in Table 3.5; and Table 3.6 provides for the same year, the estimated net migration by age, by local authority. A detailed commentary on these components of change is in TR04, but some key points worth noting here are: (i) the considerable gain from international migration (2,515), while losses through migration to the rest of Scotland are also high (-1,422); (ii) Glasgow City has experienced the largest inflow from oversees (3,538); and (iii) a sizeable movement out to the 'rest of the GCV area (-2,698), particularly to East Dunbartonshire, East Renfrewshire, and North and South Lanarkshire.

**Table 3.5 - Net Migration 2011/12 by Origin for Council areas in Glasgow and Clyde Valley area**

| Council area | Net Migration with rest of GCV area | Net Migration with rest of Scotland | Net Migration with rest of UK | Net Migration with Overseas (incl. asylum seekers) | Net Migration total |
|---|---|---|---|---|---|
| East Dunbartonshire | 618 | -241 | -18 | -96 | 263 |
| East Renfrewshire | 751 | -286 | -120 | -155 | 190 |
| Glasgow City | -2,698 | 592 | -280 | 3,538 | 1,152 |
| Inverclyde | -81 | -117 | -15 | -102 | -315 |
| North Lanarkshire | 405 | -528 | 42 | -207 | -288 |
| Renfrewshire | 43 | -307 | -42 | -88 | -394 |
| South Lanarkshire | 1,034 | -359 | 77 | -312 | 440 |
| West Dunbartonshire | -72 | -176 | 30 | -63 | -281 |
| GCV area | 0 | -1,422 | -326 | 2,515 | 767 |

Source: National Records of Scotland - CROWN COPYRIGHT 2014

3.3.10 A similar contrast is evident between Glasgow City and the ‘rest of the GCV area’ in terms of net migration by age in 2011-12. A sizeable net inflow of young adults into the GCV, of 3,111, aged 15-29, and particularly so into Glasgow City (4,628), but in contrast a net out migration from all the other local authorities in this age band. In a further contrast, Glasgow City has lost families (refer age bands 0-14 and 30-44), while East Dunbartonshire, East Renfrewshire and South Lanarkshire have gained families in significant numbers.

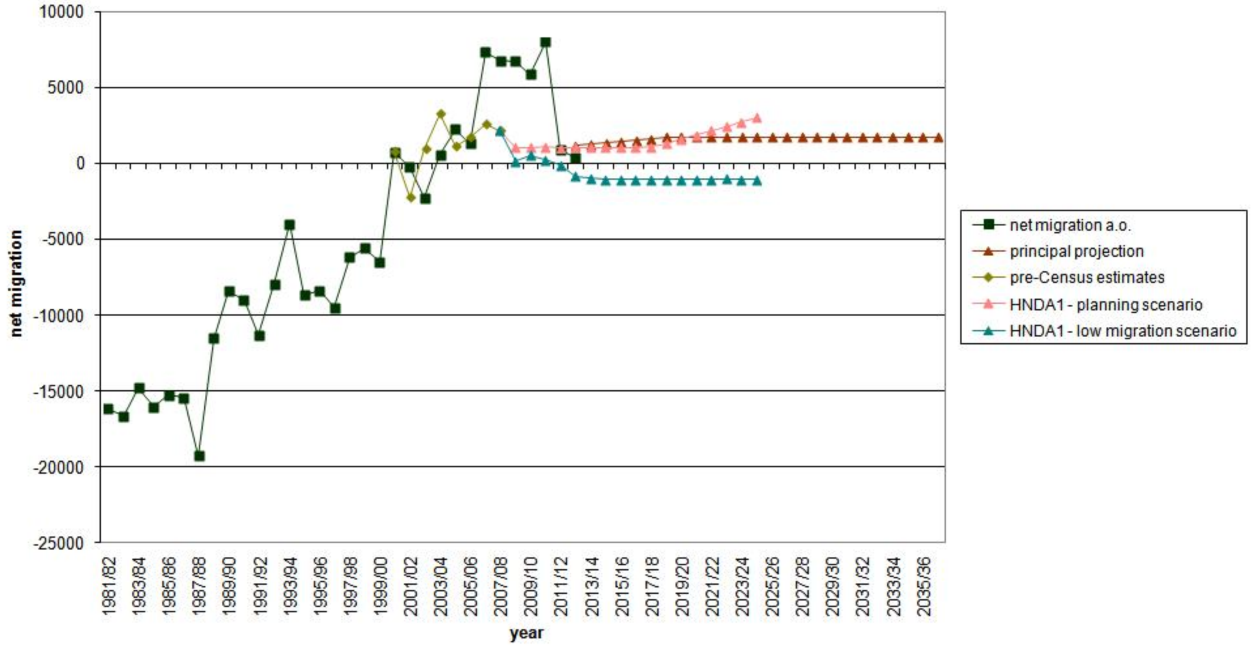
3.3.11 These migration patterns within GCV illustrate Glasgow’s position within the city region as an area where young people move to and settle. Once they are older and form a family, there is a tendency to move out to the rest of the GCV area. This has implications for the age structures of the population, creating marked differences between Glasgow and the rest of GCV area. This issue is explored fully in TR04.

**Table 3.6 - Net Migration 2011/12 by Age for Council areas in Glasgow and Clyde Valley area**

| Council area | age 0 to 14 | age 15 to 29 | age 30 to 44 | age 45 to 64 | age 65+ | total |
|---|---|---|---|---|---|---|
| East Dunbartonshire | 412 | -406 | 291 | -50 | 16 | 263 |
| East Renfrewshire | 311 | -358 | 387 | -125 | -25 | 190 |
| Glasgow City | -1,094 | 4,628 | -1,658 | -403 | -321 | 1,152 |
| Inverclyde | -28 | -169 | -83 | -60 | 25 | -315 |
| North Lanarkshire | 93 | -119 | -167 | -44 | -51 | -288 |
| Renfrewshire | -71 | -50 | -175 | -94 | -4 | -394 |
| South Lanarkshire | 249 | -296 | 293 | 84 | 110 | 440 |
| West Dunbartonshire | -32 | -119 | -78 | 16 | -68 | -281 |
| GCV area | -160 | 3,111 | -1,190 | -676 | -318 | 767 |

Source: National Records of Scotland - CROWN COPYRIGHT 2014

**Fig.3.05 - Estimated and Projected Net Migration Glasgow and the Clyde Valley area Comparison NRS Principal Projection with HNDA1 Planning and Low Migration Scenarios**



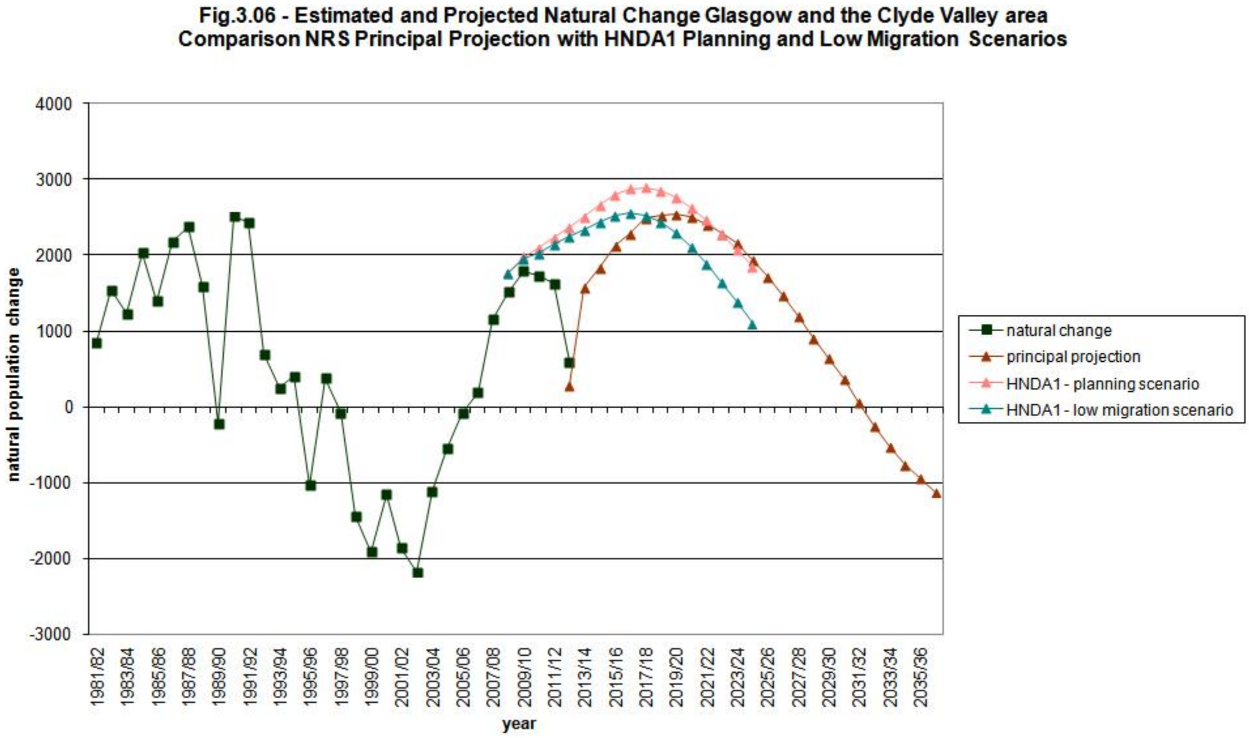

*Source: National Records of Scotland – CROWN COPYRIGHT 2014, GCVHMP HNDA1 TR04*

### Natural Change: Estimated and Projected

3.3.12 The change in population due to natural change represented an annual gain of about 1,500 in the 1980s, but turned to an average annual loss of nearly 1,500 between 1988 and 2005. Since 2007, there has been a substantial rise again to a gain of, on average, 1,400 per year.

3.3.13 Net in-migration is positively related to natural change, as the inflow of young adult females has a positive impact on the number of births. For that reason the high migration scenario shows higher natural change population gains and the low migration scenario shows lower natural change population gains, as compared with the principal projection (see Figure 3.06).

3.3.14 The projected sizeable gains in population due to natural change are a feature of the early years of the projection period. After 2032 losses through natural change, with a falling number of births and rising number of deaths associated with an ageing population, will result in a reduction in population. The projected population growth will be higher earlier in the projection period (4,100 per year between 2015 and 2022), compared to the later years (3,400 per year between 2022 and 2029).




*Source: National Records of Scotland – CROWN COPYRIGHT 2014, GCVHMP HNDA1 TR04*

**Projected Population Change, 2012-2029, by Local Authority**

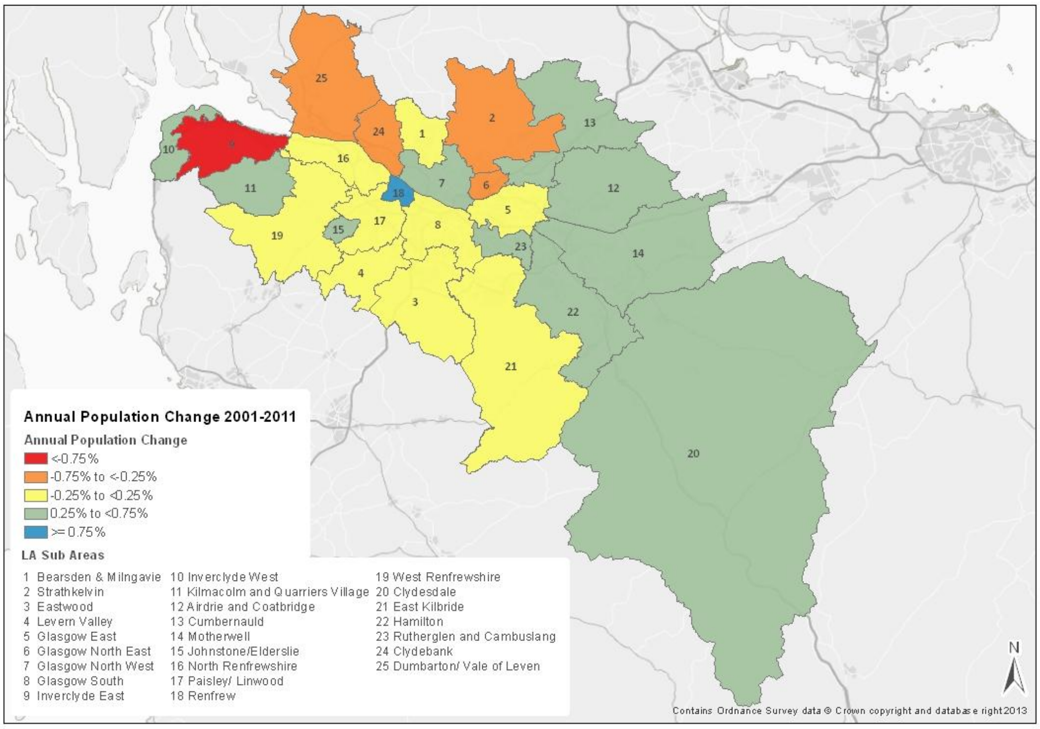
3.3.15 Comparing the recent annual population change, 2001–2012, with the projected annual population change from 2012-29, by local authority, reveals a similar overall rate of change, at around 3,500 per year. The projected population change is very concentrated in Glasgow City, with similar population changes for the other authorities. (Figure 1.07, TR04.)

3.3.16 The migration assumptions for the NRS projections by local authority reflect net migration during ***the previous five years*** (2007 to 2012). In that period there was sizable population growth in Glasgow and that is reflected in the NRS projections. Viewed over ***the recent 11year period***, 2001-2012, the main areas of population growth were Glasgow City, together with North and South Lanarkshire. There has been a decline in the populations of Inverclyde and of East and West Dunbartonshire. In contrast, East Renfrewshire and Renfrewshire saw small rises in their population.

**Estimated Population Change, 2001-2011, by LA Sub-Areas**

3.3.17 The GCV area has been divided into 25 local authority sub-areas for use in Local Housing Strategies. Figure 3.07 shows the annual population change for the period 2001 to 2011. The highest rate of annual population growth was in Renfrew (+0.8% per year) while the highest rate of annual population loss was in Inverclyde East (-0.8% per year). Overall, there appears to be an 'east-west split', with higher levels of population change in Lanarkshire compared with the west of the Conurbation. TR04 provides the details on annual population changes for these sub-areas.

**Figure 3.07 – Annual population change 2001-2011 for Council Sub Areas in Glasgow and the Clyde Valley Conurbation**




*Source: National Records of Scotland – CROWN COPYRIGHT 2014, TR04*

### Population Change by Age

3.3.18 Comparing the recent annual population change, by age, 2001–2012, with the projected annual population change, 2012-29, it was noted above that the overall rate of change at around 3,500 per year is similar for the two periods. However, the age breakdown of the changes is very different. The recent period has been characterised by sizeable increases in the numbers of 16-29 and 45-59 year olds, but small increases in the number of people age 60+, and reductions in the number of children and in the number of 30-44 year olds. The expected change in the projection period is for large increases in the number of people aged 60+ and reductions in the numbers of 16-29 and 45-59 year olds.

3.3.19 The projected population growth of 60,000 between 2012 to 2019 (refer above), is entirely due to the rise in the elderly population. Over that period the population aged 65+ is projected to rise by 113,000 and the population aged 0 to 64 is projected to decline by 53,000.

## <u>Socio Demographic Trends</u>

### Population Change by Ethnicity

3.3.20 The number of ethnic minority (BME) people has risen considerably from 49,000 (2.8% of the population) in 2001 to 100,000 (5.6% of the population) in 2011 with the highest increase in Glasgow City (from 5.5% in 2001 to 11.6% in 2011) and the lowest increase in Inverclyde (from 0.9% in 2001 to 1.4% in 2011).

3.3.21 The number of “Other White” people rose from 20,000 in 2001 to 39,000 in 2011 (from 1.2% in 2001 to 2.2% of population in 2011). Again the highest increase took place in Glasgow City (from 1.8% in 2001 to 3.9% in 2011) and there was very little change in East Dunbartonshire, East Renfrewshire and Inverclyde

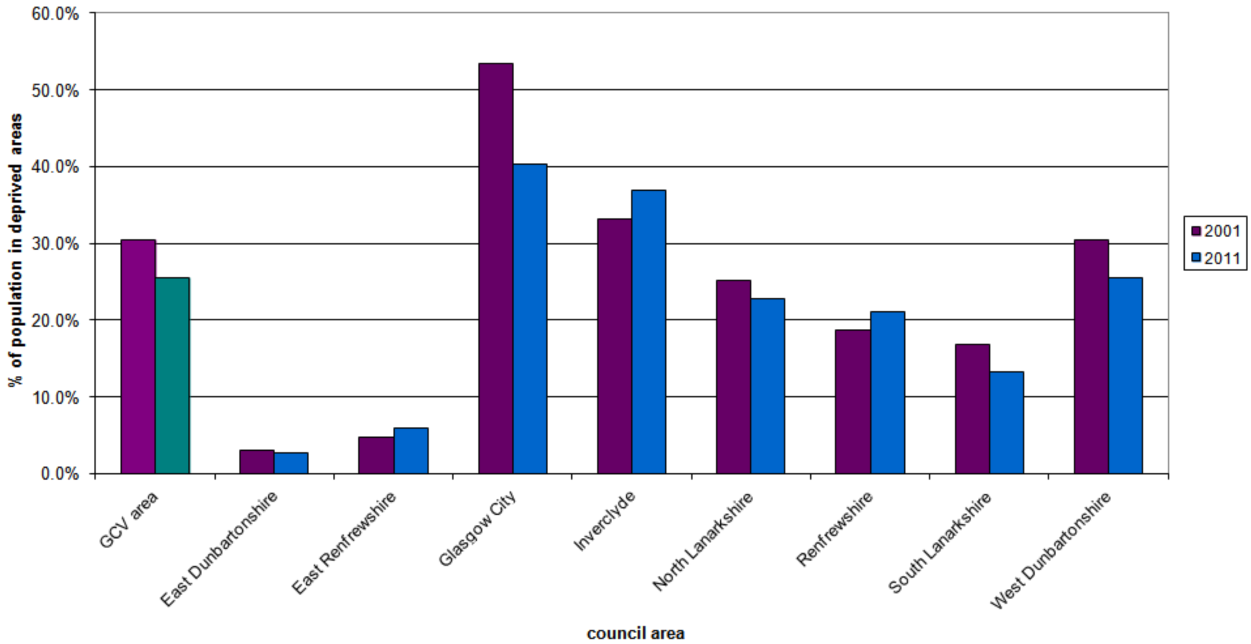
3.3.22 The BME population is relatively highest in the North-South corridor: Bearsden/Milngavie, Glasgow City and Eastwood while the “Other White” population is relatively highest in Glasgow City, Paisley/Linwood and Kilmacolm.

**Population Change and Deprivation**

3.3.23 The Scottish Government has assessed Scotland’s 6,505 data zones in terms of the presence of deprivation, using various indicators on income, access, education, housing crime, employment and health.

3.3.24 Deprivation rates are lowest in East Dunbartonshire and East Renfrewshire and highest in Glasgow City and Inverclyde. The improvement in deprivation has been most marked in Glasgow City, where the percentage of the population who live in a deprived area reduced from 53% in 2001 to 40% in 2011.

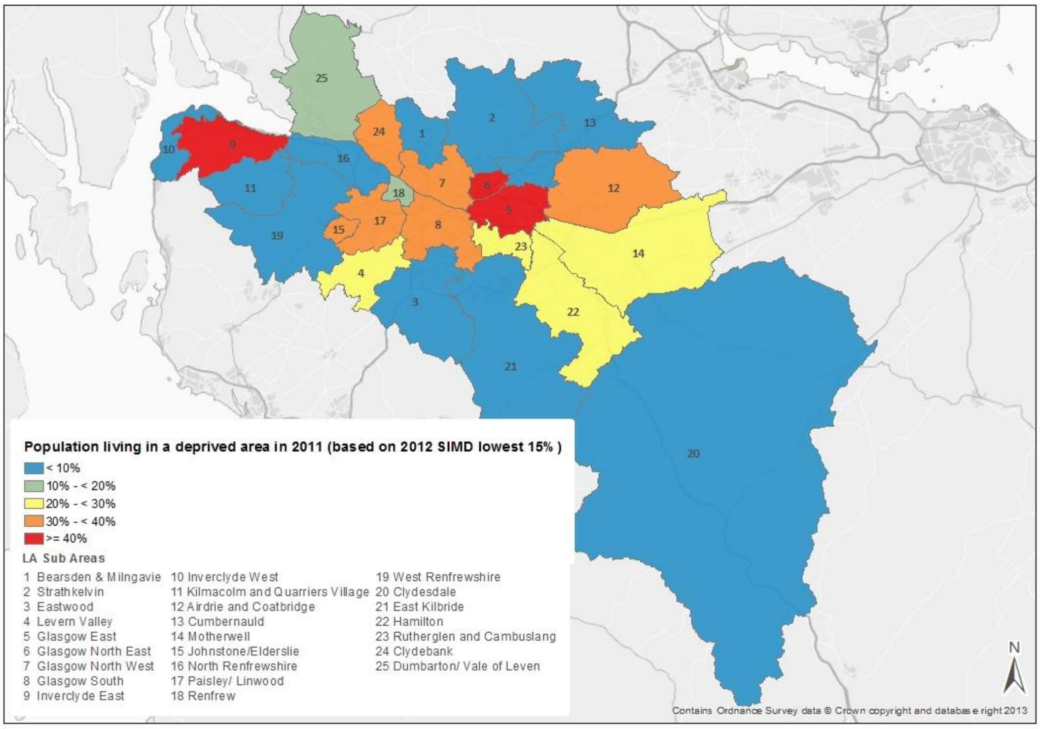
**Fig 3.08 - Changes population in deprived areas as a percentage of total population by Council area in 2001-2011**




*Source: National Records of Scotland – CROWN COPYRIGHT 2014, Scottish Index of Multiple Deprivation 2012 (SIMD), TR04*

3.3.25 Relatively more people live in a deprived area in Inverclyde East, Clydebank, Johnstone/Elderslie, Paisley/Linwood, Glasgow and Airdrie/ Coatbridge and the highest percentages of population living in a deprived area are in Inverclyde East (61%), Glasgow East (56%) and Glasgow North East (52%).

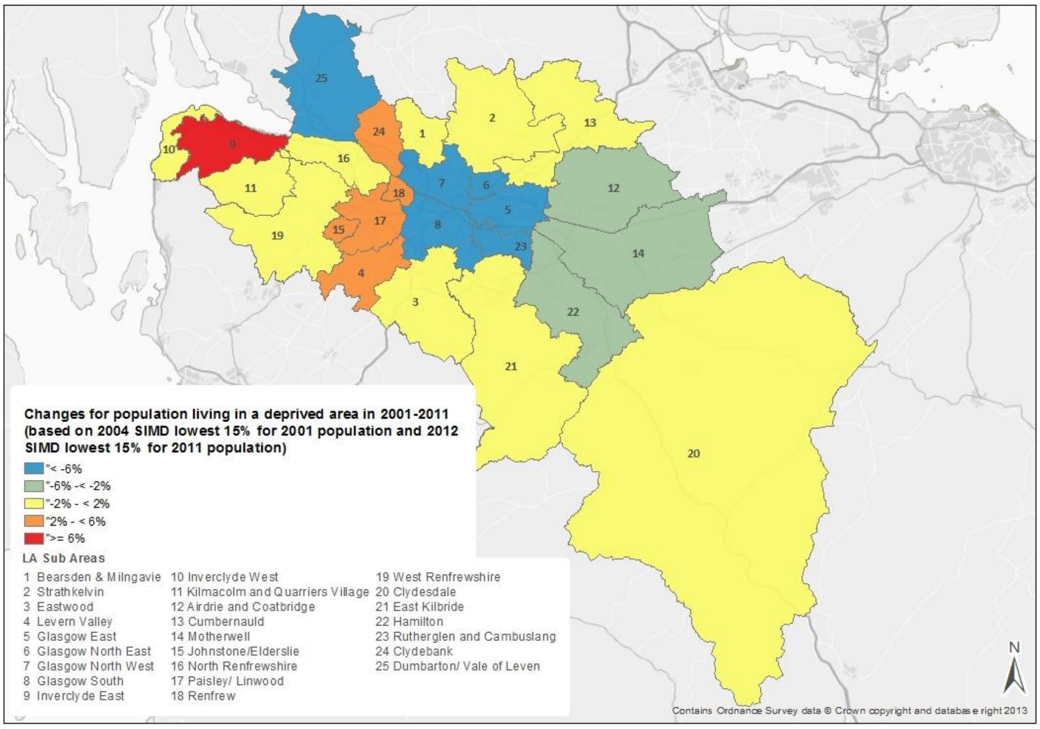
**Figure 3.09 – Population living in deprived areas in 2011 for Council Sub Areas in Glasgow and the Clyde Valley Conurbation**




*Source: National Records of Scotland – CROWN COPYRIGHT 2014, TR04*

3.3.26 The main improvements in deprivation rates took place in Glasgow City, Dumbarton/Vale of Leven and parts of North and South Lanarkshire (see Figure 3.10). Deprivation rates increased in Inverclyde East, as well as in some areas west of Glasgow City: Clydebank, Renfrew, Paisley/Linwood, Johnstone/Elderslie and Levern Valley.

**Figure 3.10 – Changes in population deprivation rates between 2001 and 2011 for Council Sub Areas in Glasgow and the Clyde Valley Conurbation**




*Source: National Records of Scotland – CROWN COPYRIGHT 2014, TR04*

## Household Change

### Households: Estimated and Projected

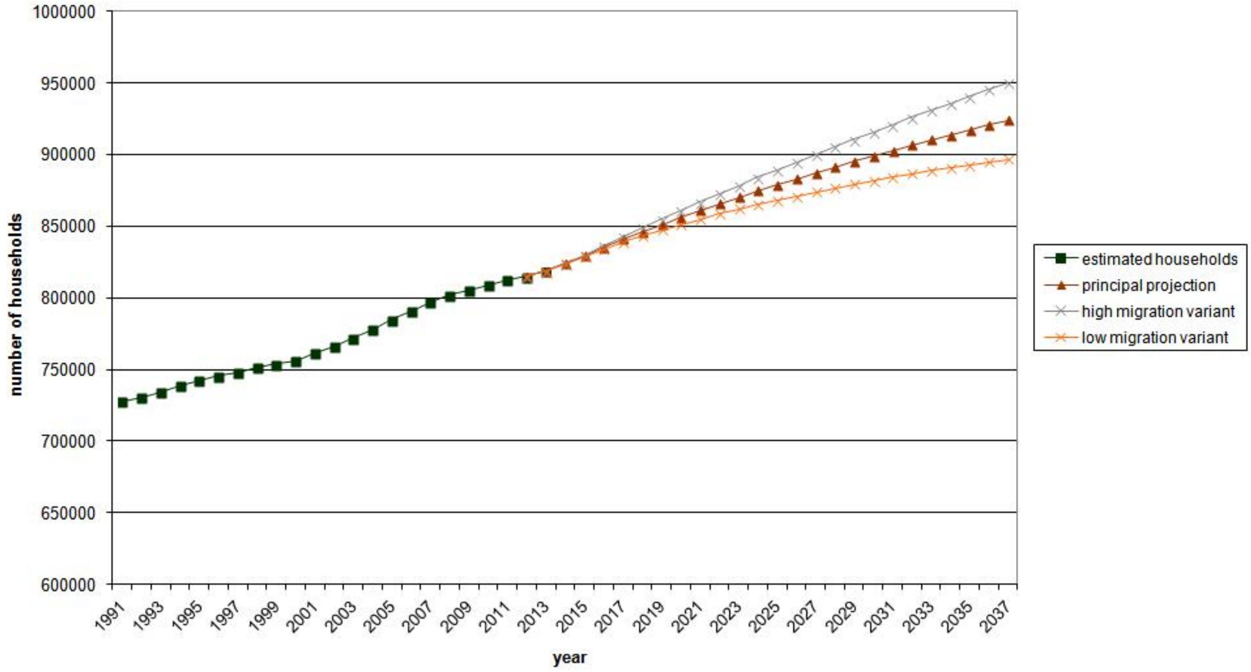
3.3.27 The number of households has been increasing at a fairly steady rate, of 4,200 per year in the period 1991 to 2012 and, according to the NRS principal projections, at a rate of 4,400 per year in the projection period 2012 to 2037.

3.3.28 The number of households in the GCV area is projected to increase over the Plan period 2029, by 80,000, from 815,000 in 2012 to 895,000. This represents a similar rate of household growth to the recent period, of 4,700 per year compared to 4,900 per year, 2001 to 2012.

3.3.29 Similar to population, the projected household growth is higher earlier in the projection period (5,200 per year between 2015 and 2022) compared to the later years (4,200 per year between 2022 and 2019). Household growth is concentrated in Glasgow City, but not to the same degree as population, with 50% of the GCV growth accounted for by the City.

3.3.30 The projected household growth of 80,000 is also entirely due to the rise in elderly household heads. Over the Plan period, the number of households with a reference person 'aged 60+' is projected to rise by 89,000 and the number of households with a reference person 'aged under 60' is projected to fall by 9,000.

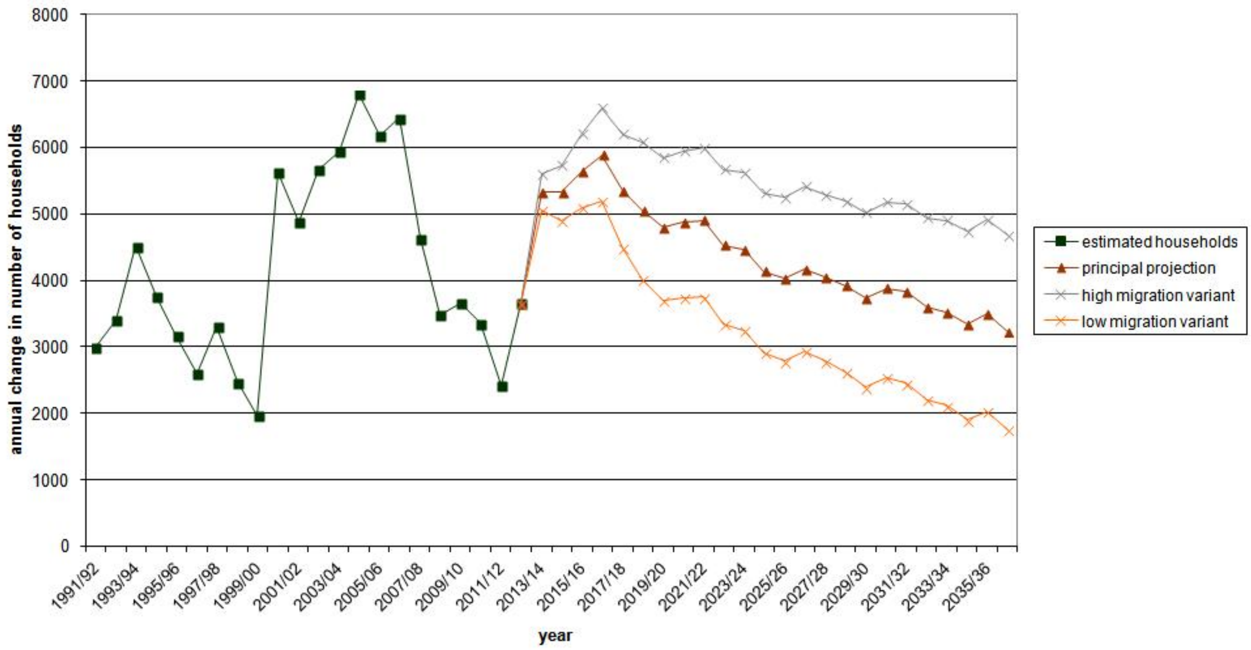
**Fig. 3.11 - Recent and Projected Households in Glasgow and the Clyde Valley area**




*Source: National Records of Scotland – CROWN COPYRIGHT 2014, TR04*

3.3.31 The rate of household growth does, however, show fluctuation over the years, as is clear from Figure 3.12. In the 1990s the number of households rose by 3,400 per year. Between 2001 and 2008 the rate of household growth was considerably higher, at 5,800 per year. Since 2008, the rate of household growth has been lower, at 3,200 per year. The rate of household growth is projected to rise to around 5,900 by 2017, with a steady decline in the rate of household growth thereafter, which is an effect of the ageing population.

**Fig. 3.12 - Recent and Projected Change Number of Households in Glasgow and the Clyde Valley area**

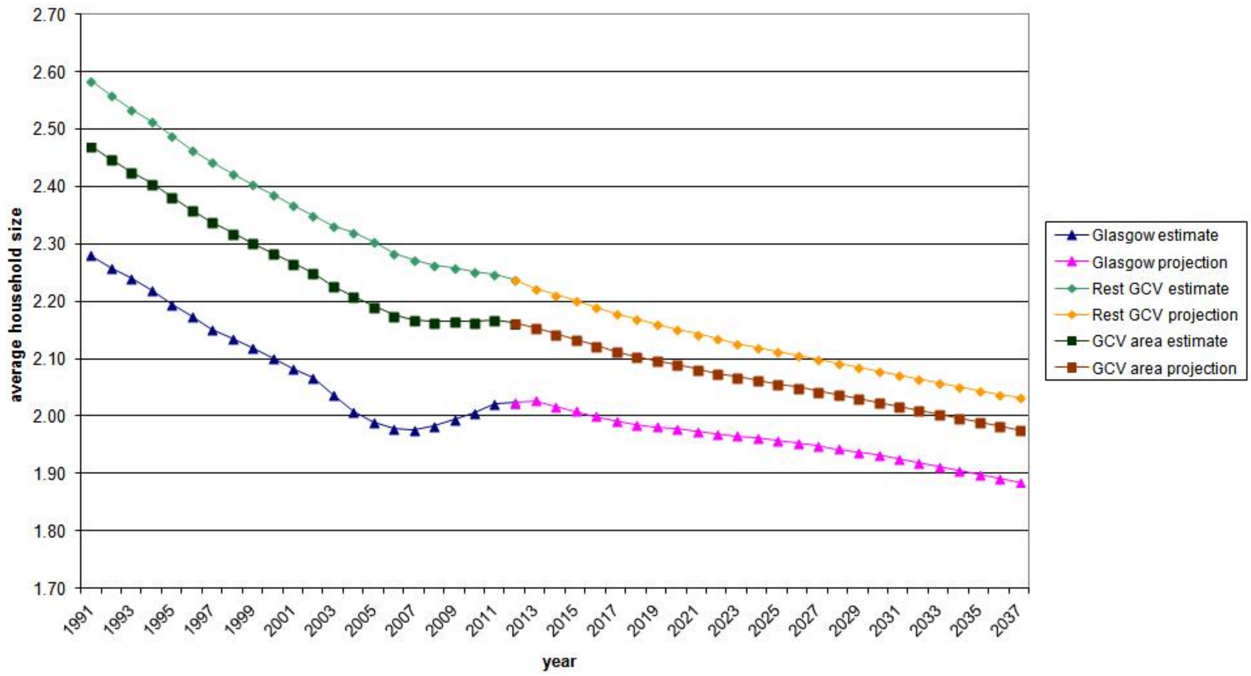



*Source: National Records of Scotland – CROWN COPYRIGHT 2014, TR04*

3.3.32 The rate of household growth has been low in recent years, due to the economic downturn. It should be noted that the population rose by 1,600 per year in 2001-2008 and by 7,000 per year in 2008-2012. That such a rise in the rate of population growth should coincide with a slowdown in the rate of household growth (from 5,800 per year in 2001-2008 to 3,200 per year in 2008-2012), points to a significant change in household formation rates since 2008.

3.3.33 This change in household formation rates is illustrated in Figure 3.13, which shows the estimated and projected changes in the average household size (the number of persons per household) for the GCV area. The figure also gives the average household sizes for Glasgow City and for "Rest of the GCV area". Up to 2006 there was a clear downward trend in the average household size. Between 2006 and 2008 the rate of reduction slowed, with a constant average household size in Glasgow City and a slower rate of reduction in "Rest of the GCV area". Between 2008 and 2012, the average household size was constant in the GCV area (at 2.16), fell slightly in "Rest of the GCV area" (from 2.26 in 2008 to 2.24 in 2012) and increased in Glasgow City (from 1.98 in 2008 to 2.02 in 2012). The NRS projections assume that the downward trend in the average household size will resume in the projection period.

**Fig. 3.13 - Estimated and Projected Average Household Size in Glasgow and the Clyde Valley area**




*Source: National Records of Scotland – CROWN COPYRIGHT 2014, TR04*

3.3.34 As a result of continuing reductions in the average household size, the projected increase in the number of households (13.3% between 2012 and 2037) is higher than the projected increase in population (4.0% between 2012 and 2037). This means that the growth in the number of households is partly due to more people likely to live in smaller households.

3.3.35 There is also a relationship between average household size and the changing age composition of the population. As more elderly live in single person households, the ageing population will reduce the average household size in the projection period.

### Estimated and Projected Household Change for Council Areas

3.3.36 Table 3.8 (and Table A1.11 in TR04) give the estimated and projected change in the number of households by Council area. For the GCV area the annual change from the principal projection in 2012-2029 (at 4,713) is close to the change in 2001-2012 (at 4,872). Compared with the estimated annual change in 2001-2012, the projected annual change is considerably higher for Glasgow City, but lower for the other Council areas, particularly North and South Lanarkshire. Households in Inverclyde are projected to reduce by 101 per year.

**Table 3.8 - Estimated and projected annual change households by council area**

| Council area | estimated change 2001-2012 | low migration scenario 2012-2029 | principal projection 2012-2029 | high migration scenario 2012-2029 |
|---|---|---|---|---|
| East Dunbartonshire | 141 | 54 | 74 | 103 |
| East Renfrewshire | 234 | 193 | 215 | 244 |
| Glasgow City | 1,313 | 2,051 | 2,640 | 3,230 |
| Inverclyde | 52 | -134 | -101 | -79 |
| North Lanarkshire | 1,276 | 646 | 738 | 796 |
| Renfrewshire | 510 | 335 | 397 | 443 |
| South Lanarkshire | 1,230 | 606 | 704 | 818 |
| West Dunbartonshire | 115 | 28 | 46 | 70 |
| GCV area | 4,872 | 3,779 | 4,713 | 5,625 |

**Source: National Records of Scotland - Crown Copyright Reserved**

### Projected Household Change, 2012-2029, by Household Type

3.3.37 The projected rise in the number of households in the GCV area (at 4,713 per year, in the NRS principal projections) is largely accounted for by the projected rise in single person households (at 4,545 per year). That reflects the assumption of the NRS projections that the trend to form smaller households will resume after 2012. The number of larger households (three+ adults and two+ adult families) is expected to reduce.

**Table 3.9 - Projected annual change in households by household type**

| household type | low migration scenario 2012-2029 | principal projection 2012-2029 | high migration scenario 2012-2029 |
|---|---|---|---|
| one adult | 4,174 | 4,545 | 4,905 |
| two adults | 1,527 | 1,729 | 1,921 |
| three+ adults | -627 | -582 | -539 |
| one adult family | 265 | 397 | 529 |
| two+ adult family | -1,560 | -1,375 | -1,190 |
| Total | 3,779 | 4,713 | 5,625 |

**Source: National Records of Scotland - Crown Copyright Reserved**

### Projected Household Change, 2012-2029, Age of Household 'Head'

3.3.38 In the NRS principal projections the number of households is projected to increase by 4,713 per year. This increase is entirely due to the projected rise in the number of older people households. The number of households with a reference person aged 60+ is projected to increase by 5,245 per year and the number of households with a reference person aged under 60 is projected to reduce by 532 per year.

3.3.39 The projected household change by age of household reference person mirrors the projected population change by age-band. This is clear from a comparison of

Tables 1.3 and 1.10 in TR04. A more detailed comparison of Tables A1.4 and A1.13 (see TR04) also reveals this.

**Table 3.10 - Projected annual change in households by age of household reference person**

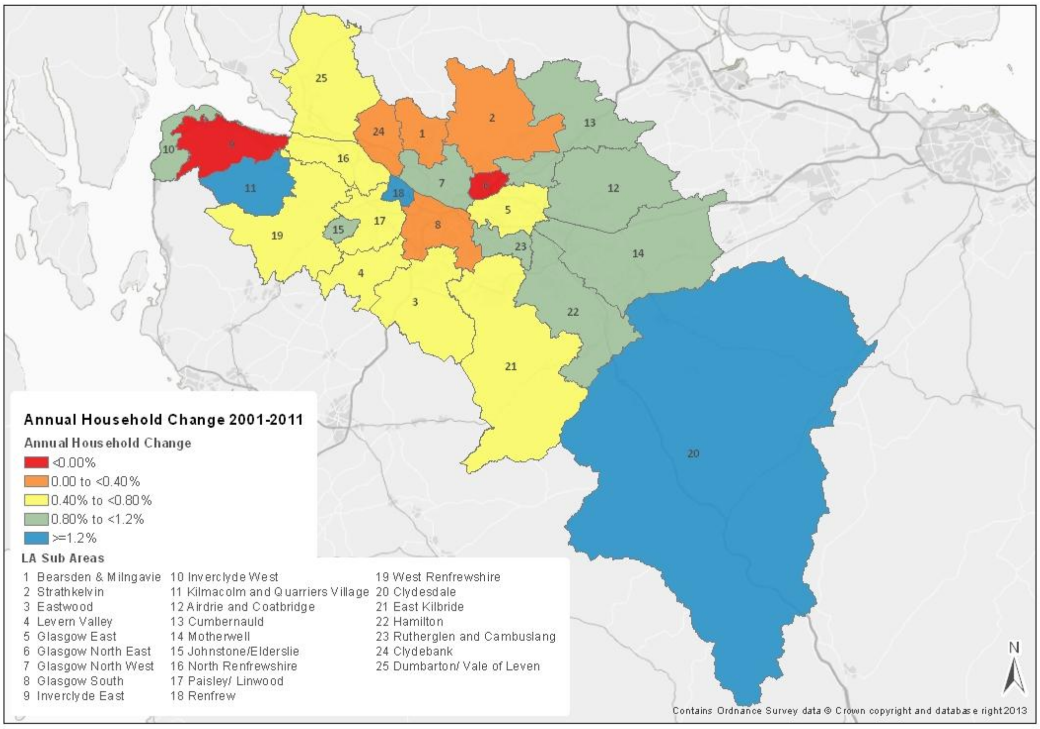
| age household reference person | low migration scenario 2012-2029 | principal projection 2012-2029 | high migration scenario 2012-2029 |
|---|---|---|---|
| 16 to 29 | -567 | -398 | -235 |
| 30 to 44 | 510 | 1,007 | 1,500 |
| 45 to 59 | -1,322 | -1,140 | -958 |
| 60 to 74 | 2,920 | 2,976 | 3,029 |
| 75+ | 2,237 | 2,268 | 2,289 |
| Total | 3,779 | 4,713 | 5,625 |

**Source: National Records of Scotland - Crown Copyright Reserved**

### Estimated Household Change, 2001-2011, by LA Sub-Areas

3.3.40 The geographical pattern of annual household change, 2001 – 2011 across the city region compares with the general pattern of population change (e.g. highest change in households for Renfrew and a reduction for households in Inverclyde East), but also some differences. The rate of population change for Glasgow North East is similar to the rate of household change for the area. This indicates that the average household size must have been fairly constant over the 2001-2011 period.

**Figure 3.14 – Annual household change 2001-2011 for Council Sub Areas in Glasgow and the Clyde Valley Conurbation**

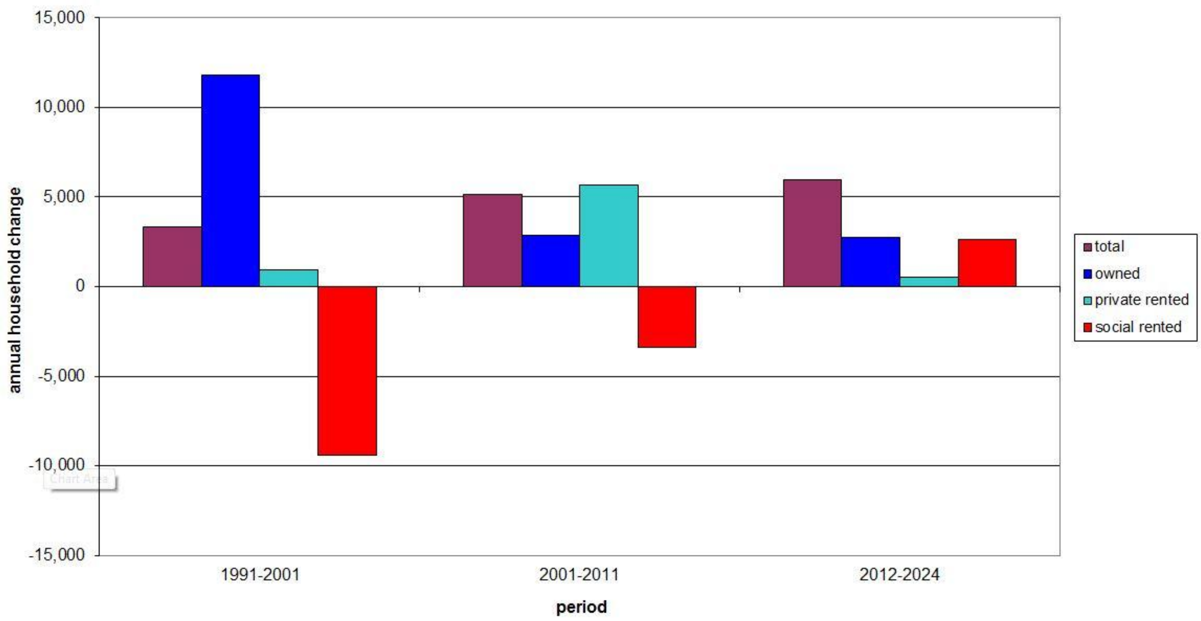



*Source: National Records of Scotland – CROWN COPYRIGHT 2014, TR04*

**Estimated and Projected Changes in Households by Tenure**

3.3.41 The considerable changes that are taking place in the pattern of tenure change for households in the Glasgow and the Clyde Valley area are exemplified in the following figure.

**Fig. 3.15 - Annual Change Number of Households by Tenure in Glasgow and the Clyde Valley area (Projections for 2012-2024 are from HNDA2 - Planning Scenario)**




*Source: National Records of Scotland – CROWN COPYRIGHT 2014, TR01, TR04*

3.3.42 Between 1991 and 2001 the number of households rose by 3,300 per year, with a sizable rise in owner occupied households (11,800 per year) and sizable reductions in social rented households (-9,400 per year). There was a small increase in private rented households of 900 per year.

3.3.43 In the following decade (2001-2011) during which house prices rose in the early period and recession bit in the latter period, the number of households rose at a slightly higher rate (5,100 per year). There was a slowdown in the rate of increase for owner occupied households (to 2,900 per year) and in the rate of reduction for social rented households (to -3,400 per year). Within the private sector, lack of affordability has restricted access to owner occupation. This has given rise to a sizable increase in private rented households (5,700 per year).

3.3.44 Tenure change from the social to the private sector has been affected by rates of housing completions for the private and social sectors, rates of housing demolitions (mainly for the social sector) and sales under Right-to-Buy (RTB). The latter were high in the 1990s (7,400 per year), but reduced in the decade 2001-2011 (to 3,900 per year).

3.3.45 In the period 2012 to 2024 the number of households is projected to rise by 6,000 per year. The HNDA2 Planning Scenario shows a projected rise in the number of social rented households of 2,600 per year. Projected RTB sales have not been included in this projection, but the numbers involved are small. This projected increase in social rented households is a significant change, compared with earlier decades.

3.3.46 Inevitably, this means that the projected rate of increase for households in the private sector (owned plus private rented) is considerably lower than in recent years (3,300 per year in 2012-2024, compared with 8,500 per year in 2001-2011). Although Figure 3.15 above shows a small rate of increase for private rented households (500 per year in 2012-2024), it is recognised that there are considerable uncertainties in the outlook for private renting relative to owner occupation.

## Summary of Demographic and Social Context and Outlook for HNDA2

3.3.47 The key issues identified include the following:

**Total population and household change**

- The population of the Glasgow and the Clyde Valley area (GCV area) is projected to increase by 60,000, from 1,790,000 in 2012 to 1,850,000 in 2029. This represents a population growth of 3,500 per year, which is similar to the rate for the recent period (3,600 per year in 2001-2012).
- The projected total population change of 60,000 over 2012-2029 is the result of accumulated natural population change (i.e. the number of births minus the number of deaths) of 32,000 and accumulated net migration gains of 28,000.
- The number of households in the GCV area is projected to increase by 80,000, from 815,000 in 2012 to 895,000 in 2029. This represents a household growth of 4,700 per year, which is similar to the rate for the recent period (4,900 per year in 2001-2012).
- Projected population and household growth is largely concentrated in Glasgow City. 100% of the Conurbation's population growth and over 50% of the Conurbation's household growth are projected to take place in Glasgow. The population in "Rest of GCV area" is projected to be almost constant over the projection period.

**Impact of ageing population**

- After the initial years, the number of births is expected to fall and the number of deaths is expected to rise. As a result of this, the projected population growth is higher earlier in the projection period (4,100 per year in 2015-2022) as compared with the later years (3,400 per year in 2022-2029).
- For the same reason, the projected household growth is higher earlier in the projection period (5,200 per year in 2015-2022) as compared with the later years (4,200 per year in 2022-2029).
- The projected population growth of 60,000 in 2012-2029 is entirely due to the rise in the elderly population. Over that period the population age 65+ is projected to rise by 113,000 and the population age 0 to 64 is projected to fall by 53,000.
- The projected household growth of 80,000 in 2012-2029 is entirely due to the rise in households with elderly. Over that period the number of households with a reference person "age 60+" is projected to rise by 89,000 and the number of households with a reference person "age under 60" is projected to fall by 9,000.
- The working age population is projected to rise only marginally (by 4,100 or 240 per year in 2012-2029) with the effect of the rise in the pensionable age (to age 66 by 2020) only just compensating for the fall in the number of 16 to 64 year olds.
- The working age population is projected to increase in Glasgow City (by 37,000 or 2,200 per year) and to decrease in "Rest of GCV area" (by -33,000, or -1,900 per year) in 2012-2029.

**Household tenure change**

- In the last two decades, there has been a considerable slowdown in the rate of tenure change from the social sector to the private sector. For 2012-2024, the HNDA2 planning scenario shows a projected increase in the number of social rented households of 2,600 per year.
- Within the private sector, lack of affordability has restricted access to owner occupation in the recent decade. This has given rise to a sizable increase in private rented households (5,700 per year in 2001-2011).

### 3.4 Affordability Context and Trends

3.4.1 This section considers key indicators relevant to an understanding of access to housing and its affordability in the GCV area, utilising data from a range of national sources, including:

- for house prices, Propvals and CHMA;
- for private rents, Scottish Government Local Housing Allowance (LHA) rates and ONS (in full) data
- for local authority rents, the LAs Housing Revenue Accounts (HRA);
- for RSL rents, the Scottish Housing Regulator; and
- for incomes, CACI Paycheck provided by the CHMA.

3.4.2 The section covers an analysis of recent changes in house prices, at both GCV city region and local authority levels, focussing on the total volume of sales and the lower quartile price bands, comparing this with changes in income (growth and distribution), to provide an insight into the 'affordable' sector of the market. Private and social renting is also considered, with conclusions drawn on these sectors which have informed our judgements and assumptions on 'affordability' for the inputs to the HNDA Tool.

3.4.3 Before looking at the particular experience of the GCV city region, the current national fiscal context and the likely course it may take, is an important consideration in understanding future housing affordability.

#### National Fiscal Context

3.4.4 The Financial Services Act 2012 brought in major reforms to create a UK regulatory framework focused on the delivery of financial stability. New legislation established an independent Financial Policy Committee charged to monitor and take action to remove or reduce systemic risks to protect and enhance the resilience of the UK financial system.[5]

3.4.5 Recent actions in support of this objective include:

- February 2014 – removal of the Funding for Lending scheme for mortgage lending in response to concerns over 'overheating' of the housing market, particularly in London and the south east.

  June 2014 - recommendations to ensure that mortgage lenders limit the number of mortgage loans made at or greater than 4.5 times Loan to Income (LTI) to no more than 15% of their overall number of mortgage

[5] http://www.bankofengland.co.uk/financialstability/pages/fpc/default.aspx

loans, and the introduction of new more stringent rules on the qualification criteria for borrowers.

July 2014 - the Bank of England (BoE) has maintained the 'Bank rate' at 0.5% and the average 3-month interbank rate (LIBOR) also remained at 0.5%.

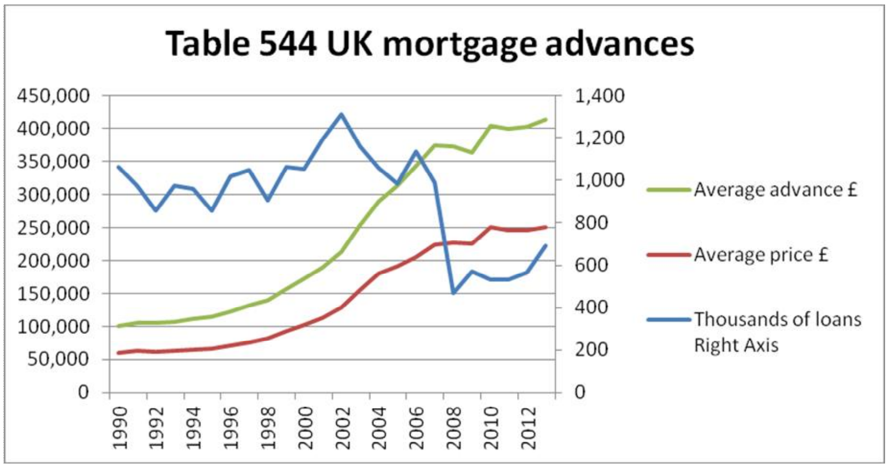
August 2014 – the Governor of the BoE has stated that the Monetary Policy Committee's (MPC) guidance remains unchanged, with any increases in Bank Rate likely to be gradual and limited. This is despite three years of unanimous 9-0 decisions in the MPC and only one split vote of 7-2 to maintain rates at 0.5%, with two members calling for the cost of borrowing to be raised by 0.25 percentage points.[6]

3.4.6 This fiscal environment reflects the BoE's motivation to take action to remove or reduce systemic risks. Interest rates remain historically low and are not expected to increase until 2015 and then, not by much. This is important for the immediate future of borrowing, both for the demand side (households' obtaining mortgages) and the supply side of new construction of houses (developers' securing development finance). However, set against this more favourable fiscal position, the banks continue to be risk averse, having suffered badly through the last property boom.

### UK Mortgage Lending

3.4.7 Mortgage lending in the UK is at a level some 50% less than its last market peak in 2005/06, when approximately 1.1 million loans were made, reducing to less than 0.5 million loans in 2007/08 (Figure 3.16). Although the number of loans is now increasing year on year, within the current fiscal context as described, the prospect of a return to the levels of mortgage lending in 2005/06 in the short to medium term, seems remote.

**Figure 3.16 Table 544 Housing market: number of mortgage advances, average advance, average house price, by type of lender, United Kingdom, from 1990**[7]




*Source: Bank of England, Regulated Mortgage Survey April 2014 (www.gov.uk)*

[6] http://www.bankofengland.co.uk/publications/minutes/Pages/mpc/default.aspx
[7] https://www.gov.uk/government/statistical-data-sets/live-tables-on-housing-market-and-house-prices

## Scottish Mortgage Lending

3.4.8 Council of Mortgage Lenders (CML) data for Q1 2014 show that Scottish mortgage advances for house purchase increased by 23% year-on-year to 12,300. [See Table 3.11] There was a strong annual increase in First Time Buyers (FTB) mortgages (31%) and Former Owner Occupiers (FOO) (16%). In 2013 as a whole, there were 54,100 loans in Scotland for home purchase, a 15% increase from 2012, but half the level recorded in 2006 (104,900). [8]

### Table 3.11 Mortgage advances for home purchase Scotland

| Mortgage advances for home purchase: Scotland | | | |
|---|---|---|---|
| | Q1 2014 | Quarterly change | Annual Change |
| ***All*** | 12,300 | -20.1% | 23.0% |
| ***FTB*** | 5,900 | -11.9% | 31.1% |
| ***FOO*** | 6,400 | -25.6% | 16.4% |
| **Mortgage advances for home purchase: UK** | | | |
| | Q1 2014 | Quarterly change | Annual Change |
| ***All*** | 147,800 | -16.3% | 26.5% |
| ***FTB*** | 68,800 | -13.4% | 34.4% |
| ***FOO*** | 79,000 | -18.6% | 20.4% |

*FOO - Former owner occupiers*

*FTB - First-time buyers* *Source: CML*

*Source: Council for Mortgage Lenders, CHMA Scottish Housing Market Review, July 2014*

## Loan to value (LTV) mortgage rates

3.4.9 The average LTV for a FTB in Scotland fell from 90% in 2007 to 75% in 2009, as banks' risk aversion continued to restrict lending at higher LTVs. The average LTV has subsequently edged up to 82% in Q1 2014. First time buyers still face a substantial deposit barrier however, with the average deposit in the region of £20,000, equivalent to around 64% of average annual income for FTBs. [9]

3.4.10 Home movers in Scotland have benefitted from improved affordability primarily due to interest payments falling from 16.1% of income in 2007 to 9.5% in 2012, and then further down to 7.8% at the beginning of 2014. Since former home movers have generally accumulated more savings than FTBs, they have been less affected by the deposit barrier. The average LTV of a Scottish home mover fell from 76% in 2006 to 72% in 2012, before rising again to 75% in Q1 2014.

3.4.11 As the LTV percentage begins to increase, combined with reducing house prices (see below), the propensity to move house may increase, especially for Former Owner Occupiers, whilst the deposit barrier may remain an impediment for FTBs. Additionally, mortgage availability is still beyond many unassisted FTB due to the deposit hurdle and this could get worse should the Help to Buy scheme finish in 2016.

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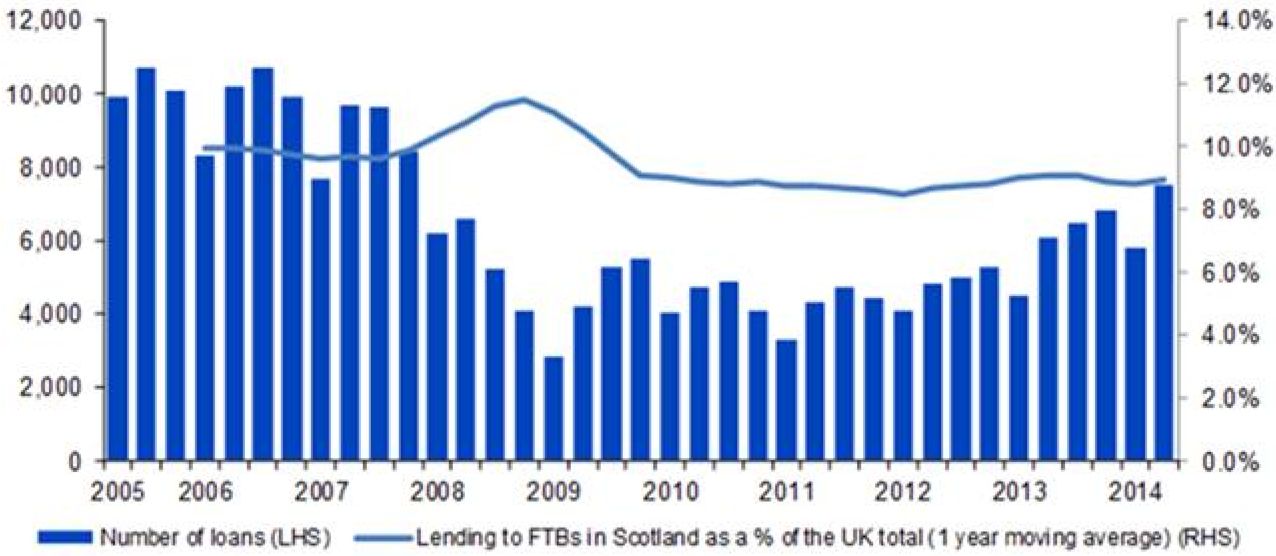
[8] Source: Scottish Housing Market Review CHMA, July 2014
[9] Source: Scottish Housing Market Review CHMA, July 2014

### Number of First Time Buyers

3.4.12 The number of FTBs provides a good indicator of the strength or improvement in the housing market, since it is with new entrants that house moves begin to pick-up. However since 2007/08, FTBs have been hit particularly hard with the tighter lending environment, higher deposit barriers, weak market confidence and economic uncertainty (Figure 3.17). Looking at more recent trends however, in Q1 2014 the number of potential FTBs (mortgage advances) has increased by a significant 31% and makes up a large percentage of all potential buyers, indicating an improved market position.

**Figure 3.17 Lending to FTBs in Scotland, number of loans advanced, and lending to FTBs in Scotland as a proportion of the UK total**




*Source: Council for Mortgage Lenders*

3.4.13 CML data shows that in Q1 2014 the average FTB in Scotland paid 9.8% of their income in interest payments, relative to 17.9% in 2008[10]. This is due to the decline in house prices and mortgage rates following the financial crisis and ensuing recession. On this measure, the affordability of mortgages has improved for FTBs.

3.4.14 These indicators of an improving situation for house buyers, including potentially more FTBs, is set within a still cautious lending environment. With relative economic stability, improving affordability (particularly for lower value properties), increasing LTV percentages, and the Government “help to buy” scheme (for which the 2014/15 funding has now run out), these factors all combine to explain the increase in mortgage advances, and particularly to FTBs.

### Outlook for credit demand and supply

3.4.15 According to the 2014 Q2 BoE Credit Conditions Survey, lenders reported a slight increase in the amount of secured credit for households in the three months to end-May. A similar level of secured credit to households is expected to continue in Q3. Demand for secured lending for house purchase and for re-mortgaging increased significantly in Q2 and it is also expected to increase in Q3. Generally, according to

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[10] Source: Council for Mortgage Lenders

the information available, signs are more favourable for securing increased credit for households.[11]

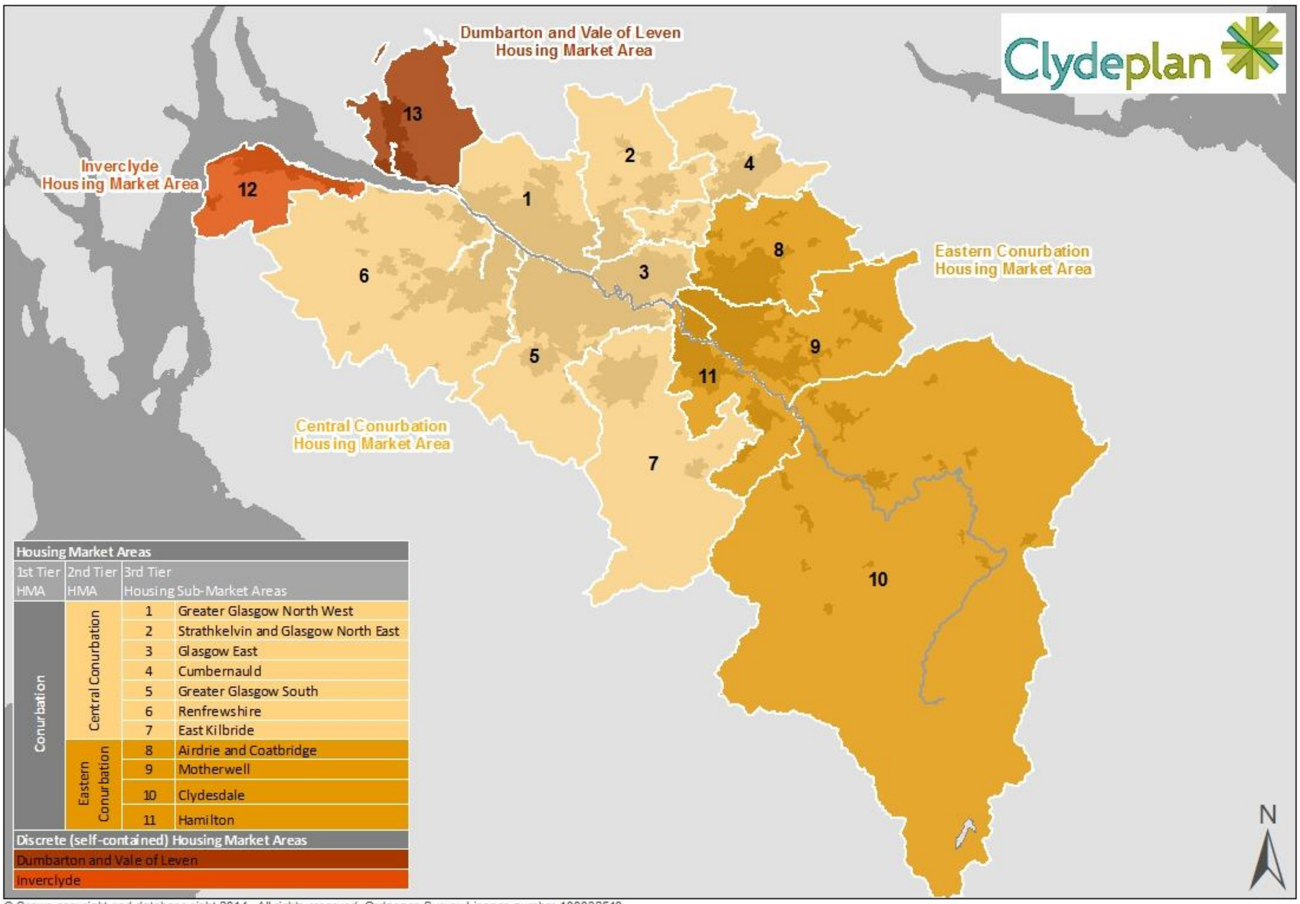
## House Prices and Sales

3.4.16 An analysis of house prices within the GCV area has been undertaken and is documented more fully in the accompanying *Technical Report 05, Affordability Trends: House Prices, Rent and Incomes (TR05).* The report focuses on monitoring the affordability of the private sector within the GCV Housing Market Area framework.The analysis primarily compares the changes in house prices over the last year 2011/12 to 2012/13 and over the 5 years between 2007/08 and 2012/2013.

3.4.17 In order to understand the developing trends in house prices relative to incomes, the data analysis supplied at local authority geography by the CHMA using Register of Scotland (RoS) data and CACI paycheck is relied upon. This analysis utilises the HMA framework to undertake a geographic analysis of house prices and the CHMA data at local authority geography to undertake a trend based analysis of house prices relative to incomes.

[11] Source: Scottish Housing Market Review, July 2014

## Figure 3.18 Glasgow and the Clyde Valley Private Sector Housing Market Area Framework

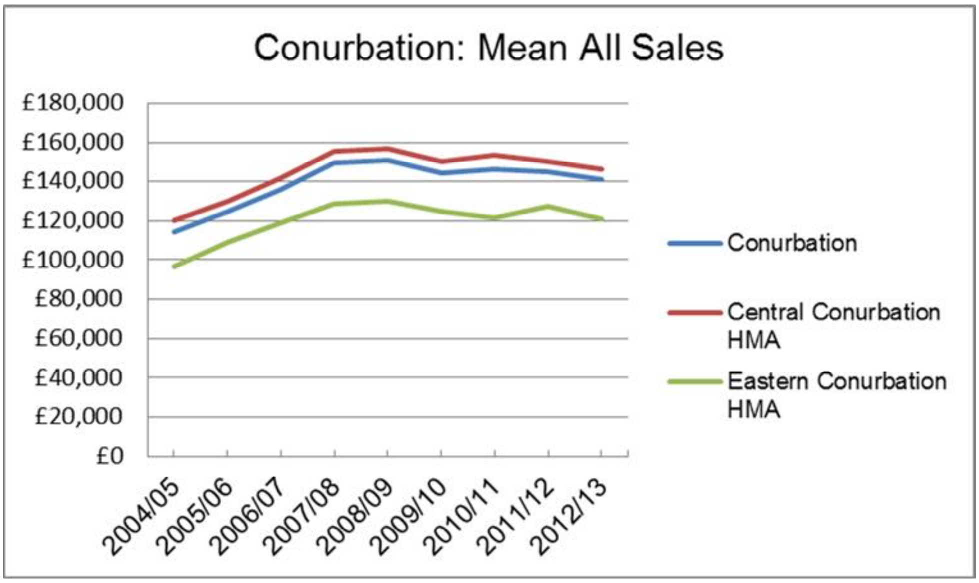


Conurbation Housing Market Area (HMA)

3.4.18 Looking at the broad trends over the Conurbation HMA, the pattern of house price change has been markedly different in the last 5 years, from the pattern in the pre-recession period prior to 2008.

3.4.19 When examining house prices over a ten year period, strong house price growth is observed in the years preceding 2007/08 with peak prices occurring between 2007 and 2009. Growth in prices for all sales in the Conurbation was 31% between 2004 and 2007/08 and since then, prices have steadied and declined. For the year 2012/13 average house prices are at around the same level as they were in 2005/06.

**Figure 3.19 Conurbation Mean All Sales**




*Source: Propvals house price data (derived from Registers of Scotland data), TR05 (Table 10, Annex A - 2004-13 - All Relevant Sales - Mean House Prices)*

3.4.20 The general pattern in the last 5 years looking at prices across the Conurbation has been one of decreasing house prices. Average house prices have decreased by 6% with greater decreases in the lower quartile prices of 17% (TR05).

3.4.21 In 2012/13, the average house price for the Conurbation HMA was £140,774 which is a decrease of £8,624 (6%) between 2007/08 and 2012/13. The average lower quartile house price for the Conurbation HMA was £75,000 which is a decrease of £15,000 (17%) between 2007/08 and 2012/13.

3.4.22 The Central Conurbation has generally higher prices than the Eastern Conurbation. In 2012/13, the average house price for the Conurbation HMA was £140,774, while for the Central Conurbation it was £146,521 and for the Eastern Conurbation it was £120,667. In 2012/13, the lower quartile house price for the Conurbation HMA was £75,000 while for the Central Conurbation it was £78,500 and for the Eastern Conurbation it was £70,000.

Mean House Prices

3.4.23 In most areas, house prices peaked in 2008/09 and have been generally in decline since that time, to year 2012/13. There has been a decline of 6% in mean house prices over the last 5 years.

3.4.24 The declines occur in both resales and new build sales and in virtually all locations.

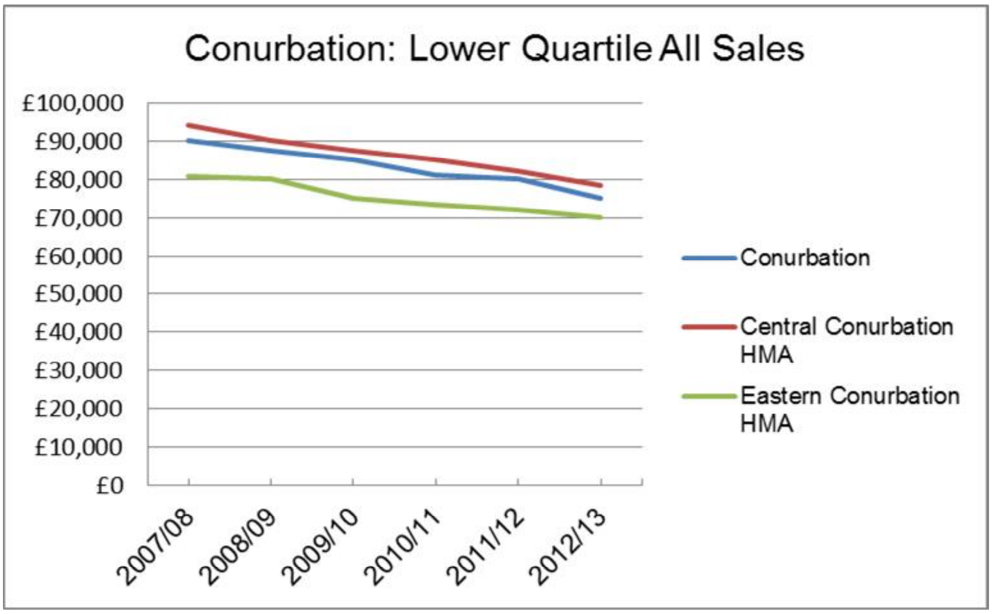
3.4.25 Only the Strathkelvin and Glasgow North East Housing Sub-Market Area (HSMA) has seen average house price growth over the five year period with a decline in every other HSMA within the Conurbation HMA.

Lower Quartile House Prices

3.4.26 At £75,000, the lower quartile average house price for the Conurbation HMA has decreased by 17% (£15,000) between 2007/08 and 2012/13. The percentage decline for lower quartile prices is 13% for the Eastern Conurbation and 16% for the Central Conurbation.

3.4.27 Lower Quartile prices for all sales have declined in all sub-areas of the Central Conurbation and Eastern Conurbations during the last five years. The greatest decline is in Glasgow East (27%) followed by Greater Glasgow North West (19%), Airdrie and Coatbridge (19%), East Kilbride (18%) and Motherwell and Hamilton (13%).

**Figure 3.20 Conurbation Lower Quartile All Sales**

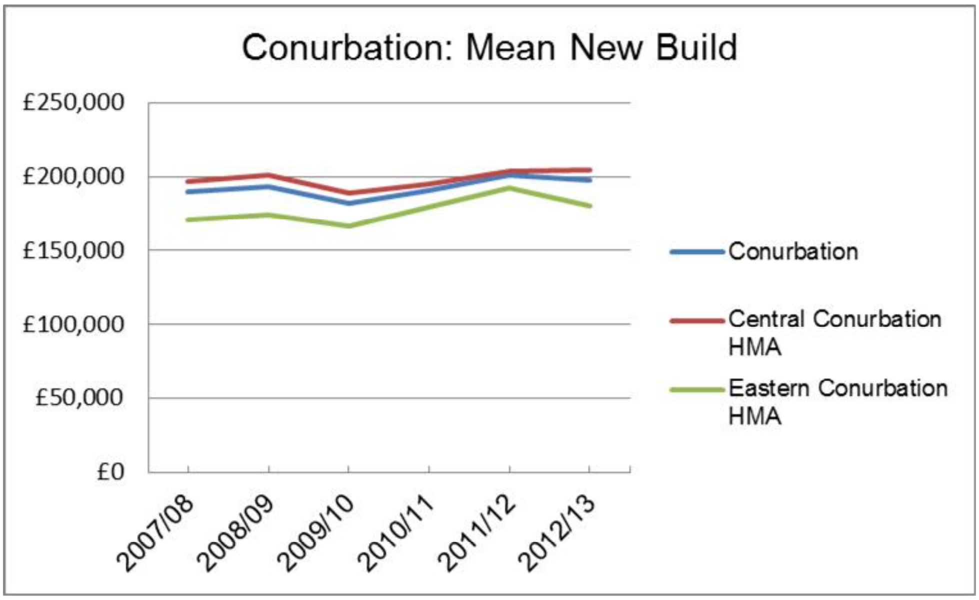



*Source: Propvals house price data (derived from Registers of Scotland data), TR05 (Table 2, Annex A)*

New Build House Prices

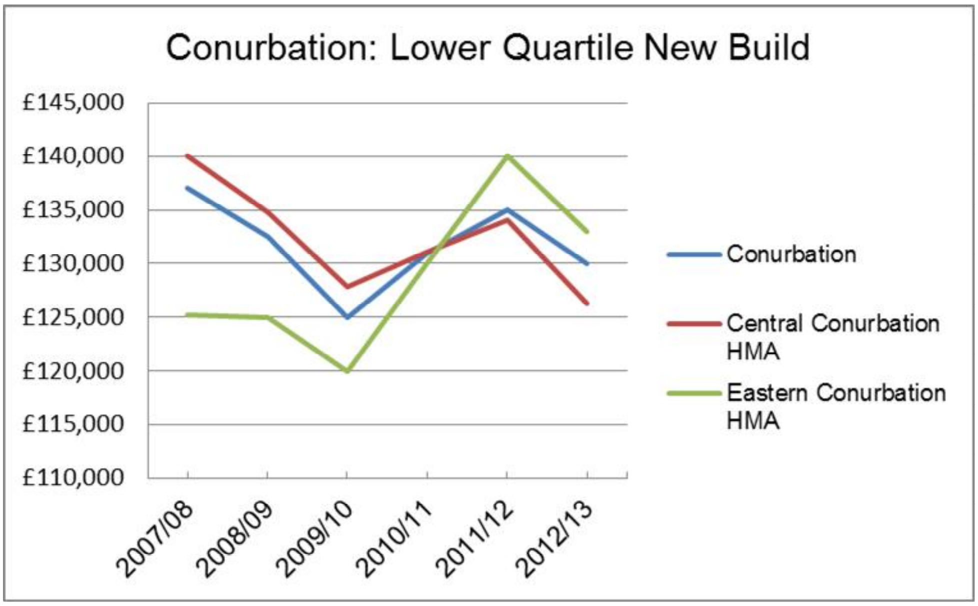
3.4.28 The mean price for new build sales is significantly higher than that for all sales at £197,552 this being 40% higher than for all sales. The same is true for lower quartile new build prices which at £129,995, are 73% higher than for all sales.

**Figure 3.21 Conurbation: Mean New Build Prices**




*Source: Propvals house price data (derived from Registers of Scotland data), TR05 (Table 3, Annex A)*

**Figure 3.22 Conurbation: Lower Quartile New Build Prices**



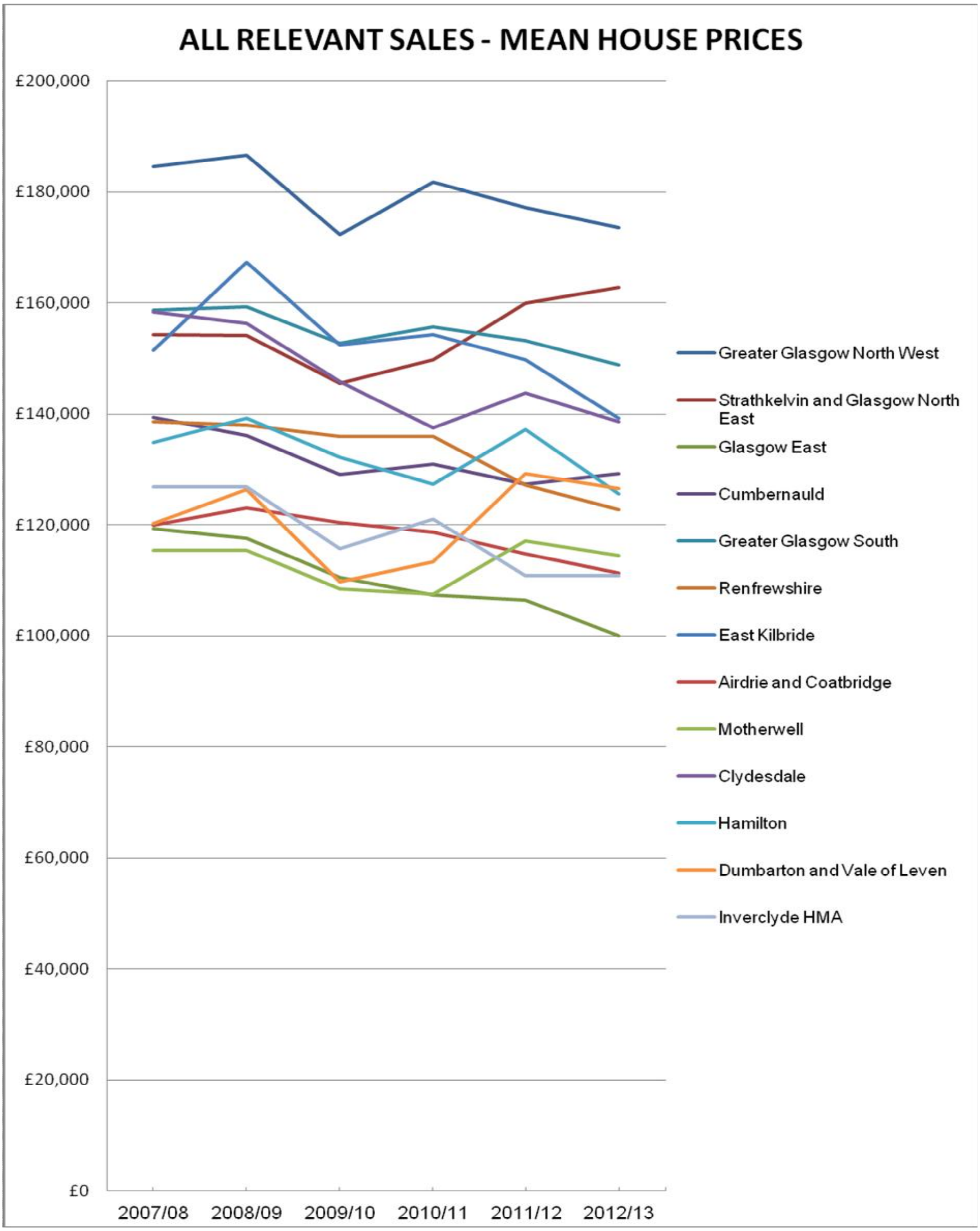

*Source: Propvals house price data (derived from Registers of Scotland data), TR05 (Table 4, Annex A)*

Price Variations

3.4.29 In 2012/13, Glasgow East and Motherwell have the lowest Lower Quartile (LQ) house prices in the Conurbation with the discrete market areas in Inverclyde and Dumbarton and the Vale of Leven, also having low LQ prices. The most expensive areas are Greater Glasgow North West, Strathkelvin and Glasgow North East, and Greater Glasgow South.

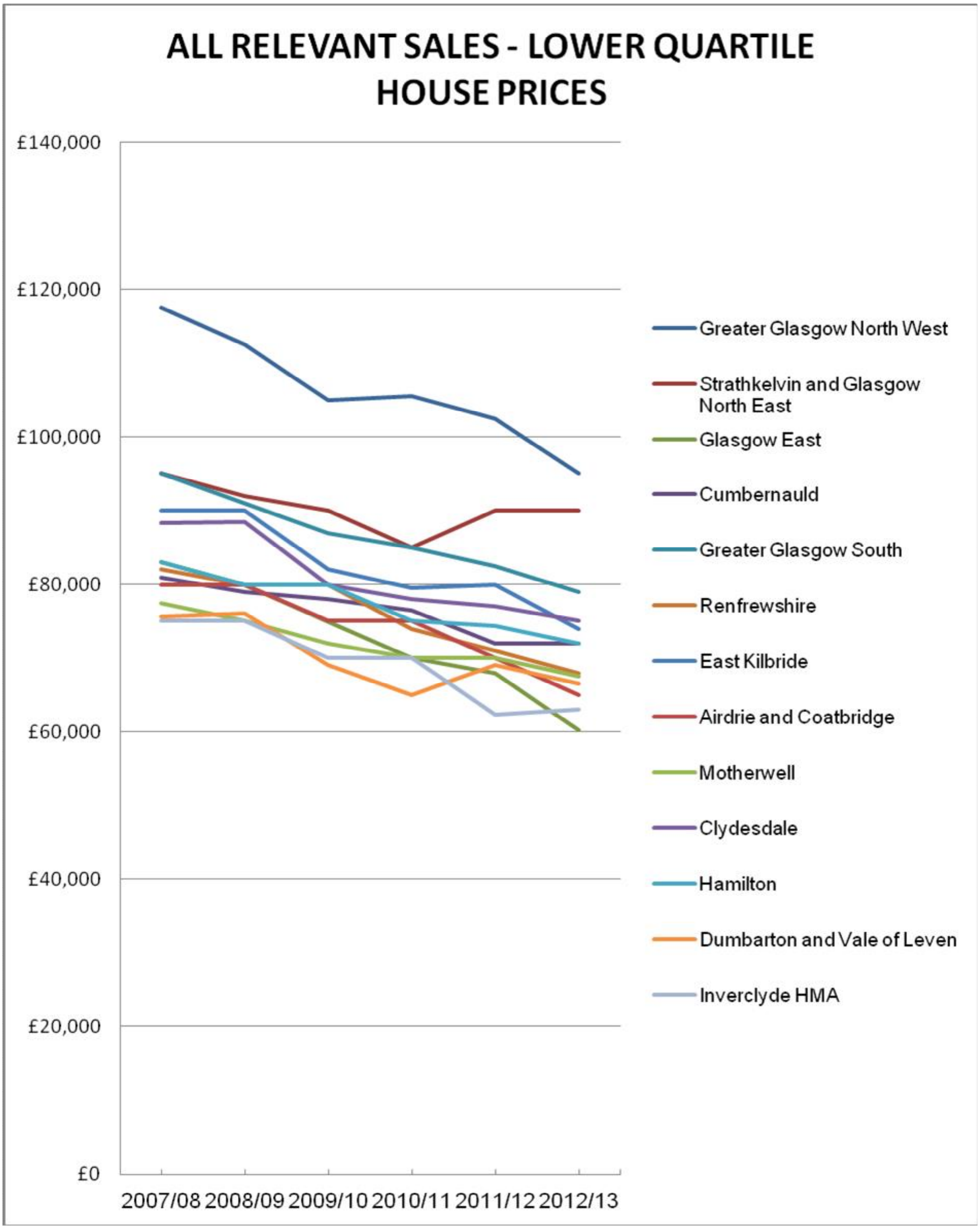
3.4.30 Using the Local Authority analysis, compared to the Scottish average, and as concluded in the OE report, the GCV city region has some relatively affordable housing and a range and choice for house movers.

**Figure 3.23 All Relevant Sales – Mean House Prices**




*Source: Propvals house price data (derived from Registers of Scotland data), TR 05, (Table 1, Annex A)*

**Figure 3.24 All Relevant Sales – Lower Quartile House Prices**




Source: Propvals house price data (derived from Registers of Scotland data), *TR 05, (Table 2, Annex A)*

Volume of Sales

3.4.31 There has been a significant decline in the volume of house sales in recent years. The total number of sales in the Conurbation in 2007/08 was 40,784 falling to 17,701 in 2012/13, a significant drop of 57%. For new build sales the decline is larger at 63%, from 6,616 in 2007/08 falling to 2,469 in 2012/13. Greater Glasgow North West is notable where sales have fallen by 80% over the last 5 years from 1,476 to 290.

3.4.32 However, there has been a general steadying trend in the total volume of house sales since 2009/10 with small increases each year since then. New build house sales bottomed in 2010/11 with small increases since.

**Figure 3.25 Conurbation No of sales**

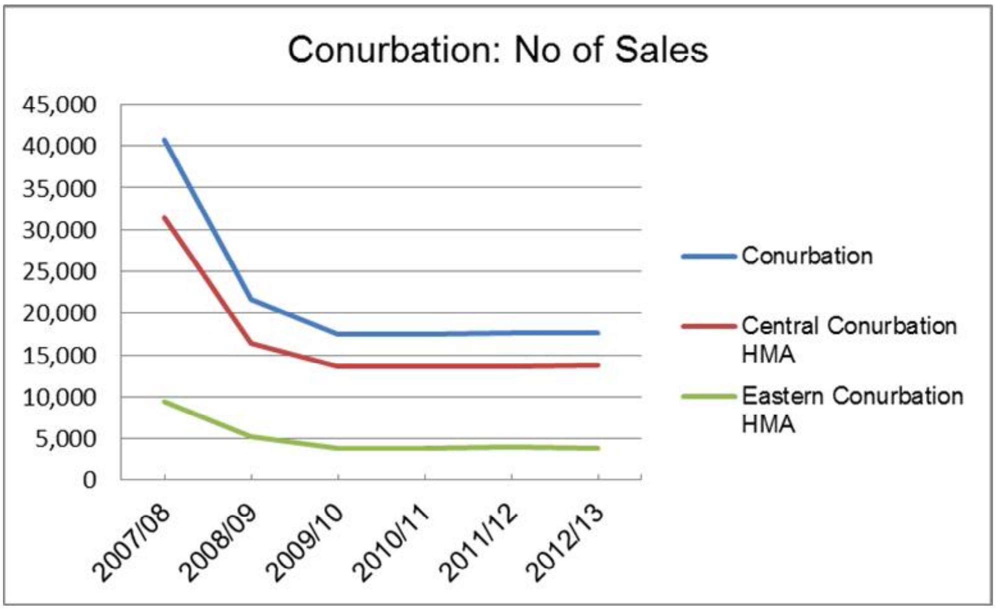
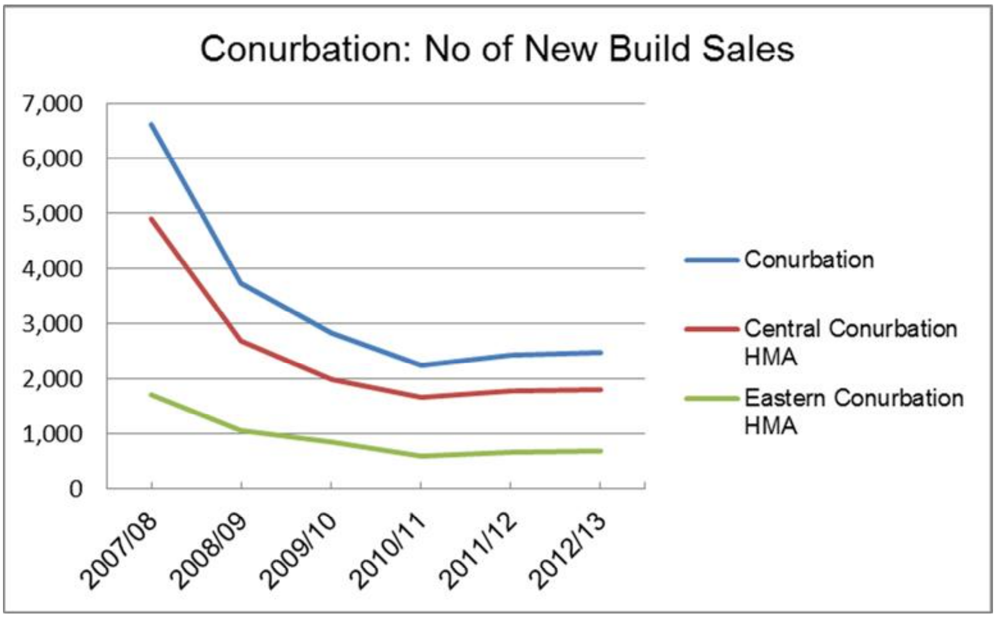



**Figure 3.26 Conurbation no of new build sales**




*Source: Propvals house price data (derived from Registers of Scotland data), TR 05, (Tables 7 and 8, Annex A)*

## House Prices and Incomes

3.4.33 Analysis of house prices, incomes and affordability at local authority geography, has been provided by the CHMA using RoS and CACI data. The analysis reveals that between 2008 and 2012, both median and lower quartile house prices have declined in the GCV local authorities in similar proportions as revealed through the analysis at HMA geography above. The Scottish average decline is 7% or £9,950 for median prices and 13% or £12,500 for lower quartile prices (Table 1, TR05). This compares with GCV declines of 6% or £8,624 for mean prices and 17% or £15,000 for lower quartile prices.(Para 3.1, TR05)[12] The declines in lower quartile prices in the GCV area are well above the Scottish average.

3.4.34 The data enables a trend based analysis of house prices to incomes by local authority which reveals that the ratio of median house prices relative to median income has fluctuated between 2008 and 2011 but with a general improvement in affordability for six of the authorities at 2011/12. Only East Renfrewshire and East Dunbartonshire show less affordability in median house prices relative to median income in 2012 compared with 2008.

3.4.35 The largest decline in house prices in the last 5 years has been in lower quartile house prices and when compared to lower quartile incomes, affordability has generally worsened during 2008 to 2011, with an improvement in the most recent year between 2011 and 2012.

3.4.36 Furthermore, the ratios of income to price for lower quartile housing are higher than for median income to price, indicating a general issue with the affordability of entry level housing.

[12] NB. The differences observed between the CHMA Local Authority data and HMA analysis arise due to the different geographies analysed and differing data conventions as documented in the data sources.

**Figure 3.27 Ratio of house price to incomes (medians)**

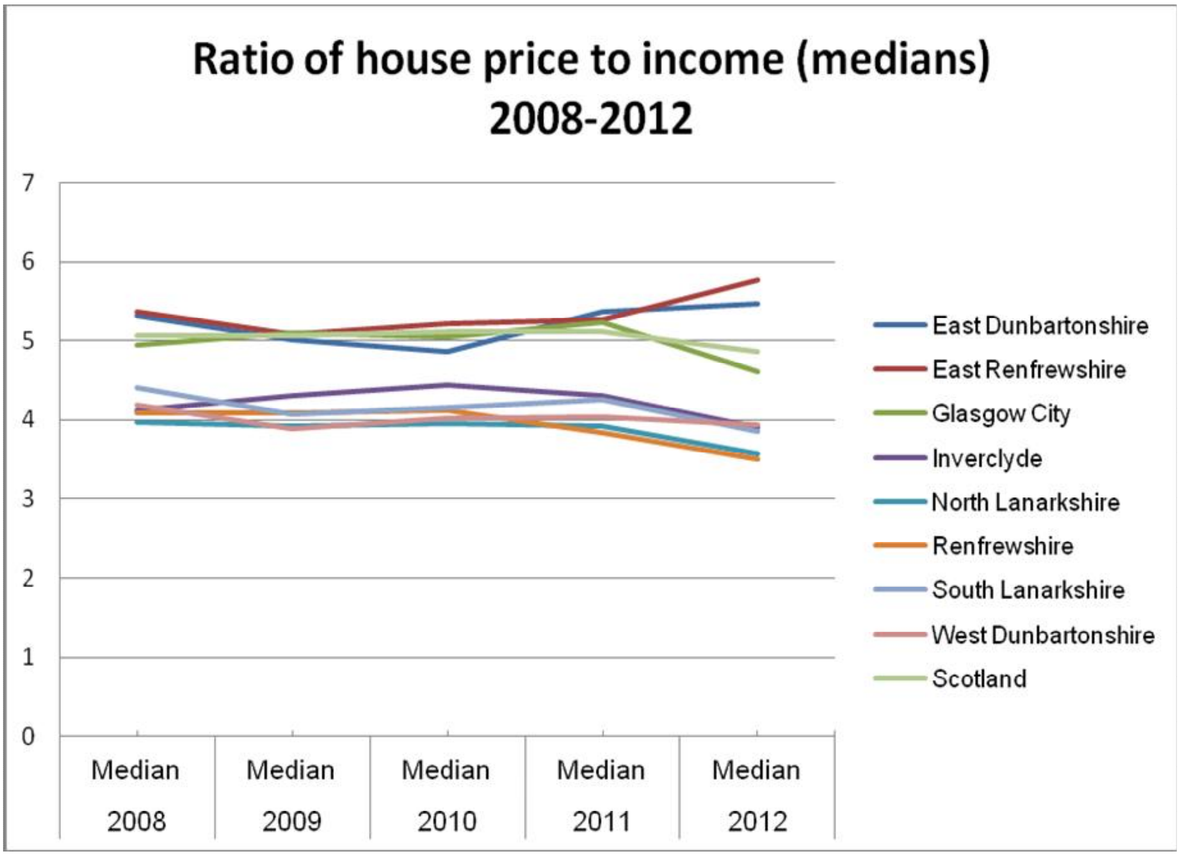
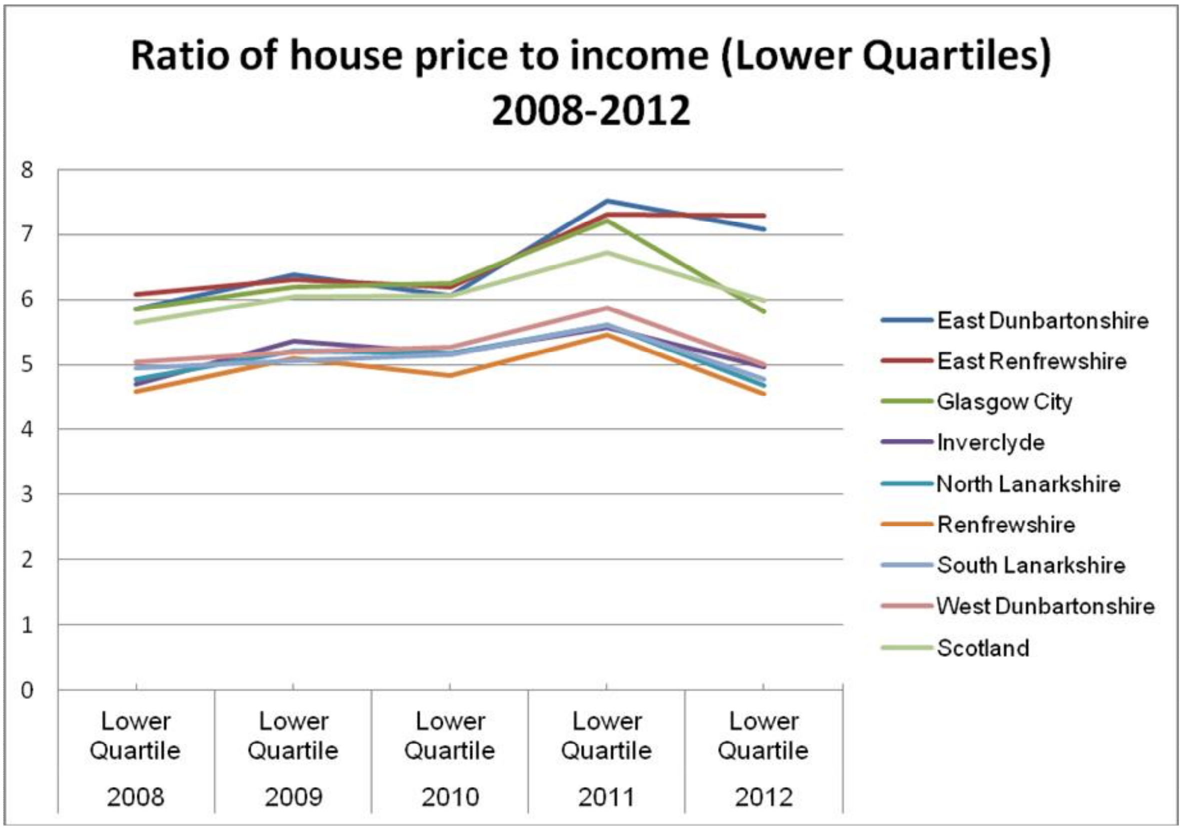



**Figure 3.28 Ratio of house price to incomes (lower quartiles)**




*Source: Registers of Scotland (RoS), CACI Paycheck, Scottish Government Communities Analytical Services Division, TR05 Table 3)*

## Private Rent

3.4.37 An analysis of the Local Housing Allowance (LHA) figures provide an indication of the relative affordability of private renting and the last three years of data is provided for the Broad Market Rental Areas within the GCV area (ref Table 4, TR05.

3.4.38 Average weekly LHA rent allowance for a 2 bedroom private rented property, has decreased slightly from £107.50 in 2012 to £106.13 in 2014. There is a significant jump in price for larger properties of 3 or more bedrooms indicating a potential affordability issue for those seeking to rent larger homes. The cost of rental properties of 3 or more bedrooms is a particular issue in the case in East Dunbartonshire where average rental prices are generally higher.

3.4.39 The geography and averages used in the analysis will inevitably mask localised spikes and variations in the cost of private renting on the open market.

3.4.40 As detailed in Technical Report 04, a significant trend in respect of the private rented sector, is the increasing volume of households in the sector. The PRS now plays an important role for a variety of different households including households who cannot access mortgages and for whom the deposit requirement remains a constraint.

3.4.41 Further research into the affordability and quality of the PRS sector should be taken forward through Local Housing Strategies. The extent to which the shift towards private renting is a temporary or more permanent change is not known, however most policy commentators see the need to do more to support this sector in the short to medium term. The quality of both the condition and management of the private rented sector (PRS) is a policy priority.

## Social Rent and Below Market Rent

3.4.42 At Section 8.2 of TR05, Tables 5A and 5B set out the average weekly rents for the LAs of the GCV area for RSL and LA rent rates.

3.4.43 Summarising, North Lanarkshire has the lowest local authority rents at £54pw and Renfrewshire the highest at £66pw. For all areas, average weekly RSL rates are higher than average weekly council rents. The lowest average RSL rents are in West Dunbartonshire and the highest in East Renfrewshire. Both RSL and LA average rents are significantly lower than rent in the Private Rented Sector.

**Summary of Affordability Context and Outlook for HNDA2**

3.4.44 In summary:

- Average house prices have been falling across the Conurbation, In the last five years mean house prices have decreased by 6%.
- Lower quartile house prices have been declining even more than the average
- Incomes are also decreasing and for lower quartile house prices relative to incomes, affordability has generally worsened in most of the GCV area to 2011, with an improvement in the most recent year between 2011 and 2012
- New build housing is significantly more expensive than for all sales
- Lower quartile new build housing is significantly more expensive than all sales lower quartile housing
- The total number of sales for all housing as well as for new build housing, has declined markedly over the last 5 years
- Evidence indicates that the private rented sector has become the tenure for many who previously would have entered owner occupation
- The PRS does have some affordability issues however this sector does not have the same deposit and lending barriers as for owner occupation
- The extent to which the increase in private renting is a permanent or temporary trend and its sensitivity to changes in the economy and wider housing market, is not known and requires to be closely monitored
- Social renting provides the most affordable housing option but has limited availability

3.4.45 The UK and Scottish fiscal context both indicate a continuation of the cautious, anti-inflationary financial and lending environment. This will impact on the housing market and wider economy and is likely to continue into the foreseeable future. The aim of the Financial Services Act 2012 is to deliver financial stability and the Monetary Policy Committee has demonstrated a willingness to act quickly to address signs of overheating in the housing market, notwithstanding the UK Government's 'Help to Buy' initiatives. Overall, these actions are assisting in the provision of a stable, non-inflationary fiscal context.

3.4.46 Interest rates have been historically low for some time and are unlikely to increase significantly in the short to medium term. A small rate increase is anticipated early in 2015 which would affect borrowers and may reverse recent lessening of mortgage restraints and have a further downward impact on consumer confidence and expenditure levels.

3.4.47 House prices have generally declined since 2007/08 but so have incomes. The deposit constraint and tighter lending qualifications since then remain a barrier, especially for first time buyers. The impact on the housing market, with mortgage advances, house sales and house building all remaining at levels significantly lower than at the peak of the pre-recession market is reflected in Chapter 5.

3.4.48 The latest indications however, assisted by higher Loan to Value (LTV) percentages and a slight increase in the amount of secured credit for households, are a slow return of confidence, evidenced by increasing mortgage advances, especially for First Time Buyers.

## 3.5 Scottish Government Policy and Recent Initiatives

3.5.1 The national fiscal context outlined earlier, including the role of the Bank of England's Monetary Policy Committee in setting interest rates and in turn their impact on the cost of mortgages, excludes those devolved powers the Scottish Government has over a number of policy areas. These powers cover housing and planning and provide a number of pointers to what is likely to impact on the GCV housing system over the projection periods covered in this HNDA.

3.5.2 Recent initiatives by the Scottish Government are largely concerned with implementing the Strategy and Action Plan for Housing 'Homes Fit for the 21st Century', which covers the period from 2011 to 2020. Taken together with the more recent Planning publications – National Planning Framework 3 and the revised Scottish Planning Policy, both June 2014 - these are already having an impact on the housing system. It is important however to distinguish between those measures that are/or can have an impact over the short term (e.g. 'Help to Buy'), and those that are likely to take longer to have any real effect (e.g. promoting a 'generous' land supply).

3.5.3 As outlined above, the fiscal position has already had an immediate and short term impact, but for this HNDA it is necessary to outline the broader 'direction of travel' of trends and public policy, and what that could mean for the GCV housing system over the next five to ten years. The housing system has been influenced by numerous policy initiatives over the years, perhaps the most important being the promotion of home ownership.

**Promotion of Owner Occupation**

3.5.4 The promotion by successive governments since the late 1970s of owner occupation as the tenure of choice for the majority of households has dominated housing policy, and the change in the balance of the two main tenures – owner occupied and social rented – has been dramatic in this time. The onset of the recession in 2008 appears to have confirmed what some commentators were saying for some time, that the limits of owner occupation had been reached. Hugely important in the growth of home ownership has been the role Right-to-Buy played in accelerating this tenure shift. However, since the Housing (Scotland) Act 2010, this route into owner occupation has been considerably restricted and will end in 2016.

3.5.5 Over the last six years, much tighter controls on credit for mortgages and for development finance, compared to the 'light touch' regulation of the finance industry up until 2007, has considerably reduced house building, the industry's capacity and the ability of households to secure mortgages. A number of initiatives have been enhanced and new ones introduced by the UK Government and Scottish Government (SG) to 'kick-start' house building from its very low output levels and encourage mortgage take-up. These include the Low Cost Initiative for First Time Buyers (LIFT), MI New Home Scheme the 'Help to Buy' scheme.

3.5.6 Since Help to Buy (Scotland) was launched in September 2013, more than 3,000 homes have been purchased with an additional 1,500 expected to be completed by the end of this financial year. Demand for the scheme has been high with £275 million allocated to the scheme to date. This is £55 million more than the house building industry's original £220 million request. £100 million of that funding has been allocated in the 2015-16 Budget. The GCV area accounts for 42% of the national funds to date, so that would be more than our expected share and therefore of some significance, including for FTBs [Source: www.scotland.gov.uk/Topics/Built-Environment/Housing/BuyingSelling/help-to-buy/MonthlyStats]. The SG intends to continue to monitor the scheme and will look at ways of “making sure everyone in Scotland has access to good quality, affordable homes.”

3.5.7 A Land and Buildings Transaction Tax was also announced in the Budget to replace Stamp Duty. This is expected to be a major boost to first time buyers and improve the affordability of starter homes. The tax is being promoted as a fairer one, being more proportionate to the house price and therefore more closely related to a buyer’s ability to pay. This measure could add some new stimulus to the Scottish housing market generally.

**A ‘Tenure Neutral’ Approach**

3.5.8 The Scottish Government (SG) since 2011 has been concerned to promote a more ‘tenure neutral’ approach, to achieve “sustainable choices for all” rather than encourage one particular tenure. This includes updated guidance on planning policy and for development plans, a more rigorous approach to ‘effectiveness’ of the land supply; and the promotion of mixed tenure communities by the encouragement of Affordable Housing through the use of the ‘Quota Policy’ on private housing sites. This approach is a direct consequence of the economic downturn and credit restrictions placing limits on owner occupation. Additionally there has been support for a return to council house building after many years of almost none. More recently still there has been encouraging signs of greater certainty for the funding of RSLs, with the announcement of ‘minimum’ resource planning assumptions up to 2019/20.

3.5.9 The most recent SG announcement in their Budget Statement (October 2014) commits £390 million nationally in 2015-16 to deliver 6,000 affordable homes, of which 4,000 are to be for social rent.

3.5.10 The SG continues to explore new ways of unlocking private sector investment in housing, while promoting the more established initiatives for assisting people to either buy their own home or to secure a social housing let. Shared ownership, shared equity (e.g. New Supply Shared Equity (NSSE) are still promoted, but funding remains constrained, including for LIFT under the overall housing budget. Intermediate renting is being encouraged to have an increasing role to play in enabling low-middle income earners to secure housing of their choice, particularly with the continuing limited liquidity in mortgage markets.

3.5.11 On the supply side, the National Housing Trust initiative is still being explored as a means to increase housing choices by providing homes at below-market rent.

3.5.12 The SG also wishes to see a thriving Private Rented Sector (PRS) which has doubled in size in the past 15 years and covers more than an eighth of all homes in Scotland. Policy initiatives include measures to improve quality (and safety) by strengthening the Repairing Standard, a new regulatory framework for letting agents, proposals to improve the security of tenancies and the provision of safeguards for landlords, and the appointment of a PRS “Champion” to investigate the potential of the sector including from large scale investors.

**Energy Efficiency, SHQS and Disrepair, and Sustainable Homes**

3.5.13 The target remains to remove fuel poverty by November 2016 under the SG’s ‘Green Agenda’ and by end of 2020, improvements in design and greater energy efficiency should make more of a contribution to reducing our energy consumption and our greenhouse gas emissions. Contributing to these targets are the promotion of more ‘Sustainable Homes’ through a ‘Green Housing Association Grant (HAG)’ (with an additional £6,000 grant level for new builds meeting energy efficiency criteria), and £79 million nationally to support improvements in domestic energy efficiency through the Home Energy Efficiency Programme for Scotland (HEEPS).

3.5.14 The statutory requirement for RSLs to achieve the Scottish Housing Quality Standard (SHQS) by next year has led to an improving housing stock, but still there are major issues in the social rented sector in non-traditional buildings and issues of quality in the private sector, both rented and owned. Much still remains to be done in bringing empty properties, especially in our towns and cities into use, and funding for investment to return empty homes to use would be an important contribution to meeting identified need and demand.

**Welfare Reform and Homelessness**

3.5.15 There is a significant range in scale of impact of welfare reform across the GVC area with many different influences on how authorities are tackling reforms locally. A concern moving forward for all local authorities will be the affordability of rents and the impact of non-payment of rent when and if Universal Credit is introduced. There is likely to be considerable consequential effects on delivery of council services and new build programmes as and when Universal Credit comes into effect.

3.5.16 With the base date of the projection of this HNDA being 2012, the full impacts of the welfare reform under occupancy charges are yet unknown, with many authorities having limited or incomplete evidence and very limited national data. Some common issues and policy considerations across the GCV have been identified, the most prominent of these being the mismatch between supply and demand in terms of stock size in meeting the needs of households affected by the Under Occupancy charges. The policy responses required in terms of Local Housing Strategies will need to be considered in more detail when evidence is available. Examples of policy considerations authorities have highlighted include:

- Existing mismatch between supply and demand of property size
- Studio and one bedroom properties have been less desirable in the past with households aspirations for two bedroom properties
- Increase of waiting list applicants and homeless households where priority is given to transfer applicants to downsize
- Increasing demand from single person households
- Use of Discretionary Housing Payments to mitigate impact of 'Under Occupancy'
- Long term development impacts based on current Scottish Government policy which has potential to change

3.5.17 From the joint Cosla and Scottish Government survey undertaken in June 2013 it would appear that over 34,000 social rented tenants are affected by the changes across the GCV area. As well as putting pressures on stock and potentially influencing the size of new stock (see Chapter 6, Housing Stock Profile, Pressures and Management Issues), there will most likely be implications for the wider economy.

3.5.18 The national commitment to tackling homelessness by the end of 2012 has been a significant success, with all assessed as unintentionally homeless by local authorities having a legal right to be provided with settled accommodation. However, the continuing economic and financial difficulties faced by many households should guard against any complacency in this regard.

**Summing up**

3.5.19 Summing up on recent national policy, funding and initiatives, as 'market drivers' influencing the housing system, the SG remains committed to a strong Private sector with owner occupation anticipated to be the dominant tenure (of choice).

Nevertheless, different forms of renting are increasingly accepted as being an important and necessary part of the housing system alongside traditional social renting by councils and RSLs.

3.5.20 Giving local authorities new borrowing powers to build again was an important policy change and the increase in funds for the Affordable Housing Supply Programme (AHSP) and an expectation of it being retained at that level (recent Resource Planning Assumptions (RPAs)) for the short-medium term at least, are encouraging developments.

3.5.21 The registration of private landlords and the promotion of new forms of rented tenure (e.g. mid-market rent), and an end to the Right to Buy in 2016, should all combine to provide a wider range of choices to meet peoples' needs within the social and below market rent tenures. However, whether greater stability within these sectors is going to be achieved is too early to say with still overall, insufficient funding for the scale and different types of housing need.

3.5.22 Meanwhile, the requirement for sizeable deposits for mortgages and downward pressure on disposable incomes, is likely to be a constraining factor on households' ability to access owner occupation and as a consequence, this all indicates a likely slow return to past levels of house completions in the private sector.

## 3.6 Economic and Demographic Drivers Workshop

3.6.1 Following the publication of the Oxford Economics 'Economic Outlook and Scenarios for the Glasgow and the Clyde Valley City Region', April 2014 (TR03), commissioned by the GCV SDPA, and the outputs from earlier work on demographics, the HMP held an Economic and Demographics Workshop in March 2014. The purposes of the event was to debate and test the assumptions, judgments and scenarios utilised in this HNDA and to ensure that they were well reasoned and transparent in fulfilment of Core Process 4. A copy of the event report is available online at *http://www.clydeplan-sdpa.gov.uk/files/Economic_and_Demographic_Drivers_Workshop_19th_March_2014_with_presentations.pdf*. The Workshop concluded with the general view that recent growth (i.e. between 2012 and 2014) was largely housing and consumer led and therefore, should be considered fragile. This led some participants to a less optimistic view about the "potential for growth" scenarios in the OE report and in any related scenarios for use in the HNDA and for the GCV SDP2 Main Issues Report.

3.6.2 The combination of an ageing population, childcare costs and dependency ratios were concerns, creating caution around potential future economic growth. The impact of fiscal measures, including Help to Buy initiatives and other schemes to assist buyers, restricted bank lending, welfare reform and changes to Council tax relief for empty properties, were identified as considerations requiring to be factored into strategic policy responses.

## 3.7 Implications for HNDA Tool Assumptions

3.7.1 Given the economic, demographic and fiscal context outlined in the foregoing, and the limited prospects of significant changes for some time, this suggests that a realistic potential outlook for the GCV city region should be based on an expectation of muted growth. Continuing challenges look set to remain, including the relatively recent growth of the Private Rented Sector, demands being placed on the Social and Below Market Rented Sector, and lower levels of demand for owner-occupied housing than in the pre-recession years. Both house prices and incomes seem unlikely to significantly alter. The referendum may have introduced some temporary uncertainty, but is unlikely to have any longer term impact.

3.7.2 These considerations have informed the assumptions utilised within the HNDA Tool and the choice of scenarios modelled. Further detail is provided in Chapter 5, "Estimating the Need for New Housing", however the foregoing economic and demographic considerations have particularly influenced the following Stages in the Tool:

- Stage 1: Household Projections;
- Stage 3: Income, Growth and Distribution;
- Stage 4: Prices and Affordability; and
- Stage 5: Split Need into Tenure.

## 3.8 Key Issues Table

| LHS & Development Plan | Key Issues Identified in the HNDA |
|---|---|
| **Economic issues for the local housing market** | 1. Oxford Economics baseline forecasts suggest that despite a growing population, the city region will not regain pre-recession peak levels of employment until after the end of the forecast horizon to 2038.<br>2. The region has a slightly higher proportion of employment in health, administration and the public sector and this could present risks and challenges to the future performance of the region as public sector budgets are further restrained and the demands on health services increase due to the ageing population and relatively high dependency rates.<br>3. The demand for health and care services is likely to increase significantly due to an ageing population and relatively high dependency rates. In the longer-term, the commissioning and delivery of these services will feature a wider, mixed economy of providers and is likely to constitute a significant proportion of local business opportunities and associated GVA output.<br>4. The demand for purpose-built, accessible housing to meet the particular needs of an ageing population is likely to increase. However, the majority of older households are likely to remain within their own homes. Improving the condition of existing homes, for example retro-fitting with energy efficiency measures and adaptations to aid accessibility, will be a strategic priority and likely constitute a significant business area for housing and related services.<br>5. Following the global financial crisis, from 2008-2012, the construction sector lost 17,500 jobs in the Clydeplan region, a decline of 31%. This reduction in workforce corresponds to a contraction in the building of new homes in this period. The economic forecast is for recovery and the sector is expected to grow again. The rate at which a higher output of new-build homes can be achieved will depend on how quickly this sector can regain capacity to its previous levels.<br>6. Disparities in economic performance are evident across the region with West Dunbartonshire and Inverclyde having suffered the largest percentage declines in Workplace Employment which in part parallels those authorities' performance in relation to population and household growth/decline. This presents a key challenge for strategic, local and community planning partners to explore how infrastructural and other investment can contribute towards ensuring a strong and balanced housing market across the Clydeplan city region and the role of interventions such as City Deal may be significant in this regard. |

| | |
|---|---|
| **Demographic issues for the local housing market** | 1. The GCV HNDA2 is founded on the 2012-based principal population and household projections prepared by National Records of Scotland (NRS) and these have been utilised in the preparation of the assessment of need and demand.<br><br>2. The number of households in the GCV area is projected to increase by 80,000, from 815,000 in 2012 to 895,000 in 2029 which represents a household growth of 4,700 per year.<br><br>3. The impacts of the ageing population and the consequent pressures on care and support services covered more fully in Chapter 6, Specialist Provision, are significant:<br><br>• As a result of the ageing population, the number of births is expected to fall and the number of deaths is expected to rise. Therefore the projected population and household growth is higher earlier in the projection period as compared with the later years<br>• The projected household growth of 80,000 in 2012-2029 is entirely due to the rise in households with elderly. Over that period the number of households with a reference person "age 60+" is projected to rise by 89,000 and the number of households with a reference person "age under 60" is projected to fall by 9,000.<br><br>4. As noted above, the demand for purpose-built, accessible housing to meet the particular needs of an ageing population is likely to increase. However, the majority of older households are likely to remain within their own homes. Therefore, improving the condition of existing homes, particularly in the private sector, will remain a key strategic priority.<br><br>5. The decline in younger people of working age to contribute to the funding of service provision, as well as to staff the relevant workforces, is also a challenge.<br><br>6. The ethnic minority population (including the category "other White") has doubled in the GCV area: from 69,000 or 4.0% of the population in 2001 to 139,000 or 7.8% of the population in 2011 with the biggest increases in Glasgow City.<br><br>7. The number of people living in the most deprived areas has reduced overall in the GCV area between 2001 and 2011. However some areas still have high deprivation rates and relative deprivation rates increased in Inverclyde East, as well as in some areas west of Glasgow City: Clydebank, Renfrew, Paisley/Linwood, Johnstone/Elderslie and Levern Valley.<br><br>8. Within the private sector, lack of affordability has restricted access to owner occupation in the recent decade. This has given rise to a sizable increase in private rented households (5,700 per year in 2001-2011). |

| | |
|---|---|
| **Affordability issues for the local housing market** | 1. In the last five years mean house prices have decreased by 6%. Incomes are also decreasing and for lower quartile house prices relative to incomes, affordability has generally worsened in most of the GCV areas to 2011, with an improvement in the most recent year between 2011 and 2012As such, it has become more difficult for lower income households to enter the private housing market.<br>2. Mortgage interest rates are at comparatively low levels and so the cost of borrowing is low. This is helpful for existing owner occupiers who have built up equity in properties and wish to move. However, most mortgages are offered at loan-to-value ratios which require a substantial deposit, which is a barrier for first-time buyers without substantial savings or access to wealth.<br>3. New build housing is significantly more expensive than all sales housing, though can be made more accessible through mortgages offered on more favourable terms compared to existing homes. Whilst this is an important means to enable flow in the market, households can find it difficult to buy if the new build prices are beyond their means and the constraint on lending restricts access to existing housing.<br>4. There are significant price variations around the GCV area leading OE to conclude that the GCV city region has some relatively affordable housing. However, there are affordability issues both in terms of financial products offered for new build housing compared to existing housing, as noted above, and also in term of location, for example expensive local markets with concentrations of high value homes such as Greater Glasgow North West, Strathkelvin and North East, and Greater Glasgow South. Further analysis of this within LHSs and LDPs is required.<br>5. The extent to which the increase in private renting is permanent or temporary and its sensitivity to changes in the economy and wider housing market, is not fully understood and requires to be closely monitored through emerging LHSs.<br>6. Improving the condition and management of the private rented sector are important considerations for Local Housing Strategies.<br>7. Although LA and RSL rent levels are more affordable, constraints on access to funding/grant levels may limit the continuing ability to deliver social housing products. |

** The above are identified as relevant considerations for SDPs, LDPs, LHSs and Single Outcome Agreements, although the ability of the plans and strategies to have direct influence is limited.*

# 4 Chapter 4, Housing Stock Profile, Pressures and Management Issues

## 4.1 Introduction

4.1.1 This chapter provides a detailed profile of the mainstream housing stock (specialist housing is dealt with in Chapter 6) and explores pressures within the social rented sector, including mismatches of housing supply and demand, hard to let properties and so on. This will inform policy on the type of stock to provide, how to reduce stock pressures and other stock management issues.

4.1.2 The chapter focuses on issues that can be addressed by managing the existing stock, for example, through transfers, improving house conditions, and stock restructuring. Housing needs that will require an additional property are assessed separately, and are analysed within the existing need section of the HNDA Tool (see the housing estimate calculations described in Chapter 5).

4.1.3 The chapter draws on published data sources, as this enables consistency across the authorities and external validation of the information. It is noted that the data have been drawn from a number of different sources; this means that some stock numbers may differ from those set out in Table 4.1. (Table 4.1 provides estimates of stock at 2012, for the GCV area, these are: Social Rented sector 245,241; Private sector 593,119; Total 838,360. These are used as the base position for estimating the need and demand for housing (see also TR07 Table 3.2)).

4.1.4 The secondary data have been supplemented by information provided by local authorities for the detailed pressures section; this is summarised in the chapter, and presented in full in the appendix which accompanies this report (Appendix 3).

**Core Output 4**

| | |
|---|---|
| 4 | **Housing stock profile, pressures and management issues**<br>Consider what existing housing stock is available to meet the housing needs of the local population. This should identify any under-supply or surplus of certain types of housing. This will demonstrate where the existing housing stock may be pressured and where that stock may need to be managed in order to meet the housing needs of the local population. The types and number of in-situ solution used should be evidenced. Stock should be considered by size, type, condition, occupancy, concealed households and turnover (relets and voids). These should be considered by tenure and location as appropriate. |

## 4.2 Structure of the Chapter

4.2.1 The rest of this chapter is as follows

Stock estimates

Physical stock characteristics

- Property size
- Type
- Age
- Condition

Stock pressures
Management solutions
Key issues for the LHS and LDP

4.2.2 Appendix 3 sets out each authority's views on stock pressures across a common set of factors. The appendix also contains a number of tables to supplement those contained in the chapter.

## 4.3 Stock profile

### Tenure

4.3.1 Table 4.1 shows the tenure profile of the stock. Owner occupation is the largest sector in GCV overall (58%), down substantially since HNDA1 both in absolute and relative terms (a decline of around 39,000 dwellings). The social rented sector accounts for 29% of the stock. This is a very slight decrease on the HNDA1 level and, following the more marked declines of the 80s, 90s and early 00s, suggests a more stable sector, as right to buy sales decline, large-scale demolitions that have formed an important component of part of regeneration programmes are largely complete and affordable housing development programmes continue to restructure and add to the stock. Figures for the end of March 2012 indicate that 38% of the social rented stock is held by local authorities and 62% by RSLs[13]. The private rented sector accounts for around 13% of the stock. This is a substantial increase since HNDA1; the sector has almost doubled in size, increasing by 51,000 dwellings.

4.3.2 The tenure profile of the stock varies somewhat across the GCV area:

**East Dunbartonshire and East Renfrewshire**: Comparatively higher levels of owner occupation and correspondingly lower levels of renting, particularly of social renting. Notably, the social rented sector in East Renfrewshire has grown by 8% since 2008.The private sector has been sustained across these areas since 2008, with the owner occupied sector declining (by 4% and 1% respectively) and the PRS more than doubling (by 142% and 11% respectively)[14]

**Glasgow**: Very high levels of PRS compared with the GCV average and relatively high levels of social renting. In contrast, there are very low levels of owner occupation compared to the GCV average. The owner occupied sector having has declined by 12% since 2008 with the movement of this stock into private renting.

**Inverclyde**: broadly in-line with the GCV profile

**North Lanarkshire and West Dunbartonshire**: The PRS is relatively small (although it has grown markedly since 2008 – by 153% in North Lanarkshire and by 166% in West Dunbartonshire), while the other sectors are broadly in line with the GCV profile

**Renfrewshire and South Lanarkshire**: Relatively large owner occupied sectors and relatively small rented sectors

[13] See table A4.1
[14] See table A4.2

**Table 4.1 Stock by LA, mid-year 2012**

| | Owner occupied | | Private rented | | Social rented | | Total stock |
|---|---|---|---|---|---|---|---|
| | stock | % | stock | % | stock | % | |
| East Dunbartonshire | 35,765 | 81% | 3,200 | 7% | 5,450 | 12% | 44,415 |
| East Renfrewshire | 31,036 | 81% | 2,634 | 7% | 4,499 | 12% | 38,169 |
| Glasgow City | 130,325 | 44% | 56,375 | 19% | 108,330 | 37% | 295,030 |
| Inverclyde | 23,489 | 60% | 4,623 | 12% | 11,195 | 28% | 39,307 |
| North Lanarkshire | 90,541 | 60% | 13,384 | 9% | 46,099 | 31% | 150,024 |
| Renfrewshire | 53,193 | 64% | 9,658 | 12% | 20,594 | 25% | 83,445 |
| South Lanarkshire | 97,506 | 68% | 14,443 | 10% | 32,247 | 22% | 144,196 |
| West Dunbartonshire | 23,561 | 54% | 3,386 | 8% | 16,827 | 38% | 43,774 |
| **GCV** | 485,416 | 58% | 107,703 | 13% | 245,241 | 29% | 838,360 |
| **GCV 2008** | 524,248 | 63% | 56,165 | 7% | 250,114 | 30% | 830,527 |

*Source: 2012 estimates based on number of households by tenure and number of dwellings from the 2011 Census, updated to mid-year 2012*
*2008 estimates: HNDA1 technical appendix TA06 Table 3.2*

4.3.3 Vacancy rates are shown on table 4.2. Overall, 2.6% of the stock is vacant, slightly less than the 2.8% identified as vacant in 2008. There are clearly variations between tenures ranging from 2% for the owner occupied sector to 3.8% for the social rented sector. There are also significant variations across the local authorities. With owner occupied vacancies ranging between 1% in East Dunbartonshire and 1.2% in West Dunbartonshire through to 2.5% in Inverclyde and 2.6% in South Lanarkshire. Social rented vacancies range from 1.3% in North Lanarkshire and 1.8% in South Lanarkshire, through to 10.7% in Inverclyde. Across all the authorities more localised pockets of higher vacancies, and possibly lower/low demand housing do exist – this is explored in more detailed in the pressures section below.

**Table 4.2 Vacancy rates, by LA and tenure, 2013, 2008**

| | 2012 | | | | 2008 |
|---|---|---|---|---|---|
| | Owner occupied | Private rent | Social rent | Total stock | Total stock |
| East Dunbartonshire | 1.0% | 1.4% | 3.6% | 1.4% | 1.4% |
| East Renfrewshire | 1.3% | 1.8% | 2.5% | 1.5% | 1.8% |
| Glasgow City | 1.7% | 2.4% | 4.3% | 2.8% | 3.6% |
| Inverclyde | 2.5% | 3.5% | 10.7% | 4.9% | 5.0% |
| North Lanarkshire | 2.2% | 3.1% | 1.3% | 2.0% | 1.7% |
| Renfrewshire | 2.3% | 3.2% | 4.4% | 2.9% | 3.6% |
| South Lanarkshire | 2.6% | 3.6% | 1.8% | 2.5% | 2.0% |
| West Dunbartonshire | 1.2% | 1.6% | 6.8% | 3.4% | 2.9% |
| **GCV** | **2.0%** | **2.7%** | **3.8%** | **2.6%** | **2.8%** |

*Sources: 2008 figs taken from Table 3.2, HNDA1 Technical Appendix TA06 Review of Supply and HNDA1 HNDA assumed a 5% vacancy rate across private rented sector*
*2012: Stock estimates, as per table 4.1. The number of vacant dwellings and number of second ho 2011 Census updated to mid-year 2012. Census estimates have been updated to mid-year 2012.*
*Assumptions: vacancy rates private rented at 40% above those in owner occupied sector.*
*% second homes is the same for owner occupied and private rented stock*

4.3.4 Table 4.3 below shows the impact of RTB since 2001/02 across the GCV area, a loss of almost 40,000 social housing dwellings over the 12-year period. This is equivalent to 16% of the current stock, and ranges from 10% for Glasgow, through to 30% for East Dunbartonshire.

4.3.5 The majority of these sales (90%) were before the recession (2007/08). Authorities noted an increased level of interest in RTB in 2014, with initial enquiries and applications at much higher levels than for the several years following the recession. This will, in part, reflect the general increase in housing market activity. It will also be influenced significantly by the limited time available for tenants wishing purchase before the RTB is abolished in August 2016, which has been trailed as a policy proposal and was subsequently confirmed in the Housing (Scotland) Act 2014.

**Table 4.3 Social rented sector sales, by LA, 2001/2 to 2012/13**

| | Financial Year | Total Stock 2012 | RTBs 2001/02 | RTBs 2012/13 | Cumulative RTBs 2001/2 - 2012/13 | |
|---|---|---|---|---|---|---|
| | | | | | Total 2001/2 - 12/13 | As % of 2012-13 stock |
| East Dunbartonshire | LA | 3,621 | 188 | 14 | 1,443 | 40% |
| | RSL | 1,670 | 10 | 3 | 127 | 8% |
| | Total | 5,291 | 198 | 17 | 1,570 | 30% |
| East Renfrewshire | LA | 3,046 | 139 | 9 | 847 | 28% |
| | RSL | 1,292 | 5 | 2 | 47 | 4% |
| | Total | 4,338 | 144 | 11 | 894 | 21% |
| Glasgow City | GHA | 0 | 1,694 | 88 | 8,569 | NA |
| | RSL | 109,608 | 255 | 60 | 1,995 | - |
| | Total | 109,608 | 1,949 | 148 | 10,564 | 10% |
| Inverclyde | IC/RCH | 0 | 287 | 16 | 1,666 | NA |
| | RSL | 11,167 | 32 | 6 | 290 | - |
| | Total | 11,167 | 319 | 22 | 1,956 | 18% |
| North Lanarkshire | LA | 37,048 | 1,362 | 96 | 9,393 | 25% |
| | RSL | 8,958 | 64 | 38 | 556 | 6% |
| | Total | 46,006 | 1,426 | 134 | 9,949 | 22% |
| Renfrewshire | LA | 12,784 | 705 | 26 | 3,876 | 30% |
| | RSL | 7,624 | 103 | 4 | 489 | 6% |
| | Total | 20,408 | 808 | 30 | 4,365 | 21% |
| South Lanarkshire | LA | 25,486 | 931 | 78 | 7,662 | 30% |
| | RSL | 6,317 | 13 | 4 | 233 | 4% |
| | Total | 31,803 | 944 | 82 | 7,895 | 25% |
| West Dunbartonshire | LA | 11,282 | 243 | 32 | 2,226 | 20% |
| | RSL | 5,785 | 24 | 0 | 266 | 5% |
| | Total | 17,067 | 267 | 32 | 2,492 | 15% |
| GCV | LA | 93,267 | 5,549 | 359 | 35,682 | 38% |
| | RSL | 152,421 | 506 | 117 | 4,003 | 3% |
| | Total | 245,688 | 6,055 | 476 | 39,685 | 16% |

*Source: LA data - LAs, Sales to Sitting Tenants; RSL sales. Stock data as per Appendix 3 Table A4.1*

### Stock profile

4.3.6 Table 4.4 shows the number of houses in multiple occupation (HMO) in 2013 and at the last HNDA. There are about 3,100 licensed HMOs within the city region. Most of the HMOs are located in Glasgow and the increase of 10% over the last three years is concentrated in the city. A major contributory factor is the city's large student population. However, changes in regulations concerning welfare benefits, together with a projected increase in the number of migrant workers, are likely also to increase demand for shared accommodation. Elsewhere in the conurbation, the number of registered HMOs has remained broadly stable or has declined[15].

**Table 4.4 Houses in Multiple Occupation, by LA, 2010 and 2013**

| | 2010 | | 2013 | |
|---|---|---|---|---|
| | No. | % | No. | % |
| East Dunbartonshire | 21 | 1 | 22 | 1 |
| East Renfrewshire | 18 | 1 | 18 | 1 |
| Glasgow City | 2,515 | 90 | 2,874 | 93 |
| Inverclyde | 71 | 3 | 11 | 0 |
| North Lanarkshire | 25 | 1 | 16 | 1 |
| Renfrewshire | 123 | 4 | 116 | 4 |
| South Lanarkshire | 17 | 1 | 16 | 1 |
| West Dunbartonshire | 18 | 1 | 18 | 1 |
| **GCV** | **2,808** | 100 | **3,091** | 100 |

*Source: HMO returns to the Scottish Government, Analytical Services (Housing Statistics)*
*Note 1: Licenses in force at end March*

4.3.7 The profile of the stock by dwelling type is shown on table 4.5 below. Around half the properties in the GCV area (49%) are flats, with flats the main property type in all local authority areas except East Dunbartonshire and East Renfrewshire. Glasgow City (at 73%), West Dunbartonshire (52%) and Inverclyde (50%) have the largest proportions of flats, while East Dunbartonshire and East Renfrewshire have the lowest (20% and 25% respectively). Terraced housing is most common in North Lanarkshire (31%) and South Lanarkshire (28%), while semi/detached housing is most common in East Dunbartonshire and East Renfrewshire, and least common in Glasgow.

[15] The marked decline noted in registered HMOs in Inverclyde results from demolition of some HMOs for medical staff at the local hospital, together with an updating of the HMO register, to ensure only landlords meet the licensing requirements were registered.

**Table 4.5 Dwelling type, by LA, 2012**

| | Total no. dwellings | Flats | | Terraced | | Semi-detached | | Detached | |
|---|---|---|---|---|---|---|---|---|---|
| | | # | % | # | % | # | % | # | % |
| East Dunbartonshire | 44,658 | 9,096 | 20 | 6,933 | 16 | 14,923 | 33 | 13,579 | 30 |
| East Renfrewshire | 37,489 | 9,380 | 25 | 6,518 | 17 | 11,190 | 30 | 10,311 | 28 |
| Glasgow City | 302,305 | 221,848 | 73 | 35,475 | 12 | 33,213 | 11 | 10,389 | 3 |
| Inverclyde | 39,154 | 19,747 | 50 | 7,847 | 20 | 7,096 | 18 | 4,362 | 11 |
| North Lanarkshire | 150,016 | 49,766 | 33 | 46,530 | 31 | 30,363 | 20 | 23,220 | 15 |
| Renfrewshire | 83,682 | 36,936 | 44 | 18,765 | 22 | 15,879 | 19 | 11,818 | 14 |
| South Lanarkshire | 145,556 | 44,882 | 31 | 41,069 | 28 | 29,518 | 20 | 29,573 | 20 |
| West Dunbartonshire | 44,898 | 23,474 | 52 | 9,013 | 20 | 8,448 | 19 | 3,819 | 9 |
| **GCV** | **847,758** | **415,129** | **49** | **172,150** | **20** | **150,630** | **18** | **107,071** | **13** |

*Source: SNS 2013*
*Note: Percentages rounded to nearest integer. The total no. of dwellings includes a small number of dwellings in each authority where attachment is unknown, and this will account for the discrepancy between sum of dwelling types and the total This amounts to 2,778 across the GCV area.*

4.3.8 The relationship between property type and tenure is shown on table 4.6 below[16]. Houses account for 64% of the private sector, compared with just 32% of the public sector. Private sector houses account for 43% of all housing stock in the city region. Public sector flats account for 22% of all housing stock in the city region.

4.3.9 There is considerable variation between the authorities with concentrations of flats in the more urban areas, and concentrations of houses in the suburban and semi-rural areas.

- Houses are the main private sector property type in all the authorities, except Glasgow, where they account for just 22% of the total stock, compared with flats which account for 37% of the stock.
- Areas with relatively high levels of houses in the private sector include East Renfrewshire (74% of the stock) and East Dunbartonshire (72%).
- There is a relatively high level of flats in the public sector in Glasgow (34% of the total stock) and West Dunbartonshire (31%).
- Numbers of flats and houses in public sector are broadly in balance in East Dunbartonshire (each around 7% of the total stock), North Lanarkshire (each 17%) and South Lanarkshire (each 13%).

[16] It is noted that this table uses a different data set, so the totals are slightly different to those in the dwellings by property types table above.

**Table 4.6 Tenure by type of dwelling, by LA, 2012**

| | Private sector | | | | Public sector | | | | Total stock |
|---|---|---|---|---|---|---|---|---|---|
| | House | | Flat | | House | | Flat | | |
| | 000s | % | 000s | % | 000s | % | 000s | % | 000s |
| East Dunbartonshire | 31 | 72% | 5 | 12% | 4 | 8% | 3 | 7% | 43 |
| East Renfrewshire | 27 | 74% | 5 | 15% | 2 | 5% | 2 | 6% | 36 |
| Glasgow City | 64 | 22% | 106 | 37% | 17 | 6% | 96 | 34% | 283 |
| Inverclyde | 17 | 46% | 11 | 30% | 3 | 9% | 5 | 15% | 36 |
| North Lanarkshire | 75 | 52% | 17 | 12% | 24 | 17% | 24 | 17% | 140 |
| Renfrewshire | 40 | 50% | 22 | 27% | 6 | 8% | 11 | 14% | 79 |
| South Lanarkshire | 79 | 57% | 22 | 16% | 18 | 13% | 18 | 13% | 137 |
| West Dunbartonshire | 13 | 32% | 9 | 22% | 6 | 14% | 13 | 31% | 41 |
| **GCV** | **346** | **44%** | **197** | **25%** | **80** | **10%** | **172** | **22%** | **795** |
| Scotland | 1,228 | 52% | 496 | 21% | 264 | 11% | 348 | 15% | 2,336 |

*Source: SHCS LA Report 2010-12, Table 3.3*
*Note: Private sector includes both owner occupation and private rental. 'House' includes terraced, semi-detached and detached. 'Flat' includes tenement flat, 4-in-a-block, high rise tower/slab, and flat arising from a conversion.*

4.3.10 Table 4.7 shows the stock broken down by property size. The bulk of the stock (59%) has 3 or 4 rooms. Compared to the stock size profile for the city region as a whole:

- Four of the authorities have a comparatively higher percentage of larger properties (homes with 5 or more rooms): East Dunbartonshire, East Renfrewshire, South Lanarkshire and North Lanarkshire.
- Two of the authorities have a comparatively high percentage of smaller properties (homes with 4 rooms or fewer): Glasgow and West Dunbartonshire.
- Two authorities are broadly in-line with the city region profile: Renfrewshire and Inverclyde.

**Table 4.7 Dwelling size, by LA, 2012**

| Local authority | Total no. dwellings | 1-2 rooms | | 3-4 rooms | | 5-7 rooms | | 8+ rooms | |
|---|---|---|---|---|---|---|---|---|---|
| | | # | % | # | % | # | % | # | % |
| East Dunbartonshire | 44,658 | 3,391 | 8% | 20,197 | 45% | 18,949 | 42% | 1,433 | 3% |
| East Renfrewshire | 37,489 | 3,211 | 9% | 17,392 | 46% | 15,526 | 41% | 1,327 | 4% |
| Glasgow City | 302,305 | 48,721 | 16% | 199,902 | 66% | 41,295 | 14% | 3,778 | 1% |
| Inverclyde | 39,154 | 4,696 | 12% | 23,290 | 59% | 10,189 | 26% | 948 | 2% |
| North Lanarkshire | 150,016 | 14,755 | 10% | 88,069 | 59% | 44,902 | 30% | 2,030 | 1% |
| Renfrewshire | 83,682 | 11,854 | 14% | 48,258 | 58% | 22,150 | 26% | 1,243 | 1% |
| South Lanarkshire | 145,556 | 15,516 | 11% | 75,538 | 52% | 50,222 | 35% | 3,762 | 3% |
| West Dunbartonshire | 44,898 | 6,236 | 14% | 29,857 | 66% | 7,255 | 16% | 302 | 1% |
| **GCV** | **847,758** | **108,380** | **13%** | **502,503** | **59%** | **210,488** | **25%** | **14,823** | **2%** |

*Source: SNS 2013*
*Note: Number of rooms is defined as the number of habitable rooms (usually bedrooms and living rooms). Some variation may occur in recording, e.g. open plan areas, dining rooms, kitchens and kitchenettes.*

4.3.11 The 2011 Census shows variation in property size by tenure (Table 4.8). Rented properties tend to be smaller than owner occupied properties: just 38% of owner occupied properties have 4 rooms or fewer compared with 75% in the private rented sector and 77% in the social rented sector.

**Table 4.8 Dwelling tenure, GCV, 2011**

| | All hhld spaces | 1-2 rooms | | 3-4 rooms | | 5-7 rooms | | 8+ rooms | |
|---|---|---|---|---|---|---|---|---|---|
| | # | # | % | # | % | # | % | # | % |
| Owned | 479,001 | 10,653 | 2% | 172,395 | 36% | 245,490 | 51% | 50,463 | 11% |
| Social rent | 236,928 | 22,886 | 10% | 157,748 | 67% | 54,534 | 23% | 1,760 | 1% |
| Private rent | 96,151 | 9,703 | 10% | 62,184 | 65% | 22,176 | 23% | 2,088 | 2% |
| All households | 812,080 | 43,242 | 5% | 392,327 | 48% | 322,200 | 40% | 54,311 | 7% |

*Source: Census 2011 table: DC4404SC*

4.3.12 Information on property age is available from the Scottish House Condition Survey (SHCS). Table 4.9 below shows that around a third of the stock (32%) was built before 1945, and just over a fifth (21%) was built since 1982. The development profile differs markedly across the GCV area, and also by tenure. Glasgow City and Inverclyde have substantial proportions (around a quarter of the stock) of pre-1919 stock, largely tenements, while around a third of the stock in East Renfrewshire was build 1919-45.

**Table 4.9 Age profile of GCV dwelling stock, by LA, 2012**

| | Age of dwelling | | | | | | | | | | Total stock |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | pre-1919 | | 1919-1944 | | 1945-1964 | | 1965-1982 | | post 1982 | | |
| | 000s | % | 000s | % | 000s | % | 000s | % | 000s | % | 000s |
| East Dunbartonshire | 4 | 9% | 6 | 14% | 11 | 26% | 16 | 36% | 6 | 14% | 43 |
| East Renfrewshire | 3 | 9% | 12 | 34% | 7 | 18% | 7 | 19% | 7 | 20% | 36 |
| Glasgow City | 73 | 26% | 52 | 18% | 66 | 23% | 35 | 12% | 58 | 20% | 284 |
| Inverclyde | 10 | 27% | 4 | 11% | 9 | 25% | 8 | 22% | 6 | 15% | 37 |
| North Lanarkshire | 7 | 5% | 24 | 17% | 43 | 30% | 41 | 28% | 30 | 21% | 145 |
| Renfrewshire | 12 | 15% | 10 | 12% | 18 | 22% | 21 | 26% | 20 | 25% | 81 |
| South Lanarkshire | 16 | 12% | 16 | 12% | 36 | 26% | 39 | 28% | 31 | 22% | 138 |
| West Dunbartonshire | 4 | 10% | 4 | 11% | 14 | 35% | 9 | 22% | 10 | 23% | 41 |
| **GCV** | **129** | **16%** | **128** | **16%** | **204** | **25%** | **176** | **22%** | **168** | **21%** | **805** |
| Scotland | 473 | 20% | 295 | 12% | 535 | 23% | 544 | 23% | 524 | 22% | 2,371 |

*Source: SHCS LA Report 2010-12, Table 1.1*
*Note: Pre-war includes dwellings built prior to 1945. Post-war includes dwellings built 1945 and after.*

4.3.13 Table 4.10 shows the ages of dwellings by tenure. Typically, in most authorities post-1945 dwellings are in the private sector. This is especially so in East Dunbartonshire and East Renfrewshire (c.85% of dwellings). However, in Glasgow and West Dunbartonshire, post-1945 development is distributed fairly evenly between tenures.

**Table 4.10 Ages of dwellings by tenure, by LA, 2012**

| | Private Sector | | | | Public Sector | | | | Total stock |
|---|---|---|---|---|---|---|---|---|---|
| | Pre-1945 | | Post-1945 | | Pre-1945 | | Post-1945 | | |
| | 000's | % | 000's | % | 000's | % | 000's | % | |
| East Dunbartonshire | 9 | 21% | 27 | 63% | 1 | 3% | 5 | 12% | 42 |
| East Renfrewshire | 14 | 39% | 18 | 50% | 1 | 4% | 3 | 7% | 36 |
| Glasgow City | 86 | 30% | 83 | 29% | 38 | 13% | 75 | 27% | 282 |
| Inverclyde | 12 | 31% | 16 | 44% | 2 | 6% | 6 | 17% | 36 |
| North Lanarkshire | 19 | 13% | 74 | 51% | 12 | 8% | 37 | 25% | 142 |
| Renfrewshire | 18 | 22% | 44 | 55% | 4 | 5% | 14 | 18% | 80 |
| South Lanarkshire | 25 | 18% | 75 | 54% | 7 | 5% | 28 | 20% | 135 |
| West Dunbartonshire | 6 | 14% | 16 | 39% | 3 | 7% | 16 | 38% | 41 |
| **GCV** | **189** | **24%** | **353** | **44%** | **68** | **9%** | **184** | **23%** | **794** |
| Scotland | 624 | 26% | 1,100 | 46% | 131 | 6% | 482 | 20% | 2,337 |

*Source: SHCS LA Report 2010-12 , Table 3.2*
*Note: Pre-war includes dwellings built prior to 1945. Post-war includes dwellings built 1945 and after.*

## Stock condition and energy efficiency

4.3.14 Information on the state of repair across tenure is available from the Scottish House Condition Survey (now undertaken as part of the Scottish Household Survey). The Survey considers a number of measures of disrepair, including all dwellings with some element of disrepair and dwellings with an element of urgent disrepair. The measure considered to be the most relevant as a broad indicator of the state of repair across tenure is 'any urgent disrepair'. This measure is defined as disrepair which, if not rectified, would cause the fabric of the building to deteriorate and/or place the health and safety of the occupant at risk. It is a broad measure, covering issues which require a comparatively straightforward fix, for example missing roof tiles, to major structural issues such as subsidence. However, it does not include urgent internal elements, such as extensive dry rot.

4.3.15 Table 4.11 shows that around two-fifths of the stock has some urgent disrepair. In the private sector, this ranges from East Dunbartonshire (31%) to East Renfrewshire (48%) and in the public sector from Glasgow (30%) to East Dunbartonshire (56%).

**Table 4.11 Dwellings with any urgent disrepair by tenure, by LA, 2012**

| | Private | | | Public | | |
|---|---|---|---|---|---|---|
| | 000's | %All Private | % All Stock | 000's | %All Public | % All Stock |
| East Dunbartonshire | 11 | 31% | 26% | 4 | 56% | 8% |
| East Renfrewshire | 15 | 48% | 42% | 2 | 43% | 5% |
| Glasgow City | 76 | 45% | 27% | 33 | 30% | 12% |
| Inverclyde | 12 | 43% | 33% | 4 | 50% | 12% |
| North Lanarkshire | 38 | 41% | 26% | 20 | 41% | 14% |
| Renfrewshire | 26 | 43% | 33% | 8 | 44% | 10% |
| South Lanarkshire | 42 | 42% | 30% | 18 | 49% | 13% |
| West Dunbartonshire | 10 | 45% | 24% | 8 | 43% | 19% |
| **GCV** | **230** | **42%** | **29%** | **97** | **39%** | **12%** |
| Scotland | 656 | 38% | 28% | 235 | 38% | 10% |

*Source: SHCS LA Report 2010-12, Table 4.8*

4.3.16 There are some differences in the levels of disrepair for different types of properties:

- Older properties have a higher incidence of disrepair than newer properties: 53% of pre-1945 properties in some urgent disrepair, compared with just 36% of post-1945 properties.
- Houses have a lower incidence of disrepair than flats (39% compared with 43% respectively), with some larger difference at the local authority level – in particular East Renfrewshire (44% compared with 59%) and Renfrewshire Council (38% and 52%).

4.3.17 Local authorities and housing associations must ensure that their stock meets the Scottish Housing Quality Standard (SHQS) by the end of 2015. This standard does not apply to private sector homes. However, the SHCS 2010-12 applied the SHQS framework to estimate the percentage of private sector homes which do not achieve the standard (shown in Table 4.12 below). This is the most recent available estimate for private sector housing, and may be considered a reasonable estimate, given there is no target or programme to upgrade private sector homes to the SHQS. Estimates of social housing which do not meet the standard are include in the SHCS 2010-12 local authority tables, but these are very outdated. The Scottish Housing Regulator regularly monitors SHQS performance and publishes annual data. The most recent available local authority figures are shown in Table 4.13.

**Table 4.12 Dwellings failing the SHQS by tenure, by LA, 2012**

| | Private Sector | | | Public Sector | | |
|---|---|---|---|---|---|---|
| | 000's | % of tenure | %LA | 000's | % of tenure | %LA |
| East Dunbartonshire | 22 | 61% | 52% | 5 | 70% | 11% |
| East Renfrewshire | 20 | 62% | 55% | 2 | 55% | 6% |
| Glasgow City | 106 | 62% | 37% | 59 | 52% | 21% |
| Inverclyde | 16 | 58% | 44% | 7 | 75% | 18% |
| North Lanarkshire | 51 | 56% | 35% | 27 | 56% | 19% |
| Renfrewshire | 41 | 66% | 51% | 14 | 78% | 18% |
| South Lanarkshire | 60 | 60% | 44% | 18 | 50% | 13% |
| West Dunbartonshire | 13 | 59% | 32% | 11 | 58% | 26% |
| **GCV** | **329** | **60%** | **41%** | **143** | **58%** | **18%** |
| Scotland | 996 | 58% | 42% | 339 | 55% | 14% |

*Source: SHCS LA Report 2010-12, Table 4.13*

4.3.18 Landlords are closely monitoring progress towards achieving the SHQS by 2015. Table 4.13 sets out the performance information to date together with projections of likely progress by 2015 for each authority in GCV. This indicates that a fifth (20%) of the GCV stock currently fails the SHQS, ranging from Renfrewshire (45%) to East Dunbartonshire and East Renfrewshire (each 11%). Nonetheless, landlords generally expect to achieve the Standard by 2015. In part this will be a result of completion of capital programmes, and in part it will result from exemptions on properties that cannot be brought to Standard for technical/cost reasons relating to specific properties/types.

**Table 4.13 Social rented sector stock failing the SHQS, by LA, projected to 2015**

| | 2013 (actual) | | | 2014 (projected) | | 2015 (projected) | |
|---|---|---|---|---|---|---|---|
| | Total stock for SHQS | Stock failing SHQS | | Total stock for SHQS | Stock failing SHQS | Total stock for SHQS | Stock failing SHQS |
| | No. | No. | % | No. | % | No. | % |
| East Dunbartonshire | 5,372 | 611 | 11 | 5,474 | 5 | 5,550 | 0 |
| East Renfrewshire | 4,386 | 493 | 11 | 4,402 | 7 | 4,486 | 0 |
| City of Glasgow[1] | 103,813 | 13,607 | 13 | 102,812 | 6 | 102,940 | 0 |
| Inverclyde | 10,415 | 2,739 | 26 | 9,937 | 20 | 9,948 | 6 |
| North Lanarkshire | 46,041 | 8,553 | 19 | 46,290 | 10 | 46,487 | 0 |
| Renfrewshire | 20,412 | 9,171 | 45 | 20,585 | 25 | 20,788 | 0 |
| South Lanarkshire | 31,856 | 7,485 | 24 | 31,874 | 11 | 32,013 | 3 |
| West Dunbartonshire | 17,113 | 4,023 | 23 | 16,850 | 12 | 16,570 | 0 |
| **GCV** | **239,408** | **46,682** | **20** | **238,224** | **10** | **238,782** | **1** |
| Scotland | 590,430 | 108,231 | 18 | 591,443 | 9 | 594,729 | 0 |

*Source: The Scottish Housing Regulator - Scottish Registered Social Landlord Statistics 2012-13, Table A9b*
*Notes:*
*1: Data include RSLs and local authorities at 31st March 2013*
*2 Maryhill Housing Association Ltd have been omitted from this table as data could not be supplied.*

4.3.19 Energy used in our homes accounts for around a quarter of Scotland's total energy consumption and produces approximately 33% of total carbon emissions. Reducing the energy consumption in our homes will make a significant contribution to the carbon emissions reductions targets of 42% by 2020 and 80% by 2050 as set out in the Climate Change (Scotland) Act 2009.

4.3.20 The Scottish Government's Sustainable Housing Strategy (SHS), published in 2013, sets out a vision for warm, high quality, affordable, low carbon homes. Work is currently ongoing to develop a set of energy efficiency targets for private sector homes to help improve the energy efficiency of the housing stock. Standards for the social sector have already been agreed (the Energy Efficiency Standard for Social Housing (EESSH)). These are designed to reduce energy use and greenhouse gas emissions, and to help address fuel poverty levels in the social housing sector. All social landlords will be expected to achieve the new standard by 2020[17]. It is anticipated that achievement of the SHQS in 2015 will mean that many properties will need little or no new investment to achieve the EESSH by 2020.

4.3.21 Table 4.14 shows the National Home Energy Ratings (NHER), for all dwellings across GCV from the SHCS. This shows around three-quarters (75%) of the stock rated 7-10 ('good'), compared with around two-thirds (65%) for Scotland as a whole. There is some variation across the GCV area, with those achieving a 'good' rating ranging from East Renfrewshire (66%) and East Dunbartonshire (68%), through to North Lanarkshire (79%) and West Dunbartonshire (80%). This may reflect the tenure profiles of the areas: figures for Scotland indicate that social

[17] http://www.scotland.gov.uk/Publications/2014/03/3154

rented dwellings have a better energy efficiency rating than private sector dwellings (77% compared with 66%)[18].

**Table 4.14 National home energy rating (NHER) profile of stock (banded), by LA, 2012**

| | 0-2 (Poor) | | 3-6 (Moderate) | | 7-10 (Good) | |
|---|---|---|---|---|---|---|
| | 000s | Row % | 000s | Row % | 000s | Row % |
| East Dunbartonshire | 1 | 1% | 13 | 30% | 29 | 68% |
| East Renfrewshire | 0 | 1% | 12 | 34% | 24 | 66% |
| Glasgow City | 4 | 1% | 61 | 22% | 215 | 77% |
| Inverclyde | 1 | 2% | 10 | 27% | 26 | 71% |
| North Lanarkshire | 1 | 1% | 29 | 20% | 114 | 79% |
| Renfrewshire | 1 | 2% | 19 | 24% | 58 | 74% |
| South Lanarkshire | 5 | 3% | 37 | 27% | 95 | 70% |
| West Dunbartonshire | 0 | 0% | 8 | 20% | 33 | 80% |
| **GCV** | **13** | **2%** | **189** | **24%** | **594** | **75%** |
| Scotland | 73 | 3% | 751 | 32% | 1,525 | 65% |

*Source: SHCS LA Report 2010-12, table 8.1*

4.3.22 GCV level analysis indicates that the public sector stock tends to have a lower proportion of properties with the lowest national Home Energy Ratings (NHERs), with just 11% of the stock rated 1-5, compared with 14% of the private sector stock. The proportion of the private sector stock with a rating of 0-5 ranges from around 10% to 12% (North Lanarkshire and Glasgow) to 18% to 20% (East Renfrewshire and South Lanarkshire). Sample sizes for the public sector stock were too small for a detailed analysis across the local authorities.

4.3.23 The Scottish Government aims to ensure that by November 2016, so far as is reasonably practicable, that people in Scotland are not living in fuel poverty[19]. The Government and its partners have introduced a raft of measures in order to achieve this target, and it is expected that the Sustainable Housing Strategy and the EESSH will play an ongoing role in ensuring that people have comfortably warm homes that they can afford to heat. Table 4.15 shows that around a quarter (24%) of households in GCV are in fuel poverty[20]. With the exception of Renfrewshire, where levels of fuel poverty appear to be significantly lower than the GCV average, there was little variation across the city region.

[18] *Scottish House Conditions Survey Key Findings 2012* (2013), Scottish Government, p42 http://www.scotland.gov.uk/Resource/0043/00439879.pdf

[19] Fuel poverty is defined here by the Scottish Fuel Poverty Statement as a household having to spend more than 10% of its income on fuel in order to maintain a satisfactory heating regime. Extreme fuel poverty is defined as a household having to spend more than 20% of its income to maintain a satisfactory heating regime. http://www.scotland.gov.uk/Resource/0043/00439879.pdf

[20] As stressed above, the SHCS data were collected over the period 2010 to 2012. Progress towards the 2016 target may be more advanced than is indicated here.

**Table 4.15 Fuel poverty, by LA, 2012**

| | Not fuel poor | | Fuel poor | | Extreme fuel poor | |
|---|---|---|---|---|---|---|
| | 000s | Row % | 000s | Row % | 000s | Row % |
| East Dunbartonshire | 33 | 77% | 8 | 18% | 2 | 5% |
| East Renfrewshire | 29 | 79% | 6 | 15% | 2 | 5% |
| Glasgow City | 210 | 76% | 57 | 21% | 10 | 4% |
| Inverclyde | 27 | 75% | 8 | 21% | 1 | 4% |
| North Lanarkshire | 110 | 74% | 31 | 21% | 8 | 6% |
| Renfrewshire | 67 | 83% | 12 | 14% | 2 | 3% |
| South Lanarkshire | 98 | 71% | 32 | 23% | 9 | 6% |
| West Dunbartonshire | 32 | 76% | 9 | 21% | 1 | 3% |
| **GCV** | **606** | **75%** | **163** | **20%** | **35** | **4%** |
| Scotland | 1,722 | 73% | 474 | 20% | 174 | 7% |

*Source: SHCS LA Report 2010-12, Table 8.12*

## 4.4 Stock pressures

4.4.1 In 2012-13 there were around 7,400 vacancies and around 1,500 lets, which is a rate of turnover equivalent to 97% of the vacancies arising during the year[21]. This varied, from 105% in East Dunbartonshire to 83% in West Dunbartonshire.

4.4.2 The percentage of lets to vacancies has fluctuated somewhat over recent years, but has generally remained fairly high. Pressure appears relatively high in East Dunbartonshire, while vacancies tend to outnumber lets in all the other authorities, and by a significant margin (more than 10%) in West Dunbartonshire.

[21] The rate of turnover for social rented housing considers both the number of homes that are vacated and the number of homes which are let to tenants, within a given period. It is a useful indicator of movement within the housing system. It can be expressed as an annual comparative ratio, the percentage of lets to the number of vacated properties within a financial year. It is possible to have a figure above 100%, for example if new stock is added to the housing supply as this is not counted as a vacated home but is counted as a let. In general, if the percentage is close to or above 100%, this indicates there is a strong demand for housing. A lower percentage figure could mean a lower demand for housing, however it is also influenced by policy decisions, for example a regeneration initiative whereby stock is classified as void pending major works or demolition.

**Table 4.16 Local authority lets and vacancies by local authority: 2012/13, and 2007/08 to 2011/12**

| | 2012-13 | | | Lets as a percentage of vacancies | | | | |
|---|---|---|---|---|---|---|---|---|
| | Vacancies arising | Lets | Lets as a % of vacancies | 2011-12 | 2010-11 | 2009-10 | 2008-09 | 2007-08 |
| East Dunbartonshire | 300 | 315 | 105% | 80% | 100% | 97% | 96% | 104% |
| East Renfrewshire | 311 | 289 | 93% | 77% | 96% | 102% | 97% | 87% |
| North Lanarkshire | 3,195 | 3,153 | 99% | 102% | 105% | 98% | 100% | 96% |
| South Lanarkshire | 2,325 | 2,350 | 101% | 95% | 94% | 89% | 89% | 96% |
| West Dunbartonshire | 1,254 | 1,042 | 83% | 90% | 86% | 82% | 88% | 88% |
| **GCV[1]** | **7,385** | **7,149** | **97%** | **88%** | **100%** | **97%** | **94%** | **98%** |
| Scotland | 30,423 | 27,546 | 91% | 92% | 94% | 97% | 87% | 90% |

*Source: Lettings returns by local authorities to the Scottish Government, Communities Analytical Services (Housing Statistics)*
*Note 1: GCV percentages for 2007-08 to 2011-12 include Renfrewshire Council.*

### Homeless households

4.4.3 Homelessness is a key indicator of housing need. This section reviews the general profile of homeless households, with a view to developing an understanding of in-situ solutions that may be relevant to addressing housing needs. Where homeless households are considered unlikely to be rehoused, and are therefore likely to generate a need for an additional housing unit, their needs are further considered in Chapter 5[22].

4.4.4 Across Scotland, there has been a general decline in the number of homeless applications since 2008/2009 (Table 4.17). The GCV authorities generally mirror this pattern.

[22] See Chapter 5: Estimating the Need for New Housing which quantifies the level of existing need from homeless households across GCV as an input into the HNDA Tool, and TA: The Approach to Existing/Backlog Need which sets out the method used to assess the level of existing need from homeless households for more details.

**Table 4.17 Homelessness applications as a % of the population, by LA, 2008/09 – 2012/13**

| | 08/09 | | 09/10 | | 10/11 | | 11/12 | | 12/13 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Number | % of population | Number | % of population | Number | % of population | Number | % of population | Number | % of population |
| East Dunbartonshire | 671 | 0.64 | 713 | 0.68 | 698 | 0.66 | 639 | 0.60 | 485 | 0.46 |
| East Renfrewshire | 359 | 0.40 | 354 | 0.39 | 314 | 0.35 | 271 | 0.30 | 307 | 0.34 |
| Glasgow City | 10,128 | 1.74 | 10,640 | 1.81 | 10,422 | 1.76 | 9,214 | 1.55 | 8,240 | 1.38 |
| Inverclyde | 633 | 0.78 | 587 | 0.72 | 534 | 0.66 | 440 | 0.55 | 313 | 0.39 |
| North Lanarkshire | 3,502 | 1.04 | 3,006 | 0.89 | 2,477 | 0.73 | 2,216 | 0.66 | 2,096 | 0.62 |
| Renfrewshire | 1,272 | 0.74 | 1,250 | 0.72 | 1,253 | 0.72 | 1,190 | 0.68 | 1,105 | 0.64 |
| South Lanarkshire | 3,036 | 0.97 | 3,127 | 1.00 | 2,945 | 0.94 | 2,317 | 0.74 | 2,108 | 0.67 |
| West Dunbartonshire | 2,141 | 2.35 | 2,092 | 2.30 | 2,000 | 2.21 | 1,545 | 1.71 | 1,364 | 1.52 |
| **GCV** | **21,742** | **1.23** | **21,769** | **1.22** | **20,643** | **1.16** | **17,193** | **0.96** | **16,018** | **0.89** |
| **GCV (exc. Glasgow City)** | 11,614 | 0.98 | 11,129 | 0.93 | 10,221 | 0.86 | 8,618 | 0.72 | 7,778 | 0.65 |

*Source: The Scottish Government, March 2014, Homelessness Statistics*

4.4.5 Table 4.18 shows the profile of households applying as homeless over recent years, by household type and age. Almost two-thirds (63%) of presentations in the GCV area for the year 2012/13 are from single people, the largest presenting group nationally. Single parents are the next largest group, at just over a fifth of all applicants (22%), and households with children account for some 28% of all applicants. This places pressure to provide suitable temporary accommodation as well as suitable permanent accommodation. Applications from single person households have declined by 22% since 2008/09, compared with an overall decline of 27% in the GCV area. Applicants from households with children declined more rapidly: those from couples with children fell in-line with the average (at 27%), while those from single parents fell further (by 34%).

4.4.6 The age profile of applicants has remained broadly consistent with the Scottish profile over recent years, with most applications received from people in the 25-59 age-group. Notably, there has been a relatively large decrease in presentations from younger applicants: a decline of 45% from the youngest age group (16-17 year olds), and 31% from the age group 18-25 year olds. This compares with the overall decline of 26% in the number of applications where the age-group is recorded.

**Table 4.18 Homeless applications, by household type and by age group, 2012/13**

| | 2012/13 | | Change 2008/09 - 2012/13 | |
|---|---|---|---|---|
| | **No** | **%** | **No** | **%** |
| **Household type** | | | | |
| Single Person | 10,465 | 63 | -2,947 | -22 |
| *Male* | *7,174* | *43* | *-1,870* | *-21* |
| *Female* | *3,291* | *20* | *-1,077* | *-25* |
| Single Parent | 3,712 | 22 | -1,870 | -34 |
| *Male* | *920* | *6* | *-435* | *-32* |
| *Female* | *2,792* | *17* | *-1,435* | *-34* |
| Couple no children | 1,299 | 8 | -834 | -39 |
| Couple with children | 868 | 5 | -327 | -27 |
| Other no children | 87 | 1 | -79 | -48 |
| Other with children | 102 | 1 | -49 | -32 |
| **Total** | **16,533** | **100** | -6,106 | -27 |
| **Age group** | | | | |
| 16 - 17 | 623 | 4 | -501 | -45 |
| 18 - 25 | 4,520 | 28 | -1,999 | -31 |
| 26 - 59 | 10,436 | 65 | -3,071 | -23 |
| 60+ | 442 | 3 | -150 | -25 |
| **All** | **16,021** | **100** | -5,721 | -26 |

*Source: The Scottish Government, March 2014, Homelessness Statistics*

4.4.7 Table 4.19 shows the origin tenure of homeless households. The majority of applicants had previously lived in their own home: 30% social rented, 21% private rented/tied, and 8% owner occupied. This profile has remained broadly consistent over the last five years. A significant proportion previously lived with family (16%) or with friends/partner (13%). As noted above, there has been a significant decline in the overall number of applications over the last few years. Applications from most tenures have declined in line with the GCV average. The main exceptions are applications from private rented sector tenants, which have remained constant, and those from tied tenants which have increased substantially (by 37%).

**Table 4.19 Origin 'tenure' of homeless households, GCV, 2008/09 – 2012/13**

| | 2012/13 | | Change 2008/09 – 2012/13 |
|---|---|---|---|
| | No | % | |
| Own property - LA tenancy | 2,927 | 18 | -32 |
| Own property - private rented tenancy | 2,547 | 16 | -2 |
| Own property - RSL tenancy | 1,930 | 12 | -31 |
| Own property - owning / buying | 1,260 | 8 | -31 |
| Own property - tied house/ tenancy secured through empty | 757 | 5 | 37 |
| Parental / family home / relatives | 2,515 | 16 | -34 |
| Friends / partners | 2,006 | 13 | -35 |
| Prison | 708 | 4 | 2 |
| Armed services accommodation | 322 | 2 | -49 |
| Others[1] | 705 | 4 | -47 |
| Not known / refused | 284 | 2 | -26 |
| All | 16,021 | 100 | -27 |

*Source: The Scottish Government, March 2014, Homelessness Statistics*
*Note 1: Others include hospitals, children's residential accommodation, unsupported accommodation, rough sleeping and bed and breakfast accommodation. A more detailed breakdown is available in the tables in Appendix 3.*

4.4.8 The most common reasons for applying as homeless were being "asked to leave" (17% of applications over the four years to 2012/13) and "termination of tenancy/mortgage due to rent arrears/default on payments" (17%), followed by "dispute within household: violent or abusive", "other actions by landlord resulting in the termination of the tenancy" and "dispute within household/relationship breakdown: non-violent" (each 9%). The main reasons given by homeless applicants for failing to maintain their accommodation were related to "financial difficulties/debt/unemployment" (30% applications over the five years to 2012/13), matters that they viewed to be outside their control (13%) and "lack of support from friends and family" (13%).

4.4.9 Table 4.20 shows the outcomes for homeless applicants. As might be expected, the main outcome for homeless people was the provision of a Scottish Secure Tenancy. The other main outcome was a return to previous accommodation (8%). Over the last four years, despite a substantial decline in the number of applications received, the number moving into the social rented sector has remained broadly stable. The numbers moving into the PRS is much more volatile – over the four years overall, the number has increased (by 13%), but has reduced significantly (52%) in the last two years.

### Table 4.20 Outcome for applicants assessed, GCV, 2012/13

| | 12/13 | | Change 08/09 | |
|---|---|---|---|---|
| | No | | No | % |
| Scottish Secure Tenancy | 6,947 | 40 | -422 | -6 |
| Private Rented Tenancy | 503 | 3 | 58 | 13 |
| Returned to previous/ friends/ vol org. | 1,332 | 8 | -623 | -32 |
| Hostel | 417 | 2 | -19 | -4 |
| Residential care/nursing home/shared supported | 17 | 0 | -9 | -35 |
| Women's Refuge | 9 | 0 | -7 | -44 |
| Bed & Breakfast | 0 | 0 | 0 | |
| Other - Known | 1,051 | 6 | 430 | 69 |
| Other - Not Known | 502 | 3 | -349 | -41 |
| No duty owed to applicant | 4,332 | 25 | -931 | -18 |
| Contact lost before duty discharge | 2,242 | 13 | -1,561 | -41 |

*Source: The Scottish Government, March 2014, Homelessness Statistics (AW definition)*

4.4.10 At the end of March 2013 there were 6,938 live homeless cases being dealt with across the GCV area (Table 4.21). These include people living in temporary accommodation. Almost half of these people were living in Glasgow, and a third across Lanarkshire (17% in North Lanarkshire, 15% in South Lanarkshire).

4.4.11 Based on the rate that authorities are able to secure social housing lets for homeless people, we might expect around a third of these homeless households to be housed (using the rate that authorities have rehoused homeless households over the last three years) – some 4,641 people. Given that these households do not have permanent accommodation, there is no expectation that an in-situ/housing management solution would address the housing need and provision for additional housing units will be required[23]. This estimate of need for additional housing has been inputted into the existing need section of the HNDA Tool, and is addressed further in chapter 5 below.

[23] See TR06: The Approach to Existing Need for further details on the method used to calculate the level of existing need, and Chapter 5 below for further details on the level of new build housing that will be required to address housing need.

**Table 4.21 Live homeless cases, by LA, 2012/13, 3-year average**

| | 2012/13 | | | 3 year average | |
|---|---|---|---|---|---|
| | Live cases No. | % | Homeless applicants housed (%) | Homeless applicants housed (%) | Homeless households unlikely to be housed |
| East Dunbartonshire | 336 | 5 | 51 | 63 | 258 |
| East Renfrewshire | 96 | 1 | 46 | 54 | 48 |
| Glasgow City | 3,246 | 47 | 29 | 29 | 2,507 |
| Inverclyde | 174 | 3 | 50 | 75 | 120 |
| North Lanarkshire | 1,149 | 17 | 50 | 51 | 548 |
| Renfrewshire | 366 | 5 | 50 | 55 | 206 |
| South Lanarkshire | 1,043 | 15 | 56 | 49 | 629 |
| West Dunbartonshire | 528 | 8 | 43 | 60 | 325 |
| **GCV** | **6,938** | **100** | | | **4,641** |

*Source: The Scottish Government, March 2014, Homelessness Statistics*

### Properties containing overcrowded and concealed households

4.4.12 Overcrowded and concealed households[24,25] have been estimated from the Scottish Household Survey and Scottish House Condition Survey. The Scottish Government undertook a bespoke analysis to produce the required information. Three years of data (2010-2012) were combined to generate a large enough sample.

4.4.13 Table 4.22 sets out the number of households identified as being overcrowded and concealed. Around 3% of households (just under 26,000 households) were assessed as being overcrowded. This varied from almost no households in East Dunbartonshire, through to 4% in Glasgow. However, most authorities were close to the 3% average. Around 3% of households (just over 20,000 households) contained a concealed household. This ranged from 1% in Inverclyde, East Dunbartonshire and Renfrewshire, to 4% in Glasgow.

4.4.14 Households identified as being **both** overcrowded **and** concealed are considered likely to generate a need for an additional housing unit as they are unlikely to be counted within the household projections and they will not release a home for another household's use when they move on. In total, there are around 7,086 such households across GCV. This was considered broadly in-line with expectations, although it is possible that by excluding single person households from the definition of concealed households it may under-estimate the actual number of households that are concealed and overcrowded. This estimate of need for additional housing has been inputted into the existing need section of the HNDA Tool, and is addressed further in Chapter 5.

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[24] The definition of a concealed household is taken from the ONS paper on concealed families which makes reference to census data: http://www.ons.gov.uk/ons/rel/census/2011-census-analysis/what-does-the-2011-census-tell-us-about-concealed-families-living-in-multi-family-households-in-england-and-wales-/sty-what-does-the-2011-census-tell-us-about-concealed-families.html?format=print Note, because this definition is based on a family unit, single person households cannot be classed as concealed households.

[25] Where all the cohabitants are "Unrelated" no concealed families are registered. This is to ensure that residents of Houses of Multiple Occupation (HMOs) are not counted among concealed households

4.4.15 There are also just under 40,000 households who are **either** concealed or overcrowded that require an in-situ solution to their housing problem. The bulk of these households (44%) are in Glasgow, with most of the others across Lanarkshire (19% in South Lanarkshire and 17% in North Lanarkshire).

**Table 4.22 Estimates of overcrowded and concealed households (number and % of total households), by LA, 2010-2012**

| | Total hhlds | Overcrowded households [1] | | Concealed households [2] | | Both concealed and overcrowded | | Either concealed or overcrowded | |
|---|---|---|---|---|---|---|---|---|---|
| East Dunbartonshire | 43,328 | 140 | 0% | 583 | 1% | 0 | 0% | 723 | 2% |
| East Renfrewshire | 36,563 | 774 | 2% | 621 | 2% | 154 | 0% | 1,241 | 3% |
| Glasgow City | 283,567 | 10,516 | 4% | 10,147 | 4% | 3,170 | 1% | 17,493 | 6% |
| Inverclyde | 36,771 | 811 | 2% | 281 | 1% | 0 | 0% | 1,092 | 3% |
| North Lanarkshire | 145,796 | 4,959 | 3% | 3,336 | 2% | 1,675 | 1% | 6,620 | 5% |
| Renfrewshire | 79,690 | 2,681 | 3% | 1,036 | 1% | 372 | 0% | 3,345 | 4% |
| South Lanarkshire | 138,590 | 4,730 | 3% | 4,156 | 3% | 1,561 | 1% | 7,325 | 5% |
| West Dunbartonshire | 41,764 | 1,057 | 3% | 816 | 2% | 154 | 0% | 1,719 | 4% |
| **GCV** | **806,069** | **25,668** | **3%** | **20,976** | **3%** | **7,086** | **1%** | **39,558** | **5%** |

*Source: Scottish Household Survey (2010, 2011, 2012 combined).*
*Notes*
*1. Based on the Bedroom Standard definition of overcrowding i.e. the ratio of bedrooms to people living in the property*
*2. Estimates are for the whole population and cover people living in all housing tenures.*

### Local authority issues

4.4.16 The secondary data analysis was supplemented by a review of pressures at local level by each local authority. The review covered key issues identified by the authorities: tenure change; property profile mismatches; property condition; occupancy issues; and high/low demand stock. This section summarises the key findings from the review, and the completed templates produced by the local authority to articulate and evidence the key housing pressures across each local authority area, are contained in Appendix 3.

4.4.17 **Tenure Balance:** There is a positive correlation between age and tenure, with a comparatively higher proportion of older people in owner occupied housing. An ageing population can contribute towards increases in the percentage of all homes in private ownership. A significant number of people were also enabled to enter owner occupation through Right to Buy. Combined with an increase in households within the private rented sector, this has meant a significant shift in tenure balance across the GCV towards the private sector.

4.4.18 The key drivers for tenure change appear to include Right to Buy, transferring stock from social to private sector; new homes being built mainly in the private sector; and increased demand for private renting and subsequent growth of same.

4.4.19 **Mismatch Supply/Demand:** All authorities indicated the mismatch between supply and demand of housing as a key issue.

4.4.20 There appears to be an increase in requirement for smaller properties due to an ageing population, rise in single person households and policy impacts resulting from Welfare Reforms. The majority of authorities across the GCV are therefore experiencing a mismatch between supply and demand due to stock profiles having limited numbers of smaller properties. Reasons for rising demand for smaller properties can in part be attributed to improved life expectancy rates and a growing number of one-person households.

4.4.21 All authorities identified under-occupation as a potential issue, given past policy decisions to limit new supply of one bedroom/studio properties, along with letting initiatives to allocate single person households homes with more than one bedroom. The UK Welfare Reform Act 2012 introduced significant changes to the welfare system. It is a wide-ranging programme, which is to be implemented over a number of years. As at 2014, certain elements affecting benefit payments for housing, for example under-occupancy charges, have been implemented. The full impact of these changes is not known as yet. However, measures such as the under-occupancy charge can be applied to existing tenants as well as new tenants. Therefore, local authorities face a significant challenge to address the impact of these changes in terms of the likely mismatch between existing supply of homes and increased demand, including from tenants under-occupying their current home, for smaller properties.

4.4.22 Authorities also indicated that homeless prevention and sustainability work may be manifesting as an increase in overcrowding and concealed households. Given the often temporary nature of such households it is difficult to determine the extent to which this is an issue and whether intervention work is in fact possibly masking a wider homelessness issue.

4.4.23 It is clear households aspire to live in safe and secure properties that are energy efficient and in good condition, however, the supply of such properties falls short in comparison to demand in most areas.

4.4.24 The need to increase the supply of housing and tackle affordability issues is a key housing policy issue given poor housing impacts directly on residents' health and educational attainment, while difficulties in accessing affordable housing can also limit the ability of people to move to find work.

4.4.25 **Property Types:** Linking back to the issues that have been identified in relation to property size it is clear from the templates that most authorities across GCV feel there is a need to identify and quantify the need for amenity and specialist provision housing. All new social housing is either Housing for Varying Needs Standard or Lifetime Homes Standard and goes some way towards meeting this need, however, existing social rented stock can present accessibility and adaptation issues.

4.4.26 Another common issue relates to the disproportionate number of flatted dwellings making up the stock profile within some authorities. Flatted properties in general are less desirable and where an authority has predominantly flatted stock this can lead to this stock being in less demand.

4.4.27 **Property Condition:** All authorities raised concerns in relation to fuel poverty and energy efficiency as a result of property condition across all tenures.

4.4.28 Furthermore some authorities have taken selective demolition decisions due to properties being low demand or to promote regeneration and/or where refurbishment costs are prohibitive. Authorities consistently identified poor conditions and housing disrepair along with BTS as major issues within some private sector housing, including former Right to Buy properties and elements of private rented sector. This is likely due to the age and type of such properties which now require significant improvement works and investment.

4.4.29 Social rented sector landlords are working towards achieving Scottish Housing Quality Standard by 2015. However, there remains a small proportion of exempt stock across authorities due to the property type, mainly non-traditional properties.

4.4.30 **Low/High Demand:** It is clear that both low and high demand issues are evident throughout GCV and within authority boundaries. Most authorities report pockets of low and high demand, attributing this to property type and condition with much of the low demand stock being flatted. There appears to be consistent acknowledgement that low demand does not relate to just the physical condition of properties but to wider tenancy sustainment issues such as regeneration, accessibility, local amenities, access to schools and transport as well as location, especially within rural areas.

4.4.31 It is clear that much of the high demand stock across GCV area are desirable property types in sought after locations with good transport links and attractive local communities.

## 4.5 Management issues

4.5.1 Authorities across GCV have introduced a wide array of measures in response to the pressures facing the housing stock. These are designed to improve the way the housing stock is managed, improve the choices available to tenants/prospective tenants, improve the quality of housing available, remodel the housing stock so as to better fit with changing requirements, and increase the volume of social housing that is available to meet needs. Some examples of these approaches are noted on the table below, but greater detail on the work being undertaken by the authorities can be found in their LHSs.

| **In-situ measures** | **New social housing** |
|---|---|
| • Energy solutions – to increase fuel efficiency, reduce fuel poverty<br>• Voids initiatives<br>• Capital programme measures around the reprovisioning/restructuring the stock to improve the need/supply mix<br>• Downsizing schemes/ Measure to deal with overcrowding<br>• Initiatives designed to make properties more appropriate for older people/people with disabilities:<br>▪ Aids/adaptations<br>▪ Community alarms/Telecare/Telehealth<br>▪ Housing Support<br>▪ Care and Repair/Handy Persons Schemes etc.<br>• Joint working practice:<br>▪ Shared services<br>▪ Shared learning, e.g. SHBVN LHS group, GCV&A LHS Group | • Initiatives to purchase properties that are empty/owners are in financial difficulties:<br>▪ Empty homes purchase scheme<br>▪ Part-exchange plus<br>▪ Right-to-buy buy back scheme<br>▪ Mortgage to rent/shared equity<br>• National Housing Trust<br>• Affordable housing policy to increase the housing stock |

## 4.6 Key Issues Table

| LHS & Development Plan | Key Issues Identified in the HNDA |
|---|---|
| Housing quality | Meeting the SHQS. The deadline for meeting the SHQS is 2015. Taking exemptions and abeyances into account, landlords typically consider they will achieve the Standard on target. |
| | Energy Efficiency/Carbon Standards. From 2015, work can progress towards meeting the EESSH targets for 2020. This will, amongst other things, play an important role in reducing fuel poverty levels across the conurbation. Some dwelling types, such as non-traditional housing, will however, present particular challenges. As a consequence, because of variable stock profiles, some local authorities will be disproportionately affected. A clear strategic approach and possibly value for money appraisal will be required. |
| | Managing poor quality housing in the private sector remains a concern, as resources are severely constrained. Pockets of BTS housing and poor levels of thermal efficiency, particularly in ex-RTB, PRS properties, and pre-1919 stock, are noted. Strategies for responding to poor quality, and in particular, for financing repairs and improvements, are required. |
| Housing stock pressures | Decline in the social rented sector stock: principally as a result of RTBs and regeneration activity. Provision within the Housing (Scotland) Act 2014 builds on measures introduced in the 2001 Act, ending RTB sales from 2016. Nonetheless, investment via the SHIP and wider affordable housing opportunities will be required to meet the significant level of housing need identified in the HNDA. Resources (financial and land) continue to present a challenge for all authorities. |
| | A number of local authorities have pockets of low demand housing which remain an issue. A series of strategies and initiatives are in place to respond to this, including voids management, empty homes and low lettings initiatives, within a wider regeneration approach |
| Size, type, tenure and location of future social housing supply | Stock profile – The GCC stock is predominantly flatted, which presents implications for an ageing population, given the commitment to enabling people to remain at home independently for as long as possible. |

| | |
|---|---|
| | Property size – Most of the properties are 3-4 rooms; with just 10% being 1-2 rooms. Authorities report increasing demand for smaller properties linked to demand from households on the waiting list and the impact of welfare reforms. However, uncertainty around the changes being introduced through the welfare reform agenda means the required scale and pace of change is also uncertain. |
| Sustaining communities i.e. using tenure diversification/regeneration | Homeless: The number of homeless households has been declining over recent years – although some authorities in the GCV consider increases as a result of welfare reforms are a possibility in the current year. To date, the housing options approach has played an important role in providing potentially homeless households with information and advice with a view to preventing homelessness. Support around income maximisation and housing sustainability/options will be essential to continue to mitigate the impacts of welfare reforms, particularly if universal credit is rolled out as planned. |
| | Affordability: There is a clear requirement to manage tenure diversification within affordable housing policies to ensure mixed communities and a range of housing options that are affordable and sustainable for households on low to moderate incomes. |

# 5 Chapter 5, Estimating the Need and Demand for New Housing

## 5.1 Introduction

5.1.1 Following the requirements of *"HNDA A Practitioner's Guide"*, this chapter sets out the approach to and production of the estimates of housing need and demand in fulfilment of Core Output 2 and Core Processes 3 and 4.

| | |
|---|---|
| **Core Output 2** | **Estimate of additional housing units**<br>This figure should be broken down into the number of households who can afford a) owner occupation b) private rent c) below market rent or d) social rent. Estimates must be reported for each year of the projection, each five year period within the projection and the cumulative total at the end of the projection. The Tool outputs these. The projection period and geography chosen should fit with those required for the LHS and Development Plan. |

| | |
|---|---|
| **Core process 3** | The methodology, limitations and quality control mechanisms are given full technical explanation. |
| **Core process 4** | Assumptions, judgements and scenarios are well reasoned and transparent. |

5.1.2 Part 1 of this chapter sets out the assumptions and choices made - demographics, existing need, house price, income and affordability, underpinning each of the scenarios explored through the HNDA Tool to produce a range of housing need and demand estimates. These considerations have been largely informed using the demographic and economic evidence from Chapter 3, Key Housing Market Drivers.

5.1.3 Part 2 contains a summary of the method used to estimate housing need and demand alongside the outcomes of the assessment. Four similar but different terms are used in this Chapter and they are set out below:

- **Household Projections** – National Records of Scotland 2012-based Household Projections, all households
- **Housing Estimates** – the tenured estimate of additional future housing units output from the HNDA Tool (incorporates net increase in households from the NRS Household Projections and the GCV estimate of Existing Need)
- **Household Estimates** – National Records of Scotland 2012-based Mid-Year Household Estimates, all households
- **Adjusted Housing Estimates**[26] – For the Private sector the Housing Estimates from the HNDA Tool have been added to the Household Estimates and compared with supply in the HMA framework to produce HMA results.

[26] *The CHMA considers that the methodology for Adjusted Housing Estimates is outwith the remit of the "robust and credible" HNDA assessment (see paragraph 1.3.2).*

5.1.4 Stage 1 initial Housing Estimates were produced utilising the HNDA Tool at LA geography. For the Planning scenario, Stage 2 Adjusted Housing Estimates[27] were prepared which compare supply and demand for Private sector housing within the functional Housing Market Area Framework.

5.1.5 As detailed in the Practitioner's Guide, this chapter focuses on an estimate of future additional housing units. It does not address existing need issues that can be dealt with using in-situ housing management solutions. These issues are dealt with in Chapter 4 on Stock Profile and Chapter 6 on Specialist Provision.

5.1.6 The estimate of future additional housing units is based mainly on assumptions about future household formation, income and house prices. The HNDA Tool gives an indication of the likely future performance of the housing market, providing broad long term estimates. This allows a range of housing estimates to be produced for consideration. The estimates from the HNDA Tool are not targets and do not equate to the future number or type of housing that will be delivered. The setting of Housing Supply Targets (HST) will assist in this and be developed further in the authorities' LHSs.

5.1.7 As mentioned in Chapter 2, the important stage of setting the HSTs is discussed outwith this HNDA, in a background report to the SDP MIR (*Background Report 7 Beyond the HNDA – The Proposed Approach to Setting Housing Supply Targets and the Strategic Housing Land Requirement*). This is being taken forward through consultation on the proposed approach to setting HSTs and will inform the housing land requirements for the SDP Proposed Plan taking account of the relevant factors, as set out in Scottish Planning Policy and HNDA Guidance.

## 5.2 PART 1 - THE HNDA Tool: Principles

5.2.1 In addition to the use of the HNDA Tool for the assessment, the GCVHMP agreed a number of principles including:

- Use of Scottish Government household projections;
- The need for a consistent approach to existing need;
- Deviation from the default (core) settings only where there was evidence to justify any departures;
- To model a small number of scenarios to reduce the complexity of reporting;
- To produce HNDA Tool results at LA level

5.2.2 A range of assumptions for input to the Tool were tested and the preferred Planning scenario identified. As detailed in section 5.9, the Planning scenario is considered to be the most appropriate demographic scenario to support the economic aspirations of the SDP as it explores a steady growth in income and recovery in house prices. In arriving at this scenario three core scenarios were considered: the Planning scenario, Strong Economic Growth and Low Migration scenario. In addition, a range of alternative background scenarios were modelled in the Tool, as comparators.

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[27] *The CHMA considers that the methodology for Adjusted Housing Estimates is outwith the remit of the "robust and credible" HNDA assessment (see paragraph 1.3.2).*

## 5.3 The HNDA Tool: Key Inputs and Assumptions

5.3.1 The key inputs and assumptions are described in this section and are summarised in Figure 5.1. The CHMA default assumptions are provided in the Figure for context.

### Figure 5.1 HNDA Tool - Scenarios and Assumptions Summary

| HNDA Tool Scenarios and Assumptions Summary | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Stage in HNDA Tool** | | **No** | **Assumptions in HNDA Tool** | **Scenario A: Planning Scenario** | **Scenario B: Strong Economic Growth** | **Scenario C: Low Migration** | **CHMA Default*** |
| | | | | *Steady growth in income and recovery in house prices.* | *Accelerated recovery. Higher migration level. Reasonably optimistic growth in income and modest recovery in house prices* | *Lower migration level. Migration to the city-region declines.* | |
| Stage 1 | Demography Choices | 1 | Household Projections | NRS 2012-base Principal projection | NRS 2012-base High Migration Variant projection | NRS 2012-base Low Migration Variant projection | NRS 2012-base Principal projection |
| | | 2 | Household growth adjustment | None | None | None | None |
| Stage 2 | Existing Need Choices | 3 | Existing Need Estimate | GCV Estimate (11,727) | GCV Estimate (11,727) | GCV Estimate (11,727) | HaTAP (4,190) |
| | | 4 | Affordability model applied | No | No | No | No |
| | | 5 | Time period to clear existing need | 5 years (10yrs GC and NL) | 5 years (10yrs GC and NL) | 5 years (10yrs GC and NL) | 5 years |
| Stage 3 | Affordability: Income, Growth and Distribution Choices | 6 | Income data | CACI | CACI | CACI | CACI |
| | | 7 | Growth in average (median) household income | Modest increase | Reasonable Growth | Modest increase | Modest increase |
| | | 8 | Change in income distribution | Flat | Flat | Flat | Flat |
| Stage 4 | Affordability: House Prices | 9 | Projected House Prices | OBR Estimates | Modest Increases | OBR Estimates | OBR estimates |
| | | 10 | Point of Interest on House price Distribution | 25% | 25% | 25% | 25% |
| | | 11 | Income ratio | 4 | 4 | 4 | 4 (income multipler of 3.2, plus 75% mortgage (includes deposit allowance) |
| Stage 5 | Affordability: Rental Prices | 12 | Proportion of market who buy | 75% (Assume 75% of those who are able to buy will do so) | 75% | 75% | 50% (Assume 50% of those who are able to buy will do so) |
| | | 13 | Of the remainder from above, Upper income-to-rent threshold (private rent) (median rent) | 35% (to bring in line with social rented sector) | 35% | 35% | 25% (Assume private rented willing to spend 25% of their income on rent) |
| | | 14 | Lower income-to-rent limit (determines split between social rent and BMR based on LHA (30% of market rents)) | 35% | 35% | 35% | 35% |
| | | 15 | Rent growth assumption | OBR estimates | OBR estimates | OBR estimates | OBR estimates |
| Assumption differs to CHMA default | | | | | | | |
| ** Scenario G see TR01* | | | | | | | |

## 5.4 Stage 1 Demography Choices

| | | |
|---|---|---|
| **Assumption 1:**<br><br>Household Projections | 5.4.1 | The NRS 2012-based household projections published at the end of July 2014 were used in the HNDA. |
| | 5.4.2 | However, the HNDA was in preparation before the NRS 2012-based household projections became available. Therefore, to assist understanding of the likely impacts of projections, provisional GCV projections were modelled. These were developed from NRS 2010-based projections updated to reflect information available at that time including: Census 2011; migration assumptions used to prepare the 2012-based population projections; and an adjustment for likely changes in the rate of household formation, which took into account the slowdown in household formation since 2001. |
| | 5.4.3 | The approach to the NRS projections is set out briefly in Section 5 of *Technical Report 07 'Strategic Housing Estimates - Methodology and Results' (TR07).* For more detail on the projections please see *Technical Report 04, Demographic Change in GCV Area (TR04).* |
| **Assumption 2:**<br><br>Household growth adjustment | 5.4.4 | No further adjustments were made to household growth assumptions, with the view adopted that this could be addressed through the setting of HSTs. |

## 5.5 Stage 2 Existing Need Choices

<table>
<tr><td>Assumption 3:<br>Existing Need Estimate</td><td>5.5.1</td><td>Considerable resource went into developing an approach to existing need. The GCVHMP rejected the methodology built into the Tool (the Homelessness and Temporary Accommodation (HaTAP) method and, working closely with the CHMA, developed an in house approach. This was based on two elements of existing need, when an additional housing unit would be required. These two elements are:<br>• Homeless backlog estimate<br>• Estimate of households that are both concealed <u>and</u> overcrowded</td></tr>
<tr><td></td><td>5.5.2</td><td>This approach was reflected in the HNDA Tool Instructions in October 2014, and is fully documented in Technical Report 06, The Approach to Existing Need (TR06).</td></tr>
<tr><td>Assumption 4:<br>Affordability model applied</td><td>5.5.3</td><td>The GCVHMP considered that the vast majority of the households in existing need would require social or below market rent accommodation and it would be unlikely that their needs would be met through the Private sector. Therefore, they were allocated to the social rented sector in the HNDA Tool. The affordability model was not applied as it was assumed that all those in existing housing need would have their need met in the social rented sector.</td></tr>
<tr><td>Assumption 5:<br>Time period to clear existing need</td><td>5.5.4</td><td>The HNDA Tool default time period to clear existing need is five years and this was considered reasonable for most of the GCV authorities. However, both Glasgow City and North Lanarkshire Councils consider that ten years is a more realistic time period to clear existing need given its scale, and this has been incorporated into the HNDA Tool.</td></tr>
</table>

5.5.5 This exercise resulted in a total existing need identified and used in the HNDA Tool of 11,727 and is set out in Figure 5.2.

**Figure 5.2 Total Existing Need (Backlog) results by Local Authority**

| Local Authority | Homeless Existing Need | Overcrowded and Concealed Existing Need | Total Backlog (Homeless Existing Need + Overcrowded and Concealed Existing Need) | % of Existing (Backlog) Need within GCV Area |
|---|---|---|---|---|
| East Dunbartonshire | 258 | 0 | 258 | 2 |
| East Renfrewshire | 48 | 154 | 202 | 2 |
| Glasgow City | 2,507 | 3,170 | 5,677 | 48 |
| Inverclyde | 120 | 0 | 120 | 1 |
| North Lanarkshire | 548 | 1,675 | 2,223 | 19 |
| Renfrewshire | 206 | 372 | 578 | 5 |
| South Lanarkshire | 629 | 1,561 | 2,190 | 19 |
| West Dunbartonshire | 325 | 154 | 479 | 4 |
| GCV Total | 4,641 | 7,086 | 11,727 | 100 |

*Source: Scottish Government, Local Authorities 2013*

## 5.6 Stage 3 Affordability: Income Growth and Distribution Choices

| | | |
|---|---|---|
| **Assumption 6:**<br>Income data | 5.6.1 | The default income data used was CACI Paycheck. |
| **Assumption 7:**<br>Growth in average (median) household | 5.6.2 | The default assumption of modest growth in median household income was modelled with one variant that used "Reasonable Growth" for the higher migration scenario. This was on the basis that this scenario would be accompanied by better economic performance and therefore increasing incomes (and house prices). However it was noted that modest growth in median household income was consistent with the Oxford Economics report which comments that the 'HNDA modest increase assumption would be closest to the Oxford Economics baseline forecast for the area' and that the 'No real growth (inflation target) would be the next most likely outcome' *(Technical Report 03, Economic Outlook and Scenarios for the Glasgow and the Clyde Valley City Region (TR03), Oxford Economics April 2014 p50).* |
| **Assumption 8:**<br>Change in income distribution | 5.6.3 | The default setting, "Flat", for change in the income distribution was used. |

## 5.7 Stage 4 Affordability: House Prices

| | | |
|---|---|---|
| **Assumption 9:**<br>Projected House Prices | 5.7.1 | For projected house price growth, the default assumption of the Office for Budget Responsibility (OBR) estimates was modelled. These assume that house prices will rise steadily year on year from 0.4% in 2011 to 4.5% by 2018 and 4.5% per annum thereafter. One variant was considered which used "Modest Increases" for the strong economic growth scenario on the basis that a higher migration scenario would be accompanied by better economic performance and therefore increasing house prices (and incomes). This variant also reflects the Oxford Economics baseline forecast (ref TR03). |
| **Assumption 10:**<br>Point of interest on house price distribution | 5.7.2 | The 25th percentile default was selected as the point on the house price distribution to assess affordability. There is no evidence to depart from the default. |
| **Assumption 11:**<br>Income ratio | 5.7.3 | The income ratio default of 4 was used. This assumes that 4 times income can be spent on housing (this is broadly equivalent to 3.2 times income with a 75% mortgage). |

## Stage 5 Affordability: Rental Prices

5.7.4 The Tool default settings for the affordability assumptions, 12, 13 and 14, generated a large percentage for the 'Below Market Rent' sector within the Housing Estimate tenure distribution, which was inconsistent with past trends.

5.7.5 The settings for the affordability assumptions, 12 and 13, were adjusted as follows:

- the percentage of those who could afford to buy who will buy was increased to 75% (Assumption 12);
- the upper limit for the percentage of income households can spend on private renting was increased to 35% (Assumption 13), to align with the upper limit for the percent of income households can spend on social renting.

These settings generated a Housing Estimate tenure distribution which was more consistent with the observed market. The difference is shown in the table below which compares the Housing Estimate tenure distribution for the HNDA default settings alongside the GCVHMP agreed adjustments, for the period 2012-2024.

**Comparison of growth 2012-2024**

| | Social rent | Below Market Rent | Private Rent | Owner Occupation |
|---|---|---|---|---|
| Core | 33% | 17% | 15% | 35% |
| Adjustments | 33% | 3% | 10% | 53% |

| | |
|---|---|
| **Assumption 12:**<br>Proportion of market who buy | 5.7.6 This assumption estimates, of those who can afford to purchase, how many will go on to do so. The CHMA default is 50% and this was increased to 75% to better reflect past trends in relation to Below Market Rent and owner occupation. The default of 50% produced a tenure split with lower levels of owner occupation observed in past completions. |
| **Assumption 13:**<br>Of the remainder from above, Upper income-to-rent threshold (private rent) (median rent) | 5.7.7 The upper income to rent determines those that are able to rent in the Private sector and this was set at 35%. This is higher than the Tool default which is 25%. 35% brings this in-line with the social rented sector and also better reflects past trends in the below market rent and owner occupation sectors. |
| **Assumption 14:**<br>Lower income-to-rent limit (determines split between social rent and BMR based on LHA (30% of market rents)) | 5.7.8 The lower income to rent limit determines the maximum percentage of income likely to be spent on social rent at Local Housing Allowance level which is set at 35%. There was no evidence to depart from this default. |
| **Assumption 15:**<br>Rent growth assumption | 5.7.9 This was set at the default OBR estimates. These assume that rent prices will rise steadily year on year from 0.4% in 2011 to 4.5% by 2018, then 4.5% per annum to 2032. There was no evidence to depart from the default. |

## 5.8 Development of Scenarios

5.8.1 The GCVHMP considered a range of potential variations and scenarios with three core scenarios and a range of background scenarios (see Figure 5.3). This section describes the rationale and approach to developing the "core" and "background" scenarios.

5.8.2 Initially, the findings in HNDA1 were compared to the HNDA Tool default results. Through this comparative assessment the GCVHMP concluded that the likely reduced scale of the projection of Private sector demand within the Tool, along with a considerably smaller element of backlog need would have a significant impact on tenure projections.

5.8.3 The assumptions and alternative inputs to the Tool allowed alternative scenarios to be tested and results to be generated and considered. As work was developed during late 2013 and early 2014, views around the scenarios and assumptions were further developed using the Oxford Economics Report (TR03), Census data, the Demographic and the Economic Drivers workshop (held in March 2014 which is referenced in Chapter 3), and development of an agreed approach to backlog need. The outputs from the Oxford Economics report were utilised by the GCVHMP to inform the approach to the choice of scenarios and use of the HNDA Tool. However, the scenarios developed within the Oxford Economics work under Chapter 5 of their report, the 'base', 'alternative migration' and 're-balanced economy' scenarios and, were not used to produce estimates from the HNDA Tool.

*5.8.4* In September 2014 the GCVHMP agreed three core scenarios as the basis for the provision of a robust range. An additional four background scenarios were considered, the results of which are presented in TR01.

**Figure 5.3 Core and Background Scenarios**

| **Core scenarios** | | **Background scenarios** | |
|---|---|---|---|
| Scenario A: | Planning scenario[28] | Scenario D: | Alternative Tenure Balance |
| Scenario B: | Strong Economic Growth[29] | Scenario E: | House Price Variant |
| Scenario C: | Low Migration | Scenario F: | Existing Need Variant |
| | | Scenario G: | CHMA Default Variant |

5.8.5 The development and choice of the scenarios was based on working with the Tool and assumptions along with the conclusions from the analysis of key housing market drivers (ref Chapter 3). From these conclusions some economic indicators pointed towards a more muted outlook for growth in the city region. The GCVHMP concluded that the Planning scenario and steady growth in economic performance, provides a realistic scenario.

5.8.6 The vision of the Clydeplan SDP is to pursue economic recovery, creating a resilient healthy city region where people wish to live, work and invest. This approach reflects the Scottish Government's National Planning Framework 3. On this basis the Planning scenario is considered to be the most appropriate

[28] Please note that the 'Planning scenario' was the operational title for the GCVHMP in using the HNDA Tool, and has been renamed for the SDP MIR as the 'Sustained Growth Scenario'

[29] Similarly, the 'Strong Economic Growth Scenario' has been renamed the 'High Migration Scenario' in the SDP MIR

demographic scenario to support the economic aspirations of the SDP as it explores a steady growth in income and recovery in house prices. As it is the preferred scenario of the SDP MIR and the GCVHMP, the Planning scenario has been progressed to final estimates and used at this stage as the basis for the supply and demand comparison for the Private sector.

5.8.7 The Strong Economic Growth and Lower Migration scenarios provide a reasonable range of potential futures for consideration and these were explored through the work on key housing market drivers and the related workshop (Chapter 3). These alternative scenarios have not been taken forward through the supply and demand comparison process.

## 5.9 Scenario Results

5.9.1 Using the assumptions, as set out on paragraphs 5.4-5.8, the Tool generated estimates of the likely amount and tenure of housing units required to meet projected housing need and demand. This was split into those who could afford owner occupation; private rent; below market rent; and social rent. Although the HNDA Tool outputs results in four tenure categories and the HNDA Guidance does not suggest grouping the four tenure categories, for the purposes of this assessment two tenure categories are required, the Private sector (Owner Occupied and Private Rented sectors) and Social Rent and Below Market Rent sector (SR&BMR) (Social Rented and Below Market Rent sectors) (for more detail on the tenure grouping see TR07, paragraph 2.3). As set out in Chapter two the key time periods for this assessment are 2012-2024 and 2012-2029, although the Tool enables different periods using annualised estimates to be considered. Detailed results are provided in TR01 for both the core and background scenarios.

5.9.2 Summary results are presented at local authority level for the three core Scenarios in Figure 5.4. As detailed in TR07, Private sector results consist of incomplete Stage 1 results, before they have been considered in the appropriate cross LA boundary Housing Market Area (HMA) framework. Final Stage 2 Private sector results for the Planning scenario have been generated after undertaking the supply and demand comparison. These are presented in Part 2 which sets out a summary of the method used to estimate housing need and demand alongside the outcomes of the assessment.

## Figure 5.4 HNDA Tool Stage 1 Summary Results

| HNDA Tool Summary Results - Projected Household Change by Tenure for All Scenarios | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Household Change by Tenure 2012 to 2024 | | | Household Change by Tenure 2024 to 2029 | | | Household Change by Tenure 2012 to 2029 | | |
| LA | SR&BMR | Private | Total | SR&BMR | Private | Total | SR&BMR | Private | Total |
| A - PLANNING SCENARIO | | | | | | | | | |
| East Dunbartonshire | 626 | 916 | 1,542 | -7 | -14 | -21 | 619 | 902 | 1,521 |
| East Renfrewshire | 910 | 1,976 | 2,886 | 281 | 696 | 977 | 1,191 | 2,672 | 3,863 |
| Glasgow City | 17964 | 18,931 | 36,895 | 5712 | 7950 | 13,662 | 23,676 | 26,881 | 50,557 |
| Inverclyde | -134 | -602 | -736 | -280 | -584 | -864 | -414 | -1,186 | -1,600 |
| North Lanarkshire | 4699 | 7,255 | 11,954 | 770 | 2045 | 2,815 | 5,469 | 9,300 | 14,769 |
| Renfrewshire | 2138 | 3,949 | 6,087 | 375 | 871 | 1,246 | 2,513 | 4,820 | 7,333 |
| South Lanarkshire | 4774 | 6,823 | 11,597 | 763 | 1798 | 2,561 | 5,537 | 8,621 | 14,158 |
| West Dunbartonshire | 748 | 557 | 1,305 | -21 | -32 | -53 | 727 | 525 | 1,252 |
| **GCV Total** | **31,725** | **39,805** | **71,530** | **7,593** | **12,730** | **20,323** | **39,318** | **52,535** | **91,853** |
| B - STRONG ECONOMIC GROWTH | | | | | | | | | |
| East Dunbartonshire | 654 | 1,186 | 1,840 | 39 | 141 | 180 | 693 | 1,327 | 2,020 |
| East Renfrewshire | 863 | 2,313 | 3,176 | 222 | 954 | 1,176 | 1,085 | 3,267 | 4,352 |
| Glasgow City | 18,064 | 24,849 | 42,913 | 5,018 | 12,656 | 17,674 | 23,082 | 37,505 | 60,587 |
| Inverclyde | -26 | -456 | -482 | -171 | -569 | -740 | -197 | -1,025 | -1,222 |
| North Lanarkshire | 4,544 | 8,001 | 12,545 | 642 | 2,571 | 3,213 | 5,186 | 10,572 | 15,758 |
| Renfrewshire | 2,027 | 4,526 | 6,553 | 309 | 1,241 | 1,550 | 2,336 | 5,767 | 8,103 |
| South Lanarkshire | 4,669 | 8,115 | 12,784 | 662 | 2,646 | 3,308 | 5,331 | 10,761 | 16,092 |
| West Dunbartonshire | 782 | 782 | 1,564 | 30 | 85 | 115 | 812 | 867 | 1,679 |
| **GCV Total** | **31,577** | **49,316** | **80,893** | **6,751** | **19,725** | **26,476** | **38,328** | **69,041** | **107,369** |
| C - LOW MIGRATION | | | | | | | | | |
| East Dunbartonshire | 561 | 751 | 1,312 | -43 | -96 | -139 | 518 | 655 | 1,173 |
| East Renfrewshire | 848 | 1,808 | 2,656 | 239 | 588 | 827 | 1,087 | 2,396 | 3,483 |
| Glasgow City | 15,583 | 15,279 | 30,862 | 4,046 | 5,631 | 9,677 | 19,629 | 20,910 | 40,539 |
| Inverclyde | -214 | -807 | -1,021 | -368 | -764 | -1,132 | -582 | -1,571 | -2,153 |
| North Lanarkshire | 4,465 | 6,571 | 11,036 | 594 | 1,577 | 2,171 | 5,059 | 8,148 | 13,207 |
| Renfrewshire | 1,954 | 3,478 | 5,432 | 254 | 590 | 844 | 2,208 | 4,068 | 6,276 |
| South Lanarkshire | 4,494 | 6,087 | 10,581 | 572 | 1,348 | 1,920 | 5,066 | 7,435 | 12,501 |
| West Dunbartonshire | 674 | 406 | 1,080 | -46 | -85 | -131 | 628 | 321 | 949 |
| **GCV Total** | **28,365** | **33,573** | **61,938** | **5,248** | **8,789** | **14,037** | **33,613** | **42,362** | **75,975** |

*Source: HNDA Tool results 2014, including net increase in households 2012-2029 and existing need (11,727)*
*HNDA Tool results are Stage 1 Housing Estimates and are incomplete for the Private sector. See Figures 5.7-5.10 for Stage 2 Private sector results*
*Totals may vary due to rounding*

## 5.10 PART 2 - Overview of the Approach

5.10.1 Part 2 sets out a summary of the method used to estimate housing need and demand alongside the outcomes of the assessment. *Technical Report 07 'Strategic Housing Estimates – Methodology and Results' (TR07)* describes in detail the methodology that the GCVHMP has used in HNDA2 to arrive at its Housing Estimates/Adjusted Housing Estimates[30].

5.10.2 Although the HNDA Guide advises use of the same technical assessment of housing need and demand to inform development plans and Local Housing Strategies (LHS), this remains a more challenging task in the SDPA areas. This is because there are multiple authorities and the SDP's requirement for this evidence base precedes that of the constituent authorities' LHSs and LDP's by several years. Acknowledging this fluidity, the GCVHMP undertook an assessment for the time periods required by Scottish Planning Policy.

5.10.3 The Housing Supply Target (HST) and Housing Land Requirement (HLR) should be set out for two distinct time periods, determined by SPP to provide 10 years land supply for the city region's LDP's: a 5-year view to 2024 and a 10-year view to 2029. For the SDP the first period of the assessment of the requirement for additional housing covers the period 2012-2024 and the second 2024-2029. The Housing Estimates/Adjusted Housing Estimates are the first stage in the process of establishing HSTs and HLRs, so are required for the same time periods.

5.10.4 The HNDA Tool is a core step in estimating need and demand, as it estimates the amount and likely tenure of additional future housing (Housing Estimates) by LA in the GCV area. Although it outputs results in four tenure categories, for the purposes of this assessment two tenure categories are required, the Private and Social Rented & Below Market Rent (SR&BMR) sectors.

5.10.5 There are several steps involved in estimating housing need and demand set out in Figure 5.5:

- determine the appropriate geographical framework
- estimate stock and households by tenure at the base date, 2012
- estimate existing need at 2012 (SR&BMR sector only)
- project population and households to 2024 and 2029 (NRS)
- tenure the household projections using the HNDA Tool to ascertain need and demand (provides Housing Estimates for the SR&BMR sector and Stage 1 Housing Estimates for the Private sector)
- project stock to 2024 and 2029 (Private sector only)
- compare supply against demand to identify Private sector housing requirements (provides Stage 2 Adjusted Housing Estimates[30] for the Private sector)
- The next stage in the process, outwith the HNDA, is to prepare HSTs and HLRs

## 5.11 Geography

5.11.1 The Private and SR&BMR sectors operate in different ways within different geographical frameworks. For the Private sector the appropriate geography is the HMA system which crosses local authority boundaries. The established HMA framework has been reviewed using recent data on house-buying moves, and reaffirmed for HNDA2. For the SR&BMR sector, the appropriate geography is the local authorities, and the 25 LA sub-areas within them.

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[30] *The CHMA considers that the methodology for Adjusted Housing Estimates is outwith the remit of the "robust and credible" HNDA assessment (see paragraph 1.3.2).*

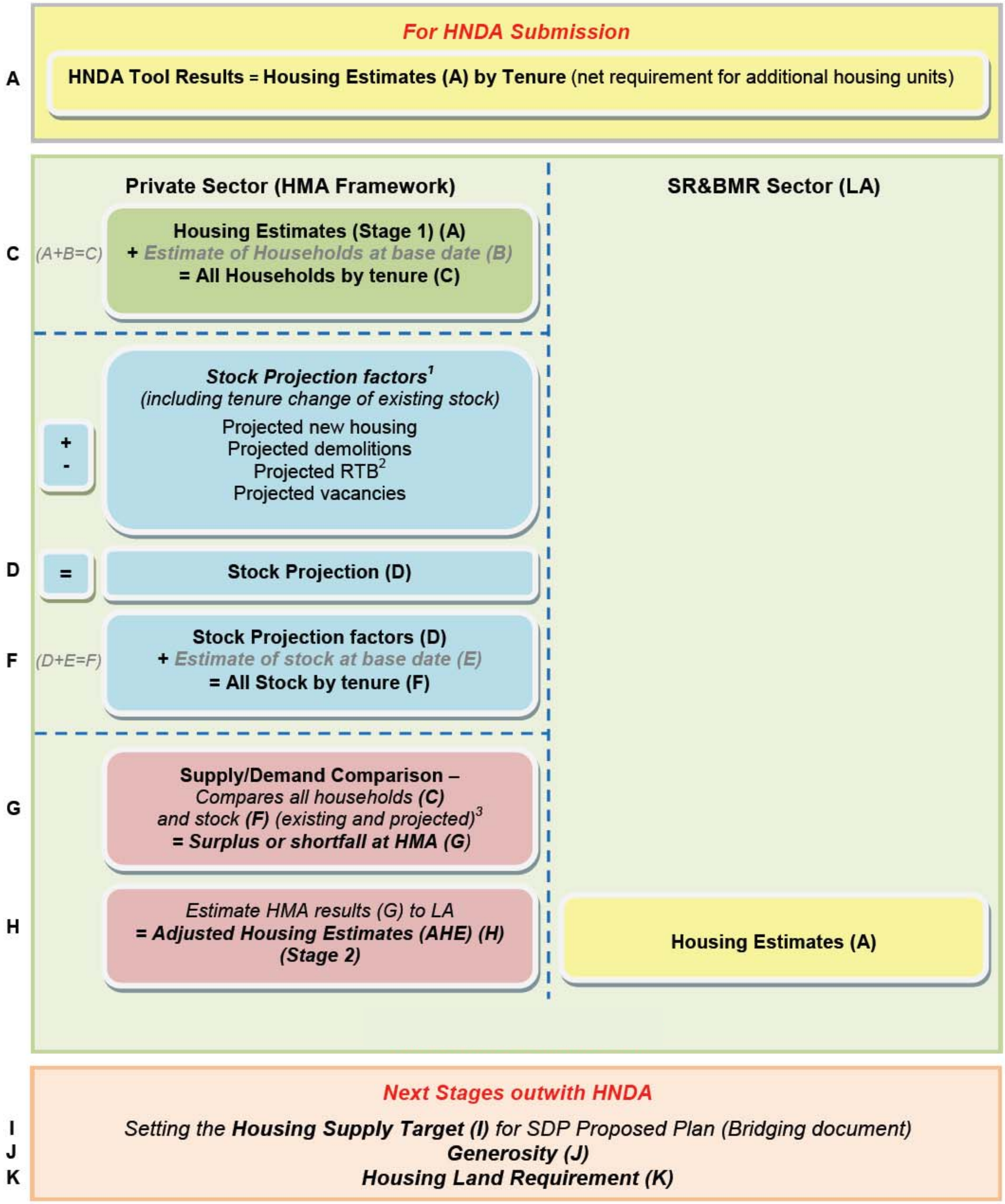
## 5.12 Method

5.12.1 For the Private sector, the Housing Estimates (from Stage 1) are an intermediate stage in the process and should not be treated as demand figures for local authority areas, or LA sub-areas, as they do not allow for the effect of mobile demand. They are used as an input to a comparison of supply and demand (which considers all households) in the cross-boundary HMA framework. The outcome of this is the Adjusted Housing Estimates (final Stage 2 adjusted estimates), an assessment of housing demand for this sector. For the SR&BMR sector the Housing Estimates, as output from the HNDA Tool at LA level, provide an assessment of housing need.

## 5.13 Estimating stock and households by tenure at the base date

5.13.1 To gain an understanding of all households by tenure it is necessary to tenure the household estimates at the base date (2012). This approach is set out in TR07, Section 3. The output from the HNDA Tool, the projected net increase in households by tenure, can then be added to the tenured household estimates to provide a count of all households at both the base date and the projection period. This gives a picture of the whole housing market and enables a supply and demand comparison to be undertaken for the Private sector.

**Figure 5.5 Methodology - From HNDA Tool Results to Housing Supply Targets**




*[1] Planned new and replacement housing is captured in the HLA/UCS. Housing brought back into effective use is taken into account in the stock projection through the vacancy rate.*
*[2] RTB has no impact on supply/demand comparison for the public or private sector because both households and stock are changing tenure so it is neutral in its impact but it does impact the tenure of stock.*
*[3] Because of the GCVHMPs approach to looking at private sector demand by HMA and using the concept of local and mobile demand, it is necessary to look at the totality of change in stock and households, not just net change. Boxes in red relate to gross households and stock.*

***The CHMA considers that the methodology for Adjusted Housing Estimates (TR07) is outwith the remit of the "robust and credible" HNDA assessment (see paragraph 1.3.2).***

### Existing Need

5.14.1 As well as showing the net increase in households by tenure, the HNDA Tool also requires an assessment of existing need consistent for use in the HNDA Tool i.e. where there is a net requirement for a new house. Across the GCV area, 11,727 households are assessed as being in existing need. The approach is summarised in TR07, Section 4. The GCVHMP considered that the vast majority of the households in existing need will require Social or Below Market Rent accommodation and it is unlikely that their needs could be met in the Private sector. They were therefore, allocated to the Social Rented sector in the HNDA Tool.

## 5.15 Population and Household Projections

5.15.1 National Records of Scotland (NRS) household projections are input to the HNDA Tool. These are set out briefly in TR07, Section 5. More detail on the projections is included in TR04.

## 5.16 Household Tenure Projections Summary Results

5.16.1 As detailed in paragraph 5.8.4-5.8.7 three scenarios have been explored for use in the HNDA Tool and the Planning scenario has been progressed to the next stage.

5.16.2 To present household projections by tenure, it is necessary to include existing need (11,727) as an input into the HNDA Tool. Overall, under the Planning scenario, the GCV area will see a projected increase in households of 91,853 households 2012-2029, from 814,946 households in 2012 to 906,799 in 2029, an increase of 5,400 households per year. The projected tenure balance of new households 2012-2029 is 57% Private and 43% SR&BMR. This differs from the tenure balance at 2012 which had 71% Private and 29% SR&BMR. Incorporating the projected new households the tenure balance at 2029 is 70% Private and 30% SR&BMR. This implies that, for the first time in decades, the proportion of households in the Private sector will be falling.

5.16.3 By way of comparison, changes in Private sector households at 3,100 per year are 52% of the level projected in HNDA1 (6,000 per year). The HNDA Tool outputs a tenure profile suggesting muted growth in the Private sector and significant growth in the SR&BMR sector. This differs from HNDA1 which had set out a more stable tenure profile than previous (i.e. pre HNDA1) studies suggesting that growth in owner occupation had levelled-out and that the decline in the social rented sector was slowing. The results are summarised in Figure 5.6.

Private sector

- the Private sector is projected to increase by 52,535 households from 579,117 in 2012 to 631,652 in 2029, an increase of 3,100 per year.

SR&BMR Sector

- the SR&BMR sector is projected to increase by 38,328 households from 235,829 in 2012 to 274,157 in 2029, an increase of 2,300 per year.

**Figure 5.6 Summary of Planning Scenario - Increase in Households for GCV Area 2012-2029**

| | Estimated Households 2012 | Projected Households 2029 | 2012-2029 Increase in Households | Annual Change in Households |
|---|---|---|---|---|
| Private Sector | 579,117 | 631,652 | 52,535 | 3,090 |
| SR&BMR Sector | 235,829 | 275,147 | 39,318 | 2,313 |
| All Households | 814,946 | 906,799 | 91,853 | 5,403 |

*Source: HNDA Tool results 2014, including net increase in households and existing need*
*Totals may vary due to rounding*

## 5.17 Stock Projection

5.17.1 Projections of private housing stock and vacancies are required to enable the effective housing stock to be compared with projected demand in the Private sector at HMA level and this is set out in TR07 Section 7.

## 5.18 Private Sector Supply and Demand Summary

5.18.1 In order to establish if there is a requirement for additional land for private housing at 2024 and 2029, the projected effective stock is compared with projected demand, within the HMA system. This is a tiered system of HMAs which takes account of mobile demand. While most demand is localised, there is an element that cannot simply be allocated to a particular area and can be considered to be mobile (house buyers may search in more than one Housing Sub-Market Area for a home). Dumbarton and Vale of Leven and Inverclyde HMAs are self-contained market areas in which the concept of mobile demand does not apply. The HMA framework was reviewed for HNDA2 using updated evidence of house-buying moves for the period 2007-2012. This provides the basis for calculating mobile demand, alongside evidence of housing search patterns.

5.18.2 Figure 5.7 summarises the outcome of the comparison of supply and demand giving Private sector housing requirements for the period 2012 to 2029. Across the GCV area there is an estimated requirement to meet demand from 54,500 additional Private sector households, equating to 3,200 Private sector completions per year (ref Table 8.9). Given that there are 99,750 projected completions in this sector over this time period, this implies a potential surplus of land for 45,250 units across the GCV area to 2029. Figure 5.8 shows the summary position for all stock and households. There are no projected shortfalls in supply at any stage of the process. The results of the supply/demand comparison in the HMA framework are shown in Figures 5.9 and 5.10. The outcome of the comparison of supply and demand process is the Adjusted Housing Estimates, which will be taken forward through the setting of HSTs and HLRs.

**Figure 5.7 Private Sector New Build Requirements 2012-29**

**GCV Area Summary**

| | **2012-29** |
|---|---|
| Net Private Sector new build requirements (demand) | 54,500 |
| Projected Private sector completions (supply) | 99,750 |
| Comparison of new build requirements (demand) and projected completions (supply) | 45,250 (surplus) |
| Average annual Private sector completions required | 3,200 |

*Source: GCVSDPA, 2014. Summarised from Figure 5.6*
*GCV demand (Adjusted Housing Estimates) is slightly higher than the Housing Estimates directly from the HNDA Tool because stock changes are also included (ref TR07 Annex 4 Table C footnote). New build requirements are higher than those identified in Figure 5.10 due to positive adjustments shown in TR07 Annex 4.*
*Totals may vary due to rounding*

**Figure 5.8 Summary of Comparison of Private Sector Supply and Demand at 2029**

| | |
|---|---|
| Total Demand | 634,550 |
| Total Supply (Stock) | 679,800 |
| Surplus | 45,250 |
| Required Completions | 54,500 |
| Required Annual completions (2009-25) | 3,200 |

*Source: GCVSDPA, 2014*

5.18.3 In HNDA1, 97,000 Private sector completions were required to meet estimated demand between 2008 and 2025. This was equivalent to around 6,000 Private sector completions per year. However, as indicated, HNDA2 results are significantly different, due mainly to two factors. Firstly, the recent slowdown in household formation has been included in the latest household projections (through the incorporation of 2011 Census results) resulting in a lower overall rate of household growth. Secondly, the results of the tenure split of the household projection, using the HNDA Tool, show a lower rate of growth in the Private sector and significant growth for the social rented sector.

| Figure 5.9 Comparison of Private Sector Supply and Demand at 2024 | | | | |
|---|---|---|---|---|
| **STAGE1** | | | | |
| **Housing Sub-Market Area** | Locally Targeted Demand at 2024 | Effective Stock at 2024 | Local Shortfall | Local Surplus |
| | *A* | *B* | *C* | *D* |
| | | | *(=A-B)* | *(=B-A)* |
| Greater Glasgow North and West | 98,303 | 102,563 | 0 | 4,260 |
| Strathkelvin and Greater Glasgow North East | 32,377 | 36,222 | 0 | 3,845 |
| Glasgow East | 38,248 | 45,533 | 0 | 7,285 |
| Cumbernauld | 30,031 | 33,735 | 0 | 3,704 |
| Greater Glasgow South | 122,664 | 126,913 | 0 | 4,249 |
| Renfrewshire | 74,574 | 80,690 | 0 | 6,116 |
| East Kilbride | 33,221 | 35,266 | 0 | 2,045 |
| **Central Conurbation** | 429,418 | 460,922 | 0 | 31,504 |
| | | | | |
| Airdrie and Coatbridge | 33,764 | 35,086 | 0 | 1,322 |
| Motherwell | 42,520 | 47,106 | 0 | 4,586 |
| Hamilton | 36,752 | 39,737 | 0 | 2,985 |
| Clydesdale | 21,376 | 23,300 | 0 | 1,924 |
| **Eastern Conurbation** | 134,412 | 145,229 | 0 | 10,817 |
| | | | | |
| **STAGE 2** | | | | |
| **2nd Tier Market Area** | Mobile Demand at 2024 | Local Surpluses at 2024 (from Stage 1) | Mobile Shortfall | Mobile Surplus |
| | | | *(=A-B)* | *(=B-A)* |
| Central Conurbation | 12,873 | 31,504 | 0 | 18,631 |
| Eastern Conurbation | 3,412 | 10,817 | 0 | 7,405 |
| | 16,285 | 42,321 | 0 | 26,036 |
| | | | | |
| **STAGE 3** | | | | |
| **1st Tier Market Area** | Mobile Demand at 2024 | Mobile Surplus at 2024 (from Stage 2) | Mobile Shortfall | Mobile Surplus |
| | | | *(=A-B)* | *(=B-A)* |
| Conurbation | 1,882 | 26,036 | 0 | 24,154 |
| | | | | |
| **Individual HMA** | Demand at 2024 | Effective Stock at 2024 | Shortfall | Surplus |
| | | | *(=A-B)* | *(=B-A)* |
| Dumbarton and Vale of Leven | 15,265 | 17,281 | 0 | 2,016 |
| Inverclyde | 24,549 | 27,768 | 0 | 3,219 |
| | | | | |
| **GCV-wide position (S/D Comparison at 2024)** | | | | |
| Projected completions (12-24) included in above projected stock figures | 70,834 | | | |
| Sum of above surpluses/shortfalls | 29,389 | | | |
| Required completions (12-24) | 41,445 | | | |
| Required completions - annual | 3,454 | | | |

*Source: GCVSDPA, 2014. This table uses inputs derived from the HNDA Tool and GCVSDPA and is linked through the series of tables in TR07 Section 8. See TR07 Table 8.7 for more detail. These results are the Adjusted Housing Estimates for the HMA framework.* ***Figure 5.10 provides an input for Core Output 2.***

| **Figure 5.10 Comparison of Private Sector Supply and Demand at 2029** | | | | |
|---|---|---|---|---|
| **STAGE1** | | | | |
| **Sub-Market Area** | Locally Targeted Demand at 2029 | Effective Stock at 2029 | Local Shortfall | Local Surplus |
| | *A* | *B* | *C* | *D* |
| | | | *(=A-B)* | *(=B-A)* |
| Greater Glasgow North and West | 101,099 | 107,150 | 0 | 6,051 |
| Strathkelvin and Greater Glasgow North East | 32,727 | 37,641 | 0 | 4,914 |
| Glasgow East | 39,726 | 48,632 | 0 | 8,906 |
| Cumbernauld | 30,475 | 34,931 | 0 | 4,456 |
| Greater Glasgow South | 126,528 | 130,475 | 0 | 3,947 |
| Renfrewshire | 75,597 | 83,251 | 0 | 7,654 |
| East Kilbride | 33,751 | 36,972 | 0 | 3,221 |
| **Central Conurbation** | 439,903 | 479,052 | 0 | 39,149 |
| | | | | |
| Airdrie and Coatbridge | 34,727 | 36,395 | 0 | 1,668 |
| Motherwell | 43,107 | 51,343 | 0 | 8,236 |
| Hamilton | 37,314 | 41,112 | 0 | 3,798 |
| Clydesdale | 21,706 | 24,594 | 0 | 2,888 |
| **Eastern Conurbation** | 136,854 | 153,444 | 0 | 16,590 |
| | | | | |
| **STAGE 2** | | | | |
| **2nd Tier Market Area** | Mobile Demand at 2029 | Local Surpluses at 2029 (from Stage 1) | Mobile Shortfall | Mobile Surplus |
| | | | *(=A-B)* | *(=B-A)* |
| Central Conurbation | 13,212 | 39,149 | 0 | 25,937 |
| Eastern Conurbation | 3,467 | 16,590 | 0 | 13,123 |
| | 16,679 | 55,739 | 0 | 39,060 |
| | | | | |
| **STAGE 3** | | | | |
| **1st Tier Market Area** | Mobile Demand at 2029 | Mobile Surplus at 2029 (from Stage 2) | Mobile Shortfall | Mobile Surplus |
| | | | *(=A-B)* | *(=B-A)* |
| Conurbation | 1,926 | 39,060 | 0 | 37,134 |
| | | | | |
| | | | | |
| **Individual HMA** | Demand at 2029 | Effective Stock at 2029 | Shortfall | Surplus |
| | | | *(=A-B)* | *(=B-A)* |
| Dumbarton and Vale of Leven | 15,247 | 17,867 | 0 | 2,620 |
| Inverclyde | 23,932 | 29,419 | 0 | 5,487 |
| | | | | |
| **GCV-wide position** | | | | |
| Projected completions (12-29) included in above projected stock figures | 99,735 | | | |
| Sum of above surpluses/shortfalls | 45,241 | | | |
| Required completions (12-29) | 54,494 | | | |
| Required completions - annual | 3,206 | | | |

*Source: GCVSDPA, 2014. This table uses inputs derived from the HNDA Tool and GCVSDPA and is linked through the series of tables in TR07 Section 8. See TR07 Table 8.8 for more detail. These results are the Adjusted Housing Estimates for the HMA framework.* ***Figure 5.10 provides an input for Core Output 2***

5.18.1 The HMA framework is the appropriate geography to consider Private sector requirements (ref Figures 5.9 and 5.10). However, SPP requires results also to be set out at a local authority level, and these have been estimated and are presented in Figure 5.11. The detail of how these figures have been estimated is set out in TR07 Annex 4.

**Figure 5.11 Private Sector Adjusted Housing Estimate LA[1] Summary 2012-2029**

| **Local Authority** | HMA Adjusted Housing Estimate approximated to LAs[1] 2012-2024 | HMA Adjusted Housing Estimate approximated to LAs[1] 2024-2029 | HMA Adjusted Housing Estimate approximated to LAs[1] 2012-2029 |
|---|---|---|---|
| East Dunbartonshire | 1,608 | 23 | 1,631 |
| East Renfrewshire | 2,035 | 560 | 2,595 |
| Glasgow City | 15,008 | 5,619 | 20,627 |
| Inverclyde | 29 | -2 | 27 |
| North Lanarkshire | 8,963 | 3,579 | 12,542 |
| Renfrewshire | 4,967 | 814 | 5,781 |
| South Lanarkshire | 7,921 | 2,733 | 10,654 |
| West Dunbartonshire | 1,229 | 321 | 1,550 |
| **GCV Total** | **41,760** | **13,647** | **55,407** |

*Source: GCVSDPA, 2014. Summarised from Figures 5.9 and 5.10 and TR07 Annex 4*
*Please note that the GCV total in Figure 5.11 (55,400) is 900 higher than the GCV total in Figure 5.10 (54,500) due to a positive adjustment of +900 in Inverclyde when the LA results were estimated from HMA results, see TR07 Annex 4*

## 5.19 Social Rent and Below Market Rent Sector

5.19.1 The summary results from the HNDA Tool, Housing Estimates, for the SR&BMR sector are set out in Figure 5.12 for the GCV area and local authorities. Across the GCV area the HNDA Tool results show net Housing Estimates of 39,732 SR&BMR units for the period 2012-2029; 31,859 for the period 2012-2024 and 7,873 for the period 2024-2029 using the Planning scenario.

5.19.2 The methodology for HNDA2 and the approach to this sector differs considerably to HNDA1 and traditional housing needs assessments. In HNDA1 households were considered to be in housing need if they were unable to meet their needs in the market and had no in-situ solution (these are not quantified in the Tool although they are discussed in Chapters 4 and 6). This differs in HNDA2 where households are only considered to be in need if they have a requirement for a new unit. This change in approach means that some of the issues traditionally addressed in earlier housing needs assessments and HNDA1 require to be considered at the HST stage or in local authorities' LHSs.

5.19.3 As stated, the Housing Estimates are the first stage in the process of determining housing land requirements. The following stage, the setting of HSTs, will have particular importance for the SR&BMR sector due partly to its greater reliance on public sector funding. For the SR&BMR sector it is neither appropriate nor realistic to undertake a supply/need comparison for a number of reasons, particularly given that a full account of supply into the medium and long term is not available. It is important to stress that the Housing Estimates do not translate into a new build housing requirement.

**Figure 5.12 SR&BMR Sector Housing Estimate[1] LA Summary 2012-2029**

| SR&BMR Sector | Housing Estimate 2012-24 | Housing Estimate 2024-29 | Housing Estimate 2012-29 |
|---|---|---|---|
| East Dunbartonshire | 626 | -7 | 619 |
| East Renfrewshire | 910 | 281 | 1,191 |
| Glasgow City | 17,964 | 5,712 | 23,676 |
| Inverclyde[2] | 0 | 0 | 0 |
| North Lanarkshire | 4,699 | 770 | 5,469 |
| Renfrewshire | 2,138 | 375 | 2,513 |
| South Lanarkshire | 4,774 | 763 | 5,537 |
| West Dunbartonshire | 748 | -21 | 727 |
| **GCV Total** | **31,859** | **7,873** | **39,732** |

*Source: GCVSDPA, 2014.*
*1 SR&BMR sector figures are Housing Estimates from the HNDA Tool.*
*2 Inverclyde's Housing Estimate 2012-29 was -414, this has been set to zero. This accounts for the difference between the HNDA Tool total of 39,318 and the results in this table.*
*Totals may vary due to rounding*

## 5.20 Summary of All-Tenure Housing Estimates/Adjusted Housing Estimates

5.20.1 The assessment of housing need and demand is summarised in Figure 5.13 and has identified for the GCV area:

- Private sector, housing requirements (Adjusted Housing Estimates) of 55,400 units resulting in a surplus of 45,000 units.
- SR&BMR sector, Housing Estimates of 39,700 units.
- All-Tenure Housing Estimates/Adjusted Housing Estimates of 95,100 units.

5.20.2 Please note that to give LA summary results, the all-tenure summary for the Private sector uses the LA estimated results (Figure 5.11) rather than the HMA results (Figures 5.7-5.10). The appropriate results for the Private sector are the HMA results.

5.20.3 As indicated in the HNDA Guidance, housing need and demand estimates derived from HNDAs are required to be refined in the setting of HSTs. The HST is a policy-based interpretation of the HNDA outputs on the number of homes that may be delivered in each area. These take account of local and wider economic, social and environmental factors, issues of capacity, resources and deliverability, stock changes and the likely pace and scale of delivery based on completion rates and recent development levels. The HST may be higher or lower than the Housing Estimates and be informed by both quantitative and qualitative evidence from elsewhere in the HNDA (Chapter 4 Stock Profile, Pressures and Management Issues, and Chapter 6 Specialist Provision) and other local sources. The process of setting HSTs will be undertaken for the SDP Proposed Plan, alongside preparation for LAs' Local Housing Strategies and Local Development Plans.

**Figure 5.13 All-Tenure Housing Estimates/Adjusted Housing Estimates Summary by LA 2012-2029**

| Private Sector | HMA Adjusted Housing Estimates approximated to LAs[1] 2012-2024 | HMA Adjusted Housing Estimates approximated to LAs[1] 2024-2029 | HMA Adjusted Housing Estimates approximated to LAs[1] 2012-2029 |
|---|---|---|---|
| East Dunbartonshire | 1,608 | 23 | 1,631 |
| East Renfrewshire | 2,035 | 560 | 2,595 |
| Glasgow City | 15,008 | 5,619 | 20,627 |
| Inverclyde | 29 | -2 | 27 |
| North Lanarkshire | 8,963 | 3,579 | 12,542 |
| Renfrewshire | 4,967 | 814 | 5,781 |
| South Lanarkshire | 7,921 | 2,733 | 10,654 |
| West Dunbartonshire | 1,229 | 321 | 1,550 |
| **GCV Total** | **41,760** | **13,647** | **55,407** |
| **SR&BMR Sector** | **Housing Estimates[2] 2012-24** | **Housing Estimates[2] 2024-29** | **Housing Estimates[2] 2012-29** |
| East Dunbartonshire | 626 | -7 | 619 |
| East Renfrewshire | 910 | 281 | 1,191 |
| Glasgow City | 17,964 | 5,712 | 23,676 |
| Inverclyde | 0 | 0 | 0 |
| North Lanarkshire | 4,699 | 770 | 5,469 |
| Renfrewshire | 2,138 | 375 | 2,513 |
| South Lanarkshire | 4,774 | 763 | 5,537 |
| West Dunbartonshire | 748 | -21 | 727 |
| **GCV Total** | **31,859** | **7,873** | **39,732** |
| **All-Tenure[3]** | **Private Sector Adjusted Housing Estimates + SR&BMR Housing Estimates 2012-24** | **Private Sector Adjusted Housing Estimates + SR&BMR Housing Estimates 2024-29** | **Private Sector Adjusted Housing Estimates + SR&BMR Housing Estimates 2012-29** |
| East Dunbartonshire | 2,234 | 16 | 2,250 |
| East Renfrewshire | 2,945 | 841 | 3,786 |
| Glasgow City | 32,972 | 11,331 | 44,303 |
| Inverclyde | 29 | -2 | 27 |
| North Lanarkshire | 13,662 | 4,349 | 18,011 |
| Renfrewshire | 7,105 | 1,189 | 8,294 |
| South Lanarkshire | 12,695 | 3,496 | 16,191 |
| West Dunbartonshire | 1,977 | 300 | 2,277 |
| **GCV Total** | **73,619** | **21,520** | **95,139** |

*Source: GCVSDPA, 2014*

*1 Private sector figures are assessed in the HMA system. The results are then approximated to LA. The Adjusted Housing Estimates have taken account of available land supply through the supply/demand comparison. The appropriate geography to consider Private sector Housing Estimates is at HMA level ref Figures 5.9 and 5.10.*

*2 SR&BMR sector figures are Housing Estimates from the HNDA Tool.*

*3 All-Tenure Housing Estimates/Adjusted Housing Estimates are indicative as Private sector results have been estimated to LA level.*

*Totals may vary due to rounding*

***Figure 5.13 provides an input for Core Output 2***

## 5.21 Key Issues Table

| HOUSING REQUIREMENT: ESTIMATING HOUSING NEED AND DEMAND - Key Issues Table | |
|---|---|
| **LHS & Development Plan** | **Key Issues Identified in the HNDA** |
| | **Private Sector - Owner Occupation and Private Rent** |
| • **owner-occupation**<br><br>• **private rent** | Private sector completions have declined substantially since 2007/08 and the Tool projects levels of growth for the sector overall (owner occupation and private rent), that are significantly less than pre recessionary and longer-term levels. Changes in Private sector households at 3,100 per year, represents 52% of the level projected in HNDA1 (6,000 per year). |
| | Important considerations for local housing strategies and local development plans will include ensuring that they can accommodate planned growth and potential increases in projected growth to support future economic recovery. Rates of completions and the general conditions in the economy and industry require to be monitored, and development plans and local housing strategies reviewed and adjusted to respond to changes accordingly. Additionally, the shift to the private rented sector requires to be monitored and the need for policy responses considered through local housing strategies and development plans. |
| | **SR&BMR Sector – Social and Below Market Rent** |
| • **below market rent**<br><br>• **social rent** | Relative to longer-term trends, the Social sector (Social and Below Market Rent) is projected to increase at relatively high levels of 2,300 per year. Future provisioning for this level of growth in the Social sector will require to consider the land requirements implications as well as the range of issues relative to housing need identified in this HNDA. |
| | Key implications include a number of the issues identified in Chapter 4, Stock Pressures and in Chapter 6, Specialist Provision such as:<br>• the mismatch of supply and demand including the large supply of flatted properties;<br>• the increasing demand for smaller properties; related to the two former issues, the needs of the ageing population;<br>• issues of low and high demand;<br>• improving housing choice; |

| | |
|---|---|
| | • initiatives such as empty homes programmes, mortgage to rent schemes, and the National Housing Trust; and,<br>• the application of affordable housing policies to meet the significant levels of social housing need identified.<br><br>Alongside these issues, the availability of resources, including land and financial, is a key consideration for local housing strategies and Strategic Housing Investment Plans. |

# 6 Chapter 6, Specialist provision

## 6.1 Introduction

6.1.1 This chapter considers housing need and demand for specialist provision.

6.1.2 The HNDA guidance notes that people may have similar needs, despite their individual illness, health condition or equality characteristic. It stresses that the HNDA should focus on understanding and, as far as possible quantifying, the implications for housing provision. The specialist provision analysis identifies three broad categories of need covering six types of housing or housing-related provision, as described in Table 6.1. These are designed to support independent living for as long as possible and help to enable people to live well and with dignity.

**Table 6.1 Specialist Provision**

| Category of housing need | Type of housing provision |
|---|---|
| **Property needs** | 1. Accessible and adapted housing<br>2. Wheelchair housing<br>3. Non-permanent housing e.g. for students, migrant workers, asylum seekers, refugees |
| **Care and support needs** | 4. Supported provision e.g. care homes, sheltered housing, hostels and refuges<br>5. Care/ support services for independent living |
| **Locational or land needs** | 6. Site provision e.g. sites/ pitches for Gypsy/ Travellers and sites for Travelling Showpeople, city centre locations for student accommodation |

*Source: Scottish Government Housing Need and Demand Assessment (HNDA) Practitioner's Guide*

6.1.3 There is a distinct change in emphasis from the 2008 guidance, which focused on estimating the number of households with specific housing requirements. The new core output (see below) is concerned with estimating the requirement for provision to meet needs. It is expected that any specialist provision which requires an additional unit of housing to be made available can be expressed as a proportion of the total additional future units as calculated in Chapter 5, Estimating the Need for New Housing.

6.1.4 However, in line with the approach taken generally in HNDA2, there is also an expectation that the analysis will address the role that specialist provision plays in meeting a range of housing needs.

| | |
|---|---|
| **Core Output 3** | **Specialist Provision**<br>Identifies the contribution that Specialist Provision plays in enabling people to live well, with dignity and independently for as long as possible. Identifies any gap(s)/ shortfall(s) in that provision and the future level and type of provision required. Considers evidence regarding property needs, care and support needs and locational/ land needs. Gives due consideration to the provisions of the Equality Act (2010) |

## 6.2 Structure of the chapter

6.2.1 The Scottish Government has provided a set of six templates, one for each of the types of specialist provisions, to structure the evidence-base and support the narrative. The chapter is structured around the template requirements, presenting the template information in full. However, the template structure has been amended slightly as follows:

- the national and local policy for the first five templates (i.e., all but template 6 site provisions) are presented together at the start
- templates 1 and 2 (accessible/adapted housing and wheelchair housing) have been combined

6.2.2 The structure of this chapter is as follows:

- Note on the evidence
- Approach to engagement
- National policies
- Local policies
- Key client groups
- The templates:
    - 1 and 2: Accessible, adapted and wheelchair housing
    - 3: Non-permanent housing
    - 4: Supported provision
    - 5: Care and support services for independent living
    - 6: Site provision
- Key issues for Local Housing Strategies and Development Plans

## 6.3 Methodological note

6.3.1 This section covers a wide range of topic areas, and in many cases the consistent quantitative information available from national (or local) sources to enable a detailed analysis of housing needs is limited. The Scottish Government guidance recognises this and suggests that 'evidence' should be interpreted broadly, to include statistics, research, policies and strategies, and notes that information gaps, together with possible solutions, should be identified.

## 6.4 Approach to engagement

6.4.1 In addition to the general engagement around the HNDA, a number of measures have been taken to consult on the specialist provision evidence base and emerging findings. This comprised:

- A meeting with health and social care colleagues to identify datasets of interest and explore issues in common
- Discussions with staff with an interest in Gypsy/Traveller sites to explore issues relating to council-run/privately run sites, illegal encampments and relevant planning permissions
- A forum in September 2104 with a wide range of stakeholders, which sense-checked the draft findings and explored implications for the LHS and LDP

## 6.5 National policy

6.5.1 A number of policy strands influence housing provisions for particular needs groups. These include:

- Equality Act 2010; this includes the public sector equality duty[31] which requires local authorities to have 'due regard' to the need to eliminate unlawful discrimination, advance equality of opportunity and foster good relations. Regulations (the Scottish Specific Duties) have subsequently been made[32] placing specific duties on authorities to enable the better performance of the public sector equality duty.
- *Age, Home and Community: a Strategy for Housing Scotland's Older People, 2012-2021*: this is an all-tenure strategy which presents a vision for housing and housing-related support for older people; and pays particular attention to making better use of existing homes; delivering preventative support services; and building new, affordable and sustainable housing.
- *Reshaping Care for Older People – A Programme for Change 2011-2012*[33]. This document sets out the national framework within which local partnerships will develop joint strategies and commissioning plans and, most immediately, Local Change Plans to access the Change Fund[34]. It has been designed to complement and facilitate the ambitions of the NHS Quality Strategy, and sits above, and supports the delivery of, other strategies for particular needs groups or issues including the Dementia Strategy, Carers Strategy, Self-Directed Support Strategy and Living and Dying Well;
- Scotland's National Dementia Strategy 2013-2016 (this is the second national dementia strategy, following on from the first, published in 2010). Under the commitment to strengthen integrated support, the document notes a series of housing support and interventions that extend beyond the development of specialist housing for people with dementia. It notes that most people with dementia live in ordinary housing, and therefore identifies appropriate services to support them maintain the fabric of their property (for example, handy persons and care and repair services), provide adaptations to enable independent living, and ensure housing management services are responsive to the needs of people with dementia.
- Policies making specific provisions for people with disabilities. These include, the Chronically Sick and Disabled Persons (Scotland) Act 1972; *The same as you? A National Strategy for Learning Disabilities* (2000); *Caring together: The carers strategy for Scotland 2010-2015*[35]; *The Keys to life – Improving Quality of Life for people with Learning Disabilities 2013*[36]; the new learning disability strategy in Scotland, following on from, and building on the principles and successes of *The same as you?; Mental Health Strategy for Scotland: 2012-2015*[37]; the Scottish Government's mental health strategy to 2015; and *A National Tele health*

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[31] http://www.legislation.gov.uk/ukpga/2010/15/contents
[32] http://www.legislation.gov.uk/ssi/2012/162/contents/made
[33] http://www.scotland.gov.uk/Resource/0039/00398295.pdf
[34] http://www.scotland.gov.uk/Topics/Health/care/reshaping/changefund
[35] http://www.scotland.gov.uk/Publications/2010/07/23153304/0
[36] http://www.scotland.gov.uk/Publications/2013/06/1123
[37] http://www.scotland.gov.uk/Publications/2012/08/9714

*and Tele care Delivery Plan for Scotland to 2015: a* national delivery plan which outlines Scotland's ongoing commitment and investment.

- Integration of health care and social care – as set out in the Public Bodies (Joint Working) (Scotland) Act 2014. This will be underpinned by ongoing work by colleagues in both healthcare and social care to as they seek to embrace a number of challenges within the services around an ageing population, service quality improvement, personalisation, technological change and budget constraints.
- The Healthcare Quality Strategy[38] sets out a clear commitment to deliver high quality healthcare services. This is being driven forward by the 2020 Vision: the vision that by 2020 everyone is able to live longer healthier lives at home, or in a homely setting. This emphasises a healthcare system with integrated health and social care, a focus on prevention, anticipation and supported self-management.
- Key provisions underpinning care services include Regulation of Care (Scotland) Act 2001 and the Community Care and Health (Scotland) Act 2002. The Self Directed Support Bill[39] aims to pass greater control to the individuals using care and support services, while Our Carers' Strategy supports unpaid carers.

## 6.6 Local policy

6.6.1 Local authorities have developed a series of local policies and strategies to support equalities, plan and deliver services for particular needs groups. In addition to the local housing strategy and the various associated policies, these include Housing Contribution Statements and participation in Joint Commissioning Strategies[40].

## 6.7 Key client groups

6.7.1 The Guidance sets out a number of key client groups to be taken into account during the preparation of the HNDA. It is not required to provide detailed analysis for each of these client groups under each of the templates. Table 6.2 lists the key client groups, identifying core considerations for each, the source of the reference information and the relevant place(s) their interests are covered within this chapter.

[38] http://www.scotland.gov.uk/Resource/Doc/311667/0098354.pdf
[39] http://www.selfdirectedsupportscotland.org.uk/
[40] All documents can be sourced from the local authority websites.

**Table 6.2 Client groups**

| Client Group | Key Evidence Summary | References | Issues for Housing | Covered in Templates: |
|---|---|---|---|---|
| Older people<br>People | Ageing population and increasing numbers of older households and in particular older single person households.<br><br>Across the Greater Glasgow and Clyde and Lanarkshire Health Boards there are around 17,000 people who have been diagnosed with dementia (2013).<br><br>Current figures indicate dementia is more prevalent with ageing. The population of people aged 75 and over in the GCV area is projected to increase by more than 70% over the next 25 years. Across Scotland, the number of people with dementia is projected to double between 2011 and 2031. | Ch 3<br><br>ISD: Quality & Outcomes Framework (QOF) 2012-13, Scotland<br><br>National Dementia Strategy | Changing housing aspirations: a shift away from institutional settings, towards support to enable people to remain in community/homely settings.<br>Increasing numbers of older people living in private sector housing.<br><br>Most people with dementia live in the community, initially with the help of relatives and friends, and latterly with support from health and social work. As a result, people with dementia live in all types of housing. The design of their house or apartment may affect how a person with dementia copes within their home environment. If housing is designed appropriately, it can extend the amount of time a person with dementia is able to live at home. | 1, 2, 4, and 5 |
| People with a physical disability | Disabled people are significantly over-represented in the social rented sector (SRS). | SHS[41] | People with disabilities face a number of problems accessing suitable housing in the SRS:<br>• Supply of suitable housing;<br>• Allocations policies may not enable matching properties to their needs;<br>• Property design may not meet the needs of wheelchair users. | 1, 2, 4, 5 |

[41]Scottish figures from 2013 indicate that 54% of social rented sector households contain someone with long-standing health problems or disabilities compared with 29% of owner occupier households and 22%those who rent from the private sector. The analysis reveals that there is a strong association between age and owner occupation so that association between disability, health status and living in the social rented sector is likely to be explained by factors other than just the age of the householders. http://www.scotland.gov.uk/Publications/2013/08/6973/10

| Client Group | Key Evidence Summary | References | Issues for Housing | Covered in Templates: |
|---|---|---|---|---|
| People with a mental health condition | Relationship between housing conditions tenure and mental health.<br><br>Mental ill-health is closely correlated with homelessness. | SG[42]<br><br>HL1 returns | Research has found least stress amongst homeowners and most amongst renters. It also suggests there is a relationship between housing conditions and mental health.<br><br>People with serious mental illness sometimes find it difficult to secure and maintain good quality accommodation. Support with housing can improve the health of individuals and help reduce overall demand for health and social care services. | 4 |
| People with a learning disability | The majority of people with a learning disability live, and want to live, in mainstream housing. | SCLD[43]<br><br>SG[44] | This places a need for appropriate quality housing, including access to:<br>• housing adaptations and accessible housing to enable people to live independently in mainstream housing<br>• housing support and care service, including telecare and telehealth services<br>• support for cares and families | 1, 2, 4, 5 |

[42] Scottish Government, 2010, A review of the literature on the relationship between housing and health, paras 3.8 – 3.10, www.scotland.gov.uk/Resource/Doc/1035/0104565.doc

[43] See especially tables B4 and B5 of Appendix B of the tables that accompany the Statistical Release http://www.scld.org.uk/scld-projects/learning-disability-statistics-scotland/esay-statistics/statistics-release-tables/stat

[44] Scottish Government *The Keys to Life: Improving Quality of Life for people with Learning Disabilities 2013* http://www.scotland.gov.uk/Publications/2013/06/1123

| Client Group | Key Evidence Summary | References | Issues for Housing | Covered in Templates: |
|---|---|---|---|---|
| Homeless people | Recent trends show a declining number of homeless applications. An important contributory factor is local authorities' 'housing options' initiatives.<br>Key groups affected by homelessness are single males, with single females the next largest group. The most common reasons for becoming homeless relate to financial difficulties/debt/unemployment, and to lack of support from friends and family. | Ch 4 | Suitable temporary housing has to be made available for homeless households.<br><br>[nb – allowance is made for homeless households within the current need component of the housing estimate – see chapter 5] | 3[45] |
| Students | Student numbers overall have been declining, although the number of full-time students (or FTEs in further education) have been steady/increasing.<br>The number of HE students from outside Scotland has also been rising. | SFC/ HESA | Developers have been interested in developing bespoke student accommodation, especially in city centre sites. | 3 |
| Asylum seekers and refugees | Number of asylum seekers housed through government contracts has remained broadly constant. | | Key issues are around enabling an effective transition to appropriate accommodation when refugee status is granted. | 3 |
| Care leavers | Increasing numbers of care leavers.<br><br>Care leavers are at greater risk of homelessness than other young people. | Social Care Census | Research also indicates care leavers experience a range of problems as they move from the care system to independent living, including higher incidence mental health problems, and problems accessing employment.<br>Need for additional support measures to support young people through the move from the care system. | 3 |

[45] Further analysis of homelessness is contained in Chapter 4, Stock profile, pressures and management issues.

| Client Group | Key Evidence Summary | References | Issues for Housing | Covered in Templates: |
|---|---|---|---|---|
| Ex-offenders | Numbers of prison leavers are broadly constant. | HL1 | Local authorities to develop and review clear protocols to resettle prison leavers, including persons subject to protocol. | 3 |
| Black, Asian and minority ethnic communities | The GCV black, Asian and minority ethnic population doubled over the period 2001 to 2011 from 2.8% to 5.6% of the population, with the largest rise in Glasgow (from 5.5% to 11.6% of the population). The "Other white" population (including Polish people) rose from 1.2% to 2.2% of the population. Again, the highest increase took place in Glasgow (from 1.8% to 3.9% of the population).<br><br>Gypsy and Traveller people are a recognised ethnic group and included in the Census 2011. | Census | The profile of the black, Asian and minority ethnic population is changing – it is becoming more diverse, with a much larger proportion of the population coming from Europe. While the profile of the BME population remains younger the population as a whole, there is significant and growing proportion of older people within the communities, who will increasingly need housing support and care to remain healthy and independent in the community. | 1,2,3,4,5.6 |
| Gypsy/ Travellers, Travelling Showpeople | No accurate estimate of G&T/TS people numbers in the GCV area.<br>Available information suggests G&T households tend to live in Glasgow (typically in settled accommodation) and the Lanarkshires/West Dunbartonshire (on sites)<br>Most Travelling Showpeople live in the Glasgow area | Census<br>Local data | Well managed, high quality sites are critical. These are likely to be a mix of public and private provision.<br>Transit options will also be required, to enable families to travel. | 6 |

## 6.8 Accessible, adapted and wheelchair housing (Templates 1 and 2)

6.8.1 This section combines the 'accessible and adapted housing' and 'wheelchair accessible housing' templates. This has been done for pragmatic reasons: the information on supply and need/demand for these types of provision is often reported together.

6.8.2 Adapted, accessible and wheelchair housing is suitable for people with limited mobility and dexterity, including wheelchair users.

### *Property needs*

6.8.3 Property needs that are relevant to this section fall under three broad headings:

- **Property adaptations** to meet the particular needs of the occupant include the provision of stair-lifts, wet-rooms, adapted doorbells and smoke alarms, and so on. Adaptations range from very small modifications such as grab rails, through to substantial property extensions and property remodelling work. Getting the right adaptations can reduce the need for personal services and reduce the need for admission to a hospital/care home. However, the funding that is available for adaptions varies by tenure, and is budget-constrained (which will also vary between tenures). Households in the private sector may be required to part-fund the adaptation[46].

- **Accessible housing** to meet the needs of people with limited mobility, including occasional wheelchair use; easy access to and within the property;[47]

- **Wheelchair housing** to meet the full, and often complex, set of requirements, people who use wheelchairs in their home: this covers space standards, accessibility, specifications around fixtures and fittings, and so on. Wheelchair housing may be typically developed to meet the needs of the individual user.

6.8.4 The 2014 HNDA Guidance includes sheltered housing within this section and under supported provision. For simplicity, all sheltered housing will be considered under supported provision.

### *Profile of adapted housing*

6.8.5 The Scottish House Condition Survey (SHCS) provides an estimate of the number and percentage of adapted properties within the GCV area. The most recent available, published SHCS (2012) estimates 153,000 homes with adaptations in the GCV area, 19% of all homes. The percentage of all dwellings which have adaptations varies across the GCV area from 11% in Renfrewshire to 29% in West Dunbartonshire. Slightly more than half of all adaptations (53%) are made to private sector homes. However, social rented sector housing is more likely to be adapted than private sector housing, with around 28% of the social sector stock having had an adaption, compared with 14% of the private stock.

6.8.6 Information from the SHCS indicates that a higher proportion of flats are adapted (26%) compared with houses (19%), with the total adaptations in GCV split between these two property types, 51% in flats, 49% in houses. There is variation cross the GCV area. Adaptations to houses are more common in East Dunbartonshire (73% of adaptations)

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[46] See: www.scotland.gov.uk/Topics/Built-Environment/Housing/access/adaptations
[47] See Mandatory Building Standards (Standard 4.1 and 4.2) www.scotland.gov.uk/resource/buildingstandards/2013Domestic/chunks/ch05s03.html.

and North Lanarkshire (63%), and adaptations to flats more common in Glasgow (69%) and West Dunbartonshire (57%)[48].

**Table 6.3 Adapted dwellings, by tenure, by LA, 2012**

| | Adapted dwellings | | Private sector dwellings[1] | | Public sector dwellings[1] | |
|---|---|---|---|---|---|---|
| | Number (000s) | % of stock | Number (000s) | % all private | Number (000s) | % all public |
| East Dunbartonshire | 11 | 26% | 9 | 25% | 2 | 31% |
| East Renfrewshire | 6 | 17% | 4 | 14% | 1 | 36% |
| Glasgow City | 55 | 20% | 24 | 14% | 31 | 29% |
| Inverclyde | 5 | 13% | 3 | 11% | 1 | 15% |
| North Lanarkshire | 33 | 23% | 17 | 18% | 15 | 32% |
| Renfrewshire | 8 | 11% | 5 | 8% | 3 | 19% |
| South Lanarkshire | 23 | 17% | 12 | 12% | 10 | 28% |
| West Dunbartonshire | 12 | 29% | 5 | 23% | 6 | 36% |
| **GCV** | **153** | **19%** | **79** | **14%** | **69** | **28%** |
| **Scotland** | 493 | 21% | 294 | 17% | 188 | 32% |

*Note Public/Private split do not always sum to total adapted dwellings, as they are sourced from a different table*
*Source: SHCS 2010-12, Tables 5.11 and 5.12*

### *Estimates of need and demand for provision of adapted housing*

6.8.7 The Scottish House Condition Survey reports that around 5% of households identify a need for adaptations. This translates into a fairly substantial number of properties across GCV as shown in the table below. The proportion of households identifying a need for adaptations is broadly similar across the authorities (5%-8%), although GCC and WDC are towards the upper end of the range[49].

6.8.8 Further analysis will be required at the local level, drawing on operational data, to develop a clearer understanding of the split in need for adaptations between tenures. As the stock of adapted properties grows, so does the rationale to develop/maintain a clear inventory of such properties, so that the scope to recycle adaptations/adapted properties can be kept under review.

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48 SHCS 2010-12 table 6.14, http://www.scotland.gov.uk/Publications/2013/12/3017/downloads

49 As would be expected, sample errors for the LAs are significant here (typically around ±2.5%, and slightly less for Glasgow - around ±1.8%).

**Table 6.4 Dwellings where adaptations are required by householders, by LA, 2012**

| | Adaptations required | | | |
|---|---|---|---|---|
| | Yes | | No | |
| | Number (000s) | % | Number (000s) | % |
| East Dunbartonshire | 3 | 6% | 41 | 94% |
| East Renfrewshire | 2 | 5% | 35 | 94% |
| Glasgow City | 19 | 7% | 263 | 93% |
| Inverclyde | 2 | 7% | 34 | 93% |
| North Lanarkshire | 10 | 7% | 134 | 92% |
| Renfrewshire | 5 | 6% | 74 | 93% |
| South Lanarkshire | 7 | 5% | 132 | 95% |
| West Dunbartonshire | 3 | 8% | 38 | 92% |
| **GCV** | **51** | **6%** | **751** | **94%** |
| **Scotland** | 129 | 5% | 2,233 | 94% |

*Source: SHCS 2010-12, table 5.15*

***Profile of provision for accessible and wheelchair housing***

6.8.9 Information on the provision of wheelchair housing is fairly limited. The annual S1B Return to Scottish Government reports figures for accessible local authority dwellings, including properties that are classified as 'housing adapted for wheelchair use'. The S1B form requires local authorities to state whether figures are actual numbers or estimates. For the 'housing adapted for wheelchair use' category, there is variation in how council's classify properties on the basis of works undertaken to existing homes during a year and so the figure can vary. This classification does not distinguish between types of wheelchair and their use. Therefore, it cannot be assumed that a home included in this classification is suitable for all types of wheelchair and use.

6.8.10 The S1B Returns (2012/13) for the GCV area authorities show around 3,300 dwellings have been adapted for wheelchair users. Most of these adapted homes are within two authorities: South Lanarkshire, accounting for 44% of the wheelchair adapted stock, and Glasgow 27% of the stock. As table 6.5 shows, these areas have shown substantial increases in the levels of provision over the last ten years.

**Table 6.5 Wheelchair adapted housing[1] change 2004 – 2013, by LA**

| | Wheelchair adapted housing, 2013 | | | Change 2004-2013 | |
|---|---|---|---|---|---|
| | **Older people[2]** | **General use** | **Total** | **no.** | **%** |
| East Dunbartonshire | 0 | 31 | 31 | -15 | -33% |
| East Renfrewshire | 10 | 34 | 44 | 2 | 5% |
| Glasgow City | 0 | 890 | 890 | 333 | 60% |
| Inverclyde | 0 | 107 | 107 | 4 | 4% |
| North Lanarkshire | 64 | 178 | 242 | 50 | 26% |
| Renfrewshire | 15 | 291 | 306 | 69 | 29% |
| South Lanarkshire[3] | 183 | 1,282 | 1,465 | 1,286 | 718% |
| West Dunbartonshire | 0 | 216 | 216 | 113 | 110% |
| **GCV** | **272** | **3,029** | **3,301** | **1,842** | **126%** |
| **Scotland** | 2,131 | 7,471 | 9,602 | 4,312 | 82% |

*Notes:*
*1: It is likely that there is double-counting between the specialist housing recorded in this table and that recorded by the SHCS in table 6.4.*
*2: Wheelchair housing for older people only counts provision by local authorities, so will undercount the total stock of such dwellings.*
*3: The figures for South Lanarkshire are an estimate based applying an inclusive method to incorporate homes with any form of adaptation to facilitate wheelchair accessibility to part or all of a dwelling depending on a person's wheelchair use. The number homes fully accessible for wheelchair use throughout will be lower.*
*Source: Scottish Government: Supported Housing Statistics, 2013*

### *Estimates of need and demand for accessible and wheelchair housing*

6.8.11 There is not a common and shared recording method of demand for accessible and wheelchair suitable housing at local authority level that would enable a GCV area estimate. Research undertaken for Horizon Scotland and CIH estimated a total number of 119,800 wheelchair users in Scotland, of whom 17,000 had unmet housing needs (14.2% of all wheelchair users)[50]. However, it was not possible to produce estimates at lower geographies due to the sample sizes of the SHCS which was their principal data source. Nonetheless, it may be reasonable to estimate, in line with household population, around 33% - 35% of the Scottish unmet need could be located in the GCV area, which would be around 5,600 to 5,900 units.

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[50] Watson, Lynn, et al, (2012) *Mind the Step: an estimate of housing need among wheelchair users in Scotland* (Horizon Housing and CIH Scotland), p31 *http://www.cih.org/resources/PDF/Scotland%20Policy%20Pdfs/Wheelchair%20Housing/J13778%20Mind%20the%20Step%20-%20November%202012.pdf* This estimate is lower than other studies have produced – for example the DTZ Pieda 2004 study for Communities Scotland, cited in the above

### *Conclusion around shortfalls in supply – current and ongoing*

6.8.12 Properties built under the mandatory building standards, introduced in 2007, included enhanced accessibility and adaptability standards for all domestic new builds. These properties are designed to provide flexible living accommodation: attractive to the general population, but suitable for people as they age (easily accessible, with downstairs toilet/shower, doors wide enough for a wheelchair, easily reached electrical sockets, and so on) and capable of further adaptations should they be required. This means that there is a growing supply of mainstream properties that are equally suited for people with mobility, dexterity and/or sensory disabilities.

6.8.13 To date, the overall impact of the new regulations has been fairly limited given the low levels of new build being achieved during the recession, but over time, the regulations are expected to make a significant impact on the profile of the housing stock. As a consequence, no further measures are recommended here with respect to accessible housing.

6.8.14 The building standards do not meet the needs of all wheelchair users and other people with physical disabilities. Taking the Horizon report as a starting point, between 1% and 5% of the total additional units identified in Chapter 5 may be required as wheelchair accessible homes. It is anticipated that local authorities and their partners may wish to draw on locally available information to refine these estimates.

## 6.9 Non-permanent housing (Template 3)

6.9.1 Non-permanent housing is suitable for a wide range of people, including students, homeless people, migrant workers, asylum seekers, and refugees. Non-permanent accommodation will be required by single people, families and multiple occupancy groups (that is, unrelated groups of people sharing).

***Property and land needs***

6.9.2 Typically non-permanent accommodation is delivered through the acquisition of existing properties. However, the development of some student accommodation can require the identification/allocation of land.

**Evidence:**

**Temporary accommodation for homeless households**

6.9.3 The number of households living in temporary accommodation reached a peak in 2011, at 4,178 households), as authorities worked towards meeting the 2012 homelessness targets, and were assessing greater number of applicants ‘as being in priority need’, in many cases resulting in bottlenecks for move-on and secure accommodation. Since then, as the number of homeless applicants has reduced, and most authorities have been able to improve the permanent for people facing homelessness, the pressure on temporary accommodation has begun to ease. The figures for Q1 2014, (with 3,604 households in temporary accommodation) indicate that this is continuing.

**Table 6.6 Households in temporary accommodation, by LA, end March 2013**

| | 31 March 2013 | | Change since 2011 | |
|---|---|---|---|---|
| | Number | % of the population | Number | % |
| East Dunbartonshire | 161 | 0.37 | -26 | -14% |
| East Renfrewshire | 36 | 0.10 | 1 | 3% |
| Glasgow City | 1,814 | 0.62 | -403 | -18% |
| Inverclyde | 72 | 0.20 | -26 | -27% |
| North Lanarkshire | 525 | 0.35 | 53 | 11% |
| Renfrewshire | 205 | 0.26 | -3 | -1% |
| South Lanarkshire | 654 | 0.46 | 223 | 52% |
| West Dunbartonshire | 283 | 0.67 | -12 | -4% |
| GCV | 3,750 | 0.46 | -193 | -5% |
| Scotland | 10,471 | 0.43 | -548 | -5% |

*Source: Scottish Government, Homelessness statistics: annual reference tables: 2010-11 (table 38), 2011- 12, 2012-13, (table 13, 14)*

6.9.4 The bulk of temporary accommodation is allocated from the general social rented stock either housing association (40%) or local authority (38%). The rest is allocated from other forms of housing: hostels, refuges, bed and breakfast. Over recent years, the profile of provision has changed:

- Housing association provision has declined by 47% over the period 2008 to 2012, and as a consequence, its share of total provision fell from 52% to 40% over the period.

- Local authority furnished provision increased by 55% (and its share of total provision increased from 23% to 38%), with a corresponding decrease in Housing Association provision.

- Use of bed and breakfast accommodation declined steadily (by 39% over the period), to account for just 4% of provision by 2012

- The number of places available to temporarily homeless households in women's refuges has more than doubled since 2008

**Table 6.7 Households in temporary accommodation at the end of Q1, by accommodation type, GCV, 2009 - 2012[51]**

| | 2008 Q1 | 2009 Q1 | 2010 Q1 | 2011 Q1 | 2012 Q1 |
|---|---|---|---|---|---|
| Housing association dwelling | 2,138 | 1,803 | 1,789 | 1,821 | 1,542 |
| LA furnished temporary accommodation | 932 | 1,039 | 1,343 | 1,442 | 1,449 |
| Local authority hostel | 219 | 227 | 221 | 209 | 195 |
| Other local authority dwelling | 87 | 79 | 99 | 50 | 46 |
| Other hostel | 222 | 140 | 299 | 287 | 268 |
| Bed and breakfast | 251 | 235 | 213 | 194 | 153 |
| Women's refuge | 29 | 41 | 54 | 48 | 63 |
| Other | 200 | 266 | 95 | 127 | 112 |
| Total | 4,078 | 3,830 | 4,113 | 4,178 | 3,828 |

*Source: The Scottish Government, March 2014, Homelessness Statistics (AW definition) (supplied by SG)*

### Prison leavers

6.9.5 There were 1,159 homeless applications from prison leavers in 2012/13 across GCV, with numbers of applicants remaining broadly steady across all areas. The bulk of applicants (around 62%) are in Glasgow, with most of the remaining applicants in Renfrewshire, South Lanarkshire and West Dunbartonshire. Homeless applications from prison leavers are equivalent to just 0.06% of the population across GCV, but this rises to 0.12% in Glasgow, 0.11% in West Dunbartonshire, and 0.07 in Renfrewshire. Elsewhere, levels are substantially lower. This reflects the locations of prisons across the GCV area.

[51] The figures from this table are obtained from a different source to table 6.6, and in this case data for two of the authorities were not available for 2013, so GCV information is only reported to 2012.

**Table 6.8 Homeless applications from prison leavers, by LA, 2008/9 – 2012/13**

| | 2008/09 | 2009/10 | 2010/11 | 2011/12 | 2012/13 | | |
|---|---|---|---|---|---|---|---|
| | | | | | Number | % of GCV | Appl's as % of the population |
| East Dunbartonshire | 4 | 8 | 9 | 3 | 5 | 0% | 0.00% |
| East Renfrewshire | 20 | 1 | 9 | 7 | 9 | 1% | 0.01% |
| Glasgow City | 717 | 677 | 700 | 666 | 724 | 62% | 0.12% |
| Inverclyde | 35 | 32 | 37 | 29 | 31 | 3% | 0.04% |
| North Lanarkshire | 43 | 77 | 65 | 62 | 45 | 4% | 0.01% |
| Renfrewshire | 95 | 85 | 98 | 131 | 126 | 11% | 0.07% |
| South Lanarkshire | 72 | 106 | 90 | 114 | 119 | 10% | 0.04% |
| West Dunbartonshire | 87 | 89 | 100 | 100 | 100 | 9% | 0.11% |
| GCV | 1,073 | 1,075 | 1,108 | 1,112 | 1,159 | | 0.06% |

*Source: The Scottish Government, March 2014, Homelessness Statistics (supplied by SG); Population figures are the 2013 figures from the NRS 2012-based population projections.*

### Domestic abuse

6.9.6 The most recent official statistics[52] on domestic abuse recorded by the police in Scotland show that there were 59,847 recorded incidents of domestic abuse in 2011-12, and are part of an increasing trend in reported incidents since 2000/01. The overwhelming majority of these incidents took place in the home (87% of all incidents where the location was recorded).

6.9.7 The Scottish HL1 Homelessness Statistics provide some indication of the scale of domestic abuse. In 2012/13, 16,021 applications were made to local authorities within the GCV area under the homeless legislation Scotland. Violent disputes within the household was the fourth most common reason for homelessness applications (accounting for 9% homeless applications), and non-violent dispute or relationship breakdown in the household was the fifth most common reason (8% of applications) (see table A4.X Chapter 4, Housing Stock Profile, Pressures and Management Issues)

6.9.8 There are however limitations to the homeless data held as it records only the incident which resulted in the homeless application and not the extent of domestic abuse. Domestic abuse does not always result in the break-up of a relationship and therefore the need for alternative accommodation. And even where alternative accommodation is required, and a homeless application is made, domestic abuse may not be recorded as the main reason for presentation; as the applicant may have stayed with family and friends immediately on leaving the relationship and only applied for housing later. In these circumstances the reason for homelessness will be recorded as leaving friends and family.

6.9.9 Although the council is the main source of emergency accommodation, not everyone will use that service, preferring instead to access accommodation themselves, especially if they have other resources available to them.

[52] Domestic Abuse Recorded by the Police in Scotland 2010/11 and 2011/12 Scottish Government October 2012

### Asylum seekers and refugees

6.9.10 Glasgow was the only local authority in Scotland contracted by the Home Office to provide accommodation for asylum seekers. Since September 2012 the contract to support asylum seekers has been delivered by Serco, who have sub-contracted accommodation provision to Orchard and Shipman in a mix of leased RSL and private rented properties. Around 1,800 asylum seekers are supported in the GCV area; the number of these people has declined slightly over the recent period.

**Table 6.9 Asylum seekers in receipt of Section 95 support, by LA, 2011 – 2013[1]**

| | 2011 Q1 | 2012 Q1 | 2013 Q1 | % in receipt of subsistence only | % in dispersed accommodation[2] |
|---|---|---|---|---|---|
| East Dunbartonshire | 0 | 0 | 0 | - | - |
| East Renfrewshire | 0 | 0 | 0 | - | - |
| Glasgow | 1,995 | 2,046 | 1,824 | 1% | 99% |
| Inverclyde | 0 | 0 | 0 | - | - |
| North Lanarkshire | 0 | 0 | 0 | - | - |
| Renfrewshire | 2 | 1 | 1 | 100% | 0% |
| South Lanarkshire | 6 | 0 | 4 | 25% | 75% |
| West Dunbartonshire | 0 | 0 | 0 | - | - |
| Total Scotland | 2,032 | 2,077 | 1,847 | 2% | 98% |
| Total | 21,223 | 20,993 | 21,058 | 13% | 87% |

*Notes:*
*1: Figures as at end of Q1 in each year.*
*2: The data on asylum seekers in dispersed accommodation exclude those in initial accommodation.*
*Source: Home Office – Immigration Statistics, Oct-Dec 2013, Refugees2, Table as_16_q*

6.9.11 The strategy *Integrating Refugees in Scotland's Communities*[53], has been developed to support the integration of refugees in Scotland from the day of their arrival in Scotland. In terms of housing the Strategy anticipates that an active housing options approach will ensure that refugees are aware of the range of opportunities that are available to them – both within and outside Glasgow – and are supported to make a choice that suits their needs. The challenges of delivering effective housing options within the tight timeframe imposed by the benefits system are noted.

6.9.12 Asylum seekers and refugees generate no specific requirement for additional housing; their housing needs can be met from within the existing stocks. The clear challenge, as recognised by the Strategy, is securing appropriate good quality housing for households as they achieve refugee status within very tight timeframes, and thereafter ensuring households are enabled to maintain a good understanding and awareness of their housing options so that they are able to choose and access appropriate accommodation when their personal circumstances change (family, economic, location).

### Student accommodation

6.9.13 There is a substantial student population within the GCV area. Just under 132,000 people noted they were students at the last Census, some 10% of the economically active population. As might be expected, this varies across the local authorities: from 14% in Glasgow, to seven percent in North and South Lanarkshire and in West Dunbartonshire. This represents a pronounced increase from 2001, when there were just 98,000 students in the GCV area (35%)[54].

[53] Scottish Refugee Council, *Integrating Refugees in Scotland's Communities 2014-17*
[54] Census tables Table KS601SC (2011), UV28 (2001).See table A6.1 in Appendix 4, Specialist Provision

**Table 6.10 Student numbers 2012-13 and change 08-13, for all students and by FTEs for FE students and by full-time for HE students**

| Further education | | | | Higher education | | | |
|---|---|---|---|---|---|---|---|
| | 2012-13 | Change 08-13 | | | 2012-13 | Change 08-13 | |
| **Students** | | | | **Students** | | | |
| GCV | **103,800** | **-50,773** | **-33%** | GCV | 80,440 | -2,465 | -3% |
| Scotland | 245,368 | -145,648 | **-37%** | Scotland | 214,785 | 4,605 | 2% |
| **FTEs** | | | | **Full time** | | | |
| GCV | 57,928 | 598 | 1% | GCV | 61,275 | 5,250 | 9% |
| Scotland | 156,496 | -140 | -5% | Scotland | 167,055 | 17,445 | 12% |

*Source: FE: Scottish Funding Council, Infact database; HE: Higher Education Statistics Agency*

6.9.14 More recent information from the institutions indicates that student numbers have declined in recent years across the GCV area; although losses have been disproportionately among short-term/part-time places, while full-time (equivalent) places have generally being sustained.

6.9.15 It is appreciated that the number of students does not translate directly into a demand/need for specialist accommodation. The vast majority of students will either live at home or in the private rented sector[55]. However, full-time students, and in particular overseas full-time students, are the most likely to prefer purpose-built student accommodation. The GVA review of the student housing market in Glasgow[56] notes that this type of accommodation provides the parents of overseas students with greater security and assurances than the private rented sector. It is worth noting that the number of overseas students attending HE institutions in the GCV area has risen (by 48% to around 12.5k) while the number of UK students have fallen (by 9% to 68k)[57].

6.9.16 Glasgow City Council notes in its most recent City Development Plan that it is not possible to estimate the likely future demand for specialist student accommodation given the level of uncertainty that results from the changing size and profile of the student body, the competing supply from the private rented sector, and a range of factors affecting student finances. Nonetheless, it concludes that there will be a role for specialist accommodation alongside student residences and the private rented sector in meeting the housing needs of students[58].

6.9.17 Outside Glasgow the majority of students tend to live at home or in the private rented sector. University of the West of Scotland, which has campuses in several locations including Paisley and Hamilton, has recently restructured their existing student accommodation to better meet their students' demands for accommodation, and has opened a new purpose-built block in the centre of Paisley[59]. In addition, a private sector development has renovated a building in the centre of Paisley providing over 200 new individual rooms for student accommodation (end of 2014).

6.9.18 Other colleges, while not directly providing accommodation, typically offer accommodation services that would include advice on private sector options and information on renting privately.

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[55] The Glasgow Local Development Plan indicates that around 78% of students in Glasgow either live at home or in the PRS – GCC, 2014,*City Development Plan: Background Paper 10 Meeting Housing Needs*, para 5.4

[56] GVA - Student Housing Market Review Autumn 2012 p6, http://www.google.co.uk/url?q=http://www.gva.co.uk/research/student-housing-marketoverview-autumn-2012/&sa=U&ei=lH86U6idHYethQer0YGwBA&ved=0CB4QFjAA&usg=AFQjCNGrsu6sitR8t9p5MqkGgnpe-7OD_Q

[57] Source: Higher Education Statistics Agency

[58] GCC, *City Development Plan Background Paper 10: Meeting Housing Needs*, p11 http://www.glasgow.gov.uk/CHttpHandler.ashx?id=19233&p=0

[59] http://www.uws.ac.uk/about-uws/campuses/paisley/accommodation/

## 6.10 Supported provision (Template 4)

6.10.1 Supported provision is suitable for a wide range of client groups, including, older people, people with disabilities, young people, people fleeing domestic abuse, people with a disability.

***Property needs***

6.10.2 The property needs being addressed in this section fall into two broad groups:

- sheltered housing, very sheltered housing, amenity housing (or medium dependency)
- care homes

***Care and support needs***

6.10.3 Care and support needs may be met partly on-site, for example by key workers and wardens, with additional support delivered by housing support officers, carers, community psychiatric nurses, general nurses, social workers, physiotherapists and others.

**Evidence:**

**Profile of provision**

6.10.4 Scottish Government figures indicate that there are around 14,500 specialist dwellings for older people in GCV. The bulk of these (62%) are sheltered housing, while around a quarter (25%) are medium dependency (amenity) housing, and the rest (12%) are very sheltered housing. This is broadly in line with the profile of provision at the national level. The profile of older persons housing has been modifying over recent years, with a shift away from care homes and sheltered housing and towards more supported forms of accommodation. This is particularly apparent at the Scottish level, where the proportion of sheltered housing has declined from 65% of the stock to just 60%, while medium dependency housing has increased from 25% to 29% of the stock; but a similar pattern is also observed for GCV (sheltered has declined from 62% to 60% of the stock, and medium dependency has increased correspondingly from 23% to 25%).

**Table 6.11 Social housing provision for older people, GCV and Scotland. 2007 and 2013**

| | Very sheltered | | Sheltered | | Medium dependency | | Total |
|---|---|---|---|---|---|---|---|
| **GCV** | | | | | | | |
| 2007 | 1,741 | 12% | 9,005 | 64% | 3,297 | 23% | 14,043 |
| 2013 | 1,771 | 12% | 9,008 | 62% | 3,675 | 25% | 14,454 |
| Change 07-13 | 30 | | 3 | | 378 | | 411 |
| % | 2% | | 0% | | 11% | | 13% |
| **Scotland** | | | | | | | |
| 2007 | 5,065 | 10% | 33,256 | 65% | 12,840 | 25% | 51,161 |
| 2013 | 5,482 | 11% | 31,204 | 60% | 15,034 | 29% | 51,720 |
| Change 07-13 | 417 | | -2,052 | | 2,194 | | 559 |
| % | 8% | | -6% | | 17% | | 19% |

*Source: Supported Housing Statistics, 2013 Scottish Government*

6.10.5 This level of provision accommodates around 6% of older households nationally[60]. GCV is broadly in line with this, at around 5% of older households accommodated in specialist housing. However, this varies across the authorities, from around 3% in EDC, to around 7% in ERC and WDC.

6.10.6 The level of provision has been growing steadily; since 2007 there has been an increase of around 400 units, although at 13% this is somewhat below the rate of increase achieved for Scotland as a whole (19%). It is clear from the table that the increase in provision is of very sheltered and amenity housing, while the level of sheltered housing has remained broadly similar.

6.10.7 The profile of provision varies across the eight authorities. Almost all the provision in EDC and NLC is sheltered housing, whereas a number of authorities, in particular ERC and WDC, have developed significant provision of medium dependency housing.

**Table 6.12 Social housing provision for older people, by LA, 2013**

| | Very sheltered | | Sheltered | | Medium dependency | | Total as % of older households[1] |
|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | |
| East Dunbartonshire | 90 | 15% | 474 | 81% | 21 | 4% | 3% |
| East Renfrewshire | 140 | 14% | 437 | 42% | 456 | 44% | 7% |
| Glasgow City | 675 | 14% | 3,001 | 63% | 1,115 | 23% | 6% |
| Inverclyde | 84 | 11% | 417 | 56% | 244 | 33% | 5% |
| North Lanarkshire | 189 | 8% | 1,837 | 79% | 313 | 13% | 5% |
| Renfrewshire | 196 | 15% | 823 | 64% | 277 | 21% | 5% |
| South Lanarkshire | 270 | 10% | 1,563 | 58% | 856 | 32% | 6% |
| West Dunbartonshire | 127 | 13% | 456 | 47% | 393 | 40% | 7% |
| GCV | 1,771 | 12% | 9,008 | 62% | 3,675 | 25% | 5% |
| Scotland | 5,482 | 11% | 31,204 | 60% | 15,034 | 29% | 6% |

*Older households were defined as households headed by someone aged 60 or over, in 2012, using the 2012-based household projections.*
*Source: Supported Housing Statistics, 2013 Scottish Government; Tables 18 and 19, 2012-based household projection, NRS*

6.10.8 There are also around 14,000 registered care home places in the GCV area, 91% of which are for older adults. This overall number of places has remained broadly static over recent years. However, the delivery of care places for older people has been changing significantly over recent years, as is shown on table 6.13. There has been a substantial decline in the level of social/voluntary sector provision (by 19% since 2007 among LA and NHS providers, and 6% among voluntary sector providers) while there has been a steady growth in provision within the private sector (by 4% over the same period). As a consequence, social/voluntary provision for older people now accounts for just 22% of places (compared with 25% in 2007).

[60] Calculation uses the 2012-based projections for older households (aged 60+) at 2012

**Table 6.13 Care home provision, all adults and older adults, by sector, GCV, 2007, 2013**

| | Registered places | | Change 2007-13 | |
|---|---|---|---|---|
| | 2007 | 2013 | # | % change |
| All adults | 14,240 | 14,095 | -145 | -1% |
| Older adults | 12,807 | 12,768 | -39 | 0% |
| % of places to older adults | 90% | 91% | | |
| LA/NHS places for older adults | 1,744 | 1,417 | -327 | -19% |
| Private sector for older adults | 9,581 | 9,958 | 377 | 4% |
| Voluntary sector for older adults | 1,482 | 1,393 | -89 | -6% |

*Source: Social care census 2013, ISD*

6.10.9 The profile of provision at the local level is considerably less settled, and this is particularly notable with respect to provision for older adults as shown in Table 6.14:

- With the exception of Glasgow, where the number of registered Care Home places has remained broadly stable over recent years, provision has varied significantly in all authorities across GCV, from a decline of 7% in North Lanarkshire (144 places) to an increase of 29% in East Dunbartonshire (also 144 places).

- The level of public sector provision has actually remained fairly stable in most areas. However, there have been substantial reductions in the number of council provided places in both North Lanarkshire (53%) and Glasgow (24%), which almost entirely account for the decline in places for the GCV area as a whole.

- While private sector provision has grown by 4% overall, growth in several authorities is considerably greater than this, at above 20%. Authorities with the highest levels of provision, however, tended to see the number of private sector places grow only slightly (Glasgow, at 3%) or decline (North Lanarkshire and South Lanarkshire, both by 3%). Provision in West Dunbartonshire also declined, by 20%.

- With the exception of South Lanarkshire, levels of voluntary sector provision have been broadly stable over recent years.

**Table 6.14 Care home provision for all adults and older adults, change in provision, by LA, 2007 - 2013**

| | All registered places | Older people's provision | LA/NHS sector | Private sector | Voluntary sector |
|---|---|---|---|---|---|
| East Dunbartonshire | 40% | 29% | *[1] | 29% | 0% |
| East Renfrewshire | 9% | 13% | 0%[1] | 20% | 4% |
| Glasgow City | -2% | -1% | -24% | 3% | 6% |
| Inverclyde | 6% | 12% | 0%[1] | 21% | -9% |
| North Lanarkshire | -9% | -7% | -53% | -3% | *[2] |
| Renfrewshire | 4% | 14% | -3% | 17% | 14% |
| South Lanarkshire | -6% | -8% | 0% | -3% | -37% |
| West Dunbartonshire | -4% | -14% | 3% | -20% | -100%[2] |
| GCV | -1% | 0% | -19% | 4% | -6% |
| Scotland | 0% | 3% | -11% | 7% | -12% |

*1 These areas have either no, or very little, LA/NHS provision*
*2 These areas have either no, or very little, voluntary sector provision*
*Source: Social care census 2013, ISD*

### Estimates of need and demand for provision

### Ageing population

6.10.10 As discussed in chapter 3, Key Housing Market Drivers, there has been growth in the number of older people and households across GCV, and especially in areas outside Glasgow, over the last ten years. Projections for the period to 2029 suggest that the numbers of people, and the numbers of households headed by older people, and in particular the older age groups (75+) will grow at an increasing rate. The rate of change varies substantially across the GCV area. The table below shows that number of households headed by someone aged 75+ is projected to increase by 40% across GCV, but this ranges from 13% in Glasgow to 62% in East Dunbartonshire.

**Table 6.15 Household projections, 2012 and 2029 for households headed by someone aged 75+, by LA**

| | Year | | Overall change | |
|---|---|---|---|---|
| | 2012 | 2029 | 2012-2029 | |
| East Dunbartonshire | 7,199 | 11,650 | 4,451 | 62% |
| East Renfrewshire | 5,983 | 8,779 | 2,796 | 47% |
| Glasgow City | 29,119 | 32,856 | 3,737 | 13% |
| Inverclyde | 5,095 | 7,023 | 1,928 | 38% |
| North Lanarkshire | 16,148 | 25,372 | 9,224 | 57% |
| Renfrewshire | 9,899 | 14,559 | 4,660 | 47% |
| South Lanarkshire | 17,537 | 27,436 | 9,899 | 56% |
| West Dunbartonshire | 5,069 | 6,938 | 1,869 | 37% |
| **GCV** | 96,049 | 134,613 | 38,564 | 40% |

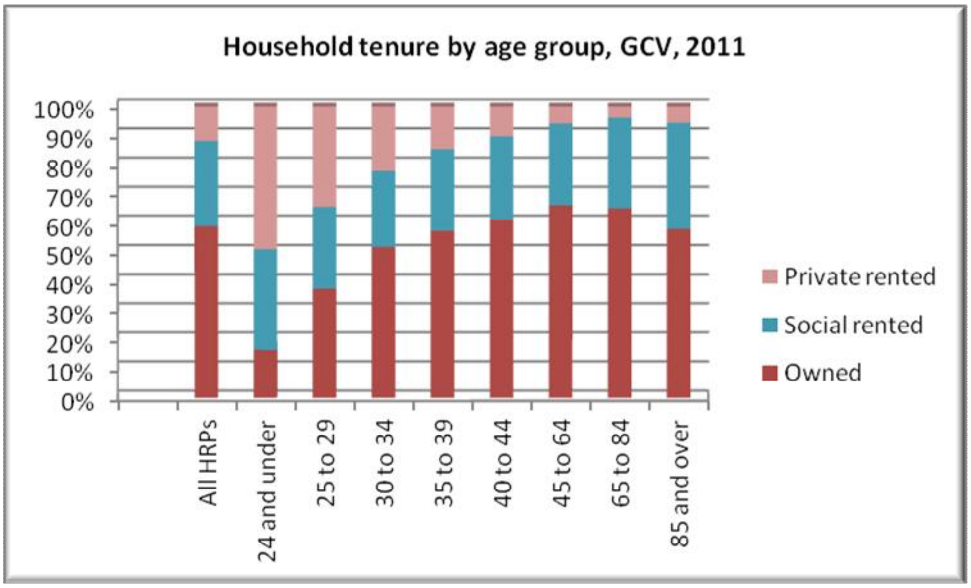
*Source: NRS 2012 based projections*

### Older households by tenure

6.10.11 Older households are generally less likely to live in the private rented sector than younger households, and conversely more likely to live in either the owner occupied sector or social renting. The chart below shows how the tenure profile by householders' age: there is a marked increased propensity to be owners throughout the working years.

This is reversed for older age-groups, particularly for those aged over 85. In part this will simply result from the natural ageing of existing tenants, but in part it may reflect a shift from owner occupation to social renting to enable householders meet their housing/care needs. The same profile holds across the GCV conurbation, although, as might be expected, the levels of owner occupation and social renting vary significantly[61].

**Figure 6.1[62]**




*Source: Census table DC4111SC*

6.10.12 There is considerable variation in the tenure profile of older-headed households across the local authorities. Generally, the variation follows that for households as a whole (the highest rates of owner occupation are found in East Dunbartonshire and East Renfrewshire: 86% and 84% respectively, compared with the GCV average of 64%), and the highest rates of social renting in Glasgow and West Dunbartonshire: 44% and 38% respectively compared with the GCV average of 26%)[63]. Rates for owner occupation are generally higher than the total household rates by around 5 percentage points (the main exception being NLC where the older-headed household rate is only marginally higher); while those for social renting are either similar to those for all households or slightly higher. None of the authorities had a significant proportion of older-headed households living in the private rented sector.

**Age and health/ill-health**

6.10.13 Age itself may not be a sufficient indicator of the level of need for services. For example, the NHS Greater Glasgow and Clyde (NHS GGC) submission[64] to the Scottish Parliament Finance Committee noted that the healthy life expectancy (the length of time individuals continue to live free from ill-health/disability as they age), and consequent period of time 'not healthy', will have implications. This is demonstrated in the following table, which distinguishes healthy and unhealthy male life expectancy. This shows that the unhealthy life period, that is the period during which people might be expected to make use of health, care and housing support services, varies between 5.5 years and 11.2 years.

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[61] See Census DC4111SC, Tenure by age of HRP for further detail
[62] See appendix 4, table A6.3
[63] Source: Census 2011, Tables QS404SC and QS405SC
[64] http://www.scottish.parliament.uk/S4_FinanceCommittee/Reports/fiR13-02_rev.pdf p8

**Table 6.16 Male life expectancy rates, by LA**

| Male life expectancy rates | Life expectancy | Healthy life expectancy | Expected period 'not healthy' |
|---|---|---|---|
| East Dunbartonshire | 76.7 | 70.8 | 5.9 |
| East Renfrewshire | 75.9 | 70.5 | 5.5 |
| Renfrewshire | 71.5 | 64.3 | 7.2 |
| West Dunbartonshire | 70.9 | 62.8 | 8.1 |
| South East Glasgow | 70.3 | 60.9 | 9.4 |
| Inverclyde | 70.1 | 62.4 | 7.7 |
| West Glasgow | 70.0 | 60.3 | 9.7 |
| South West Glasgow | 69.3 | 59.1 | 10.2 |
| North Glasgow | 67.3 | 56.4 | 10.9 |
| East Glasgow | 67.2 | 56.0 | 11.2 |

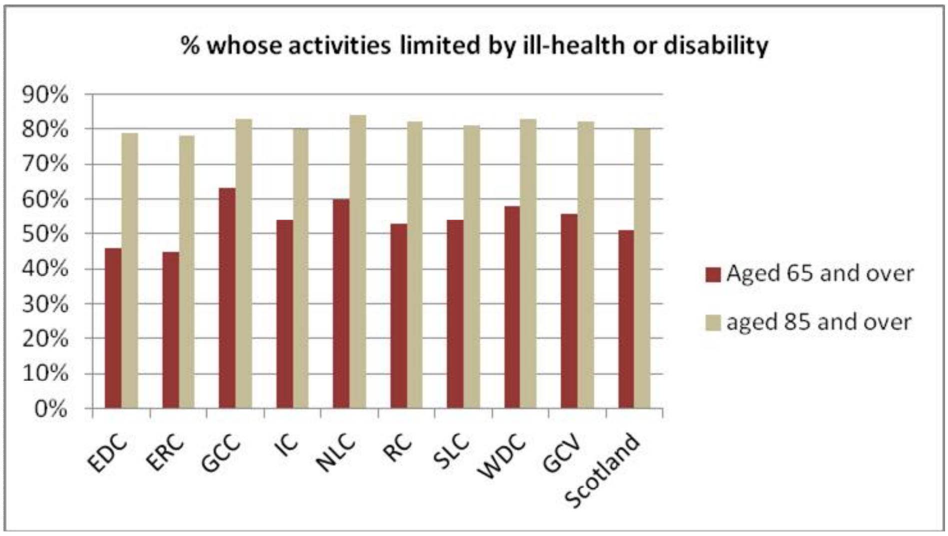
*Source: NHS Greater Glasgow and Clyde*[65]

6.10.14 The Census provides evidence of the level of long-term health problems and disabilities. Some 303,300 households in GCV (37%) reported in that they contain at least one person who has a long-term health problem or disability. Around a third of these are older households (households containing only people 65 years and older): that means there are around 102,200 older households in GCV contain at least one person who has a long-term health problem or disability, accounting for 13% of all households and 64% of older households.

6.10.15 Figure 6.2 below shows levels of ill-health/disability for all people aged 65 and over and for all people aged 85 and over. The GCV levels are 56% and 82% respectively. The incidence of ill-health/disability varies across local authority areas and rates are consistently above those for Scotland as a whole, with the exception of EDC and ERC. This may indicate a relatively greater pressure is likely to be being placed on health and care services across the area.

[65] The data in the Scottish Parliament submission was undated. However it is our understanding that the healthy life expectancy rates were produced several years ago, and that updated estimates are due to be produced

**Figure 6.2**




*Note: Excludes people living in communal establishments*
*Source: Census table DC3302SC*

**Shortfalls in supply – current and ongoing**

**Implications for provision**

6.10.16 **SCORE provides detailed information on Registered Social Landlord (RSL) lets[66].** As noted in Chapter 4 the principle reasons for re-housing in the RSL sector generally is overcrowding (some 18% of lets). Nonetheless a significant proportion of lets are relevant to people with particular housing needs: the second most common reason for re-housing is medical/health reasons, accounting for 12% of lets; while a further 9% of lets are to enable independent living; 5% because of a need for Personal/Social Support; and 1% because of disability. Notably, these categories account for around two thirds of lets to older households (64% of lets to older single person households and 68% of lets to older couple households).Together these amount to around a quarter of all RSL lets, some 2,326 lets in 2012/13.[67]

6.10.17 The proportion of lets to specialist needs across GCV as a whole has typically been in line with the Scottish average. However, there are a number of key exceptions to this within the area. North Lanarkshire Council has consistently allocated a significant proportion of RSL lets for personal/social support and for independent living, while East Dunbartonshire Council has regularly allocated a relatively high proportion of lets to people needing social/personal support. The GCV RSL sector has generally not allocated a lower than average proportion of lets to households with medical/care requirements[68].

6.10.18 The total number of RSL lets has declined since 2008/09 (by 9% for Scotland as a whole and by 23% for GCV). Within this context, we note that the number of lets to particular needs groups has also declined: by 15% within Scotland, and by 26% within GCV as a whole. The pattern is more mixed at the local level, with the number of lets having increased in some areas.

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[66] It is noted that the SCORE data do not capture 100% of lets, with the coverage varying between areas.

[67] SCORE Table 1.5 2012/13, see appendix 4, table A6.5

[68] The only exception is in Inverclyde where levels of allocation have been relatively low, although these have picked up to close to the average in 2012/13. nb – the largest RSL in Inverclyde has not made a SCORE return, so this information excludes their performance.

**Table 6.17 RSL lets: Change in total and particular need lets, 2008 – 2013, by LA**

| | Particular needs lets 2012/13 | | Change in PN lets 2008/09 - 2012/13 | | Change in total lets 2008/09 - 2012/13 | |
|---|---|---|---|---|---|---|
| | # | As a % of total lets | # | % Change | # | % Change |
| East Dunbartonshire | 60 | 24% | 18 | 43% | 92 | 58% |
| East Renfrewshire | 50 | 36% | 11 | 28% | 53 | 61% |
| Glasgow City | 1,296 | 22% | -777 | -37% | -3,304 | -36% |
| Inverclyde | 81 | 23% | 13 | 19% | 83 | 31% |
| North Lanarkshire | 304 | 41% | 33 | 12% | 9 | 1% |
| Renfrewshire | 161 | 20% | -136 | -46% | -6 | -1% |
| South Lanarkshire | 223 | 31% | 40 | 22% | 112 | 18% |
| West Dunbartonshire | 151 | 28% | -21 | -12% | 37 | 7% |
| **GCV** | **2,326** | **24%** | **-819** | **-26%** | **-2,924** | **-23%** |
| **Scotland** | 5,427 | 25% | -941 | -15% | -2,030 | -9% |

*Source: SCORE 2012/13: table 2.5*

6.10.19 National datasets do not enable a comparison of supply and demand for supported housing. Local data was collected from across the authorities. However, it has not been possible to consolidate the data from each of the authorities into a GCV position, as slightly different approaches and headings were used by each of the authorities. A number of general issues did, however, emerge:

- Lettings to older people (defined as people aged over 60) account for between 10% and 20% of all lets. This level of lets has remained fairly stable over the last few years.
- Medical priority: Around 10% of lets are to people with a medical priority; somewhat higher in East Renfrewshire at about 20%. The proportion of Council sheltered housing lets to people with medical priority is highly variable, and it is unclear whether this reflects varying needs across the authorities or varying lettings practices. It ranges from 33% in South Lanarkshire, compared with 50% in East Dunbartonshire and 72% in North Lanarkshire.
- Demand: Fewer authorities were able to provide waiting list information. However, the general pattern was that the sheltered housing stock is pressured – ranging from around 7 applicants per let in East Renfrewshire and North Lanarkshire to well over 30 in East Dunbartonshire.

### Implications

6.10.20 The levels of specialist housing are increasing, but not as a proportion of older households. Critically, the profile of the stock is changing, in response to a series of factors, including

- Changing aspirations, including the impact of the baby boomers[69]
- Demands being placed on property design and care support services, as increasingly people with complex health needs, such as dementia, prefer to live in the community rather than hospitals or institutional settings
- Changing tenure and income/wealth profile of older people – increasing numbers of owner occupiers, personal/occupation pensions to supplement their retirement income mean that older people may be looking for more support to live independently in a wider range of situations
- Care gap – fewer children, families with employment and/or childcare responsibilities, families living at a distance

6.10.21 'Traditional' models of sheltered housing (and the properties themselves) may no longer be appropriate to meet needs nor be sustainable. The national Reshaping Care and Integration Agenda could lead to re-provisioning/relocation of stock; development of new models of provision to increase flexibility/levels of service and wider promotion of options to people from a range of tenures with varying income.

6.10.22 Within this context of policy development, estimating specific supply requirements to meet projected levels of need/demand is challenging. Under the provisions of the new Public Bodies for the Integration of Health and Social Care Act, local housing authorities responsible for the development of Local Housing Strategies will be required to consider not only the broad parameters of need, but also the demand for developing service models.

6.10.23 Based on the current levels of provision, future demand for supported housing for older people may be up to 7% of the population aged 60 and over, though this would be influenced by the impact of other interventions such as accessible and adaptive housing and changes in home care. NRS 2012-based population projections forecast around a 40% increase in people aged 60 and over in the GCV area between 2012 and 2037. Based on these projections and assuming a demand up to 7%, there would be a need for up to 295 additional supported housing units per year across the GCV area, from 2012-37. However, this is likely to be an upper estimate of the actual requirement over the period.

[69] See, for example the Consumer Focus Scotland Study, *Life After Work, What Scotland's baby boomers want as they grow older, 2012* http://www.consumerfocus.org.uk/scotland/files/2011/09/Life-after-work.pdf

**Care/support services for independent at home living (Template 5)**

6.10.24 Care and support services enable people to remain living independently within their own home for as long as possible. These services are suitable for a wide range of people.

6.10.25 Care and support services focus on prevention, in particular preventing, or reducing the likelihood of, housing needs arising such as an avoidable need to move. They also include low level service responses to those who are not eligible for a care service from the local authority, but have difficulty sustaining independent living. Finally, care and support services provide support to people, based on their needs and irrespective of the tenure in which they live.

***Care and support needs***

6.10.26 Care and support services may form part of an integrated service providing housing support together with some care. There are also some services which have the key characteristics of a housing support service, but which do not describe themselves as such. Services include:

- Care at Home
- Care and Repair
- Small Repairs/Handyperson
- Telecare Services, including telecare and telehealth services, use technology to enable individuals to live more independently at home. This also includes personal alarms and health-monitoring devices.
- Equipment services
- Welfare Rights
- Older Person's Housing Advice Service
- Housing Support services are generally delivered to people in temporary accommodation. However they can also be provided on an outreach basis.

**Evidence:**

**Demographic profile**

6.10.27 As noted above, the ageing population, and the increasing growth in the numbers of older people and older households, is likely to lead to increased demand for care and support services. Although many older people will live their lives without need for care or support services, others will need low levels of support for minor health conditions, while some will need high level intensive support to combat the effects of serious health problems.

**Health profile**

6.10.28 Table 6.18 outlines the age profile of home care clients across the GCV area in 2013. It shows that the majority of home care clients within the GCV area are aged over 75 years of age with those aged 75-84 and over 85 years of age accounting for 35.9% and 33.9% respectively. This indicates that an increasing ageing population is likely to lead to further demand on care at home services in future.

## 6.11 Care/support services for independent at home living (Template 5)

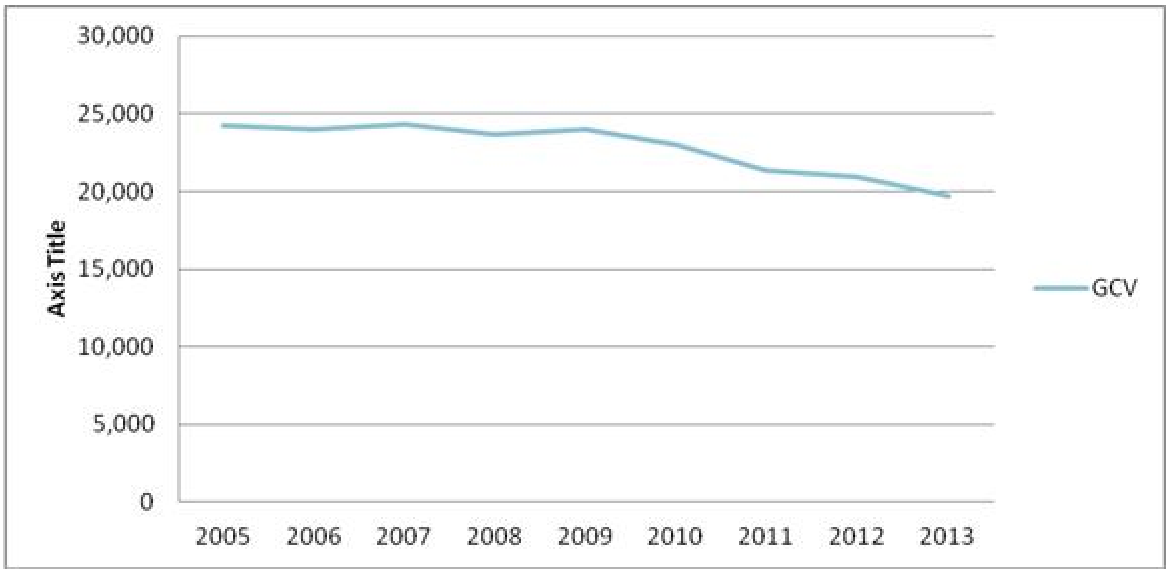
**Table 6.18 GCV home care client age groups, 2013**

| Area | 0-64 | | 65-74 | | 75-84 | | 85 plus | | Total |
|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | |
| East Dunbartonshire | 247 | 20.4 | 155 | 12.8 | 385 | 31.7 | 426 | 35.1 | 1,213 |
| East Renfrewshire | 84 | 8.2 | 133 | 13 | 356 | 34.8 | 451 | 44 | 1,024 |
| Glasgow City | 465 | 7.5 | 1085 | 17.5 | 2,419 | 38.9 | 2,171 | 34.9 | 6,212 |
| Inverclyde | 200 | 14.7 | 215 | 15.8 | 508 | 37.3 | 438 | 32.2 | 1,361 |
| North Lanarkshire | 443 | 13.5 | 565 | 17.2 | 1,226 | 37.3 | 1,049 | 32 | 3,283 |
| Renfrewshire | 275 | 16.7 | 244 | 14.8 | 568 | 34.5 | 560 | 34 | 1,647 |
| South Lanarkshire | 739 | 20.2 | 540 | 14.8 | 1,208 | 33 | 1,174 | 32.1 | 3,661 |
| West Dunbartonshire | 250 | 16.4 | 298 | 19.6 | 485 | 31.9 | 487 | 32 | 1,520 |
| **GCV** | **2,703** | **13.6** | **3,235** | **16.2** | **7,155** | **35.9** | **6,756** | **33.9** | **19,921** |

*Source: Scottish Government Health and Community Care – Datasets*

6.11.1 Figure 5.3 below shows the overall trend from 2005 to 2014 has seen a decrease in the number of care at home clients. There has been a significant decrease (17.7%) in the number of care at home clients from 2009. This may due to the impact of the implementation of the enablement agenda which promotes independence and reduces demand for care and support services.

**Figure 6.3 GCV number of home care clients, 2005 to 2013**




*Source: Scottish Government Health and Community Care – Datasets*

6.11.2 Table 6.19 outlines the prevalence rates of illnesses within the different local authority areas of GCV. This shows that hypertension, depression and obesity are the most prevalent illnesses within the GCV area.

**Table 6.19 Quality & Outcomes Framework (QOF) Register raw prevalence rates, 2011/12**

| Conditions | East Dunbartonshire Council | East Renfrewshire Council | Glasgow City Council | Inverclyde Council | North Lanarkshire Council | Renfrewshire Council | South Lanarkshire Council | West Dunbartonshire Council | GCV Area |
|---|---|---|---|---|---|---|---|---|---|
| Hypertension | 14,856 | 10,954 | 80,067 | 11,934 | 47,143 | 24,916 | 45,167 | 14,013 | 249,050 |
| Obesity | 6,203 | 4,534 | 52,090 | 7,635 | 33,760 | 13,663 | 29,370 | 7,927 | 155,182 |
| Asthma | 6,040 | 4,710 | 39,717 | 5,293 | 21,326 | 10,329 | 20,539 | 5,453 | 113,407 |
| Hypothyroidism | 3,111 | 2,919 | 17,281 | 2,802 | 11,786 | 6,866 | 12,808 | 3,085 | 60,658 |
| Coronary Heart Disease | 4,380 | 3,354 | 27,467 | 4,588 | 16,217 | 8,205 | 14,343 | 4,466 | 83,020 |
| Diabetes | 3,959 | 3,404 | 28,032 | 3,893 | 16,600 | 8,130 | 14,918 | 4,506 | 83,442 |
| Chronic Kidney Disease | 3,244 | 2,413 | 17,559 | 3,590 | 8,883 | 5,676 | 9,955 | 3,610 | 54,930 |
| Depression 2 (of 2): new diagnosis of depression | 9,712 | 6,210 | 66,017 | 8,615 | 34,081 | 18,588 | 28,433 | 10,715 | 182,371 |
| Stroke & Transient Ischaemic Attack | 2,258 | 1,630 | 13,553 | 2,223 | 7,222 | 3,496 | 6,656 | 2,296 | 39,334 |
| Chronic Obstructive Pulmonary Disease | 1,744 | 1,027 | 18,171 | 2,115 | 8,016 | 3,330 | 7,253 | 2,303 | 43,959 |
| Atrial Fibrillation | 1,921 | 1,229 | 8,342 | 1,262 | 4,246 | 2,625 | 4,562 | 1,583 | 25,770 |
| Cancer | 2,338 | 1,711 | 10,570 | 1,576 | 5,788 | 3,176 | 5,950 | 1,712 | 32,821 |
| Dementia | 628 | 524 | 3,543 | 728 | 2,168 | 1,441 | 2,366 | 530 | 11,928 |
| Heart Failure | 1,012 | 589 | 5,760 | 676 | 2,629 | 1,515 | 2,177 | 893 | 15,251 |
| Mental Health | 659 | 607 | 7,293 | 1,019 | 2,575 | 1,704 | 2,430 | 798 | 17,085 |
| Epilepsy | 642 | 535 | 5,811 | 780 | 2,575 | 1,382 | 2,544 | 876 | 15,145 |
| Left Ventricular Dysfunction | 795 | 460 | 4,650 | 506 | 1,952 | 1,032 | 1,538 | 726 | 11,659 |

*Prevalence = number of patients on the specified QOF register, divided by list size, multiplied by 100.*
*Source: Information Services Division: General Practice – Quality & Outcomes Framework*

6.11.3 **Mental health** is a national public health priority for Scotland and good housing is crucial for good mental health. All too often, severe mental ill-health can lead to homelessness. People with severe mental health problems are less likely to be homeowners and far more likely to live in unstable environments. Support with housing can improve the health of individuals and help reduce overall demand for health and social care services.

6.11.4 **Dementia** is one of the foremost public health challenges worldwide. As a consequence of the improved healthcare and better standards of living more people are living for longer. In Scotland, the number of people with dementia is projected to double between 2011 and 2031[70]. This presents a number of challenges for the services who provide care and support.

6.11.5 Table 6.20 shows the number of people with a diagnosis of dementia on the Quality and Outcomes Framework (QOF) currently stands at almost 17,000. There has been a marked increase over the last three years. A contributory factor may be administrative as

[70] http://www.scotland.gov.uk/Resource/0042/00423472.pdf

GPs add their records to the framework. The rate of dementia diagnosis in the GCV area is around 70%, towards the upper end of the range currently being achieved in Scotland[71]. Effective diagnosis means that people can plan for their future and take advantage of appropriate support and medical assistance.

**Table 6.20 QOF data for HEAT Dementia Standard**

| Area | 2010/11 | 2011/12 | 2012/13 |
|---|---|---|---|
| East Dunbartonshire | 593 | 628 | 959 |
| East Renfrewshire | 575 | 568 | 3,704 |
| Glasgow City | 4,926 | 4,930 | 4,742 |
| Inverclyde | 720 | 728 | 673 |
| North Lanarkshire | 2,137 | 2,168 | 2,253 |
| Renfrewshire | 1,449 | 1,441 | 1,416 |
| South Lanarkshire | 2,209 | 2,366 | 2,536 |
| West Dunbartonshire | 547 | 530 | 589 |
| GCV | 13,156 | 13,359 | 16,872 |
| **SCOTLAND** | **40,195** | **41,525** | **41,947** |

*Source: ISD General Practice – Quality & Outcomes Framework*

6.11.6 Most people with dementia live in the community and it is recognised that this is generally where they do best, initially with the help of relatives and friends, and latterly with support from health and social work. It is expected that with increasing numbers of people with dementia there is likely to be an increasing demand on care and support services.

6.11.7 Research has shown the people with **learning disabilities** have some of the poorest health in Scotland. They are considerably more likely to die at an early age than the general population – on average 20 years earlier. A good quality home is at the heart of independent living. The majority of people, including those with learning disabilities, already live in ordinary housing and this is where they want to stay however they may require care and support services to enable them to maintain independent living.

6.11.8 Table 6.21 outlines adults with learning disabilities known to local authorities within the GCV area 2012. This shows that Inverclyde, West Dunbartonshire and Renfrewshire have the highest level of adults per 1,000 population in the GCV area.

[71] Scotland's National Dementia Strategy: Two Years On Report June, para 9.2, http://www.scotland.gov.uk/Topics/Health/Services/Mental-Health/Dementia/report-June-2012

**Table 6.21 Adults with learning disabilities known to GCV local authorities 2012**

| Area | Total | Adults known per 1,000 population | Change in rate from 2011 |
|---|---|---|---|
| East Dunbartonshire | 467 | 5.4 | 0.2 |
| East Renfrewshire | 321 | 4.4 | 0.0 |
| Glasgow | 2,438 | 4.9 | -0.3 |
| Inverclyde | 591 | 8.7 | -0.2 |
| North Lanarkshire | 1,516 | 5.6 | 0.2 |
| Renfrewshire | 895 | 6.2 | -1.2 |
| South Lanarkshire | 1,260 | 4.9 | 0.1 |
| West Dunbartonshire | 623 | 8.3 | 0.0 |
| Scotland | 26,117 | 6.0 | 0.0 |

*Source: ESAY 2012*

### Evidence

### Private sector property condition

6.11.9 Chapter 4 provided an analysis of stock conditions in the private sector. This highlighted problems of poor condition associated with some private sector properties, especially those built pre-1945.

6.11.10 The majority of older people are home owners. Older home-owners may be income poor but asset rich: Their home is valuable with little or no debt secured on it; but their income is so small that they are entitled to Pension Credit. In such circumstances, older homeowners may not be able to afford to pay for necessary maintenance and improvements to their home even though this could improve their quality of life considerably.

6.11.11 Table 6.22 shows dwellings with disrepair and household type within the GCV area. This indicates that substantial numbers of pensioners are living in dwellings with disrepair and highlights the demand for care and repair, handyperson and trusted trader schemes which enable older home owners to carry out necessary repairs to their properties, and continue to live independently.

**Table 6.22 GCV dwellings with disrepair by household type, 2013**

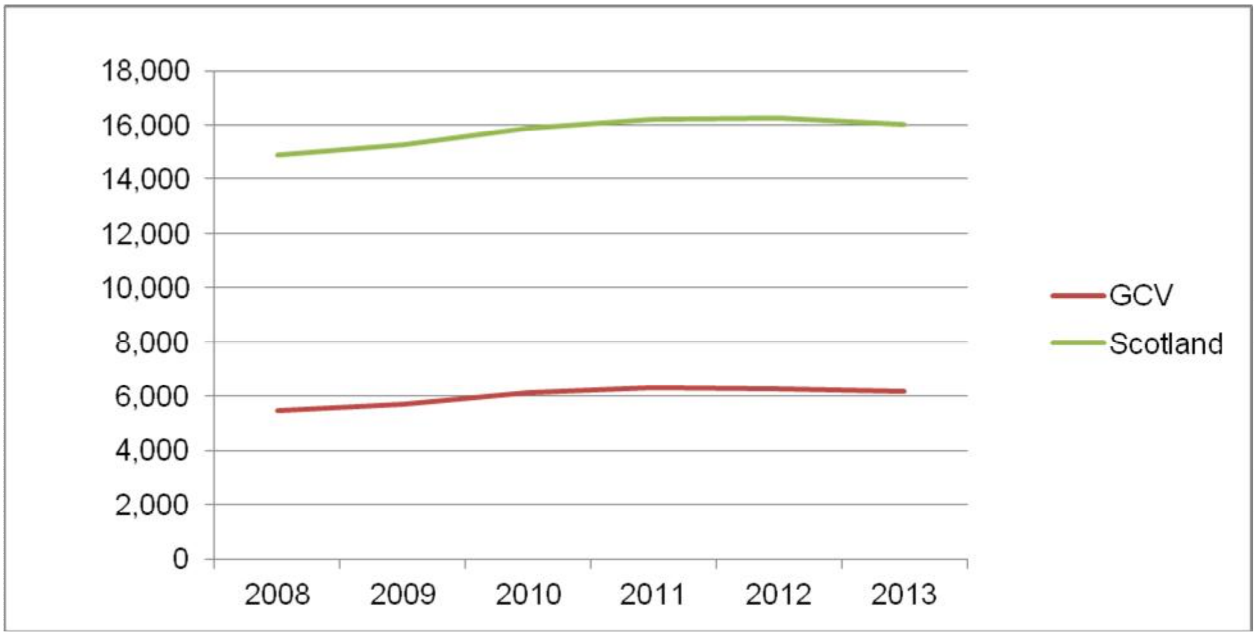
| | Families | | | Pensioners | | | Other | | |
|---|---|---|---|---|---|---|---|---|---|
| | 000s | % disrepair | % all stock | 000s | % disrepair | % all stock | 000s | % disrepair | % all stock |
| East Dunbartonshire | 14 | 87% | 33% | 15 | 85% | 34% | 8 | 80% | 19% |
| East Renfrewshire | 14 | 88% | 39% | 12 | 93% | 32% | 6 | 82% | 18% |
| Glasgow City | 79 | 89% | 28% | 65 | 84% | 23% | 97 | 83% | 34% |
| Inverclyde | 12 | 85% | 32% | 12 | 83% | 32% | 8 | 91% | 22% |
| North Lanarkshire | 47 | 81% | 32% | 37 | 84% | 25% | 39 | 88% | 27% |
| Renfrewshire | 22 | 81% | 27% | 19 | 86% | 24% | 27 | 91% | 34% |
| South Lanarkshire | 45 | 82% | 33% | 32 | 81% | 23% | 38 | 85% | 27% |
| West Dunbartonshire | 13 | 93% | 31% | 12 | 79% | 30% | 10 | 85% | 25% |
| **Scotland** | **654** | **81%** | **28%** | **615** | **80%** | **26%** | **657** | **83%** | **28%** |

*Source: Social Care Census 2013*

### Vulnerable young people

6.11.12 The number of looked after children within the GCV area increased 7.7% between 2008 and 2013, from 14,888 to 16,041.

**Figure 6.4 Total number of children looked after at 31 March 2008-2009 and at 31 July 2010-2013**




*Source: Social Care Census 2013*

6.11.13 Research indicates that care leavers are particularly vulnerable when making the transition to adulthood and are frequently over-represented in statistics relating to homelessness. Some young people have mental health issues. Some experience difficulty building relationships and accessing employment or education opportunities and need further support once they leave care.

6.11.14 Table 6.23 below outlines the number of children looked after with known additional support needs at 31st July 2013. This shows that within each local authority area there are significant numbers of young people with known additional support needs who may require continuing support to enable them to live independently once they leave care.

**Table 6.23 Children looked after with known additional support needs, by LA, at 31 July 2013**

| | No. of children looked after | No. of children looked after with known additional support needs | % of children looked after with known additional support needs |
|---|---|---|---|
| East Dunbartonshire | 154 | 19 | 12% |
| East Renfrewshire | 187 | 6 | 3% |
| Glasgow City | 3,674 | 466 | 13% |
| Inverclyde | 276 | 64 | 23% |
| North Lanarkshire | 747 | 52 | 7% |
| Renfrewshire | 779 | 28 | 4% |
| South Lanarkshire | 597 | 73 | 12% |
| West Dunbartonshire | 354 | 54 | 15% |
| **Scotland** | **16,041** | **1,754** | **11%** |

*Source: Scottish Government Health and Community Care – Datasets*

**Implications**

6.11.15 The shifting political agenda and ageing population coupled with the difficult economic climate creates a challenging set of circumstances. It has become increasingly evident that care and support services will play an increasingly important role in enabling people to live independently in their own home for as long as possible.

6.11.16 There has been a shift away from traditional forms of support such as care homes and care at home towards assisted living technologies, such as telecare and telehealth, which increase independence. Scotland has made progress in the deployment of telehealth and telecare over the past few years, and is recognised by the European Commission as a leader in this field.

6.11.17 As life expectancy continues to grow faster than healthy life expectancy there is likely to be continued need for enabling services such as equipment and adaptations, and therefore a continued demand for budgets and resources to meet this need. In some cases re-housing may be necessary and services such as the Older People's Advice Service will play a very important role in ensuring that older people are aware of the range of housing options available to them.

6.11.18 The majority of older people are home owners and house conditions within the private sector is a concern. Many older home owners are cash poor and asset rich, and therefore services such as Care and Repair and Handyperson services are central to independent living.

6.11.19 To conclude, estimating specific supply requirements to meet projected levels of need/demand is challenging within this context. However there can be no doubt that care and support services will play a pivotal role.

## 6.12 Site provision (Template 6)

### National policy

6.12.1 In April 2013, the Scottish Government demonstrated its commitment to improving circumstances for Gypsies/Travellers by publishing the following Equality Outcome - "Gypsies/Travellers experience less discrimination and more positive attitudes towards their culture and way of life by 2017"[72].

6.12.2 There is a Social Housing Charter Outcome, which states that local councils and social landlords with responsibility for managing sites for Gypsies/Travellers should manage the sites so that the sites are well managed and maintained[73].

6.12.3 The Scottish Housing Regulator has regulatory responsibility for social landlords who manage Gypsy/ Traveller sites. From 2014, the SHR will be a source of information on satisfaction with site quality, the number of pitches and average weekly rent for SRS sites.

6.12.4 Scottish Planning Policy is as follows:

Gypsies and Travellers have specific housing needs, often requiring sites for caravans and mobile homes. The needs of all Gypsies and Travellers for appropriate accommodation should be considered through the housing needs and demand assessment and local housing strategy. Provision should be made for those communities which are in an area already and those who may arrive at a later date; planning authorities should identify suitable locations for meeting the needs of Gypsies and Travellers and set out policies about small privately owned sites. Gypsy and Traveller communities should be involved in decisions about sites for their use.

Travelling showpeople are a separate community from Gypsies and Travellers, and have different housing needs. Showpeople require permanent sites for accommodation and storage and maintenance of equipment. The needs of travelling showpeople for appropriate sites should be considered through the housing need and demand assessment and local housing strategy. Travelling showpeople have tended to identify suitable sites themselves and approach planning authorities with proposals. The transient nature of many travelling showpeople means that planning authorities should consider the accommodation needs of those communities in their area already as well as those who may arrive at a later date[74].

### Local policy

6.12.5 Local authorities have local procedures designed to deal with encampments which may be unauthorised or illegal. These are typically produced at a corporate level, and involve other relevant agencies, such as the police, Community Health and Care Partnerships (CHCPs) and health services.

6.12.6 A group of local authorities, including East Renfrewshire Council, Glasgow City Council, Inverclyde Council and Renfrewshire Council, are committed to investigating the requirement for providing a transit site for Gypsies/Travellers within their area. A specific site proposal has not been taken forward, to date.

6.12.7 Inverclyde Council is currently updating its policy on Gypsies and Travellers, to reflect the fact that the provision of a temporary site to meet the seasonal movement needs of a recognised minority ethnic community had been rejected following public consultation.

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[72] http://www.scotland.gov.uk/Resource/0041/00417010.pdf
[73] http://housingcharter.scotland.gov.uk/media/34241/the%20scottish%20social%20housing%20charter.pdf
[74] http://www.scotland.gov.uk/Resource/Doc/300760/0093908.pdf (paras 90-1)

**Property needs**

6.12.8 Property needs for Gypsy/Travellers and Travelling Showpeople include permanent pitches with communal facilities for caravans and mobile homes, temporary pitches with communal facilities for caravans and mobile homes, suitable sites to locate caravans and mobile homes, site suited to residential and yard storage/maintenance areas, and ensuring suitable access to sites.

**Evidence:**

**Population and households**

6.12.9 There is no comprehensive estimate of the Gypsy/Traveller populations. The main source of information on people identifying as Gypsies/Travellers is the 2011 Census. The main source of information about people living on Gypsy/Traveller sites is the Scottish Government's 'Gypsies/Travellers in Scotland: The Twice Yearly Count'.

6.12.10 The Count is based on an estimate of households living on official Council/RSL sites, private sites and unauthorised encampments, and covers Gypsy/Traveller households, but does not include the other travelling communities such as new age travellers and occupational/showpeople. Nor does it include Gypsy/Traveller households living in 'bricks and mortar' homes.

6.12.11 The Count is currently suspended pending a wider review of Government data collections. The most recent official Count information is available from January 2009 and July 2009. Information is also available directly from local authorities and from research studies previously commissioned by the local authorities: 'Accommodation Needs of Gypsy Travellers in West Central Scotland' (Craigforth, 2007) (jointly commissioned by seven of the constituent local authorities).

6.12.12 The 2011 Census recorded the Gypsy/Traveller population as a separate ethnic group for the first time. Around a quarter of the 4,200 people who identified as Gypsy/Travellers in Scotland live in the GCV area (compared with around a third of the total population).

**Table 6.24 Gypsy/Traveller Population by Local Authority Area, 2011**

| | All people | Gypsy/Travellers | % G/T |
|---|---|---|---|
| East Dunbartonshire | 105,026 | 27 | 0.03% |
| East Renfrewshire | 90,574 | 16 | 0.02% |
| Glasgow City | 593,245 | 407 | 0.07% |
| Inverclyde | 81,485 | 8 | 0.01% |
| North Lanarkshire | 337,727 | 205 | 0.06% |
| Renfrewshire | 174,908 | 70 | 0.04% |
| South Lanarkshire | 313,830 | 203 | 0.06% |
| West Dunbartonshire | 90,720 | 102 | 0.11% |
| **GCV** | | | |
| - Total | 1,787,515 | 1,038 | 0.06% |
| - % of Scotland | 34% | 25% | |
| **Scotland** | **5,295,403** | **4,212** | **0.08%** |

*Source: 2011 Census, Table KS201SC*

6.12.13 At July 2009, 684 households were recorded on official Council and RSL sites, private sites and unauthorised encampments across Scotland. When an average household size of 3.1 is applied, the (mobile) population in Scotland may be estimated to be about 2120. Across the GCV area, some 141 households were counted in July 2009, equivalent to around 437 people. The winter count was somewhat lower, at 89 households (around 276 people[75]), largely because there were substantially fewer households on both private sites and unauthorised encampments.

**Table 6.25 Gypsy/Traveller Households by Local Authority and Type of Site (2009)**

| | Winter (31 January 2009) | | | | Summer (31 July 2009) | | | |
|---|---|---|---|---|---|---|---|---|
| | LA/RSL | Private | Unauthorised Encampment | Total | LA/RSL | Private | Unauthorised Encampment | Total |
| East Dunbartonshire | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| East Renfrewshire | 0 | 0 | 1 | 1 | 0 | 0 | 2 | 2 |
| Glasgow City | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Inverclyde | 0 | 0 | 10 | 10 | 0 | 0 | 13 | 13 |
| North Lanarkshire | 0 | 0 | 4 | 4 | 0 | 0 | 4 | 4 |
| Renfrewshire | 0 | 0 | 0 | 06 | 0 | 0 | 0 | 0 |
| South Lanarkshire | 28 | 26 | 0 | 54 | 25 | 57 | 10 | 92 |
| West Dunbartonshire | 20 | 0 | 0 | 20 | 20 | 0 | 10 | 30 |
| **GCV Total Sites** | **48** | **26** | **15** | **89** | **45** | **57** | **39** | **141** |
| Site type % of total | 54% | 29% | 17% | 100 % | 32% | 40% | 28% | 100% |
| Population Estimate[1] | 149 | 81 | 47 | 276 | 140 | 177 | 121 | 427 |

*Notes*

*1: Population estimate: multiply households by assumed average household size of 3.2 (based on average household size at 2009)*

*Source: Scottish Government's 'Gypsies/Travellers in Scotland: The Twice Yearly Count'*

### Current Council/ RSL Site Provision for Gypsy/Travellers

6.12.14 All the Council sites in the GCV area offer year-round accommodation. Tenancies at year-round sites are unrestricted in length and tenants are permitted leave of absence, generally of up to 12 weeks per year (for work, travelling, visiting relatives or holidaying), while retaining their tenancy.

6.12.15 There are three operational Gypsy/Traveller sites in the GCV area: two in South Lanarkshire together offering 27 pitches and one in West Dunbartonshire with 20 pitches. These sites are popular and settled, with many households living there for several years.

6.12.16 The site in East Dunbartonshire has been closed since 2010. The council considered restoring the site, with a reduced number of pitches, in line with historic levels of demand for the site and the outcome of the needs assessment undertaken in 2007. However, since the closure of the site there has been little or no evidence of demand for a site in the area, so it is now unlikely that the site will be reinstated.

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[75] The estimated household size in January 2009 was 3.2

6.12.17 There is one local authority site in North Lanarkshire which is currently not in use. The future viability of this site for use as Gypsy/Traveller accommodation requires further evaluation.

6.12.18 Inverclyde considered proposals for a transit site within the local authority, but this was rejected.

**Private Sites for Gypsy/Travellers**[76]

6.12.19 Privately-owned sites are used by Gypsies/Travellers who cannot use, or do not want to use, council/RSL sites. They include sites established by Gypsies/Travellers themselves to cater for specific or extended families as well as commercial holiday/touring sites known to accept Gypsy/Travellers.

6.12.20 Local authorities indicate there are three 'official' private sites which provide for Gypsies and Travellers in the GCV area, all in **South Lanarkshire**, providing 57 pitches: 47 long stay and 10 short stay. Two of the sites are specifically for Gypsy/Travellers; the third is a holiday site that accepts Gypsy/Travellers.

**Travelling Showpeople**

6.12.21 Travelling showpeople are distinct from Gypsy/Travellers. They are not recognised as an ethnic group. They are a community of self-employed people with a strong and distinctive culture, traditions and identity who travel the country, often within extended family groups. Showpeople travel from fair to fair throughout the summer months, and settle in more permanent sites, often known winter quarters or a yard, during the winter. The winter quarters combine a residential use and a commercial use. Requirements for such sites include adequate space to store, maintain and repair their equipment and to store their caravans and other vehicles, when they are not travelling.

6.12.22 Winter quarters are often located on temporary sites, for example, land awaiting redevelopment. Anecdotal evidence from engagement with the travelling showpeople community indicates that travelling patterns are changing as they rely on local opportunities for fairs. As a consequence, more showpeople may look for permanent yards to serve as a base.

6.12.23 Although showpeople may aspire to own their own yard, local authorities may grant 'temporary' planning consent. Factors which can influence a decision include whether sites are identified for future regeneration and whether chalets are considered to be permanent structures.

6.12.24 Anecdotal evidence indicated that the number of sites for travelling showpeople may have decreased in recent years, mainly as a result of redevelopment. Consequently, some existing sites have become more crowded.

6.12.25 The previous HNDA1 recorded that four of the eight GCV authorities, East Renfrewshire Council, Glasgow City Council, North Lanarkshire Council and South Lanarkshire Council, had sites for travelling showpeople, the bulk of which were located in Glasgow (90%), see table 6.26. Since then, the site in East Renfrewshire has closed and has not been replaced within the local authority area; and many of the sites within Glasgow have been developed (for example completion of the M74 extension and the Commonwealth Games infrastructure) and alternative sites have been secured across the city[77].

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[76] Owners of private sites are not obliged to take part in the Count; owners of holiday/touring sites in particular may be reluctant to disclose that they accept Gypsies/Travellers, so the figures may under-estimate the level of private provision.

[77] We would note that the number of sites in Glasgow appears to have increased, although the number of pitches has reduced slightly. The previous count excluded sites exclusively for lorry parking, whereas this count may include some such sites.

**Table 6.26 Provision for Travelling Showpeople, 2010, 2013**

| | 2010 | | 2013 | |
|---|---|---|---|---|
| | No. of Sites | No. of Pitches | No. of Sites | No. of Pitches |
| East Renfrewshire | 1 | 25 | 0 | 0 |
| Glasgow | 50 | 713 | 60 | 683 |
| North Lanarkshire | 1 | 12 | 1 | 12 |
| South Lanarkshire[1] | 2 | 62 | 2 | 62 |
| GCV Area | **54** | **812** | **63** | **757** |

*Source: Local authority data, 2010, 2014.*
*Note 1: 2013 based on 2010 figures.*

### Need and demand

6.12.26 This section draws together information from a variety of sources:

Waiting lists:

- South Lanarkshire Council housing register includes 'Gypsy/Traveller' as an ethnic group category for applications to Council Housing. The percentage of all applicants to the housing register which identify as 'Gypsy/Traveller' is approximately 0.1%. The Council also operates a separate register for pitch allocations and has an allocations policy which prioritises applicants into three groups based on their circumstances. The policy also has provision to take into account exceptional circumstances in determining priority. The allocations policy also explains the Council will take into account the needs of the wider community and the existing occupants of a site in determining allocation offers. The trend for pitches to turn over is at a rate of approximately 2 a year. At this rate, there are approximately 10-12 applicants per pitch allocation.
- West Dunbartonshire Council note that of all applicants on the council's waiting list (over 4,000), very few are from people identifying as Gypsy/Traveller.

6.12.27 Planning applications for private sites over the last three years

- A number of authorities noted that they have received no planning applications for Gypsy/Traveller sites : East Dunbartonshire Council, East Renfrewshire Council, Glasgow City, Inverclyde Council, West Dunbartonshire Council
- North Lanarkshire Council noted that they have not processed any planning applications for private Gypsy/Traveller sites.
- Renfrewshire Council noted that they have received three planning applications relating to Gypsy/Traveller sites. One of these was being sought retrospectively for the permanent siting of seven mobile homes, and has been refused, due to the location of the development. The other two relate to recently submitted applications for the same site in Linwood and are currently pending.
- West Dunbartonshire Council have no planning applications for private Gypsy/Traveller sites being processed.
- South Lanarkshire Council have had four applications relating to existing, substantial private sites. Two were for extending sites, one was for changing the use of the site and one was to develop a site. These result in a total of around 6 pitches. South Lanarkshire Council have also had two applications from Gypsy/Traveller families to create private sites for their family only, which combined have a capacity of 4 residential caravans and 4 touring spaces.

6.12.28 Issues affecting demand previously identified:

- South Lanarkshire Council note the low incidence of unauthorised encampments, with no identifiable pattern or location, and for very short periods, often with people visiting for a specific purpose or event and with little interest in staying on an authorised site.
- The 2007 Craigforth study identified demand for additional sites in areas with larger, well-managed settlements. This will be due, at least in part, to the methodology adopted, with portion of the need coming from new household formation, which can only be generated where there are existing households.
- West Dunbartonshire Council assesses need by monitoring the needs of emerging households on the established site, drawing on waiting list information, general housing demands from the Gypsy/Traveller community, and the accommodation needs (if any) from the Gypsy/Traveller households setting up unauthorised encampments

6.12.29 Temporary encampments are used by Gypsy Travellers unable to find a fixed base and those visiting or travelling. There are mixed views on the best approach to address those which are unauthorised. Families may only be staying a short while (a few days, less than a week). At present, local authorities have no reliable means of estimating the timing or scale of such encampments on any given route:

- North Lanarkshire Council record unauthorised encampments over the course of a year, which are composed mainly of people stopping as they pass through the area. There are unused areas and industrial sites within North Lanarkshire which are known to be used as temporary encampments by Gypsies and Travellers who subsequently move on.
- Transient traveller is a big issue for Renfrewshire and the local areas. It is typically seasonal, but the number of unauthorised encampments appears to be increasing. Renfrewshire Council records reasons reported by Gypsy/Travellers for unauthorised encampments; the most common of which include visiting relatives, seeking employment or passing through. However, council officers who come into contact with these Gypsy/Travellers also note that the Gypsy/Travellers in authorised encampments sometimes express caution and reluctance to share information with council officials, so these reasons may not represent fully any need or demand for site provision which may exist.

**Conclusions**

6.12.30 None of those areas with local authority Gypsy and Traveller site provision record any significant unmet need or demand for pitches.

6.12.31 There is evidence of demand from the community for land for private sites, which is shown in private planning applications. It is not possible to draw any conclusions as to the scale of demand or any unmet need on the basis of these applications. The most common identified purpose of these applications is to provide sites to accommodate a family group.

6.12.32 The evidence base on Gypsy/Travellers and Travelling Showpeople's housing needs is now outdated. The Census and local authority records provide a broad indication. However, further work is required at local level to establish the extent to which current provisions are sufficient to meet requirements. The partner authorities, together with the three Ayrshire authorities (that is, the GCV and Ayrshire LHS Group) are jointly developing a brief to update the findings of the 2007 study (based on secondary data) to provide a clearer understanding of housing needs and appropriateness of current provision. The first stage of this will be to scope evidence gaps and develop a strategy for addressing these. However, it is anticipated that study topics will include demand for sites (public and private), supply of sites, and satisfaction with site facilities. The study findings will influence policy and service delivery in range of ways, including through partners' local housing strategies and local development plans.

## 6.13 Key Issues Table

| **Local Housing Strategy** | **Specialist Provisions: Key Issues Identified in the HNDA** |
|---|---|
| **Accessible and adapted housing** | The 2007 building standards include enhanced accessibility and adaptability standards. Depressed levels of new build resulting from the recession mean that the overall impact of these regulations has been fairly limited, but over time the regulations are expected to make a significant impact on the profile of the housing stock. As a consequence, no further measures are recommended here with respect to new build accessible housing. |
| | The consultation indicated that people would often prefer to adapt their current property than move to another property. Levels and criteria of funding for adaptations will be critical. The impact of this on all forms of adapted housing (including wheelchair housing) will need to be observed closely as we move towards increased personalisation and as the integrated bodies are established. |
| | It was clear there are now substantial resources being expended in adapting properties. Records of adapted properties are piecemeal. Glasgow Centre for Independent Living (GCIL) is developing a national register of adapted properties (all tenure) as a resource to enable disabled people to better match their requirements to the properties available. This presents an opportunity for local landlords to actively contribute to this resource, to as to build an effective database of adapted properties. |
| **Wheelchair housing** | The building standards do not meet the needs of all wheelchair users. National studies indicate that around 1% and 5% of the total additional units identified in Chapter 4 may be required as wheelchair accessible homes.<br>The information available here is limited and it is anticipated that local authorities and their partners will wish to undertake more detailed studies to establish the appropriate local requirement. |

| | |
|---|---|
| **Non-permanent housing**<br>e.g. for students, migrant workers, homeless people, refugees, asylum seekers | Number of households living in temporary accommodation has been declining. For the GCV area as a whole, the profile of the temporary accommodation is changing, with a decline in the use of RSL accommodation, hostels and bed and breakfast accommodation, and an increase in the use of local authority and supported accommodation. Variations at the local level, and need for local authorities to continue to monitor the level and profile of their temporary accommodation to ensure that supply continues to address the nature and level of need and demand. |
| | The number of asylum seekers accommodated in the GCV area (i.e. in Glasgow) has declined slightly over recent years. Ensuring a smooth transition to suitable permanent accommodation if, and when, refugee status is achieved is a key issue. |
| | The number of full-time HE students has been increasing. The PRS plays a key role in providing accommodation. |
| **Supported Provision**<br>e.g. care homes, sheltered housing, hostels and refuges | Future demand for supported housing for older people may be up to 7% of the population aged 60 and over. This will be influenced by the impact of other interventions such as accessible adaptive housing and changes in home care.<br>This suggests a maximum requirement for an additional 295 supported housing units per year across the GCV area over the planning period. |
| | The profile of supported accommodation may not be fit for purpose; with increasing need for housing that includes higher levels of support, as well as increasing demand for housing that enables low level support. As well as some reprovisioning social rented sheltered housing, there is a need to consider the development profile of specialist accommodation, across all tenures. |
| | Consultation suggested that the potential to extend current supported (in particular sheltered/amenity) accommodation provision to a wider range of clients groups could be explored. The data to undertake this assessment is not available at the SDPA level, but should be available at the local level, to inform the next rounds of LHS and Joint Contribution Statements (JCS). |

| | |
|---|---|
| **Care/ support services for independent living at home**<br><br>e.g. home help, Handyperson, Telecare | The shift away from institutional models of support means there will be a need for a greater level and diversity of support for people in their home.<br><br>Local analysis will be required, to provide a clearer understanding of efficient service profile and levels, and to identify key gaps in service provision. |
| | Further work with partners to develop efficient and effective monitoring protocols as the integrated bodies are established. In particular, it will be important to assess the impact of Self Directed Support (SDS) and personalisation on housing services. Linked to this, will be assessing the inter-relationships between care and support services, and the need for supported housing provision and for specialist housing. |
| **Site provision**<br><br>e.g. sites/ pitches for Gypsy/ Travellers and sites for Travelling Showpeople | None of the areas with local authority Gypsy/Traveller site provision recorded significant unmet need or demand for pitches.<br><br>The evidence base on Gypsy/Traveller and Travelling Showpeople is currently outdated. The partner authorities are jointly developing a brief with a view to updating the findings of the 2007 study (based on secondary data) to provide a clearer understanding of housing needs and appropriateness of current provision. |

| **Development Plan** | **Specialist Provisions**<br>**Key Issues Identified in the HNDA** |
|---|---|
| **Strategic planning for housing for Specialist Provision housing**<br><br>e.g. any additional locational/ spatial considerations. | The number of full-time HE students, and overseas students, in particular, has been increasing. Overseas students are especially likely to prefer purpose-built student accommodation. The recent review from GCC indicates that it is not possible to project the future level of demand for purpose-built accommodation. Levels of demand, pressure and market gaps will need to closely monitored. In Glasgow, this issue is addressed within the Glasgow City Plan. |
| **Site provision**<br><br>e.g. sites/ pitches for Gypsy/ Travellers and sites for Travelling Showpeople | Consultation suggests that the number of unauthorised encampments may be increasing in some areas during the spring and summer. There may be a case for these areas (possibly jointly) to review the number and level of encampments, with a view to reviewing the need for a for a transient site |
| | There was no evidence at this time of lack of demand for private sites for Gypsy/Travellers. However, the information available is limited. Each local authority should consider applications for private sites on their own merits. |

| | |
|---|---|
| | As noted above, the partner authorities are working towards updating the evidence base. |

* The above are identified as relevant considerations for SDPs, LDPs, LHSs and Single Outcome Agreements, although the ability of the plans and strategies to have direct influence is limited.

# 7 Chapter 7, Key Messages

## 7.1 Introduction

7.1.1 This HNDA2, which has used the 2011 Census as well as other mainly national social and economic data sources and 2012-based population and household projections, has confirmed many of the emerging trends and conclusions in HNDA1. Themes identified in HNDA1 that have been borne out include: the growing population but slowing rates of household formation; ageing of the population; problems of access to mortgage finance and a reduction in the long term rate of growth of owner occupation; the likelihood of greater demand for private renting but a slowing in the growth of the private sector generally; increased need for social housing and a levelling-off of the longer term decline in the social rented sector.

7.1.2 The key messages, at city region and local authority levels, arising out of the HNDA2 are summarised as follows. Sections 7.10 to 7.17 of the chapter provide a summary by each of the eight member local authorities of the GCVHMP of the key messages for their respective council areas, to take forward into the review of their LHSs and LDPs.

## 7.2 Economic and Fiscal Context

7.2.1 The GCV economy, like the rest of Scotland and the UK, has been affected by the global recession, but to a greater extent with total employment falling by 9.0% (86,000 job loss) since 2008 in the Glasgow and the Clyde Valley city region. Contraction in Scotland was less than half this at 4.1%. The significance of the recession and job losses has been different in impact across the city region, with parts of the city recovering better than more peripheral and western areas but overall, the scale of the contraction is evident in Oxford Economics (OEs) base forecast. This suggests that despite a growing population, the city region will not regain pre-recession peak levels of employment until after the forecast horizon to 2038, well beyond the Plan period of this HNDA.

7.2.2 In contrast, the Chancellor's Budget (March 2014)[78] and the Scottish Government's 'State of the Economy' report (August 2014)[79] indicate a relatively optimistic outlook for the UK and Scottish economy, but given the OE forecasts and the fiscal position generally, which is set on a course of stability and national debt reduction, the prospects of significant improvements in economic performance in the short to medium term in GCV seem unlikely.

7.2.3 This outlook has led the GCVHMP to conclude that anything other than a gradual steady return to economic growth seems unlikely, with potential set-backs to that growth reasonably high. These considerations have influenced the choice of assumptions, particularly on incomes, and the preferred scenario chosen for planning purposes in the HNDA Tool and for this assessment.

## 7.3 Demographic and Social Trends

7.3.1 The trend of declining population in the Glasgow and the Clyde Valley area through the 1980s and 90s was reversed from around 2004 with population increases of around 5,900 per year up to 2012. Population growth from 2008 to 2012 was higher still (at 7,000 per year) than had been anticipated, due largely to the arrival of Eastern European immigrants during that time, but looked at over the decade, 2001 to 2011 the increase was 3,600 per year.

7.3.2 In terms of trends in household growth over the same period, this increased at a rate of 4,900 per year, 2001 to 2012. There was a reduction in the rate of household growth

[78] https://www.gov.uk/government/news/budget-2014-key-announcements
[79] http://www.scotland.gov.uk/Topics/Economy/state-economy/latestSofE

between 2008 and 2012, most likely due to the economic downturn and its impact on bank lending constraints for development reduced employment security and access to mortgages. This change has been accompanied by a reduction in the long term downward trend in household size which for Glasgow City has resulted in a rise of the average household size. The combination of a significant increase in the rate of population growth with a slowdown in the rate of household growth – from 5,800 per year 2001 to 2008, compared to 3,200 per year 2008 to 2012 – suggests a significant change in household formation rates since 2008.

Population and Household Projections

7.3.3 The NRS 2012-based 'principal' *population projections* indicate continuing population growth but over the longer term, stabilisation or even decline in some authorities. Over the Plan period to 2029, population growth is projected at around 3,500 per year (3.3% growth), but this masks quite significant differences within GCV, with Glasgow City projected to increase by over 10%, while Inverclyde in particular is projected to decline by 12%, but also small declines in East and West Dunbartonshire. These contrasts contain within them however, similar projected changes of an ageing population across the GCV, with the exception again of Glasgow (see paragraph 7.6.1).

7.3.4 The NRS 2012-based 'principal' *household projections* for GCV indicate an increase of 4,700 per year up to 2029 (10% growth), but this also masks even more marked differences within the city region, ranging from growth of over 15% in Glasgow and 10% in East Renfrewshire, to decline in Inverclyde of 5%, with East and West Dunbartonshire having marginal projected increases. This overall level of growth is less than that projected in HNDA1 due to the NRS 2012-based household projections using updated household formation rates, based on the 2011 Census, which reflect the reduction in household formation rates between 2008 and 2012.

7.3.5 This has led to caution around the selected preferred 'Planning scenario' for HNDA2 since, while the population may continue to grow, the prevailing and forecast economic conditions are likely to significantly impact on household formation rates and the demand for housing for the foreseeable future.

Planning Scenario and HNDA1

7.3.6 Adopting the preferred Planning (Sustained Growth) Scenario, HNDA2 concludes with an estimated housing need and demand of 5,400 per annum up to 2029. This includes an estimated 11,700 households identified in existing (backlog) housing need.

7.3.7 Contrasting this with the HNDA1 projection period, 2012-2025, the then 'Planning Scenario' indicated household growth of 6,700 per year. Despite the updated projection of a slightly lower rate of population growth, at 3,700 per year, the NRS 2012-based principal projections are at a significantly lower rate of household growth, of 4,900 per year.

7.3.8 A significant feature of the NRS 2012-based projections is their shape over the Plan period. The projections exhibit higher growth in the earlier period, 2012-24 and a tailing off or decline into the longer term, 2024-29 and beyond. In two authorities - East and West Dunbartonshire - this results in negative household growth in the period 2024-29. As indicated in the local authority commentaries, but particularly for these two authorities and Inverclyde these projections require to be considered alongside other policy considerations for forward planning purposes. As in HNDA1, the projections are a first stage and the outputs from the HNDA Tool will be used to derive HSTs for development plans and LHS.

7.3.9 As detailed in Chapter 5, under the preferred Planning (Sustained Growth) Scenario, the GCV area is seeing a projected increase in households of 91,853 2012-2029 from 814,946 households in 2012 to 906,799 in 2029, an increase of 5,400 households per year. The projected tenure balance of new households is 57% Private, 43% SR&BMR. This differs to the tenure balance pattern at 2012 of 71% Private and 29% SR&BMR. Incorporating the projected new households the tenure balance at 2029 is 70% Private and 30% SR&BMR. This is the first decrease in the GCV area that has been seen in growth in the Private sector.

7.3.10 The Private sector is projected to increase by 52,535 households from 579,117 in 2012 to 631,652 in 2029, an increase of 3,100 per year. By way of comparison, changes in Private sector households at 3,100 per year are 52% of the level projected in HNDA1 (6,000 per year).

7.3.11 The SR&BMR sector is projected to increase by 38,328 households from 235,829 in 2012 to 274,157 in 2029, an increase of 2,300 per year. The HNDA Tool outputs a tenure profile suggesting muted growth in the Private sector and significant growth in the SR&BMR sector. This differs from HNDA1 which set out a more stable tenure profile than previous studies suggesting that growth in owner occupation had levelled-out and the decline in the social rented sector was slowing.

## 7.4 Tenure

7.4.1 The trends identified in relation to tenure change in HNDA1 arising from the changed economic conditions are well established. These included an increase in households in private renting and in relation to new house completions, an increasing proportion of social rented sector completions and correspondingly, reductions in the numbers and proportion of new housing for owner occupation.

Private Rent

7.4.2 There has continued to be a significant growth in the Private Rented Sector and it now accounts for *13%* of all GCV homes. This has been driven in part by the difficulties of access to mortgage finance, given current lending criteria and 'Loan to Value' ratios which include the requirement for a high percentage deposit. In addition, social rented housing may not always offer the right type of property in the right place or there may be longer waiting lists for particular types of housing for example for larger family homes.

7.4.3 There has also been a change in landlord profile, with an increase in those who have become landlords because they were either unable or reluctant to sell their property in the property market that has prevailed over the last four to five years, as well as those who now see owning a property to rent as a long term investment.

7.4.4 In terms of tenant profile, the sector has always catered for a broad range of tenants and met a wide range of needs and demands. Tenants include young professionals and people who move often for their work, as well as students and newly formed households. National figures show that one of the fastest growing groups of tenants since 1999 has been families. In 2013 nearly a quarter of private rented sector households had children. The sector now provides a home for nearly one in seven of all households with children.[80]

7.4.5 The extent to which the increase in private renting is permanent or temporary is not known. However the growth in the private rented sector has been apparent for at least the last 10 years. The evidence suggests that given younger peoples' lower incomes combined with the lack of access to mortgages across all households, this trend may

[80] Scottish Government consultation on a new tenancy for the private rented sector http://www.scotland.gov.uk/Publications/2014/10/9702

now be more fully established as younger people experience private renting as a more common housing tenure, through choice or not.

Policy Initiatives

7.4.6 The national policy context for the private rented sector is to enable growth and investment to help increase overall supply, to improve the quality of the sector, and to improve consumer confidence (Scottish Government Private Rented Sector Strategy “A Place to Stay, A Place to Call Home: A Strategy for the Private Rented Sector in Scotland” May 2013).

7.4.7 This national strategy is being progressed via a number of new initiatives and developments, for example changes are being proposed to the tenancy regime, regulation of letting agents will be introduced and a new tribunal will be established to deal with private sector disputes, taking them out of the court system. A Private Rented Sector Champion has recently been appointed to a post jointly funded by Homes for Scotland and the Scottish Government. The Champion’s role is to increase awareness of investment opportunities and ultimately secure large-scale, long-term institutional investment.

7.4.8 All these initiatives could yield some long term benefits in relation to investment, delivery, quality and management within this sector.

7.4.9 The main tenure of choice however, remains owner occupation, which the Scottish Government is keen to promote by unlocking private sector investment; including through new initiatives to enable more ‘affordable’ homes to be built (see section 7.7). This is being pursued through a more ‘tenure neutral’ approach than in the past, with the Affordable Housing Supply Programme (AHSP) maintaining its recent increased levels of funding and a number of councils taking advantage of the change in policy to start building again.

## 7.5 Stock Profile, Pressures and Management Issues

7.5.1 The tenure profile of the housing stock varies considerably across the city region with comparatively high levels of owner occupation in East Dunbartonshire and East Renfrewshire (over 80% of the total stock compared to the GCV average of 58%), while Glasgow and West Dunbartonshire have relatively high levels of social renting at just under 40% of the total stock compared to the GCV average of 29%. Both South Lanarkshire and Renfrewshire have relatively large owner occupied sectors, while in Glasgow this sector has declined by 12% since 2008.

7.5.2 More than other authorities, Glasgow has seen its private rented sector increase over the last 6 years, accounting now for 19% of its total stock, compared to the GCV average of 13%. This stock houses a diverse range of households, including students and unlike other authorities, a larger and more diverse ethnic population.

7.5.3 There is a high level of flatted dwellings in Glasgow, 73% of the total stock compared to a GCV average of 49%. Semi-detached and detached properties form the majority of stock in both East Dunbartonshire (63% combined) and East Renfrewshire (58% combined) and South Lanarkshire also has an above average level at 40% compared to the GCV average of 31%.

7.5.4 Vacancy rates are relatively low across the city region with the exception of Inverclyde, especially in its social rented sector (10.7% of stock compared to GCV average of 3.8%) and to a lesser extent West Dunbartonshire (6.8%). Over 90% of houses in multiple occupation in the GCV are in Glasgow.

Housing Quality

7.5.5 Housing quality remains an issue, particularly in parts of Glasgow, Inverclyde and Renfrewshire where it combines with wider area renewal and regeneration concerns, including low demand for predominantly flatted properties and issues around void management. Local strategies and initiatives are in place to address these issues, including the widening of tenure choice away from social renting and beyond the scope of Right-to-Buy, which has led to the decline of the sector over two decades.

7.5.6 Some authorities will have difficulty meeting the SHQS by 2015 because of the scale of non-traditional properties in the social rented sector, which in turn will continue to have an impact on the extent to which some stock within this sector can address the household needs identified. Alongside these issues is the challenge of improving energy efficiency and carbon emission standards on the scale required. This concern for quality housing includes the private sector, with pockets of poorly insulated BTS and other pre-1919 housing, all of which would make a major contribution to addressing fuel poverty.

Welfare Reform

7.5.7 In all areas but particularly where fewer smaller properties are available, Welfare Reform and the economic downturn are impacting on housing need and waiting list pressures. An increased demand for smaller properties and problems around housing the increasing number of elderly householders, is being reported, particularly in Glasgow.

## 7.6 Specialist Provision

7.6.1 In common with the rest of Scotland, the GCV population is ageing, especially in areas outside Glasgow. Projections for the period to 2029 suggest that the numbers of people and numbers of households headed by older people, and in particular the older age groups (75+), will grow at an increasing rate with some notable variations across the city region. Most of the local authorities outside Glasgow are likely to see growth in households headed by someone aged 75+ of around 50% between 2012 and 2029, a major consideration for local authorities and other housing and care providers.

7.6.2 In terms of the tenure of older households, in general older people are more highly represented in owner occupation but there is considerable variation with East Dunbartonshire and East Renfrewshire having the largest proportion of older owner occupied households. Older home owners may not be as able to maintain their properties, and a series of measures will increasingly be required to enable older households to finance and manage the repairs and maintenance of their properties.

7.6.3 ‘Traditional’ models of sheltered housing (and the properties themselves) may no longer be appropriate to meet needs nor be sustainable. The national Reshaping Care and Integration Agenda could lead to re-provisioning/relocation of stock, development of new models of provision to increase flexibility/levels of service, and wider promotion of options to people from a range of tenures with varying income.

7.6.4 Local authorities recognise these challenges, as housing and care providers work to meet the existing and emerging needs of older households, to resource their provisioning strategies and services accordingly. It is clear however, that the HNDA can only provide a strategic overview and that it remains for the local authorities through their LHSs to identify their specific requirements in terms of provision, to meet projected levels of need and demand.

Equalities Issues

7.6.5 The 2007 building standards enhanced accessibility and adaptability for all domestic new builds, greatly improving the flexibility and adaptability of housing for people as they age. These standards do not meet the needs of all wheelchair users and other people with physical disabilities. Further measures will need to be taken to enable their needs to be met, through the development of specialist housing and flexible design facilitated through advances and innovation in building technology and design. These considerations are relevant to both public and private sector housing providers.[81]

## 7.7 Affordability

7.7.1 Social housing availability is limited and not always the first preference of those seeking to form new households, or move house. However, generally, LA and RSL house rentals are the most affordable options.

7.7.2 Although house prices have declined since 2008, particularly lower quartile house prices, so have lower quartile incomes leading to a reduction in affordability for those on lower incomes. This seems to have exacerbated market conditions and may have contributed to the rise in the number of people renting privately and the increasing number of private landlords.

7.7.3 At the same time, house prices for lower quartile new build housing are very high (although they have fallen slightly) when compared to lower quartile housing in the general market, making entry to new build housing for lower income earners increasingly challenging

7.7.4 There is a wide range and choice of private sector homes in differing locations and at different prices, leading Oxford Economics to conclude that housing in the GCV area is relatively affordable when compared with the rest of Scotland and the UK, generally.

7.7.5 Looking at the wider housing market and measures to stimulate it, the role of first time buyers is key and measures to support their entry to the market, such as 'Help to Buy (Scotland)', and other schemes such as Open Market Shared Equity and Mortgage to Rent schemes remain important. Affordable housing policies have also been operational for a number of years in East Renfrewshire, East Dunbartonshire and parts of North and South Lanarkshire, helping to make provision for households unable to access open market owner occupation.

## 7.8 Delivery

Private Sector

7.8.1 Given the economic and fiscal context outlined, it is likely that there will be a continuing but slow recovery in the private house building sector, currently building approximately 3,000 units per annum in the GCV area. A return to longer term average completions of around 6,000 per annum is unlikely in the short term, although interventions such as the 'Help to Buy' and other initiatives to assist house buyers may yield improvements. The capacity of the industry has been significantly eroded with a reduction in the number of house building companies, and jobs in the construction sector including skills

7.8.2 There is a need for different approaches and solutions, including the initiatives undertaken by Homes for Scotland (HfS) in looking to housing delivery in other countries, establishing a "Home Building Industry Action Framework" to address the challenges affecting the low output of new build homes, and in supporting small and medium sized builders, which are all to be supported.

7.8.3 The current round of LDPs founded on HNDA1 and the approved GCV SDP, have identified a range of new housing opportunities in the city region, which may encourage higher levels of activity. Some City Deal projects may also assist in unlocking some of the 'longer term' housing proposals, including in the Community Growth Areas.

[81] Age, Home and Community: A Strategy for Housing for Scotland's Older People: 2012 – 2021, Scottish Government, November 2011

7.8.4 During this period of recession, in circumstances where there has been a large supply of housing land (including of effective sites), it is the economic and housing market conditions that have impacted most on the delivery of private sector housing, rather than the land supply. Whilst the land supply has remained relatively constant, most other relevant trends in relation to the economy, employment, mortgage lending, and housing transactions generally, have declined steeply since 2008.

Social and Below Market Rented Sector

7.8.5 Delivery of social rented housing has remained relatively constant given the Scottish Government's commitment to deliver 30,000 affordable homes in Scotland, of which at least two thirds will be for social rent, during the lifetime of the Parliament. The Affordable Housing Supply Programme[82] funding totals £878m over 2012-16, of which the GCV area has been allocated £486m: this equates to 55% of the total budget. The consequence has been relatively high levels of social house construction activity in recent years and unlike the private sector, a more constant stream of delivery. Some local authorities, including North Lanarkshire and Renfrewshire have been able to reintroduce council house building programmes. However, unmet housing needs remain substantial in many authorities within the city region.

7.8.6 Improving the delivery of social housing was investigated in a 2010 Scottish Government research paper[83]. The aim of the paper was to explore the financial capacity of both local authorities and RSLs to build or support the provision of new affordable homes through alternative delivery approaches. Some RSLs are developing self-financing models for delivery, particularly within larger RSLs in England and Wales. In Scotland some of these delivery models have application and recent examples include, in Glasgow where the Wheatley Group through Lowther Homes, have begun to take on property for rent on a non-subsidised basis. Scope for these delivery models to be developed further requires to be explored more vigorously in the GCV area to assist with meeting housing need.

## 7.9 Geographical variations

7.9.1 Further commentary on the geographic variations within the GCV area is provided by each local authority as follows.

[82] http://www.scotland.gov.uk/Topics/Built-Environment/Housing/investment/ahsp
[83] A Study Into the Capacity of Registered Social Landlords and Local Authorities to Build Housing Across Scotland , Scottish Government Social Research 2010

## 7.10 East Dunbartonshire

### Overview

The results of the HNDA2 show a continued need and demand for housing in all tenures until 2024. The requirement, although still significant, appears to be less than that detailed in HNDA1. This is partly due to the varying methodologies used, particularly in the assessment of backlog need.

East Dunbartonshire is viewed as a desirable place to live. Incomes are high compared to the national average while unemployment levels remain low. The local authority has two separate LA sub-areas, Strathkelvin and Bearsden and Milngavie, which are in different Housing Sub-Market Areas in the city region. Property prices and the level of owner occupation is highest in Bearsden and Milngavie while house prices are somewhat lower in the Strathkelvin area, although there are expensive pockets such as Lenzie.

### Owner Occupation

East Dunbartonshire is dominated by owner occupation at over 80%. The underlying demand for home ownership in the area is both strong and stable. House prices remain high largely due to the geography of the area and close proximity to Glasgow. This means that many households on lower incomes cannot afford to buy.

### Social Rented Sector

The social rented sector is small. The majority of the stock was built prior to 1965 and a significant amount of investment is required to bring stock to a suitable standard. The Council is committed to this investment and is on track for all properties to meet the Scottish Housing Quality Standard by April 2015.

The pressure in the sector is intense, for example the Council manages a housing stock of approximately 3,600 houses while the Council's housing list exceeds 4,000 applicants, and there are approximately only 300 lets per year. The effects of 'Welfare Reform' in particular the removal of the spare room subsidy, has had an effect on social landlords ability to meet housing need. This is exacerbated by the lack of smaller sized properties available across the local authority area to meet housing need. However the forthcoming abolition of the 'Right to Buy' may reduce some pressure.

### Private Rented Sector

Due to the high pressures in both social rented and owner occupation housing tenures, there has been an increase in the use of the private rented sector to meet housing need. However, the Local Housing Allowance for East Dunbartonshire is one of the highest for Scotland, meaning that this sector remains unaffordable for some households.

Some households resolve their housing need by moving out of the area to rent or buy.

### Affordable Housing

East Dunbartonshire Council has been developing and implementing its Affordable Housing policy. The requirement is that 25% of all new housing developments will be made available for affordable housing. As part of the targets and investment commitments set out in the LHS this policy remains crucial in the delivery of affordable housing.

In light of the lack of affordable housing choices in East Dunbartonshire, the Council has investigated varying housing options to help meet housing need and demand including Mid-Market Rent, Housing Association Shared Equity and Rent off the Shelf. Such innovative schemes have proven to be successful, particularly in light of the limited level of public subsidy available.

### Housing Options

The Council also operates a Rent Deposit Guarantee Scheme to help people access private rented housing. A private sector leasing scheme is also available as a means of providing temporary accommodation to homeless households.

**Demographic Changes**

It is anticipated that there will be an overall decline in population to 2029, particularly in relation to children and younger households. There is also a reduction in the working age population, indicating an increase in the number of older person households. As well as having a negative impact on the Council's overall budget and services, this will put a pressure on housing suitability. Consequentially there will be a requirement to have suitable housing such as amenity housing to meet the needs of both older/particular needs residents within both public and private sectors. This will prove to be a challenge for the Council, housing associations and other partners.

**Local Housing Strategy**

The provision of affordable housing to those in need across all tenures will remain a principal aim of the Local Housing Strategy. The Strategic Housing Investment Plan will set out the financial detail and housing site information to help enable delivery.

## 7.11 East Renfrewshire

### Overview

The evidence produced by the HNDA for East Renfrewshire in the preferred Planning scenario continues to highlight a clear level of need and strong demand for affordable and private housing up to the Year 2029. The revised HNDA guidance and use of the HNDA 'Tool' have however changed the shape of existing need for affordable housing this time around, with the estimates centred on the 'net need for additional new units of housing' only. Other issues of current stock suitability and pressure are taken account of outwith the Tool, but remain an important consideration for East Renfrewshire's Local Housing Strategy (LHS).

### Local Context

East Renfrewshire is viewed as a desirable place to live with a high quality environment and residential areas. Incomes are higher than the Scottish average with house prices being some of the highest in Scotland, though affordability remains an issue for many households.

East Renfrewshire has two distinct LA sub-areas, Eastwood and Levern Valley, which are in different Housing Sub-Market Areas (HSMAs) in the city region. The housing issues faced within these areas are quite diverse and each requires different approaches to delivering homes and meeting needs. House prices particularly within the Eastwood side have been traditionally high and combined with the loss of stock through right to buy, the unmet needs of those seeking social and affordable accommodation locally has been exacerbated. The area is also subject to considerable development pressure, particularly in the green belt.

### Demographic Changes

East Renfrewshire has a diverse population, with significant changes expected in future years, in particular an increasingly older population (over 65's) up to 2029. This has an impact on the type of housing and facilities that will require to be provided in future years. Reshaping of health and social care services for older people, adults with learning disabilities and others with complex needs is also underway. This presents a growing demand for more accessible accommodation and support services, and is already putting pressure on existing housing stock, budgets and services.

### Stock Profile and Pressures

The impacts of Welfare Reform and increasing single person and small households are also exerting pressure. In part this is due to a mismatch of available stock size and type locally with identified needs for affordable housing. This has significant implications for the Council and its partners in fulfilling our corporate responsibilities towards those affected by homelessness and others with particular housing and support requirements.

A key objective of the LHS and LDP will also be to continue to address unmet housing needs and to ensure that new housing is delivered across all tenures. This includes properties suitably designed and of a size and type to meet the needs of a range of households within the area. This also includes first time buyers, those seeking to move, meeting the needs of the increasing elderly population and those with a disability.

### The Private Sector

The economic climate has changed dramatically over the past few years and development finance and mortgages remain difficult to obtain. However the private market remains relatively buoyant in East Renfrewshire despite economic constraints. The last few years has seen a steady increase again in completions and strong developer interest and commitment to develop large scale Masterplan sites identified in the Local Development plan (LDP) through a partnership approach in both LA sub-areas. The development strategy of the LDP will provide phased delivery of both private and affordable units over the short, medium and longer term periods i.e. up to 2029 to meet the requirements of the HNDA.

**Delivery**

Over recent years, a significant amount of work has gone into developing the use of, and securing affordable housing through the Affordable Housing Supplementary Planning Guidance. With the majority of land for housing development in private ownership in East Renfrewshire, this remains crucial in ensuring delivery of affordable housing, and the targets and investment commitments of the LHS. The Council accepts there is a need to be flexible with regard to the delivery of affordable housing and acknowledges that financial viability is an important consideration for housing developers. Although there remains a first preference for on-site delivery of social rented accommodation, particularly within the Eastwood area, flexibility over the tenure mix is important to realise delivery and achieve a sustainable mix of homes.

**Other Solutions**

The Council is also continuing to look into alternative solutions for affordable housing to maximise delivery, in light of limited public subsidy. This includes looking at options for delivery of affordable housing without the need for public subsidy, for example developer's shared equity schemes and discounted sale housing which could be delivered in partnership with developers. In addition, making best use of existing stock locally through 'Rent off the Shelf', Mortgage to Rent and Open Market Shared Equity schemes are expected to continue to make a small but notable contribution to meeting affordable housing supply targets and local needs.

**Future Considerations**

The Council is aware that government policies, funding availability and welfare reform will change in the future and the housing needs and tenure mix will be subject to continuous review through the HNDA, LHS and LDP processes. An integrated partnership approach with the development industry and local housing providers will be vital to ensure delivery of both market and affordable housing over the planning period.

Beyond the HNDA further work is also required at the local level to determine the contribution of the private rented sector in meeting housing needs and demand from households in East Renfrewshire.

## 7.12 Glasgow City

### Overview

Glasgow is the city at the centre of the Glasgow and Clyde Valley area and therefore, its housing needs and demands are different to other areas. The economic and demographic analysis undertaken for HNDA2 shows some important results for Glasgow City's position in relation to the rest of the Conurbation. Not only is Glasgow a centre of employment and education for the wider area, NRS projections also indicates a greater concentration in the city of the Conurbation's future population and household growth.

The demographic position of Glasgow is different from the rest of the Conurbation with a younger population (due to sizable inflows of young people) and higher ethnic diversity (due to sizable inflows of economic migrants, international students and asylum seekers). The city also has higher numbers of single person households, partly due to a net outflow of families from the city to the suburban parts of the Conurbation.

Given Glasgow's industrial past, rates of unemployment and deprivation in the city are significantly higher than the national average. There have been, however, significant improvements in the last decade with an increase in the employment rate and a sizable reduction in deprivation rates, relative to the rest of Scotland.

### Tenure and Affordability

The tenure distribution in the city is distinctive as social rented housing makes up a sizable part (37% in 2012) of the dwelling stock. The effect of the economic downturn since 2008 has given rise to affordability issues, resulting in a sizable rise of affordable housing need. As owner occupation is now less accessible for potential first time buyers, many of these households are now living in private rented housing. The share of private renting in the city's dwelling stock has more than doubled in the recent decade (to around 19% in 2012).

The economic recession and the lack of affordability have had an impact on the rate of household formation in the city, with fewer smaller households being formed. Up until 2006, the average household size in the city has fallen, but since 2006 the average has gone up, as the population has grown significantly without a corresponding rise in the city's dwelling stock (due to lower levels of private sector housing completions) and in the number of households. NRS projections assume that household formation rates will rise again in the near future, resulting in a projected household growth of 2,600 per year in 2012-2029, which is double the rate in 2001-2012 (1,300 per year). There is considerable uncertainty with respect to this, as continuing affordability issues and lack of affordable housing options across tenures may well restrict household formation in the future.

### Homelessness

The existing need elements of HNDA2, again reinforces the very significant part that homelessness plays in the housing system in the city and the Council continues to work with partners to prevent homelessness where possible. The impact of Welfare Reform has had a considerable impact on the city as a whole and on individual residents, which may inform housing choices and preferences going forward.

### Housing Quality Issues and Regeneration

Meeting the housing needs and demands of current and future households in the city is reliant on achieving a sustainable mix of good quality and accessible housing of different sizes and types in both the existing and new build housing stock. Glasgow is going through a process of major regeneration to tackle the significant levels of deprivation and to improve and/or replace poor quality housing stock in the city to meet needs in a sustainable way going forward. Development of the Transformational Regeneration Areas and ensuring the continued sustainability of areas of pre-1919 tenements is vital if the city is to offer the kind of housing which attracts residents and businesses to the city. The renewal of these areas will create attractive, sustainable residential environmental which will support wider strategic aims of improving health, independent living, and creating a thriving economy, through the training and job opportunities created as part of the housing investment in the city.

**Housing Supply**

The HNDA2 output will inform Glasgow's Housing Strategy (GHS) and the City Development Plan. The Housing Estimate output from the HNDA Tool will be used, alongside other considerations such as assumptions around available resources, to set an affordable (social and below market rent) Housing Supply Target (HST) and adjusted to produce an HST for the private sector, which will combine to be Glasgow City's HST. In terms of the private sector, the adjustment will take into account what is considered to be capable of being delivered in the social rented and below market rent sector with anticipated resources, and the expectation that some of the excess housing need may be met in the private sector (including through the provision of additional private rented and affordable owner occupied housing). In setting the HST, the long term average housing completion rate for the city will also be considered and achievement of the HST is likely to mean a return to higher levels of activity in the private sector market which remains challenging in the current environment.

## 7.13 Inverclyde

### Overview

The outcome of this second GCV HNDA for Inverclyde is quite different from the first HNDA published in June 2011. Unlike the stock surpluses projected this time in both main tenures, the previous HNDA projected a shortfall of social rented housing for the Plan period, to 2025 under both planning scenarios. This shortfall arose largely from a different measure adopted for backlog need, but also a moderately better household projection and a larger demolition programme linked to the re-provisioning strategy.

### Demographic Changes

The projected changing structure of households remains a fundamental issue for the planning of housing and the regeneration agenda in Inverclyde. Depopulation coupled with negative projected household change will nevertheless result in an increase in the number and proportion of single person households, which are expected to be found in 4 of out every 10 households by 2029. The majority of these are projected to be older persons, who are likely to strive to continue living independently in home and community settings creating challenging provision, including Specialist Provision and service delivery issues for the Council and its partners.

Net migration, particularly of the 20s to 30s age group, continues to be a major contributor to depopulation.

The rate of population decline compared to the recent past (2001-12) under the three migration assumptions is projected to slow down in terms of natural change and net migration between 2012 - 2024, but then pick-up again from 2024-2037. A decline in the working age population, along with a lower than average projected household formation rate is combining to create a decline in households over the Plan period to 2029. This will reduce the number of family-sized and working-age households, and will have implications for the local economy in terms of lower tax contributions and will put further pressures on already stretched services.

### Quality Issues and the Social Rented Sector

The area renewal strategy of re-provisioning, including extensive demolitions, has now been scaled back so there is less pressure on the affordable supply in terms of stock and lets available. The end of ‘Right to Buy’ in 2016 is also likely to alleviate at least some pressure on the social rented sector. However, there remains a major issue of quality in the social rented stock, which will increasingly be addressed through renovation and improvement together with changes in the use of stock, for example for mid-market rent.

### The Private Sector

The outlook for the owner occupied sector at 2024 and 2029 is one of decline. However in setting HSTs Invercyde will take into account past (medium term) completion rates and an expectation of what could be built over the ‘Plan period which will result in modest growth. The situation is caused by one of the lowest rates of household formation in the GCV Region coupled with a low percentage of new households able to purchase. Out-migrant households from this sector are also higher than in-migrants. Growth is likely to remain weak due to the local economy and the area’s underlying socio-economic characteristics, including high levels of worklessness.

### Land Supply

As a consequence of the above, there is a more than sufficient supply of land in a wide range of localities throughout the urban areas to satisfy private sector requirements. This position was endorsed at the Examination into the Local Development Plan, subsequently adopted in August 2014.

### Private Rented Sector

Growth in private renting has been rapid since the start of the recession and appears to be fuelled by demand from new households that cannot access owner occupation, or those who allocate a larger proportion of their income to paying rent, or do not wish/qualify for social rented housing. Uncertainty remains over the continuing growth and the role of this sector in the Inverclyde housing market. Further work needs to be undertaken to understand the reasons and circumstances of households entering the private rented sector and whether the sector has become an alternative for those requiring social rented or owner occupied housing, or whether private renting is a long term solution for many households.

### Future Research

While HNDA is firmly rooted in evidence and has drawn a picture of local housing, the process has also highlighted areas where further research needs to be conducted in order to fully understand local needs and demands, for example in relation to the intermediate (mid-market rent) sector, and to address them appropriately through inter-agency work and partnership arrangements.

## 7.14 North Lanarkshire Council

### Overview

The Scottish Government HNDA Toolkit aims to reduce the cost and complexity of the HNDA process by bringing together national data sources in a consistent approach to estimate housing need and demand. However, there is a consequent loss of detail at the local level, which will need to be addressed at a later stage to ensure that a rounded understanding of housing need and demand in North Lanarkshire is developed.

The new approach differs from previous HNDAs in a number of key methodological areas and for this reason estimates of need and demand vary from previous assessments. The main differences affecting North Lanarkshire is the treatment of "existing need" in the calculation of future housing need and demand. The estimates now only include those types of existing need that require an additional housing unit to be provided.

### Household Growth

The projected change in household growth in North Lanarkshire over the period of the plan is a 7% increase from just under 147,000 households in 2012 to just over 157,000 households in 2029. This is equivalent to just under 900 new households every year. In addition the household structure is projected to continue to change with household size continuing to decrease.

### Demographic Change

The main components of demographic change in North Lanarkshire are significant growth in the elderly population, single person and lone parent households. All of these demographic groups are characterised by lower than average incomes potentially impacting upon the need for more affordable homes across all tenures. Single person households are projected to account for a significant proportion of all households at 2029. The increase in older persons will also place considerable pressure on housing and associated health and social care services.

### Meeting Housing Demand

In terms of housing in North Lanarkshire the biggest challenge is finding the right mix of new housing in relation to housing need and aspiration. This must take into account affordability, property size, type and choice in terms of location. The housing system has to accommodate not only new households but also a wide range of needs and aspirations among current households.

### Meeting Housing Need

As well as accommodating demand in the market the need for social rented housing in North Lanarkshire is evident over the period of the plan. The identified need is now being considered through the Council's emerging new Local Housing Strategy with the aim of addressing shortfalls over the period 2016-2021. Key issues from the HNDA include:

(i) a high number of households currently in need;
(ii) a total projected annual need to be met for around 900 households every year;
(iii) social rented stock projected to decrease more slowly when compared to recent years given the reduction in Right to Buy Sales although with a relatively small number of selective strategic demolitions over the period

### The Private Sector

The outlook for the private sector in the housing market between 2024 and 2029 remains one of growth but at a slower rate. Uncertainty in the housing market remains over the short to medium term and growth is dependent upon wider economic performance and projected household changes. Potential impacts on wider welfare and housing policy may also conspire to stifle growth and accessibility within the private rented sector.

### Social Rented Sector

Overall across North Lanarkshire HNDA2 results show a pattern of increasing need for social rented and private sector homes over the period up to 2029 at a rate in line with current delivery. The Council has an ambitious newbuild programme and a commitment to deliver 200 new affordable homes per annum within the current Local Housing Strategy 2011-2016. Other local policies and initiatives such as the Empty Home Purchase Scheme and Affordable Housing Policy are contributing to meet housing needs in areas where there is above average pressure on social housing.

### Land Supply

The supply of land for housing continues to be favourable in terms of overall land allocated and current construction rates. The likely number of units required to be completed each year is comfortably deliverable from the existing Effective Land Supply. However, when each of the three constituent Housing Sub-Market areas is considered individually, there does appear to be a medium to longer term shortfall in Airdrie and Coatbridge HSMA's ability to maintain a 5-year supply.

### Future Considerations

The Council is currently progressing development of the new Local Housing Strategy 2016-2021 and will require to carry out considerable additional research and consultation at a local level to supplement HNDA2 outputs. The outputs of HNDA2 show that there is a shortfall of both social and private sector housing across North Lanarkshire. The Council will consider the outputs in conjunction with more local evidence and consider measures required within the new Local Housing Strategy.

North Lanarkshire Local Development Plan is under preparation and under the terms of Strategy Support Measure 10 in the first GCV Strategic Development Plan, it is taking the results form HNDA2 into account in determining the allocation of land for housing. The Main Issues Report will be published in Spring 2015 and the Proposed Plan is scheduled for the end of the year. The Main Issues Report outlines the likely annual requirement.

## 7.15 Renfrewshire

### Overview

Similar to the overall Glasgow and the Clyde Valley region, Renfrewshire's estimated and projected population and households is set to increase to 2029, albeit by a smaller margin than seen overall in the Glasgow and the Clyde Valley Region.

Renfrewshire's all- tenure housing estimates from the HNDA Tool are lower than the estimates recorded in HNDA1. The number of new private sector units required per annum is almost half the amount that was estimated in HNDA1.

The HNDA for Renfrewshire estimates a need for just over 2,500 new social and below market rent housing over the period 2012-2029. Although in contrast annual requirements for new social and below market rent housing are higher in the earlier years, partly due to the impact of meeting backlog need over the first five years.

### Quality Issues

Renfrewshire's Local Development Plan sets out a framework to support investment which will help regenerate, create and enhance communities and places, providing high quality new development in the right locations. The focus on providing a mix of physical, economic, social and environmental enhancements within existing places is central to the local housing strategy and, local development plan. as well as Renfrewshire's New Development Supplementary Guidance.

Over the past 13 years, Renfrewshire has had a demolition and regeneration programme to replace unpopular/poor quality social rented stock with new good quality affordable housing, provided by RSLs and more recently the Council. This strategy will continue in order to address ongoing issues of stock quality and to rebalance the Council stock profile which is currently 79% flats, 21% houses.
For Council stock it is estimated that significant sums of money will be required to meet the required Energy Efficiency Standard for Social Housing by 2020. However Renfrewshire Council continues to work towards improving its stock.

There remains an issue of poor quality owner occupied tenemental property in inner urban areas. Again Renfrewshire Council sees this issue as a priority action, trying to facilitate a level of high quality within Renfrewshire's places.

### Demographic Changes

Population

Renfrewshire's population is projected to rise marginally by 1% over the projection period to 2029(174,310 in 2012 to 176,176) this is compared with 3.4% across the GCV area as a whole. Renfrewshire's population is set to rise from 174,310 in 2012 to 176,176 in 2029. This is in contrast to what was projected in HNDA1 where Renfrewshire's population was to experience decline.
As is common in other GCV areas, the working age population is projected to decline, with the population growth taken up by the older age groups of 65+. Renfrewshire is projected to experience a particularly high growth in the 75+age group (49.6% increase compared to 42.2% across GCV area).

Households

The number of households is expected to rise by 8%. The number of households is expected to increase from 80,924 in 2012 to 87,681 in 2029, around 400 additional households per annum. Household growth is driven by increasing number of single person and single person older households. By 2029 16% of all households will be headed by someone aged 70 or over.
However, as seen in the Glasgow and the Clyde Valley region the rates of household formation have been reducing.
A growing ageing population, coupled with a decline in the working age population has significant implications for service provision.

### The Private Sector

Renfrewshire's all- tenure housing estimates coming out of the HNDA Tool is are 7,333 around 430 units per annum. This estimate is around 4,460 units less than the estimates coming out of HNDA1, almost half the amount of total new units required per annum.

The estimated number of Private sector units required has decreased significantly with only 4,820 units required to 2,029 rather than 9,100 required HNDA1. This would result in the number of private sector completions per annum being equivalent to the lowest ever number of completions recorded in Renfrewshire, which was during the most recent recession.

All of Renfrewshire Council documents aim to support the trend of increasing population, encouraging in-migration and having a range and choice of houses that ensure existing residents can remain within Renfrewshire as well as attracting new people to Renfrewshire. The estimates from the HNDA Tool will not entirely support this aim and therefore Renfrewshire will look to provide more realistic housing supply targets in the local housing strategy which will be translated into the housing land requirements in next local development plan.

### Land Supply

To comply with the figures from HNDA1, Renfrewshire Council set out what was considered to be a generous housing land supply. However the Scottish Government Reporter considered that Renfrewshire Council is required to identify an additional 1,000 units to ensure that there was a generous effective land supply. Renfrewshire Council are preparing supplementary guidance to identify how this shortfall in land supply will be met.
The estimates from the HNDA Tool would suggest that there will not be the same pressure to identify additional land to meet the housing need and demand from HNDA2.

### Private Rented Sector

The private rented sector has grown rapidly and now accounts for around 11% of the total stock. Local research pointed to the fact that while for some renting was a positive choice, many also were renting privately as they could not access other sectors i.e. they did not have the means to buy or they were waiting or did not qualify for social rented housing.

Research provided by the Scottish Government shows that rents for 1, 2 and 3 bedroom properties in the Renfrewshire/Inverclyde Broad Rental Market Area experienced low cumulative growth between 2010 and 2014 in comparison with the rest of Scotland, however rents for 4 bedroom properties rose by 17% compared to 13% across Scotland. Average rents are still lower across all property sizes compared to average rents in Scotland. Despite this, it is estimated that around 50% of households living in the private rented sector in Renfrewshire receive full or part housing benefit. This suggests that there is affordability issues which we need to understand better.

Uncertainty remains over whether the private rented sector offers an appropriate long term housing solution for some groups of people.

### Future Research

The HNDA Tool has significant limitations in providing estimates for new housing by tenure; it is a relatively simplistic Tool and does not capture the complexity of the housing market as a whole. In particular the suitability of the current social rented stock to meet existing needs and demand is not considered, nor is existing movement between different tenures.

The Council intends to use the Tool figures as a starting point in identifying need. It intends to undertake further research on the above areas to inform the next Local Housing Strategy. Further research is also required in relation to the role of the private rented market and intermediate market in meeting housing needs.

## 7.16 South Lanarkshire

### Overview

The Principal Planning scenario projects modest growth in South Lanarkshire from 2012 to 2029. The population is projected to increase by around 7,500 people. The number of households is projected to increase by around 12,000, up to 152,189. This indicates a continuing trend towards a smaller average household size, though at a slower rate than previously projected, as noted in the Oxford Economics Report.

### Housing Requirements

South Lanarkshire's Adjusted Housing Estimate, derived from the HNDA Tool principal Planning scenario to include existing households in need and with a redistribution adjustment based on mobile demand, indicates an all-tenure housing requirement of around 950 units per year. Both the Housing Land Audit and the Urban Capacity Study indicate there is sufficient land supply to meet demand across all four Housing Sub-Market Areas (HSMA), particularly through designated Community Growth Areas. The Clydesdale HSMA incorporates a mix of established burghs, towns, villages and small settlements, which operate as diverse and to some extent discrete local housing systems. Therefore, the approach to strategic planning in this HSMA requires understanding of these particular dynamics in order to address growth and sustainability issues.

### Demographic Change and Household Growth

Within the projected household growth is a shift in terms of age and composition. From 2012-2029, the number households headed by someone aged 60 and over is projected to increase by 37% and those headed by someone aged 75 and over to increase by 56%. In 2012, around 27% of households include children. By 2029, 22% of households are projected to include children, due to a net projected decrease of around 4,500.

There are significant implications for both the Local Development Plan and Local Housing Strategy to respond to this changing household demographic profile. The provision of new build housing, both for social rent and for market sale, must take account of these changes. The Local Development Plan includes a Policy on 'Affordable Housing and Housing Choice'. This Policy is intended to enable housing development which takes account of the changing pattern of demand.

### Specialist Provision

The evidence within the Specialist Provision indicates that, compared with other age groups, a higher percent of people aged 60 and over are home owners, with significant equity accrued in their property. There are also a significant range of care and support needs identified amongst older person households. A key challenge for the Local Housing Strategy is to respond to these issues, both in terms of appropriate services and support to enable people to live independently within their own homes, and also to develop our range of housing options where older people seek to move to a more suitable home, including models of supported living.

### Private Rented Sector

In the past decade, the private rented sector has grown substantially in South Lanarkshire, as it has elsewhere in the Clydeplan Area. Local research, based on landlord registration information, indicates that a very high percentage of landlords have registered a single property. This is most likely the consequence of market conditions, including the slow resale market and access to lending. Coupled with constraints in the supply of affordable, social rented housing options, these factors contribute to an increased supply of private rented options.

### Future Research

This HNDA has identified the broad aspects and features of the private rented sector. However, the functions and dynamics of this sector, including variations in prices and condition, are as yet not fully known or understood. As a result, there is uncertainty over whether the sector will continue to grow, maintain its current levels, or decrease. If easier access to lending or real incomes begin to grow at a modest rate above house price increases, as projected in the principal planning scenario, at the very least it is possible the rate of growth for this sector will slow down. A key challenge for the Local Housing Strategy is to maintain an informed view of the sector, to understand its risks and potential as a housing option within an effective local housing system.

## 7.17 West Dunbartonshire

### Overview

Lower levels of household growth overall are projected in the HNDA Tool results compared with HNDA1, resulting in a lower overall requirement in terms of the supply of new housing, with the private sector demand significantly reduced.

### Demographic Changes

The population in West Dunbartonshire declined from 93,320 in 2001 to 90,340 in 2012[84]. It is estimated that this figure will drop further to 86,392 by 2029[85]. Despite this fall in the population, a rise in the number of households is projected for the same period, from 42,106 in 2012 to 42,881 in 2029[86] with much of this increase driven by an increase in single person households.

### The Private Sector

The Adjusted Housing Estimate in the HNDA indicates a requirement of 1,550 Private sector houses between 2012 and 2029, around 90 completions per annum. This figure is likely to be revised as part of the HST exercise. The comparison of supply and demand in the Private sector indicates that there is a significant surplus in the supply of land to meet Private sector demand into the foreseeable future, although there is a continuing requirement to assess this land in terms of its effectiveness

### The Social Rented Sector

The HNDA also indicates a significant surplus in the social rented housing land supply over the estimation of social rented need. The Housing Estimate in the HNDA suggests a requirement of 727 new social rented houses in the period 2012-2029, or 43 completions per annum. This target is also likely to be revised as part of the HST exercise.

### The Private Rented Sector

Growth has been rapid in this sector since the start of the recession.

### Affordability

House Purchase:  The trend based analysis using data at the local authority geography reveals that although house prices have been reducing, especially lower quartile prices, as incomes have also been reducing, relative affordability of housing worsened from 2008 to 2011 with a slight improvement between 2011 and 2012. In addition the ratios of income to price for cheaper housing are higher than for average income to price, indicating a general issue with the affordability of cheaper housing for those on lower incomes. West Dunbartonshire is one of the four most affordable local authorities on the measure of lower quartile and median house prices.

### Social Rent

Generally across the HNDA area, social rents are considered to be affordable. The report finds that WD Council rents are one of the lowest in the conurbation and that the RSL rents here are indeed the lowest. LA rents are more affordable than RSL ones but both RSL and LA average rents are significantly more affordable than those in the Private Rented Sector.

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[84] Draft Technical Report Chapter on Demographic Change    E-mail 13/10/14 TableA3.3 Estimated Population Change by Age in 2001 – 2012 for Council Areas in Glasgow and the Clyde Valley area

[85] Ibid  Table A3.4 Projected Population Change by Age in 2012 – 2019 for Council Areas in Glasgow and the Clyde Valley area

[86]  Ibid Table A3.11 (principal projection)

## Economy

The unemployment rate has fallen across all authorities in the city region, similar to Scotland and the UK, as it slowly recovers from the recession. However, West Dunbartonshire had the highest rate of unemployment (5.4% in 2013), the only authority in the GCV with unemployment exceeding 5%.[87] The report indicates that West Dunbartonshire and Inverclyde have suffered the largest percentage declines in Workplace Employment which in part parallels those authorities' performance in relation to population and household growth/decline. Chapter 3 Section 1.2 of the HNDA details the Economic Context and Trends informing the projections and in general this paints a moderately optimistic picture going forward.

[87] HNDA Chapter 3 Key Housing Market Drivers Draft 101014

## 7.18 Further Research

7.18.1 Further research areas have been identified, including:

- The impacts of Scottish Government policy and fiscal measures generally, on affordability of owner occupation, including the success or otherwise of initiatives to stimulate the ‘first time buyer’ market through low cost initiatives.

- The success or otherwise of the new initiatives on the supply side, to ‘kick-start’ house building, across all sectors.
- The responsiveness of the Private Rented Sector to changes in the economic and fiscal context requires to be closely monitored, given the significant increase in its size over recent years – in response to the question “to what extent the increase in PRS is a permanent or temporary trend?”
- Consideration should be given to undertaking analysis on the private rented sector in terms of affordability in relation to incomes.
- Further analysis will be required at the local level, drawing on operational data, to develop a clearer understanding of the split in need for adaptations between tenures. As the stock of adapted properties grows, so does the rationale to develop/maintain a clear inventory of such properties, so that the scope to recycle adaptations/adapted properties can be kept under review.
- It is anticipated that local authorities and their partners will wish to undertake more detailed studies on the needs of all wheelchair users and other people with physical disabilities. Taking the Horizon report as a starting point, between 1% and 5% of the total additional units identified in Chapter 5 may be required as wheelchair accessible homes.

## 7.19 Monitoring and Review

7.19.1 As mentioned in Chapter 1, the HMP will continue to meet periodically, to consider and review the implementation of the HNDA through the LDPs and LHSs in the GCV area. Ongoing monitoring activities will include consideration of those matters identified above including market conditions; house prices; housing land and delivery, and the policy environment.

7.19.2 Through this ongoing activity, the GCVHMP will endeavour to ensure that the next HNDA refresh can be undertaken as a continuation of established monitoring activities. A comprehensive review of the HNDA is expected to be undertaken on a five-yearly basis linked to the review of Development Plans and Local Housing Strategies. The next HNDA review will be required to inform the third SDP MIR, anticipated to be published in January 2020.

7.19.3 Immediate next steps include the collation of the responses to the SDP MIR consultation in 2015 to form an appropriate policy response to the required housing issues in the SDP Proposed Plan due for publication early in 2016. A number of early LDPs and LHSs will need to reflect the updated evidence base provided by this HNDA.

# Appendices

## Appendix 1, SDP Area and the Loch Lomond and the Trossachs National Park

1. At the time of the modernisation of the planning system, housing and planning policy and guidance introduced the requirement for a housing need and demand assessment (HNDA) in Strategic Development Plan areas. The Loch Lomond and the Trossachs National Park has its own planning function and is not part of the Glasgow and the Clyde Valley Strategic Development Plan Authority area. However, West Dunbartonshire remains the housing authority, addressing local housing need issues within the Local Housing Strategy.

2. The HNDA process brought together both planning and housing functions to prepare an HNDA for the Glasgow and Clyde Valley Strategic Development Plan Authority (GCVSDPA) area. The 2011 HNDA included that part of the National Park within West Dunbartonshire Council (an area with a population of around 2,240) although the Centre for Housing Market Analysis (CHMA) did request that demographic information was provided in the HNDA for the GCVSDPA area only.

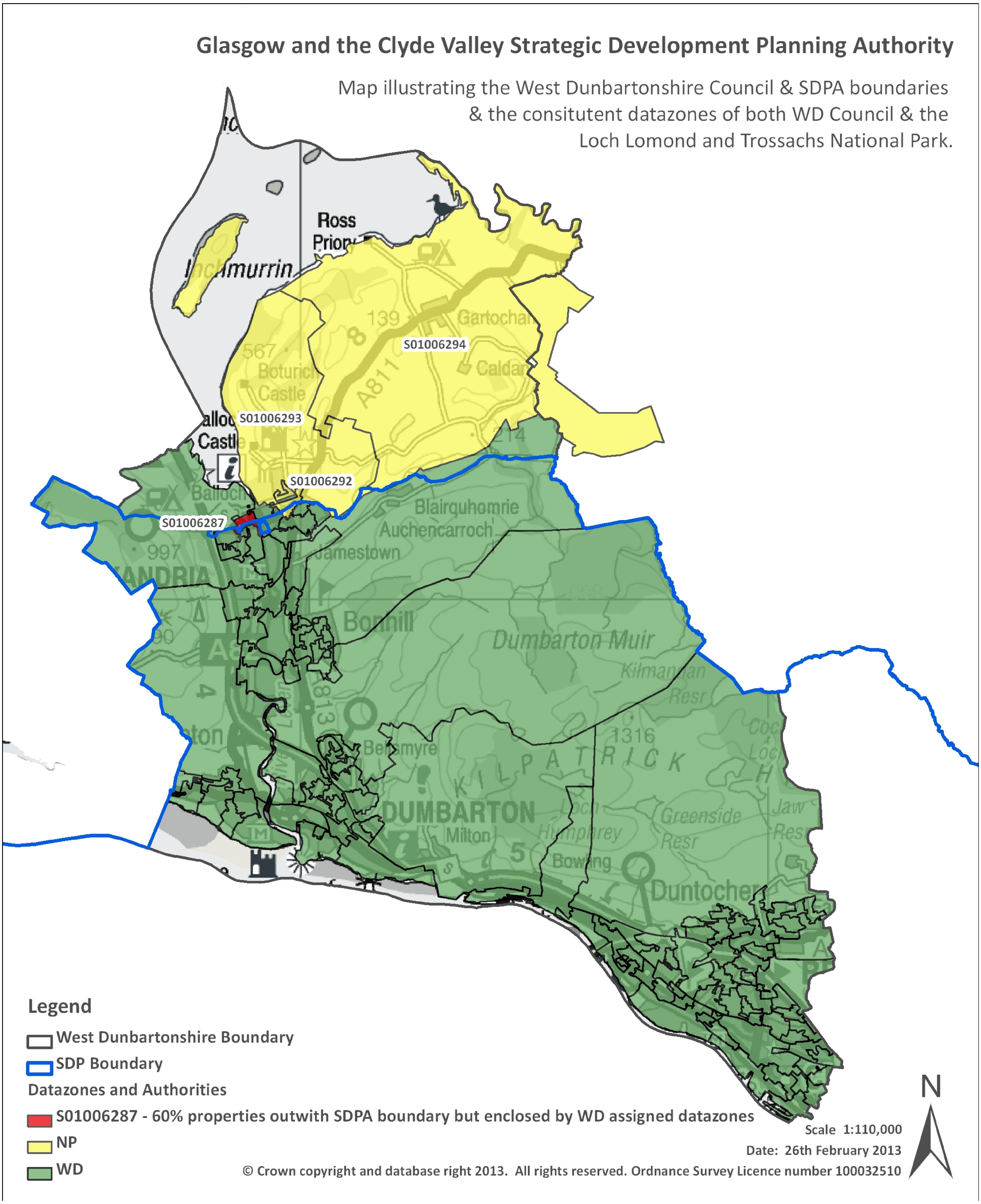
3. Since then, the CHMA has developed the HNDA Tool in order to streamline the process. West Dunbartonshire Council, the GCVSDPA, the LLTNP and CHMA have all discussed how housing need and demand should be assessed within the National Park area under these new arrangements. The development of the HNDA Tool, which uses national data sources, allows more flexibility for results to be provided for different geographies. Analysis was undertaken by the GCVSDPA to identify the data zones which require to be excluded in order to produce data for the West Dunbartonshire area excluding the National Park (refer Figure 1, Geographical extent of GCVSDPA area in relation to Loch Lomond and the Trossachs National Park Area). Figures 1 identifies the 3 datazones which are fully within the National Park (S01006292, S01006293 and S01006294). A further datazone, S01006287 has a larger proportion of properties in the national park area, however it is non-contiguous with the national park area and therefore has been included within the GCV area.

4. Although the use of the HNDA Tool has meant in principle that results could be provided separately for that part of the Loch Lomond and the Trossachs National Park that falls within the GCVSDPA area, in practice the area is considered too small to provide meaningful, reliable data and results. In addition, the National Park authority has concerns about the resources and expertise within their organisation to produce a standalone HNDA for the LLTNP area as a whole. The particular emphasis within the Park is on localised need and demand issues generally in small communities, and the preference is to draw on the evidence provided by their constituent housing authorities.

5. For pragmatic reasons, therefore, HNDA2 continues to include the whole of West Dunbartonshire Council, including that part within the National Park, within the GCVSDP area. For comparison, tables have been produced for the SDP area excluding the National Park to allow a comparison with the NRS 2012-based projection results for the SDP area (Tables 1 – 4 below).

6. For the Local Development Plan, the National Park will be able to draw on the evidence provided by HNDA2, and support and advice on this will be provided by the CHMA. Liaison with West Dunbartonshire Council will ensure that the housing requirement will be met in full and a 5-year supply of effective land maintained in the immediately adjoining Dumbarton and the Vale of Leven Housing Market Area. The Local Housing Strategy will also provide evidence of housing need and demand within the National Park.

**Figure 1**
**Geographical extent of GCVSDPA area in relation to Loch Lomond and the Trossachs National Park Area**




Not to scale

**Table 1**

**Source of this data: National Records of Scotland - Crown Copyright Reserved**

**2012-base population projections**

## Projected population of Loch Lomond and the Trossachs National Park

## Projected population of Glasgow & Clyde Valley Strategic Development Plan (SDP) area

| year | Nat. Park | year | SDP area | 8 Councils | difference | | ED | ER | GL | IC | NL | RF | SL | WD |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2012 | 14,090 | 2012 | 1,787,310 | 1,789,550 | 2,240 | | 105,880 | 91,030 | 595,080 | 80,680 | 337,870 | 174,310 | 314,360 | 90,340 |
| 2013 | 14,030 | 2013 | 1,788,810 | 1,791,035 | 2,225 | | 105,707 | 91,089 | 597,139 | 80,080 | 337,967 | 174,246 | 314,738 | 90,069 |
| 2014 | 13,980 | 2014 | 1,791,710 | 1,793,916 | 2,206 | | 105,571 | 91,198 | 599,857 | 79,544 | 338,292 | 174,297 | 315,283 | 89,874 |
| 2015 | 13,930 | 2015 | 1,794,970 | 1,797,155 | 2,185 | | 105,422 | 91,305 | 602,873 | 78,999 | 338,617 | 174,421 | 315,830 | 89,688 |
| 2016 | 13,890 | 2016 | 1,798,570 | 1,800,736 | 2,166 | | 105,271 | 91,430 | 606,166 | 78,461 | 338,960 | 174,563 | 316,378 | 89,507 |
| 2017 | 13,840 | 2017 | 1,802,420 | 1,804,567 | 2,147 | | 105,108 | 91,556 | 609,707 | 77,914 | 339,279 | 174,709 | 316,969 | 89,325 |
| 2018 | 13,800 | 2018 | 1,806,530 | 1,808,656 | 2,126 | | 104,937 | 91,701 | 613,483 | 77,364 | 339,589 | 174,870 | 317,552 | 89,160 |
| 2019 | 13,760 | 2019 | 1,810,820 | 1,812,926 | 2,106 | | 104,754 | 91,841 | 617,430 | 76,852 | 339,925 | 175,039 | 318,114 | 88,971 |
| 2020 | 13,720 | 2020 | 1,815,120 | 1,817,212 | 2,092 | | 104,557 | 92,003 | 621,470 | 76,340 | 340,226 | 175,202 | 318,638 | 88,776 |
| 2021 | 13,680 | 2021 | 1,819,390 | 1,821,467 | 2,077 | | 104,352 | 92,154 | 625,572 | 75,817 | 340,477 | 175,366 | 319,150 | 88,579 |
| 2022 | 13,630 | 2022 | 1,823,570 | 1,825,629 | 2,059 | | 104,142 | 92,313 | 629,696 | 75,286 | 340,680 | 175,527 | 319,625 | 88,360 |
| 2023 | 13,590 | 2023 | 1,827,640 | 1,829,672 | 2,032 | | 103,915 | 92,484 | 633,809 | 74,736 | 340,854 | 175,691 | 320,055 | 88,128 |
| 2024 | 13,540 | 2024 | 1,831,560 | 1,833,580 | 2,020 | | 103,679 | 92,674 | 637,897 | 74,172 | 340,973 | 175,830 | 320,466 | 87,889 |
| 2025 | 13,490 | 2025 | 1,835,270 | 1,837,272 | 2,002 | | 103,420 | 92,862 | 641,937 | 73,589 | 341,056 | 175,945 | 320,833 | 87,630 |
| 2026 | 13,440 | 2026 | 1,838,770 | 1,840,749 | 1,979 | | 103,148 | 93,041 | 645,919 | 72,981 | 341,088 | 176,038 | 321,175 | 87,359 |
| 2027 | 13,380 | 2027 | 1,842,020 | 1,843,981 | 1,961 | | 102,859 | 93,223 | 649,827 | 72,348 | 341,081 | 176,109 | 321,473 | 87,061 |
| 2028 | 13,320 | 2028 | 1,844,990 | 1,846,936 | 1,946 | | 102,551 | 93,396 | 653,650 | 71,701 | 341,015 | 176,163 | 321,721 | 86,739 |
| 2029 | 13,260 | 2029 | 1,847,680 | 1,849,603 | 1,923 | | 102,220 | 93,559 | 657,387 | 71,039 | 340,911 | 176,176 | 321,919 | 86,392 |
| 2030 | 13,190 | 2030 | 1,850,090 | 1,851,997 | 1,907 | | 101,862 | 93,714 | 661,046 | 70,343 | 340,754 | 176,175 | 322,068 | 86,035 |
| 2031 | 13,120 | 2031 | 1,852,240 | 1,854,127 | 1,887 | | 101,485 | 93,859 | 664,631 | 69,637 | 340,541 | 176,141 | 322,175 | 85,658 |
| 2032 | 13,040 | 2032 | 1,854,080 | 1,855,946 | 1,866 | | 101,082 | 93,983 | 668,130 | 68,910 | 340,274 | 176,079 | 322,223 | 85,265 |
| 2033 | 12,960 | 2033 | 1,855,600 | 1,857,449 | 1,849 | | 100,647 | 94,092 | 671,551 | 68,152 | 339,956 | 175,990 | 322,211 | 84,850 |
| 2034 | 12,880 | 2034 | 1,856,860 | 1,858,682 | 1,822 | | 100,190 | 94,196 | 674,897 | 67,386 | 339,580 | 175,873 | 322,141 | 84,419 |
| 2035 | 12,790 | 2035 | 1,857,880 | 1,859,678 | 1,798 | | 99,708 | 94,275 | 678,201 | 66,606 | 339,166 | 175,729 | 322,022 | 83,971 |
| 2036 | 12,710 | 2036 | 1,858,720 | 1,860,499 | 1,779 | | 99,212 | 94,346 | 681,480 | 65,817 | 338,698 | 175,564 | 321,856 | 83,526 |
| 2037 | 12,620 | 2037 | 1,859,370 | 1,861,132 | 1,762 | | 98,696 | 94,387 | 684,744 | 65,014 | 338,195 | 175,382 | 321,653 | 83,061 |

**Table 2**

**2012-base household projections**

**Projected number of households of Loch Lomond and the Trossachs National Park**

**Projected number of households of Glasgow & Clyde Valley Strategic Development Plan (SDP) area**

| year | Nat. Park | year | SDP area | 8 Councils | difference | | ED | ER | GL | IC | NL | RF | SL | WD |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2012 | 6,278 | 2012 | 814,004 | 814,946 | 942 | | 43,778 | 37,575 | 286,134 | 37,299 | 146,905 | 80,924 | 140,225 | 42,106 |
| 2013 | 6,264 | 2013 | 817,657 | 818,602 | 945 | | 44,102 | 37,804 | 286,792 | 37,337 | 147,554 | 81,787 | 141,129 | 42,097 |
| 2014 | 6,268 | 2014 | 822,984 | 823,923 | 939 | | 44,237 | 38,023 | 289,490 | 37,288 | 148,465 | 82,230 | 141,987 | 42,203 |
| 2015 | 6,274 | 2015 | 828,311 | 829,250 | 939 | | 44,349 | 38,225 | 292,270 | 37,238 | 149,361 | 82,705 | 142,789 | 42,313 |
| 2016 | 6,278 | 2016 | 833,966 | 834,899 | 933 | | 44,458 | 38,426 | 295,270 | 37,212 | 150,273 | 83,199 | 143,633 | 42,428 |
| 2017 | 6,279 | 2017 | 839,861 | 840,785 | 924 | | 44,556 | 38,652 | 298,393 | 37,160 | 151,204 | 83,745 | 144,546 | 42,529 |
| 2018 | 6,282 | 2018 | 845,212 | 846,132 | 920 | | 44,654 | 38,900 | 301,238 | 37,065 | 152,070 | 84,227 | 145,352 | 42,626 |
| 2019 | 6,283 | 2019 | 850,279 | 851,190 | 911 | | 44,759 | 39,138 | 303,885 | 36,985 | 152,920 | 84,638 | 146,164 | 42,701 |
| 2020 | 6,291 | 2020 | 855,082 | 855,986 | 904 | | 44,823 | 39,367 | 306,576 | 36,892 | 153,671 | 85,009 | 146,875 | 42,773 |
| 2021 | 6,289 | 2021 | 859,957 | 860,859 | 902 | | 44,897 | 39,573 | 309,363 | 36,810 | 154,426 | 85,387 | 147,577 | 42,826 |
| 2022 | 6,290 | 2022 | 864,864 | 865,764 | 900 | | 44,959 | 39,798 | 312,107 | 36,699 | 155,199 | 85,786 | 148,347 | 42,869 |
| 2023 | 6,288 | 2023 | 869,404 | 870,294 | 890 | | 45,011 | 40,035 | 314,767 | 36,563 | 155,915 | 86,128 | 148,973 | 42,902 |
| 2024 | 6,285 | 2024 | 873,864 | 874,749 | 885 | | 45,061 | 40,261 | 317,352 | 36,442 | 156,637 | 86,435 | 149,628 | 42,933 |
| 2025 | 6,280 | 2025 | 878,002 | 878,886 | 884 | | 45,062 | 40,470 | 319,973 | 36,293 | 157,244 | 86,703 | 150,193 | 42,948 |
| 2026 | 6,270 | 2026 | 882,049 | 882,920 | 871 | | 45,066 | 40,655 | 322,665 | 36,131 | 157,793 | 86,969 | 150,712 | 42,929 |
| 2027 | 6,256 | 2027 | 886,228 | 887,094 | 866 | | 45,051 | 40,855 | 325,469 | 35,953 | 158,371 | 87,231 | 151,247 | 42,917 |
| 2028 | 6,243 | 2028 | 890,290 | 891,149 | 859 | | 45,047 | 41,054 | 328,309 | 35,760 | 158,905 | 87,468 | 151,704 | 42,902 |
| 2029 | 6,230 | 2029 | 894,223 | 895,071 | 848 | | 45,041 | 41,237 | 331,014 | 35,575 | 159,453 | 87,681 | 152,189 | 42,881 |
| 2030 | 6,212 | 2030 | 897,961 | 898,802 | 841 | | 44,997 | 41,423 | 333,752 | 35,382 | 159,891 | 87,902 | 152,593 | 42,862 |
| 2031 | 6,188 | 2031 | 901,849 | 902,686 | 837 | | 44,971 | 41,577 | 336,695 | 35,179 | 160,282 | 88,138 | 153,016 | 42,828 |
| 2032 | 6,170 | 2032 | 905,699 | 906,525 | 826 | | 44,917 | 41,745 | 339,640 | 34,952 | 160,676 | 88,361 | 153,429 | 42,805 |
| 2033 | 6,146 | 2033 | 909,312 | 910,126 | 814 | | 44,857 | 41,906 | 342,483 | 34,717 | 161,040 | 88,568 | 153,781 | 42,774 |
| 2034 | 6,123 | 2034 | 912,837 | 913,642 | 805 | | 44,799 | 42,070 | 345,279 | 34,465 | 161,398 | 88,755 | 154,138 | 42,738 |
| 2035 | 6,099 | 2035 | 916,180 | 916,977 | 797 | | 44,701 | 42,224 | 348,082 | 34,211 | 161,686 | 88,935 | 154,454 | 42,684 |
| 2036 | 6,071 | 2036 | 919,690 | 920,481 | 791 | | 44,639 | 42,363 | 351,046 | 33,954 | 161,941 | 89,122 | 154,791 | 42,625 |
| 2037 | 6,038 | 2037 | 922,921 | 923,703 | 782 | | 44,509 | 42,498 | 354,006 | 33,666 | 162,158 | 89,264 | 155,059 | 42,543 |

**Table 3**

**2010-base population projections**

## Projected population of Loch Lomond and the Trossachs National Park

## Projected population of Glasgow & Clyde Valley Strategic Development Plan (SDP) area

| year | Nat. Park | year | SDP area | 8 Councils | difference | | ED | ER | GL | IC | NL | RF | SL | WD |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2010 | 14,480 | 2010 | 1,763,430 | 1,765,770 | 2,340 | | 104,580 | 89,540 | 592,820 | 79,770 | 326,360 | 170,250 | 311,880 | 90,570 |
| 2011 | 14,440 | 2011 | 1,767,990 | 1,770,308 | 2,318 | | 104,380 | 89,594 | 596,000 | 79,342 | 327,060 | 170,365 | 313,132 | 90,435 |
| 2012 | 14,400 | 2012 | 1,773,070 | 1,775,372 | 2,302 | | 104,166 | 89,601 | 599,701 | 78,915 | 327,760 | 170,509 | 314,396 | 90,324 |
| 2013 | 14,360 | 2013 | 1,778,080 | 1,780,370 | 2,290 | | 103,954 | 89,608 | 603,360 | 78,493 | 328,457 | 170,666 | 315,605 | 90,227 |
| 2014 | 14,320 | 2014 | 1,782,770 | 1,785,036 | 2,266 | | 103,674 | 89,618 | 606,899 | 78,074 | 329,081 | 170,777 | 316,771 | 90,142 |
| 2015 | 14,280 | 2015 | 1,786,750 | 1,789,007 | 2,257 | | 103,392 | 89,621 | 610,072 | 77,658 | 329,620 | 170,842 | 317,818 | 89,984 |
| 2016 | 14,230 | 2016 | 1,790,570 | 1,792,802 | 2,232 | | 103,100 | 89,637 | 613,152 | 77,245 | 330,144 | 170,902 | 318,783 | 89,839 |
| 2017 | 14,190 | 2017 | 1,794,300 | 1,796,521 | 2,221 | | 102,797 | 89,651 | 616,204 | 76,825 | 330,633 | 170,972 | 319,746 | 89,693 |
| 2018 | 14,140 | 2018 | 1,797,950 | 1,800,146 | 2,196 | | 102,481 | 89,657 | 619,266 | 76,394 | 331,091 | 171,040 | 320,682 | 89,535 |
| 2019 | 14,100 | 2019 | 1,801,450 | 1,803,637 | 2,187 | | 102,152 | 89,681 | 622,285 | 75,957 | 331,506 | 171,094 | 321,589 | 89,373 |
| 2020 | 14,050 | 2020 | 1,804,800 | 1,806,965 | 2,165 | | 101,814 | 89,699 | 625,250 | 75,508 | 331,890 | 171,133 | 322,480 | 89,191 |
| 2021 | 13,990 | 2021 | 1,807,920 | 1,810,075 | 2,155 | | 101,465 | 89,739 | 628,138 | 75,041 | 332,212 | 171,150 | 323,332 | 88,998 |
| 2022 | 13,940 | 2022 | 1,810,810 | 1,812,943 | 2,133 | | 101,101 | 89,779 | 630,937 | 74,545 | 332,486 | 171,142 | 324,172 | 88,781 |
| 2023 | 13,880 | 2023 | 1,813,460 | 1,815,576 | 2,116 | | 100,721 | 89,818 | 633,640 | 74,032 | 332,711 | 171,131 | 324,972 | 88,551 |
| 2024 | 13,820 | 2024 | 1,815,790 | 1,817,885 | 2,095 | | 100,320 | 89,846 | 636,243 | 73,490 | 332,894 | 171,083 | 325,723 | 88,286 |
| 2025 | 13,760 | 2025 | 1,817,850 | 1,819,928 | 2,078 | | 99,897 | 89,863 | 638,739 | 72,940 | 333,022 | 171,006 | 326,450 | 88,011 |
| 2026 | 13,690 | 2026 | 1,819,640 | 1,821,705 | 2,065 | | 99,454 | 89,875 | 641,150 | 72,368 | 333,105 | 170,891 | 327,138 | 87,724 |
| 2027 | 13,610 | 2027 | 1,821,180 | 1,823,223 | 2,043 | | 98,995 | 89,881 | 643,470 | 71,789 | 333,137 | 170,774 | 327,769 | 87,408 |
| 2028 | 13,530 | 2028 | 1,822,450 | 1,824,467 | 2,017 | | 98,507 | 89,874 | 645,726 | 71,171 | 333,125 | 170,614 | 328,364 | 87,086 |
| 2029 | 13,440 | 2029 | 1,823,450 | 1,825,449 | 1,999 | | 97,995 | 89,843 | 647,904 | 70,543 | 333,070 | 170,428 | 328,914 | 86,752 |
| 2030 | 13,350 | 2030 | 1,824,170 | 1,826,149 | 1,979 | | 97,447 | 89,797 | 650,025 | 69,898 | 332,971 | 170,218 | 329,413 | 86,380 |
| 2031 | 13,260 | 2031 | 1,824,660 | 1,826,612 | 1,952 | | 96,875 | 89,731 | 652,078 | 69,247 | 332,833 | 169,980 | 329,873 | 85,995 |
| 2032 | 13,160 | 2032 | 1,824,920 | 1,826,855 | 1,935 | | 96,280 | 89,639 | 654,101 | 68,578 | 332,658 | 169,720 | 330,277 | 85,602 |
| 2033 | 13,050 | 2033 | 1,825,000 | 1,826,912 | 1,912 | | 95,661 | 89,530 | 656,095 | 67,895 | 332,449 | 169,437 | 330,638 | 85,207 |
| 2034 | 12,940 | 2034 | 1,824,890 | 1,826,772 | 1,882 | | 95,014 | 89,398 | 658,053 | 67,195 | 332,207 | 169,138 | 330,959 | 84,808 |
| 2035 | 12,820 | 2035 | 1,824,610 | 1,826,476 | 1,866 | | 94,343 | 89,262 | 660,005 | 66,488 | 331,929 | 168,822 | 331,234 | 84,393 |

**Table 4**

**2010-base household projections**

## Projected number of households of Loch Lomond and the Trossachs National Park

## Projected number of households of Glasgow & Clyde Valley Strategic Development Plan (SDP) area

| year | Nat. Park | year | SDP area | 8 Councils | difference | | ED | ER | GL | IC | NL | RF | SL | WD |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2010 | 6,210 | 2010 | 799,500 | 800,420 | 920 | | 43,010 | 35,990 | 282,200 | 36,500 | 144,860 | 79,050 | 137,230 | 41,580 |
| 2011 | 6,240 | 2011 | 801,790 | 802,720 | 930 | | 43,170 | 36,170 | 282,520 | 36,430 | 145,590 | 79,080 | 138,200 | 41,560 |
| 2012 | 6,280 | 2012 | 809,710 | 810,630 | 920 | | 43,350 | 36,290 | 286,920 | 36,470 | 146,770 | 79,580 | 139,510 | 41,740 |
| 2013 | 6,300 | 2013 | 817,570 | 818,480 | 910 | | 43,520 | 36,420 | 291,280 | 36,500 | 147,930 | 80,090 | 140,820 | 41,920 |
| 2014 | 6,330 | 2014 | 824,880 | 825,800 | 920 | | 43,690 | 36,590 | 295,310 | 36,510 | 149,060 | 80,520 | 142,040 | 42,080 |
| 2015 | 6,350 | 2015 | 831,810 | 832,730 | 920 | | 43,870 | 36,730 | 299,090 | 36,530 | 150,140 | 80,940 | 143,210 | 42,220 |
| 2016 | 6,370 | 2016 | 838,600 | 839,520 | 920 | | 44,020 | 36,850 | 302,730 | 36,560 | 151,250 | 81,370 | 144,380 | 42,360 |
| 2017 | 6,390 | 2017 | 845,560 | 846,470 | 910 | | 44,160 | 37,000 | 306,420 | 36,570 | 152,400 | 81,830 | 145,600 | 42,490 |
| 2018 | 6,410 | 2018 | 852,020 | 852,930 | 910 | | 44,290 | 37,140 | 309,960 | 36,540 | 153,430 | 82,220 | 146,730 | 42,620 |
| 2019 | 6,430 | 2019 | 858,080 | 858,990 | 910 | | 44,420 | 37,300 | 313,220 | 36,500 | 154,450 | 82,580 | 147,810 | 42,710 |
| 2020 | 6,450 | 2020 | 863,780 | 864,660 | 880 | | 44,520 | 37,430 | 316,420 | 36,440 | 155,310 | 82,910 | 148,830 | 42,800 |
| 2021 | 6,460 | 2021 | 869,310 | 870,210 | 900 | | 44,630 | 37,540 | 319,520 | 36,390 | 156,210 | 83,250 | 149,800 | 42,870 |
| 2022 | 6,480 | 2022 | 874,850 | 875,740 | 890 | | 44,720 | 37,680 | 322,560 | 36,310 | 157,120 | 83,570 | 150,830 | 42,950 |
| 2023 | 6,500 | 2023 | 880,140 | 881,020 | 880 | | 44,820 | 37,810 | 325,550 | 36,200 | 157,970 | 83,870 | 151,770 | 43,030 |
| 2024 | 6,510 | 2024 | 885,380 | 886,260 | 880 | | 44,920 | 37,940 | 328,450 | 36,080 | 158,840 | 84,160 | 152,790 | 43,080 |
| 2025 | 6,510 | 2025 | 890,290 | 891,180 | 890 | | 44,940 | 38,050 | 331,390 | 35,950 | 159,560 | 84,390 | 153,750 | 43,150 |
| 2026 | 6,500 | 2026 | 895,030 | 895,900 | 870 | | 44,980 | 38,140 | 334,290 | 35,800 | 160,250 | 84,640 | 154,630 | 43,170 |
| 2027 | 6,500 | 2027 | 899,970 | 900,840 | 870 | | 45,030 | 38,250 | 337,190 | 35,650 | 161,030 | 84,880 | 155,600 | 43,210 |
| 2028 | 6,500 | 2028 | 904,910 | 905,770 | 860 | | 45,110 | 38,360 | 340,140 | 35,480 | 161,790 | 85,110 | 156,520 | 43,260 |
| 2029 | 6,500 | 2029 | 909,910 | 910,750 | 840 | | 45,140 | 38,480 | 343,120 | 35,320 | 162,600 | 85,340 | 157,470 | 43,280 |
| 2030 | 6,480 | 2030 | 914,740 | 915,590 | 850 | | 45,140 | 38,610 | 346,150 | 35,160 | 163,330 | 85,560 | 158,360 | 43,280 |
| 2031 | 6,460 | 2031 | 919,340 | 920,180 | 840 | | 45,130 | 38,720 | 349,070 | 34,970 | 164,010 | 85,790 | 159,240 | 43,250 |
| 2032 | 6,430 | 2032 | 924,240 | 925,080 | 840 | | 45,070 | 38,840 | 352,080 | 34,810 | 164,840 | 86,030 | 160,150 | 43,260 |
| 2033 | 6,410 | 2033 | 929,140 | 929,960 | 820 | | 45,050 | 38,950 | 355,120 | 34,630 | 165,610 | 86,270 | 161,060 | 43,270 |
| 2034 | 6,390 | 2034 | 933,930 | 934,740 | 810 | | 44,990 | 39,060 | 358,210 | 34,440 | 166,360 | 86,480 | 161,950 | 43,250 |
| 2035 | 6,360 | 2035 | 938,520 | 939,320 | 800 | | 44,910 | 39,180 | 361,280 | 34,240 | 167,030 | 86,700 | 162,770 | 43,210 |

## Appendix 2, Comparison with the Approach Adopted in HNDA1

The table below sets out a comparison of the key components of the HNDA1 methodology and the approach for HNDA2. Technical Report 04 on Demographic Change also includes a comparison of the population and household projections emerging from HNDA2 as compared with HNDA1 and numerous comparisons with HNDA1 are referenced throughout the main report.

| Component | HNDA1 | HNDA Tool/HNDA2 |
|---|---|---|
| Approach | • Two models to assess affordable housing need and private housing demand (when totalled need and demand exceeds total household projections)<br>• HNA model (from guidance) and Tribal Affordability Study (Tenure Choice model)<br>• Affordability Study assesses all households (e.g. inc owner occupiers falling into need in the future)<br>• Comparison of need and demand with projected supply | • One model constrained to NRS household projections (principal or variant)<br>• Only considers the housing requirements which create a net need for additional housing supply (new houses to be built)<br>• Does not provide full assessment of need and demand of all households |
| Geography | • Affordable housing sector requirement assessed at local authority level<br>• Private sector requirement assessed in Housing Market Area framework | • Both affordable and private housing sector to be assessed at local authority level |
| Household projection | • Gross household projections, derived by the GCV HMP were used<br>• This was required to analyse flows in and out of the different tenures | • Net household projection from NRS, year on year change (i.e. the number of new households minus household dissolutions) |
| Affordability | • All newly formed under 35 households were assessed<br>• Propensity to purchase a house based on age groups and income<br>• Affordability of PRS rents assessed by proportion of income spent on rent | • House price and income ratios to work out proportion of net additional households that can afford market housing<br>• Adjustment for deposit and ability to purchase<br>• Affordability of LHA assessed by proportion of income spent on rent |
| Backlog need | • Assessment of need based on concealed households, overcrowded households, medical need, house condition, harassment and homelessness. Social renters and overlap between need categories netted out<br>• Affordability test applied to those in Backlog Need to identify those who could potentially meet their needs in private sector housing | • An assessment of households whose needs create a net requirement for newbuild only i.e. who are currently without a home, or a 'concealed' household living in an overcrowded situation and unable to afford to move.<br>• An assumption made that all households in backlog need require social rented housing, because they have been unable to meet their own needs in the market. |

| | | |
|---|---|---|
| Stock and relets | • Affordable sector – projected stock and lets to meet need (i.e. including turnover)<br>• Private sector – projected stock to meet demand (all stock, all households) | • Not included in the Tool |
| Intermediate | • The maximum potential number of new households to afford LCHO<br>• The requirement for intermediate rent not considered | • The requirement for LCHO not specifically assessed as part of the Tool<br>• Additional households that could afford an intermediate rent product |

## Appendix 3, Chapter 4, Stock Profile

## TABLES

### Table: A4.1 - Estimates of Social Rented Stock and Vacancies in 2012, Stock returns and adjusted Census estimates, a comparison, by LA

| | Council owned stock - return - 31 March 2012 | RSL owned stock - APSR 31 March 2012 | Total social rented stock - 31 March 2012 | Total social rented stock Census based estimate mid-year 2012 | difference |
|---|---|---|---|---|---|
| **Number of dwellings** | | | | | |
| East Dunbartonshire | 3,621 | 1,670 | 5,291 | 5,450 | 159 |
| East Renfrewshire | 3,046 | 1,292 | 4,338 | 4,499 | 161 |
| Glasgow City | 0 | 109,608 | 109,608 | 108,330 | -1,278 |
| Inverclyde | 0 | 11,167 | 11,167 | 11,195 | 28 |
| North Lanarkshire | 37,048 | 8,958 | 46,006 | 46,099 | 93 |
| Renfrewshire | 12,784 | 7,624 | 20,408 | 20,594 | 186 |
| South Lanarkshire | 25,486 | 6,317 | 31,803 | 32,247 | 444 |
| West Dunbartonshire | 11,282 | 5,785 | 17,067 | 16,827 | -240 |
| GCV area | 93,267 | 152,421 | 245,688 | 245,241 | -447 |
| **Vacant dwellings** | | | | | |
| East Dunbartonshire | 172 | 17 | 189 | 194 | 5 |
| East Renfrewshire | 109 | 15 | 124 | 112 | -12 |
| Glasgow City | 0 | 5,532 | 5,532 | 4,688 | -844 |
| Inverclyde | 0 | 1,514 | 1,514 | 1,194 | -320 |
| North Lanarkshire | 346 | 236 | 582 | 614 | 32 |
| Renfrewshire | 823 | 68 | 891 | 902 | 11 |
| South Lanarkshire | 456 | 127 | 583 | 570 | -13 |
| West Dunbartonshire | 959 | 122 | 1,081 | 1,138 | 57 |
| GCV area | 2,865 | 7,631 | 10,496 | 9,412 | -1,084 |
| **Vacancy rates** | | | | | |
| East Dunbartonshire | 4.8% | 1.0% | 3.6% | 3.6% | 0.0% |
| East Renfrewshire | 3.6% | 1.2% | 2.9% | 2.5% | -0.4% |
| Glasgow City | - | 5.0% | 5.0% | 4.3% | -0.7% |
| Inverclyde | - | 13.6% | 13.6% | 10.7% | -2.9% |
| North Lanarkshire | 0.9% | 2.6% | 1.3% | 1.3% | 0.1% |
| Renfrewshire | 6.4% | 0.9% | 4.4% | 4.4% | 0.0% |
| South Lanarkshire | 1.8% | 2.0% | 1.8% | 1.8% | -0.1% |
| West Dunbartonshire | 8.5% | 2.1% | 6.3% | 6.8% | 0.4% |
| GCV area | 3.1% | 5.0% | 4.3% | 3.8% | -0.4% |

*Sources columns 1 and 2: Council-owned stock return and APSR*
*Column 4: estimates social rented stock based on number of households by tenure and number of vacant dwellings from 2011 Census - estimates updated to mid-year 2012*

**Table A4.2: Stock by tenure, by LA, 2012 and 2008**

| | Owner occupied | | | Private rented | | | Social rented | | | Total stock | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2012 | 2008 | Change | 2012 | 2008 | Change | 2012 | 2008 | Change | 2012 | 2008 | Change |
| East Dunbartonshire | 35,765 | 37,277 | -4% | 3,200 | 1,320 | 142% | 5,450 | 5,437 | 0% | 44,415 | 44,034 | 1% |
| East Renfrewshire | 31,036 | 31,352 | -1% | 2,634 | 1,248 | 111% | 4,499 | 4,147 | 8% | 38,169 | 36,747 | 4% |
| Glasgow City | 130,325 | 147,949 | -12% | 56,375 | 34,687 | 63% | 108,330 | 113,314 | -4% | 295,030 | 295,950 | 0% |
| Inverclyde | 23,489 | 25,652 | -8% | 4,623 | 2,213 | 109% | 11,195 | 11,469 | -2% | 39,307 | 39,334 | 0% |
| North Lanarkshire | 90,541 | 95,190 | -5% | 13,384 | 5,283 | 153% | 46,099 | 45,990 | 0% | 150,024 | 146,463 | 2% |
| Renfrewshire | 53,193 | 56,793 | -6% | 9,658 | 4,338 | 123% | 20,594 | 21,136 | -3% | 83,445 | 82,267 | 1% |
| South Lanarkshire | 97,506 | 104,404 | -7% | 14,443 | 5,801 | 149% | 32,247 | 31,413 | 3% | 144,196 | 141,618 | 2% |
| West Dunbartonshire | 23,561 | 25,631 | -8% | 3,386 | 1,275 | 166% | 16,827 | 17,208 | -2% | 43,774 | 44,114 | -1% |
| **GCV** | 485,416 | 524,248 | -7% | 107,703 | 56,165 | 92% | 245,241 | 250,114 | -2% | 838,360 | 830,527 | 1% |

*Source: 2012 estimates based on number of households by tenure and number of dwellings from the 2011 Census, updated to mid-year 2012*
*2008 estimates: HNDA1 technical appendix TA06 Table 3.2*

## Table A4.3: Tenure by type of dwelling, by LA, 2012

| | Private sector | | | | | Public sector | | | | | Total stock |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | House | | Flat | | | House | | Flat | | | |
| | 000s | % | 000s | % | 000s | 000s | % | 000s | % | 000s | 000s |
| East Dunbartonshire | 31 | 86% | 5 | 14% | 36 | 4 | 57% | 3 | 43% | 7 | 43 |
| East Renfrewshire | 27 | 84% | 5 | 16% | 32 | 2 | 50% | 2 | 50% | 4 | 36 |
| Glasgow City | 64 | 38% | 106 | 62% | 170 | 17 | 15% | 96 | 85% | 113 | 283 |
| Inverclyde | 17 | 61% | 11 | 39% | 28 | 3 | 38% | 5 | 63% | 8 | 36 |
| North Lanarkshire | 75 | 82% | 17 | 18% | 92 | 24 | 50% | 24 | 50% | 48 | 140 |
| Renfrewshire | 40 | 65% | 22 | 35% | 62 | 6 | 35% | 11 | 65% | 17 | 79 |
| South Lanarkshire | 79 | 78% | 22 | 22% | 101 | 18 | 50% | 18 | 50% | 36 | 137 |
| West Dunbartonshire | 13 | 59% | 9 | 41% | 22 | 6 | 32% | 13 | 68% | 19 | 41 |
| **GCV** | **346** | **64%** | **197** | **36%** | 543 | **80** | **32%** | **172** | **68%** | 252 | **795** |
| Scotland | 1,228 | 71% | 496 | 29% | 1724 | 264 | 43% | 348 | 57% | 612 | 2,336 |

*Source: SHCS LA Report 2010-12, table 3.3*

**Table A4.4: Ages of dwelling, by LA, 2012**

| | Private Sector | | | | Total Private Sector | Public Sector | | | | Total Public Sector | Total stock |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Pre-1945 | | Post-1945 | | | Pre-1945 | | Post-1945 | | | |
| | 000's | % | 000's | % | | 000's | % | 000's | % | | |
| East Dunbartonshire | 9 | 25% | 27 | 75% | 36 | 1 | 17% | 5 | 83% | 6 | 42 |
| East Renfrewshire | 14 | 44% | 18 | 56% | 32 | 1 | 25% | 3 | 75% | 4 | 36 |
| Glasgow City | 86 | 51% | 83 | 49% | 169 | 38 | 34% | 75 | 66% | 113 | 282 |
| Inverclyde | 12 | 43% | 16 | 57% | 28 | 2 | 25% | 6 | 75% | 8 | 36 |
| North Lanarkshire | 19 | 20% | 74 | 80% | 93 | 12 | 24% | 37 | 76% | 49 | 142 |
| Renfrewshire | 18 | 29% | 44 | 71% | 62 | 4 | 22% | 14 | 78% | 18 | 80 |
| South Lanarkshire | 25 | 25% | 75 | 75% | 100 | 7 | 20% | 28 | 80% | 35 | 135 |
| West Dunbartonshire | 6 | 27% | 16 | 73% | 22 | 3 | 16% | 16 | 84% | 19 | 41 |
| **GCV** | **189** | **35%** | **353** | **65%** | 542 | **68** | 27% | **184** | 73% | 252 | **794** |
| Scotland | 624 | 36% | 1100 | 64% | 1724 | 131 | 21% | 482 | 79% | 613 | 2337 |

*Source: SHCS LA Report 2010-12, Table 3.2*

## Table A4.5: Homeless applications by household type, 2008/09 - 2012/13

| | | 08/09 | | 09/10 | | 10/11 | | 11/12 | | 12/13 | | Scot |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **No** | **%** | **No** | **%** | **No** | **%** | **No** | **%** | **No** | **%** | |
| Single Person | Male | 9,044 | 40 | 9,010 | 40 | 8,894 | 42 | 7,611 | 41 | 7,174 | 43 | 46 |
| | Female | 4,368 | 19 | 4,504 | 20 | 4,276 | 20 | 3,897 | 21 | 3,291 | 20 | 21 |
| | All | 13,412 | 59 | 13,514 | 60 | 13,170 | 62 | 11,508 | 63 | 10,465 | 63 | **67** |
| Single Parent | Male | 1,355 | 6 | 1,531 | 7 | 1,396 | 7 | 1,192 | 6 | 920 | 6 | 4 |
| | Female | 4,227 | 19 | 4,063 | 18 | 3,668 | 17 | 3,208 | 17 | 2,792 | 17 | 16 |
| | All | 5,582 | 25 | 5,594 | 25 | 5,064 | 24 | 4,400 | 24 | 3,712 | 22 | **21** |
| Couple no children | All | 2,133 | 9 | 1,918 | 8 | 1,648 | 8 | 1,311 | 7 | 1,299 | 8 | **4** |
| Couple with children | All | 1,195 | 5 | 1,276 | 6 | 1,142 | 5 | 931 | 5 | 868 | 5 | **4** |
| Other no children | All | 166 | 1 | 127 | 1 | 115 | 1 | 78 | 0 | 87 | 1 | **2** |
| Other with children | All | 151 | 1 | 139 | 1 | 107 | 1 | 112 | 1 | 102 | 1 | **2** |
| **Total** | | **22,639** | **100** | **22,568** | **100** | **21,246** | **100** | **18,340** | **100** | **16,533** | **100** | **100** |

*Source: The Scottish Government, March 2014, Homelessness Statistics*

## Table A4.6: Homeless applications by age-group, 2008/09 - 2012/13

| | 08/09 | | 09/10 | | 10/11 | | 11/12 | | 12/13 | | Scot |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | **No** | **%** | **No** | **%** | **No** | **%** | **No** | **%** | **No** | **%** | **%** |
| 16 – 17 | 1,124 | 5 | 1,120 | 5 | 902 | 4 | 776 | 4 | 623 | 4 | **7** |
| 18 - 25 | 6,519 | 30 | 6,530 | 30 | 6,258 | 30 | 5,283 | 30 | 4,520 | 28 | **27** |
| 26 - 59 | 13,507 | 62 | 13,545 | 62 | 12,920 | 63 | 11,319 | 63 | 10,436 | 65 | **62** |
| 60+ | 592 | 3 | 574 | 3 | 563 | 3 | 455 | 3 | 442 | 3 | **4** |
| **All** | **21,742** | **100** | **21,769** | **100** | **20,643** | **100** | **17,833** | **100** | **16,021** | **100** | **100** |

*Source: The Scottish Government, March 2014, Homelessness Statistics*

## Table A4.7: GCV applications by technical reason for application, 2008/09 – 2012/13

| Technical reason | 08/09 | 09/10 | 10/11 | 11/12 | 12/13 | | Total 08/09 – 12/13 | |
|---|---|---|---|---|---|---|---|---|
| | **No** | **No** | **No** | **No** | **No** | % | **No** | **%** |
| Asked to leave | 3,848 | 3,815 | 3,574 | 2,870 | 2,490 | 17 | 16,597 | 17 |
| Termination of tenancy / mortgage due to rent arrears / default on payments | 3,462 | 3,489 | 3,482 | 3,076 | 2,673 | 17 | 16,182 | 17 |
| Dispute within household: violent or abusive | 2,131 | 1,968 | 1,778 | 1,624 | 1,362 | 9 | 8,863 | 9 |
| Other action by landlord resulting in the termination of the tenancy | 1,721 | 2,027 | 1,963 | 1,475 | 1,632 | 9 | 8,818 | 9 |
| Dispute within household / relationship breakdown: non-violent | 1,818 | 2,033 | 1,734 | 1,512 | 1,275 | 9 | 8,372 | 9 |
| Discharge from prison / hospital / care / other institution | 1,313 | 1,262 | 1,289 | 1,277 | 1,273 | 7 | 6,414 | 7 |
| Applicant terminated secure accommodation | 1,218 | 1,177 | 1,297 | 1,228 | 1,154 | 6 | 6,074 | 6 |
| Loss of service / tied accommodation | 1,424 | 1,352 | 1,251 | 1,037 | 874 | 6 | 5,938 | 6 |
| Emergency (fire, flood, storm, closing order from Environmental Health etc.) | 917 | 930 | 903 | 720 | 615 | 4 | 4,085 | 4 |
| Fleeing non-domestic violence | 923 | 872 | 784 | 749 | 635 | 4 | 3,963 | 4 |
| Forced division and sale of matrimonial home | 751 | 807 | 808 | 697 | 599 | 4 | 3,662 | 4 |
| Other reason for loss of accommodation | 619 | 580 | 536 | 508 | 514 | 3 | 2,757 | 3 |
| Harassment | 482 | 473 | 433 | 307 | 235 | 2 | 1,930 | 2 |
| Overcrowding | 211 | 183 | 138 | 127 | 58 | 1 | 717 | 1 |
| Other reason for leaving accommodation / household | 904 | 801 | 673 | 626 | 632 | 4 | 3,636 | 4 |
| All | 21,742 | 21,769 | 20,643 | 17,833 | 16,021 | 100 | 98,008 | 100 |

*Source: The Scottish Government, March 2014, Homelessness Statistics*

**Table A4.8: Reasons for failing to maintain accommodation (on or after 1 April 2007) 2007/08 - 2012/13**

| | 08/09 | 09/10 | 10/11 | 11/12 | 12/13 | | Total | |
|---|---|---|---|---|---|---|---|---|
| | No | No | No | No | No | % | No | % |
| Financial difficulties/ debt/ unemployment | 4,299 | 4,396 | 4,824 | 4,289 | 3,901 | 33 | 21,709 | 30 |
| Not to do with applicant household | 2,009 | 2,136 | 2,175 | 1,837 | 1,486 | 13 | 9,643 | 13 |
| Lack of support from friends/ family | 2,337 | 2,124 | 1,944 | 1,342 | 1,103 | 9 | 8,850 | 12 |
| Physical health reasons | 1,835 | 1,623 | 1,587 | 1,384 | 1,263 | 11 | 7,692 | 11 |
| Mental health reasons | 1,571 | 1,483 | 1,555 | 1,366 | 1,339 | 11 | 7,314 | 10 |
| Unmet need for support from housing/ social work/ health services | 1,300 | 1,192 | 1,051 | 771 | 707 | 6 | 5,021 | 7 |
| Drug/ alcohol dependency | 1,073 | 1,028 | 968 | 773 | 741 | 6 | 4,583 | 6 |
| Difficulties managing on own | 1,030 | 918 | 934 | 767 | 618 | 5 | 4,267 | 6 |
| Criminal/ antisocial behaviour | 647 | 656 | 598 | 541 | 516 | 4 | 2,958 | 4 |
| Refused | 66 | 47 | 19 | 14 | 31 | 0 | 177 | 0 |
| All | 16,167 | 15,603 | 15,655 | 13,084 | 11,705 | 100 | 72,214 | 100 |

*Source: The Scottish Government, March 2014, Homelessness Statistics*

**Table A4.9: Origin tenure of homeless households 2008/09 – 2012/13**

| | 2012/13 | | Change |
|---|---|---|---|
| | No | % | 2008/09 – 2012/13 |
| Own property - LA tenancy | 2,927 | 18 | -32 |
| Own property - private rented tenancy | 2,547 | 16 | -2 |
| Own property - RSL tenancy | 1,930 | 12 | -31 |
| Own property - owning / buying | 1,260 | 8 | -31 |
| Own property - tenancy secured through employment / tied house | 757 | 5 | 37 |
| Parental / family home / relatives | 2,515 | 16 | -34 |
| Friends / partners | 2,006 | 13 | -35 |
| Armed services accommodation | 322 | 2 | -49 |
| Prison | 708 | 4 | 2 |
| Hospital | 156 | 1 | -23 |
| Children's residential accommodation (looked after by the local authority) | 78 | 0 | -34 |
| Supported accommodation | 78 | 0 | -38 |
| Hostel (unsupported) | 50 | 0 | -54 |
| Bed & Breakfast | 44 | 0 | -27 |
| Caravan / mobile home | 22 | 0 | -45 |
| Long-term "sofa-surfing" | 108 | 1 | -2 |
| Long-term roofless | 29 | 0 | -90 |
| Other | 140 | 1 | -50 |
| Not known / refused | 284 | 2 | -26 |
| All | 16,021 | 100 | -27 |

*Source: The Scottish Government, March 2014, Homelessness Statistics*

## STOCK PROFILE AND PRESSURES: TEMPLATES – BY TOPIC

### 1: Tenure change – local profile and issues

**1: EDC**

East Dunbartonshire Council area housing stock is broken down as follows:

82% owner occupied
8% local authority social rented
4.5% RSL social rented
5.5% private rented

The council's waiting list has approximately 4,000 applicants.

There is limited housing supply and during 2012/13 the council allocated 315 properties of which 100 were allocated to transfer applicants, 171 to homeless households and 44 to waiting list applicants

- The council's waiting list continues to be under pressure and demand and need heavily outweigh housing supply.
- The council continues to build new affordable housing and the stock has increased by 600 properties over the last 3 years (both RSL and council stock).
- The service is under pressure to meet the multiple/complex needs of many customers. The demography for the area is an ageing population and newly forming households for young singe people.
- The council therefore requires to increase the supply of 1 bedroom properties.
- East Dunbartonshire house prices remain high and customers have difficulty in accessing home ownership.

**1: ERC**

**Housing Stock & Tenure (01/04/13)**

| Tenure | Levern Valley | | Eastwood | | East Renfrewshire | |
|---|---|---|---|---|---|---|
| | Count | % | Count | % | Count | % |
| East Renfrewshire Council | 1,972 | 18.6 | 1,055 | 3.9 | 3,027 | 8.0 |
| Registered Social Landlord | 990 | 9.3 | 465 | 1.7 | 1,455 | 3.9 |
| Private Rented Sector | 680 | 6.4 | 1,385 | 5.1 | 2,065 | 5.5 |
| Owner Occupied | 6,975 | 65.7 | 24,131 | 89.3 | 31,106 | 82.6 |
| ***Totals*** | ***10,617*** | ***100.0*** | ***27,036*** | ***100.0*** | ***37,653*** | ***100.0*** |

*ERC Stock Records (2012/13)*

- There is a predominance of owner occupation within East Renfrewshire overall.
- There are very low levels of private and social rented stock, particularly in the Eastwood area which is dominated by owner occupation. This provides very limited opportunities for those on lower incomes and first time renters and buyers to access suitable and affordable housing. Successive housing needs assessments, and waiting list pressures demonstrate a lack of affordable housing across the area, with most significant pressure in Eastwood for housing of all types and sizes.
- The tenure profiles of Levern Valley and Eastwood are distinctly different. Private sector tenure accounts for over 94% of all dwellings in Eastwood, (25,400). In Levern Valley, private sector tenure accounts for 72% of all dwellings, (7,652), still a significant proportion.
- Demand for affordable housing, including social rented poses pressures across both sub-areas due to market affordability issues and general lack of suitable stock to meet needs. However, around 66% of all social rented dwellings in East Renfrewshire are located in Levern Valley and only 34% in Eastwood, where affordable housing is most in demand.
- This pattern exists amongst RSL stock too with 68% of all RSL stock located in Levern Valley and 32% in Eastwood.
- Barrhead Housing Association is the largest RSL provider in the area. The majority of its stock is located in the Levern Valley, in which it accounts for 87% of all RSL stock (excluding council stock). The majority of this stock is provided as mainstream accommodation, with an element of sheltered housing.

| RSL Stock | Eastwood | % | Levern Valley | % | ER Total |
|---|---|---|---|---|---|
| Total | 465 | 32% | 990 | 68% | 1455 |

*ERC (RSL Stock Database – June 2013)*

| RSL Stock Type | Eastwood | Levern Valley | ER Total | ER Ratio |
|---|---|---|---|---|
| Ambulant Disabled | 3 | | 3 | 0.2% |
| Amenity | 42 | 119 | 161 | 11.1% |
| LCHO | 23 | 19 | 42 | 2.9% |
| Mainstream | 192 | 775 | 967 | 66.5% |
| Sheltered/ Very Sheltered | 182 | 65 | 247 | 17% |
| Supported Accommodation | 13 | 12 | 25 | 1.7% |
| Wheelchair | 10 | | 10 | 0.7% |
| Grand Total | 465 | 990 | 1455 | 100.0% |

ERC (RSL Stock Database – June 2013)

- Arklet Housing Association is the next largest RSL provider, with all its stock located in the Eastwood area. Arklet accounts for 55% of all RSL stock in the Eastwood area. A recent development in Greenlaw, Newton Mearns (2012) has seen increase in the mainstream (or general needs) stock Arklet provides by 71 units, but the significant proportion of its stock is provided as sheltered or amenity housing.
- There are a number of smaller clusters of RSL provided housing, the majority of which is for particular needs, across both areas.

- There has been a marked increase in the private rented sector of late at over 2200 properties, with previous best estimates prior to Private Landlord Registration being introduced, standing at around 900 properties (ER Private Sector House Condition Survey 2006). This is felt to be as a result of market pressures, and landlord registration improving the information we have available. However, in Eastwood in particular a significant element of this accommodation is unaffordable or inaccessible to those seeking affordable housing who are in receipt of benefits or have issues with credit scoring/ debt. This has been reflected in recent rising housing advice and homelessness cases coming to the council who would in the past have been able to resolve their own housing need within the private rented sector.

- Anecdotally, there has also been a big rise in 'reluctant landlords', who are letting their properties as they are unable to sell. This is reflected in the number of registered landlords who are owners of 1 property (88% of landlords). There is no certainty as to whether these landlords will decide to leave the sector as soon as the sellers market picks up, and therefore it is very difficult to gauge the contribution this sector can make to meeting housing need in the longer term.

**Affordability**

- Affordability is a significant factor in East Renfrewshire with house prices being some of the highest in Scotland and much higher than elsewhere in the Glasgow Clyde Valley area (apart from East Dunbartonshire). In fact, Eastwood area has some of the highest house prices in Scotland, and indications are that prices are slowly beginning to rise again.

- Recently published house prices by Registers of Scotland for the fourth quarter of 2013/14 have been released and show an increase of 3.5% in the average Scottish house price on a YOY comparison to £153,352. This was however down by 4.0% from the previous quarter of 2013/14.

**Breakdown of Private Rented Properties by Area:-**

| Location | Properties | |
|---|---|---|
| Newton Mearns | | 705 |
| Clarkston / Busby | | 296 |
| Giffnock | | 236 |
| Eaglesham | | 131 |
| Thornliebank | | 133 |
| **EASTWOOD** | **67%** | **1501** |
| Barrhead | | 609 |
| Neilston | | 128 |
| Uplawmoor | | 6 |
| **LEVERN VALLEY** | **33%** | **743** |
| **Totals** | | **2244** |

Landlords with one property (1882)/ Landlords with multiple properties (263)
Private Landlord Registration (Apr 2014)

**Housing Market & Affordability**

**Table 5: Private Sector Sales Trends (2009-11)**

| Area | Sales | % of All East Renfrewshire Sales | Sales Value: Lower Quartile | Sales Value: Median | Sales Value: Upper Quartile |
|---|---|---|---|---|---|
| Levern Valley | 513 | 17.9 | £71,000 | £98,750 | £146,000 |
| Eastwood | 2,356 | 82.1 | £135,000 | £200,000 | £285,000 |
| ER | 2,869 | 100.0 | £120,000 | £175,000 | £265,000 |

- Across the three sales value measures, Eastwood is between 90-100% greater than Levern Valley. Due to the volume of sales, the average for East Renfrewshire is much closer to the Eastwood sales averages. SHMA affordability measures are therefore particularly important for addressing

- At a local authority level, East Renfrewshire recorded the second highest average house price of £216,372, a 1.7% increase on a YOY comparison but -4.2% from the previous quarter. The table below displays house prices for all local authorities.

- The majority of house sale transactions in East Renfrewshire take place in Eastwood, despite there still being a large proportion of private homes in Levern Valley. On average (2009-2011) sales in Levern Valley only accounted for 18% of all sales.

- The median, lower and upper quartile sales values across the 2 areas are also quite different. Levern Valley sales values are around half of those in Eastwood on all 3 levels. However house prices in Levern Valley are still challenging, particularly for those on lower quartile incomes (those likely to need affordable housing), a significant number of which we know is made up of full or partial benefit payments.

- The data also highlights the clear affordability issues in Eastwood for those trying to access the market, who otherwise would not be a priority for rehousing the social rented sector. In broad terms, those on a lower quartile income would require around 7 times their income to afford to purchase a lower quartile priced home. Even on a median income to median house price, the ratio would be 5 times gross household income.

- Recent shared equity developments in East Renfrewshire have also flagged up that although there has been a slight loosening of the mortgage lending requirements and availability of mortgages to first time buyers etc., the ability to obtain a sufficient, affordable mortgage and to raise the required deposit remains challenging. This has applied for subsidised shared equity products.

- Anecdotally, we also know of a notable cluster of households from our interest register (recently surveyed) who are looking at low cost home ownership because they will have no priority for social rented housing. However, relating their income, savings etc. to lower quartile house prices across the area, affordability still remains a significant issue.

- In terms of private renting, an example of the ratio of income required to afford a 1 bedroom property in East Renfrewshire is given. The affordable housing supply in Levern Valley.

**Table 9: Comparative Gross Household Income 2009-2011**

| Year | Levern Valley | | Eastwood | | East Renfrewshire | |
|---|---|---|---|---|---|---|
| | LQ | Median | LQ | Median | LQ | Median |
| 2009 | £15,000 | £26,111 | £22,500 | £38,571 | £19,444 | £34,375 |
| 2010 | £15,000 | £26,667 | £22,500 | £39,286 | £19,444 | £35,000 |
| 2011 | £13,846 | £26,429 | £18,750 | £36,429 | £16,667 | £33,571 |

(CACI Paycheck)

| **Income required to afford PRS in East Renfrewshire area** | | | |
|---|---|---|---|
| **Rental assumption: 1 bedroom self-contained property weekly rent** | **Income required, annual (1 bed)** | | |
| | 25% income to rent ratio | 33% income to rent ratio | 40% income to rent ratio |
| £92.31 | £19,200 | £14,400 | £12,000 |

(HNDA 2010)

| **Proportion of households aged 35 or under or less able to afford to rent in the PRS, under different affordability assumptions** | | | |
|---|---|---|---|
| **East Renfrewshire** | **25% income to rent ratio** | **33% income to rent ratio** | **40% income to rent ratio** |
| | **65%** | **85%** | **85%** |

(HNDA 2010)

proportion of income that people are willing and can afford to spend on housing costs, especially in the Private Rented Sector can vary considerably. However when looking at younger people likely to be on lower or more modest incomes, this sector is likely to be unaffordable to a good proportion. Locally it is known that private rents in certain areas are around LHA rate, but in some areas of Eastwood the majority will be significantly higher than the LHA rate.

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| **1: GCC** | ➢ In 1991, fewer than 15,000 properties were private rented, and there has been growth ever since then. In 2001, 22,000 properties were private rented, and in 2013, there were over 56,000 PRS properties. PRS is concentrated in the inner city neighbourhoods. | Private Rented Sector<br>• In terms of tenure change, the most marked change has been the growth in the private rented sector to Glasgow's housing system with almost 1 in 5 households now living in the sector.<br>• This has seen many properties once in the owner occupied sector moving into the PRS, as well as properties sold through Right to Buy.<br>• The increase in PRS started well before the housing market crash, so some of it is attributable to demand created by student population which has seen a 22,200 rise in full time students in the city since 2001. The city now has around 63,000 full time students in the city albeit not all living within the city boundary or within the PRS. |
| **1: IC** | Growth of Private Rented Sector (PRS)<br>• Evidence from Private Sector House Condition Survey (2011)<br>• Increase in registration of Private Landlords<br>• Owners unable to sell properties becoming Private Landlords by default<br><br>Reduction in Private House Building for Sale<br>• Substantial reductions in completions and reluctance to start new build developments (Annual Land Supply Audit)<br>• Evidence of concentration on "guaranteed" market areas at expense of mid-market, first time homes, etc.<br>• Continuing difficulty in accessing private housing market for first time buyers and for those wishing to move to larger family size houses<br>• Reduced options and reduced choices for potential purchasers despite LIFT, NSSE, and other schemes<br>• The slowest growth rate of dwellings across the whole of Scotland in the last decade | PRS growth is very substantial over period since start of economic downturn. Many aspiring owners turning to PRS due to continuing difficulties in securing deposits and mortgage finance, also in finding suitable sizes and types of housing in private market. Evidence of owners reluctantly becoming landlords in PRS due to failure to sell before moving on. Increasing management and housing quality issues due to increase in number of PRS houses on market.<br><br>House builders generally opting for "tried and tested" markets, particularly in western coastal areas and villages, where high cost, larger size and executive housing still sells despite market constraints. Planning and Housing Services anxious to secure a balanced market in private housing for sale but very few developments involving homes suitable for first time buyers and for mid-market family homes at reasonable cost. Concentration on high end housing is distorting market and reducing options and choices for those moving both up the property ladder and those wishing to down size to more manageable accommodation. NSSE and other schemes to provide affordable housing for sale have been of some help however take up and supply have been lower than anticipated due to ongoing economic situation.<br><br>The affordable Social Rented Sector has seen some growth, particularly following the large scale stock transfer six years ago, although the substantial scale of the ongoing demolition programme has somewhat reduced the overall level of RSL stock. Recent changes in subsidy arrangements have also curtailed the scale of RSL new build development and this is only slowing beginning to |

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| | | return to more optimistic levels although access to private finance remains difficult. |

**1: NLC**

NLC Area Profiles

| Year | 2008/09 | | 2009/10 | | 2010/11 | | 2011/12 | | 2012/13 | | Change 2008/13 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Total Dwellings | 143,771 | 100.0% | 148,119 | 100.0% | 149,023 | 100.0% | 149,516 | 100.0% | 150,152 | 100.0% | 6,381 | 100.0% |
| PRS | 5,283 | 3.7% | 6,113 | 4.1% | 7,277 | 4.9% | 8,995 | 6.0% | 10,203 | 6.8% | 4,920 | 77.1% |
| LA | 37,147 | 25.8% | 36,723 | 24.8% | 37,088 | 24.9% | 36,913 | 24.7% | 36,884 | 24.6% | -263 | -4.1% |
| RSL | 8,227 | 5.7% | 8,468 | 5.7% | 8,931 | 6.0% | 8,683 | 5.8% | 8,770 | 5.8% | 543 | 8.5% |
| OOC | 93,114 | 64.8% | 96,815 | 65.4% | 95,727 | 64.2% | 94,925 | 63.5% | 94,295 | 62.8% | 1,181 | 18.5% |

**LHS 2011-16 Key Housing Challenges/Issues**

1. Meeting housing need and demand associated with projected growth in households
2. The need to increase supply of affordable homes, particularly in Cumbernauld and Moodiesburn LHMAs
3. Reducing Homelessness across North Lanarkshire
4. The projected increase in the older population and single person households will influence the type and range of housing and associated support required
5. How to make housing more accessible for older people and those with disabilities to allow them to live independently
6. Ensuring that the risk of households living in fuel poverty is minimised
7. Addressing housing stock quality issues across all tenures particularly in the private rented sector and among low income home owners
8. How to make best use of the existing housing stock to meet housing needs more effectively
9. Improving neighbourhoods through both regeneration activities and the provision of a high quality housing management and support service
10. Achieving positive changes in the housing system in the prevailing public and private sector resource climate

**NLHS Factsheet 1 - Population, household and economic change**

Changing demographic profile and the availability of new supply across all tenures to meet the household growth.

By 2033, 44% of all households will be one person compared to 33% in 2008.
Consider implications of increasing numbers of older people and the current and future housing and care options required – a 9% increase in households over 60yrs or over is projected up to 2033.
Average household size is projected to fall form 2.25 in 2008 to 1.97 in 2033.
Estimated annual net household growth of between 1,200 and 1,500 every year up to 2025 according to the Glasgow and Clyde Valley Housing Need and Demand Assessment. However most of this growth is projected to be in owner-occupied households.
The configuration of the existing stock and housing system to meet changing needs including elderly and more single person households perhaps leading to increased demand for more affordable homes in both the owner-occupied and rented sectors.
Increasing pressure on incomes for both those in employment and those reliant on other sources of incomes (pension, benefits etc.) and the impact of housing costs on this.
The current restrictions on access to finance to support home ownership and stimulate the housing market and new supply in North Lanarkshire – is this suppressing emerging households and creating pent-up demand?
Increasing trends towards temporary contracts, part-time work and self-employment may mean a lack of confidence or certainty for some households on their long-term future, reducing potential demand for owner occupied housing.

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| | A continuing proportion of unemployed and economically inactive households will to continue to rely on rented housing unless there is a fundamental shift in economic circumstances. At the same time rented housing also has to cater for employed households on low incomes.<br>The housing contribution to physical regeneration is important but limited as it cannot regenerate the lives of people or create 'artificial' short-term demand for housing. Regeneration for housing should focus on both large strategic sites (i.e. Ravenscraig) and areas of identified low demand where the type and quality of the stock as well as the general environment are problematic.<br>Economics/Demographics/Regeneration: Summary of evidence 2011-16<br>Work with other services and agencies to enhance the quality of the environment in disadvantaged areas and improve access for communities to healthy environments.<br>Key drivers of tenure change over the past decade include RTB, newbuild and increased demand for PRS<br>**Evidence Paper: Economics, Demographics and Regeneration Evidence Paper for the Development of the Local Housing Strategy 2011-16**<br>http://www.northlanarkshire.gov.uk/CHttpHandler.ashx?id=4854&p=0 | |
| **1: RC** | Tenure within Renfrewshire **(2001)**:<br>▪ 2001: Owned: 65.04%;<br>▪ 2001: Social Rent: 30.14%; and<br>▪ 2001: Private Rented: 4.82***%***<br>***(SNS Statistics 2001 Standard Reporter File).***<br>http://www.sns.gov.uk/Reports/Report.aspx?ReportId=5&AreaTypeId=LA&AreaId=S12000038&TopicId=1762<br><br>Tenure within Renfrewshire **(2011)**:<br>▪ 2011: Owned: 64.77%;<br>▪ 2011: Social Rent: 24.56%; and<br>▪ 2011: Private Rented: 9.98%,<br>▪ 2011: Other (Living Rent Free: 0.69%).<br>***(Scotland's Census 2011, KS405SC – Tenure)***.<br>http://www.scotlandscensus.gov.uk/ods-analyser/jsf/tableView/crosstabTableView.xhtml | Proportions of owner occupation in Renfrewshire remained relatively static between 2001 and 2011 decreasing from 65.04% of households in 2001 to 64.77% of households in 2011, a reduction of 0.27% over the 10 year period.<br><br>There was however a marked reduction in the proportion of households in the social rented sector over the same period, declining from 30.14% of households in 2001 to 24.56% of households in 2011, representing a reduction of 5.58%.<br><br>The fall in the number of households in the social rented sector was off set with a significant rise in the proportion of households in the private rented sector which more than doubled from 4.82% of households in 2001 to 9.98% of households in 2011.<br><br>Proportions of owner occupation remain around the same level as in 2001. Any anticipated increase in owner occupation has been largely mitigated by a weak housing market since 2007 and the associated difficulties for home buyers in accessing mortgage finance without higher deposits.<br><br>The reduction in the size of the social rented sector over the period 2001-2011 can in part be attributed to a range of factors such as:<br>▪ tenants exercising the 'Right to Buy' their social rented property;<br>▪ significant demolition of obsolete and unpopular low demand stock over the period; and<br>▪ relatively low levels of new build affordable housing in recent years.<br>The most significant change over the 10 year period 2001 to 2011 was within the private rented sector with this sector playing an increasingly important role in the local housing market in Renfrewshire.<br><br>Accounting for almost 10% of the local housing market in 2011, the private rented sector has more than doubled in size since 2001. This growth has improved choice for residents enabling people to access housing of a type, |

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| | | size and in a location of their choice.<br><br>Much of the growth in the sector can be attributed to:<br>▪ A surge in 'Buy to Let' investments in the first half of the decade;<br>▪ Significant numbers of former social rented properties purchased through the Right to Buy entering the private rented market; and<br>▪ A rise in the number of 'reluctant landlords'.<br><br>The private rented sector in Renfrewshire can provide access to housing without the need to wait for access to social rented housing, providing a level of choice and flexibility that may not be available through other tenure options.<br><br>However, tenants in the private rented sector have no security of tenure and are usually required to pay a substantial deposit to landlords which can result in affordability issues for tenants.<br><br>Tenants may also experience quality issues with the condition of their property with landlords often unable or unwilling to rectify problems with properties. |
| **1: SLC** | GCV HNDA (2011) - Technical Appendix 06 'Review of Supply and Demand / Need for Housing', Table 3.2 'Estimates of Stock, Vacancies and Households': Private Rented Sector (PRS) –properties as at 30 June 2008 = 5,801. As at 1 April 2014, 13,801 PRS properties (Landlord Registration) | Since 2008, there has been a 138% increase in known Private Rented Sector accommodation, equivalent to 8,000 additional units. PRS properties now account for almost 10% of all tenure in South Lanarkshire. Landlord Registration data records 12,114 landlords, which indicates that the majority are single property landlords, with an overall ratio of 1.14 properties per registered landlord. The significant increase in the sector occurred at the same time as the severe slow-down in the housing market following the 2008 financial crisis. This suggests that at least some of the growth could be attributed to households being unable to sell properties. The scale is not known, however, it represents a potential latent demand within the housing system which could result in a tenure rebalancing as the wider housing market recovers. |

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| **1:WDC** | Tenure 2012[88]:<br>SR 17,067 (WDC 11,282 + RSLs 5,785)<br>PRS 3,310<br>OO 23,139 | The most significant recent tenure change has been the growth in the Private Rented Sector. This sector has grown from around 4% to 8% since 2010, although some of this growth may be due to earlier under recording.[89]<br><br>There is no significant Intermediate Rental housing although research is planned on the value of this sector in the local context.<br><br>In broad terms there are no significant differences in stock profile or pressures between the Clydebank and Dumbarton / Vale sub areas.[90] |

[88] *Year End: 31/03/12*
[89] *Compare current figure reported in WDC Local Housing Strategy 2011 -2016 Final November 2011.*
[90] *Clydebank/ Dumbarton and Vale of Leven: 55/45% stock split.*

## 2: Property size – profile and mismatch

| | | |
|---|---|---|
| **2: EDC** | **homeless households**<br>At March 2014, there were 609 homeless applications, 484 were found to be homeless or threatened with homelessness<br><br>**Households affected by 'bedroom tax'**<br>266 households with a 1-bedroom reduction applied<br>78 households with a 2-bedroom reduction applied | **Pressure on smaller properties from a combination of factors**<br><br>Household size has been decreasing over many years.<br><br>Priority need was abolished in Scotland on 31 December 2012, as such, local authorities have a legislative duty to provide settled accommodation to anyone who is unintentionally homeless.<br>However, the policy context has changed with the removal of the spare room subsidy (bedroom tax) in April 2013. This has meant that to ensure affordability of rents to households, East Dunbartonshire are not allocating properties to households who are liable to pay the 'spare room subsidy', and are working with existing tenants affected by the spare room subsidy to downsize. This has a direct impact on the availability of housing for waiting list applicants and homeless households.<br><br>The Housing Management Teams are facilitating more moves where possible and providing support to households affected by the removal of the spare room subsidy.<br>If a change in policy was announced regarding the removal of the spare room subsidy, the pressure on 1 bedroom properties is likely to reduce considerably as small households will have more housing options in the existing housing stock.<br><br>If the bedroom tax remains and households decide to downsize, and over the years, supply of smaller properties become available for households to move into, there is likely to be a surplus of larger properties. The dynamics of this are complex. Estimation of scale and potential policy/ investment responses will be developed if and when this is appropriate. |

**2: ERC**

**Potential need for 1 bedroom properties**

- **Household size** change over time

Single person households has increased by 4 per cent in East Renfrewshire to reach 30 per cent of all households *(NRS Census 2001 and 2011 household estimates, housing and living arrangements releases 2A and 2C).*

- **Ageing population**

Of the 77,225 households in East Renfrewshire 15 per cent are households with one person aged 65 or over living alone *(NRS Census 2001 and 2011 household estimates, housing and living arrangements releases 2A and 2C.)*

- **Single homeless households**

Of 307 homeless applications in 2012/13, 200 were from single people. Some 87.2% of presentations in East Renfrewshire are from single people and in percentage terms East Renfrewshire far exceeds the national average.
Of the 219 households assessed as being unintentionally homeless and potentially homeless, 144 were single person households *(ERC HL1 Return 2012-13).*

- **Household affected by `bedroom tax`**

Within East Renfrewshire there are currently 442 tenants affected by the spare room subsidy, 341 of which are council tenants and 101 Housing Association tenants.

- 384 Households with a 1 bedroom reduction applied
- 58 Households with a 2 bedroom reduction applied

| ERC Stock by Bed Size | Eastwood | Levern Valley | Grand Total | ER Ratio |
|---|---|---|---|---|
| 0 | 80 | 95 | 175 | 5.8% |
| 1 | 481 | 414 | 895 | 30% |
| 2 | 365 | 949 | 1314 | 43% |
| 3 | 112 | 420 | 532 | 18% |
| 4 | 11 | 72 | 83 | 2.8% |
| 5 | | 5 | 5 | 0.2% |
| Grand Total | 1049 | 1955 | 3004 | 100% |

ERC Housing Management Data (OHMS)

**Pressure on smaller properties from a combination of factors**

- Household size has been decreasing over many years.
- This is being exacerbated by a growing ageing population who are more likely to live alone. They are and will continue to place increasing demand on available ground floor, accessible, adapted or wheelchair housing.
- There is also a growing pressure from homeless households in temporary accommodation awaiting re-housing in 1 bedroom properties. This is due to a mix of smaller households, general lack of stock and the impact of welfare reforms. In recent months, the norm has been around 40 single person households awaiting rehousing in 1 bedroom properties but with no stock becoming available for them. This is placing significant pressure on the general waiting list also, with homeless households being prioritised for any vacancies that do arise.
- There has always been a demand for 1 bedroom properties but with preference/aspiration for 2 bedroom properties. The current issues around affordability and welfare reform have changed this. The development programme in recent years has not included 1 bedroom properties however this is a reflection on Housing Association practice across the country. The grant funding system set up has meant that it has been more cost effective to build 2 beds, and less risk of low demand in the long term.
- The implementation of the `bedroom tax` in April 2013 has meant that existing tenants affected by the bedroom tax are being prioritised to downsize to smaller 1 bedroom properties. However, since the introduction of the bedroom tax we have had little success in transferring tenants to suitable sized properties because of the lack of availability of stock, and pressure from the homeless list as above. Work is ongoing to redevelop our mutual exchange register and encourage tenants affected to swap.
- It is anticipated that there will continue to be an increasing demand for this size of property. It is unclear at present what the level of demand will be as the impact of the Bedroom Tax has been cushioned by Discretionary Housing Payments (DHP), and future policy regarding welfare reform and DHP is unclear.
- The majority of 0-1 bedroom social rented stock is concentrated in the Eastwood area which is high demand. A significant proportion of this is studio accommodation, which is less popular, or is sheltered accommodation which reduces its availability to many of those with a critical need for rehousing.
- The turnover of this stock is pretty limited with around 90

| RSL Stock by Apartment Size | Eastwood | Levern Valley | ER Total | ER Ratio |
|---|---|---|---|---|
| 1 | 80 | 5 | 85 | 5.8% |
| 2 | 226 | 386 | 612 | 42.1% |
| 3 | 131 | 364 | 495 | 34.0% |
| 4 | 28 | 211 | 239 | 16.4% |
| 5 | | 21 | 21 | 1.4% |
| 6 | | 3 | 3 | 0.2% |
| Grand Total | 465 | 990 | 1455 | 100.0% |

ERC (RSL Stock Database – June 2013)

**Potential supply of 1 bedroom properties**

**All 0-1 Bed Properties for Rent in East Renfrewshire (excluding ERC Sheltered)**

| Settlement | Private Rent | All Social | Council Only | Total |
|---|---|---|---|---|
| Levern Valley | 33 | 163 | 137 | 196 |
| Eastwood | 28 | 311 | 89 | 215 |
| **Total** | **61** | **350** | **226** | **411** |

(ERC Stock Database July 2013)

**Stock Turnover 2008/09 to 2012/2013 (0-1 beds)**

| Settlement | 5 Year Total | Average |
|---|---|---|
| Levern valley | 260 | 52 |
| Eastwood | 192 | 38 |
| **Total** | **452** | **90** |

(ERC Stock Database July 2013)

properties becoming available per year (average) but with over 700 people currently waiting on a small property (excluding sheltered). This is in addition to those queuing as homeless. The biggest proportion of these are adults over 35 rather than young people looking to set up home.

- There has however been a noticeable rise in the number of older people becoming homeless over the last couple of years, some of which have complex support needs due to dementia, alcohol and disability related problems. This has placed further pressure on already limited temporary and settled accommodation options, being able to place these households in accommodation which is suitable for their individual needs.
- A rise in minority ethnic homelessness has also been witnessed from a very low base, where traditionally this group have not utilised this service preferring to resolve their own housing need outwith the social sector. This has added to the pressure for family sized homes, particularly in Eastwood where many of these households originate from, another pressure which is symptomatic of the very small affordable housing sector in East Renfrewshire.
- The Council's stock has reduced from just over 3,000 properties from a base of over 9,000, due to Right to Buy and despite successfully applying and obtaining Pressured Area Status for Eastwood from 2005. There are a higher number of houses in Eastwood, detached semi-detached and terraced homes, compared to a mix of houses and flats in Levern Valley. This has meant many of the family sized houses owned by the Council, in the more popular parts of the authority, have been sold and are now part of the private sector
- There is a lack of suitable affordable alternatives in the private sector (we have discussed affordability of PRS/home ownership previously).

| | | |
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| | **Total Waiting List applicants for 1 Bedroom (excluding Sheltered) by Household Type**<br><table><tr><th>Household</th><th>16-24</th><th>25-34</th><th>35-59</th><th>60+</th><th>Total</th></tr><tr><td>Single</td><td>79</td><td>118</td><td>297</td><td>100</td><td>594</td></tr><tr><td>Couple</td><td>11</td><td>22</td><td>41</td><td>51</td><td>125</td></tr><tr><td>All</td><td>**90**</td><td>**140**</td><td>**338**</td><td>**151**</td><td>**719**</td></tr></table>(ERC Housing Management June 2013) | |
| **2: GCC** | ➢ **Household size change** over time (refer Technical Report 04 , Demographic Change in the GCV Area)<br><br>➢ **Single homeless households**<br>Of 8,240 homeless applications in 2012/13, 5,752 were from single people. Of the 5,921 households assessed as being unintentionally homeless and in priority need, 3,771 were single person households. (GCC HL1 Return 2012-13)<br><br>➢ **Household affected by 'bedroom tax'**<br>• 10,733 households with a 1-bedroom reduction applied<br>• 1,650 households with a 2-bedroom reduction applied<br>• Of these households, 9,500 households require a 1 bedroom property. (Revenue & Benefits Data, GCC - March 2014)<br>**<u>Potential supply of 1 bedroom properties</u>**<br>➢ 25,687 0 or 1 bedroom properties socially rented properties in the city. 0 or 1 bedroom properties concentrated in specific areas.<br>➢ 12% approx turnover rate across the city. If turnover rate applied to number of 0 and 1 bedroom properties, then only 3,082 properties would be available to let each year, in context of 9,500 'bedroom' tax households requiring a 1-bedroom property and 3,771 homeless households requiring a 1-bed property.<br>(GCC Survey of RSL Stock – 99% coverage of RSL stock in city – 2013/ Lettings figures for turnover rate from APSR RSL returns) | **<u>Smaller Properties</u>**<br>• Household size has been decreasing over many years.<br>• Priority need was abolished in Scotland on 31 December 2012, as such, local authorities have a legislative duty to provide settled accommodation to anyone who is unintentionally homeless. Glasgow has the largest homelessness issue in Scotland.<br>• Demand for 1 bedroom properties has been satisfied in the past, there has been little assessed need for general needs 1 bedroom properties and experience of low demand for 0 bedroom (bedsit) properties. Due to the demand picture for 0 or 1 bedroom properties in the past, there has not been an active development programme for this size of unit.<br>• However, the policy context has changed with the removal of the spare room subsidy (bedroom tax) in April 2013. This has meant that to ensure affordability of rents to households, many social landlords are not letting properties to households who are liable to pay the 'bedroom tax', and are prioritising existing tenants affected by the bedroom tax to downsize. This has a direct impact on the availability of housing for waiting list applicants and homeless households.<br>• Therefore, it is anticipated that there will be an increasing demand for this size of property. It is unclear at present what the level of demand will be as some households are accessing Discretionary Housing Payments (DHP) to cover the cost of the 'bedroom tax', other households are managing to meet their costs (albeit sometimes through high interest borrowing), and other households affected are accruing rent arrears with potential implications for homelessness in the near future. Small properties can be concentrated in specific areas on particular developments and consequently, if households require to remain within a community |

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| | | for access to schools etc., then there may be even less opportunity to access a smaller property.<br>• A housing management response is underway, facilitating more moves where possible and providing support to households affected by the removal of the spare room subsidy. If a change in policy was announced regarding the removal of the spare room subsidy, the pressure on 1 bedroom properties is likely to reduce considerably as small households will have more housing options in the existing housing stock.<br>• If the bedroom tax remains and households decide to downsize, and over the years, supply of smaller properties become available for households to move into, there is likely to be a surplus of larger properties. The dynamics of this are complex. Estimation of scale and potential policy/ investment responses will be developed if and when this is appropriate.<br><br><u>Larger properties</u><br>In the last decade, there has been a need for the provision of larger family houses in the city, and as such, targets for larger family housing have been included in the Development Funding programme. Some of this need came from refugees and their families who were granted leave to remain in the UK, and had come to Glasgow as part of the UK asylum dispersal programme. In recent years, the size of households has decreased for this programme. However, in future, indications are that household size may once again increase. |
| **2: IC** | Potential need for 1 bedroom properties<br>➢ Household size change over time<br>➢ Single homeless households<br>The majority of homeless applications in 2012/13 were from single people and they make up the highest numbers of applicants found to be unintentionally homeless and in priority need.<br>(IC HL1 Return 2012-13)<br><br>➢ Household affected by 'bedroom tax'<br>• 650 households with a 1-bedroom reduction applied<br>• 173 households with a 2-bedroom reduction applied<br>• Of these households, 586 households require a 1 bedroom property. (Housing Benefits Data, IC - March 2014)<br><br>Potential supply of 1 bedroom properties<br>➢ There are 3,248 bedsit, studio and 1 bedroom socially rented properties in the Inverclyde Council area. This represents 30% of total RSL stock. | Increasing demand for smaller properties<br>• Household size has been decreasing over many years and smaller / one person households are increasing despite an overall reduction in the total population of Inverclyde.<br><br>• Homeless applicants have access to a wider range of housing options and this has reduced the overall number of presentations and referrals to RSLs. However single person households remain in the majority and pressures on finding suitable accommodation are becoming acute.<br><br>• The Inverclyde LHS seeks to provide as wide a choice of housing as possible and to increase the options available to everyone seeking housing regardless of tenure. Demographic changes and continuing pressure to accommodate smaller homeless households has led to increased demand for 1 bedroom properties. This is now being reflected in active RSL development |

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| | ➢ There is a turnover of C. 10% of all RSL units annually however the "churn" of smaller apartment sizes is insufficient to meet the projected demand from the 586 households as noted above.<br>(RSL stock derived from APSR returns; lettings figures for turnover rate also from APSR returns) | programmes however the strategic objective of widening choices and options remains in place.<br><br>• Efforts are being made to assist tenants of RSL properties affected by Welfare Reform changes to downsize. This has a direct impact on the availability of smaller apartment sizes which in turn affects waiting list applicants and homeless households.<br><br>• Policy and investment responses to this change in the demand for smaller housing will be developed over time as Inverclyde Council wishes to avoid a "knee jerk" reaction of developing only 1 bedroom homes and will continue to press for an appropriate balance of new build house sizes and types. |
| **2/3: NLC** | • NLC Tower Strategy – see attached<br><br>• Low Demand Evidence Paper – see attached<br><br>• Area Profiles<br><br>• Pressure Analysis<br><br>• Welfare Reform Action Plan & Evidence Paper http://www.northlanarkshire.gov.uk/CHttpHandler.ashx?id=6009&p=0<br><br>• Gypsy Travellers & Show People http://www.northlanarkshire.gov.uk/CHttpHandler.ashx?id=4856&p=0<br><br>• Private Rented Sector Evidence Paper http://www.northlanarkshire.gov.uk/CHttpHandler.ashx?id=4860&p=0 | Tower Strategy Issues<br>• Maintaining all blocks in a safe and secure condition to meet Fire safety Regulations<br>• Meeting SHQS<br>• Improving energy efficiency of blocks, including assessment of whether more efficient heating systems could be installed in certain blocks using renewable technology<br>• Improving tenants perception of blocks including enhancing security in blocks in Motherwell and Wishaw<br>• Further analysis of reasons why tenants are leaving their flats and identifying ways to improve tenancy sustainment, particularly in blocks identified as having the highest turnover<br>• Tackling incidents of anti social behaviour within blocks<br>• Recognising that the vast majority of current and future demand for the towers will come from younger people and ensuring that tenancy support is available to help them maintain their tenancies<br>• Recognising that certain blocks, due to the age profile of residents and their location, may be suitable for consideration for a local lettings policy to apply whereby they would only be allocated to people over 60.<br>• Promoting and encouraging tenant involvement within the blocks to help foster a greater community spirit and sense of ownership within the blocks<br>• The need to positively promote multi storey living and challenge negative perceptions.<br><br>Low Demand Issues<br>• There is a significant number of letting areas exhibiting indicators of low demand across North Lanarkshire. If problems of low demand are not analysed and addressed then this can not only |

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| | | lead to the de-stabilisation of whole communities but also results in the council making poor investment decisions by investing in stock that is not viable in the medium to longer term.<br>• Due to the nature of the data, analysis can only be carried out by letting area. This prevents analysis from identifying particular streets within letting areas that have issues of low demand. Therefore some issues of low demand could be hidden within the larger letting areas. To address this, consultation has also been undertaken with the local area teams to identify areas that are considered to be low demand but are not specifically highlighted within the analysis of letting areas.<br>• The analysis has identified that in some areas it is a particular property type that is the cause of the low demand, rather than the area itself. This mainly relates to flatted properties, and in particular tower blocks. This issue is analysed in more detail within the Tower Strategy.<br>• Analysis of available data can be used to identify where the low demand stock is but further information is required to determine the root causes of low demand. This report has been informed by feedback from local housing staff but it would be helpful to ensure better feedback is also obtained from tenants/ applicants regarding their reasons for refusing/ leaving particular areas, and what difference certain interventions might have made.<br>• Summarising all the analysis, the following table identifies the letting areas that have one or more indicator of low demand.<br><br>Area Profiles/Pressure Analysis<br>• http://www.northlanarkshire.gov.uk/CHttpHandler.ashx?id=4858&p=0 |
| **2: RC** | Size profile of stock according to the SHCS 2010-12: Number of Rooms 1-3: 15,000/19% of properties, 4-6 Rooms: 54,000/68% of properties, 7 or More rooms: 10,000/12% of properties. (SHCS 2010-2012, Local Authority Tables, Table 1.3).<br><br>Single homeless households and the potential need for one bedroom properties:<br>Of the 1,085 homeless applications received in 2012/13, 836 were from single people. Of the 799 households assessed as being unintentionally homeless and in priority need, 605 were single person households. (Renfrewshire Council, Data provided by Housing Advice & Homeless Services for the year ending 31 March 2013). | Pressure on smaller properties from a combination of factors<br><br>The number of single person households has been increasing for many years now with more and more people choosing to live alone or in smaller households. This trend is expected to continue, creating strong demand for smaller properties.<br><br>In Scotland, priority need was abolished on 31 December 2012, meaning that local authorities have a legislative duty to provide settled accommodation to anyone who is unintentionally homeless.<br>A large proportion of homeless presentations come from single adult households which adds to the demand for smaller properties. In 2012/13, Renfrewshire Council received 1,085 homeless application, 836 of which |

Household affected by ‘bedroom tax’

- 1,477 households with a 1-bedroom reduction applied
- 241 households with a 2-bedroom reduction applied
- Of these households, 1,388 households require a 1 bedroom property

(Renfrewshire Council, Data provided by Welfare Reform team for the year ending 31 March 2014).

Potential supply of one bedroom properties

- There are currently 7,087 zero or one bedroom socially rented properties in the Renfrewshire local authority area across the Council and 15 RSL’s operating in Renfrewshire. (Based on Renfrewshire Council’s collation of own Housing Management Records and annual Housing Association Questionnaire completed by RSL’s operating in Renfrewshire, Figures as at 31 March 2013).
- Of these 7,087 zero or one bedroom socially rented properties, 4,187 are Council properties (Based on Renfrewshire Council’s collation of own Housing Management Records and annual Housing Association Questionnaire completed by RSL’s operating in Renfrewshire, Figures as at 31 March 2013).
- In 2012/13, the turnover rate for Council stock [lets as a proportion of stock] was 10.75%. If this turnover rate is applied to zero and one bedroom social rented stock, then only 762 social rented zero and one bedroom properties would be available to let each year (450 Council properties) (Based on Renfrewshire Council’s collation of own Housing Management Records and annual Housing Association Questionnaire completed by RSK’s operating in Renfrewshire, Figures as at 31 March 2013).

Turnover rate of Council stock 2013/14 by Size:

- Zero bed stock: Ratio 1: 6 (17.0%)
- One bed stock: Ratio 1: 7 (14.1%)
- Two bed stock: Ratio 1: 10 (10.2%)
- Three bed stock: Ratio 1: 11 (8.8%)
- Four+ bed stock: Ratio 1: 14 (7.3%)
- All Stock: Ratio 1: 9 (11.3%)

(Based on Renfrewshire Council’s own Housing Management Records for year ending 2013/14 – Turnover calculated as lets as % of stock).

Turnover rate of Council stock 2012/13 by Size:

- Zero bed stock: Ratio 1: 6 (16.3%)
- One bed stock: Ratio 1: 7 (13.4%)
- Two bed stock: Ratio 1: 10 (10.5%)
- Three bed stock: Ratio 1: 16 (6.3%)
- Four+ bed stock: Ratio 1: 28 (3.6%)

were from single person households.

Of those assessed, 799 households were found to be unintentionally homeless, of these, 605 were single person households.

Historically, there has been limited demand for zero and one bedroom properties with most new build social rented housing comprising of two and three bedrooms.

However, the policy context has changed with the introduction of the ‘bedroom tax’ in April 2013. This has created an increase in demand from current and prospective social rented sector tenants for smaller properties.

Many social rented sector landlords are prioritising existing tenants affected by the ‘bedroom tax’ to facilitate the transfer of existing tenants to appropriately sized smaller accommodation. This has a direct impact on the availability of housing for waiting list applicants and homeless households.

In Renfrewshire, 1,477 households have had the one bedroom reduction in housing benefit applied and a further 241 households have had the two bedroom reduction applied to their housing benefit (as at 31 March 2014).

Of these households, 1,388 require to move to a one bedroom property in order for their housing benefit to cover their rental costs (as at 31 March 2014).

It is likely that there will be an increase in demand for smaller properties. However it is unclear at present what the level of demand will be as some households are accessing Discretionary Housing Payments (DHP) to cover the cost of the ‘bedroom tax’ whilst other households are managing to meet any increase in rental costs, thus deferring any immediate need to look for smaller properties.
Should a change in policy be announced which removes the spare room subsidy, the pressure on smaller properties is likely to decrease significantly as smaller households will have greater access to the existing housing stock available.

In both 2012/13 and 2013/14, turnover rates for both zero and one bedroom Council properties were higher that the Renfrewshire average turnover rate suggesting that availability of smaller Council properties is less of an issue than for larger Council properties. However, it should be noted that the majority of applicants are in need of smaller properties.

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| | ▪ All Stock: Ratio 1: 9 (10.7%)<br>(Based on Renfrewshire Council's own Housing Management Records for year ending 2013/14 – Turnover calculated as lets as % of stock). | Turnover rate of Council stock 2012/13 by Size:<br>▪ Zero bed stock: 2012/13: 16.3%, 2013/14: 17.0%<br>▪ One bed stock: 2012/13: 13.4%, 2013/14: 14.1%<br>▪ Two bed stock: 2012/13: 10.5%, 2013/14: 10.2%<br>▪ Three bed stock: 2012/13: 6.3%, 2013/14: 8.8%<br>▪ Four+ bed stock: 2012/13: 3.6%, 2013/14: 7.3%<br>▪ All Stock: 2012/13: 10.7%, 2013/14: 11.3%<br>Renfrewshire Council's own Housing Management Records for year ending 2012/13 & 2013/14 – Turnover calculated as lets as % of stock). |
| **2: SLC** | Potential need for 1 bedroom properties<br>➢ Household size change over time (insert link to relevant place in HNDA)<br><br>➢ Single homeless households<br>Of 8,240 homeless applications in 2012/13, 5,752 were from single people. Of the 5,921 households assessed as being in unintentionally homeless and in priority need, 3,771 were single person households.<br>(GCC HL1 Return 2012-13)<br><br>➢ Household affected by 'bedroom tax'<br>• 10,733 households with a 1-bedroom reduction applied<br>• 1,650 households with a 2-bedroom reduction applied<br>• Of these households, 9,500 households require a 1 bedroom property.<br>(Revenue & Benefits Data, GCC - March 2014)<br><br>Potential supply of 1 bedroom properties<br>➢ 25,687 0 or 1 bedroom properties socially rented properties in the city. 0 or 1 bedroom properties concentrated in specific areas.<br>➢ 12% approx turnover rate across the city. If turnover rate applied to number of 0 and 1 bedroom properties, then only 3,082 properties would be available to let each year, in context of 9,500 'bedroom' tax households requiring a 1-bedroom property and 3,771 homeless households requiring a 1-bed property.<br>➢ Particular areas within the city affected by a low provision of 0/1 bed properties but high levels of households affected by the bedroom tax are …………..<br>(GCC Survey of RSL Stock – 99% coverage of RSL stock in city – 2013/ Lettings figures for turnover rate from APSR RSL returns) | Pressure on smaller properties from a combination of factors<br><br>• Household size has been decreasing over many years.<br><br>• Priority need was abolished in Scotland on 31 December 2012, as such, local authorities have a legislative duty to provide settled accommodation to anyone who is unintentionally homeless. Glasgow has the largest homelessness issue in Scotland. Annually, Glasgow has around 6,000 households assessed as homeless with the vast majority of homeless households being smaller.<br><br>• Demand for 1 bedroom properties has been satisfied in the past, there has been little assessed need for general needs 1 bedroom properties and experience of low demand for 0 bedroom (bedsit) properties. Due to the demand picture for 0 or 1 bedroom properties in the past, there has not been an active development programme for this size of unit.<br><br>• However, the policy context has changed with the removal of the spare room subsidy (bedroom tax) in April 2013. This has meant that to ensure affordability of rents to households, many social landlords are not letting properties to households who are liable to pay the 'bedroom tax', and are prioritising existing tenants affected by the bedroom tax to downsize. This has a direct impact on the availability of housing for waiting list applicants and homeless households.<br><br>• Therefore, it is anticipated that there will be an increasing demand for this size of property. It is unclear at present what the level of demand will be as some households are accessing Discretionary Housing Payments (DHP) to cover the cost of the 'bedroom tax', other households are managing to meet their costs (albeit |

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| | | sometimes through high interest borrowing), and other households affected are accruing rent arrears with potential implications for homelessness in the near future. Small properties can be concentrated in specific areas on particular developments and consequently, if households require to remain within a community for access to schools etc., then there may be even less opportunity to access a smaller property.<br><br>• A housing management response is underway, facilitating more moves where possible and providing support to households affected by the removal of the spare room subsidy. If a change in policy was announced regarding the removal of the spare room subsidy, the pressure on 1 bedroom properties is likely to reduce considerably as small households will have more housing options in the existing housing stock.<br><br>• If the bedroom tax remains and households decide to downsize, and over the years, supply of smaller properties become available for households to move into, there is likely to be a surplus of larger properties. The dynamics of this are complex. Estimation of scale and potential policy/ investment responses will be developed if and when this is appropriate. |
| **2:WDC** | Potential need for 1 bedroom properties<br>➢ Household size changeover time (insert link to relevant place in HNDA)<br><br>➢ Single homeless households<br>608[91], almost 2/3rds of all those assessed as homeless.<br>➢ Households in West Dunbartonshire affected by 'bedroom tax'<br>• 2181 households with a 1-bedroom reduction applied<br>• 414 households with a 2-bedroom reduction applied<br>• Of these households, 1893 households require a 1 bedroom property.[92] | • West Dunbartonshire has a typical profile with Household size decreasing but an increase in the number of households.<br>• There is a historic high demand for one bedroom properties which is increasing due to the bedroom tax pressure.<br>• The new build programme supported through the Affordable Housing Supply Programme has been amended to increase the proportion of 1-bedroom properties developed.<br>• There is evidence that there is a shortage of larger sized properties (4 bedrooms and over)[93].<br>Steps have been taken to address the mismatch issue though the Affordable Housing Supply Programme (AHSP), with an increased emphasis being given to 1-bedroom and larger family units in projects receiving support funding. |

[91] WDC HL1 Return Year End 12/13 (Total Single people **assessed** as homeless, intentionally and unintentionally). Total Assessed as Homeless: 1015

[92] HB data WDC for 1 April 2013 - HB e-mail 15 May 2014

[93] Housing Needs and Supply Study Arneil Johnston for West Dunbartonshire Council July 2008 & WDC WL information

## 3: Property type – profile and mismatch (Houses, flats, etc., General needs, accessible accommodation, etc.)

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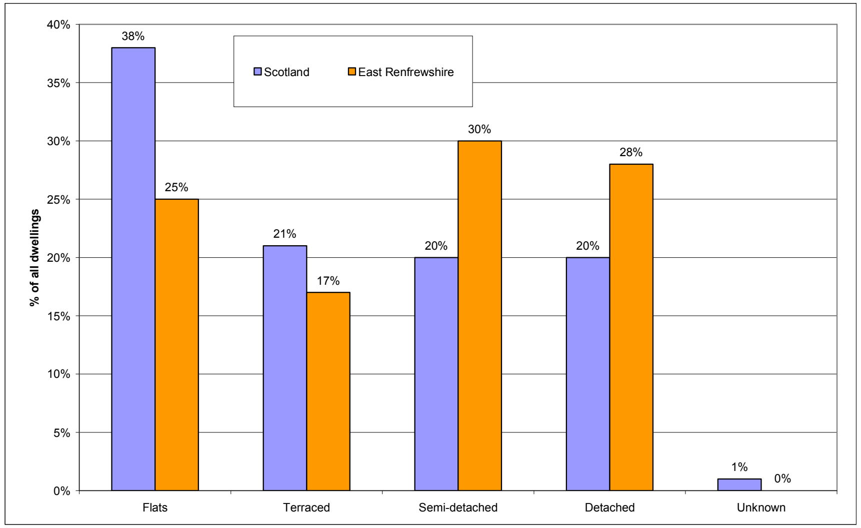
| **3: EDC** | The council's housing stock is 3706 broken down as follows:<br><br>Houses - 1807<br>Tenement Flats - 1042<br>4 in a block Flats - 759<br>Other/Maisonettes – 98<br><br>3598 properties are self-contained and 30 properties are HMO's<br><br>The council and RSLs have built 600 new affordable houses between (2011/2014). 100 of these are council owned. 6 properties have been built specifically for disabled households. | The council has predominantly houses and flats. The Strategic Housing Investment Plan will continue to promote sites across the area to build a range of house types/sizes i.e. houses, flats, amenity and adapted. The Council also purchases properties on the open market on an annual basis. The current priority is to purchase 1 bedroom properties that are already in mixed tenure blocks. This would allow the council to have majority ownership. |
| **3: ERC** | **<u>Potential need for particular needs housing</u>**<br><br>➢ Stock profile<br>East Renfrewshire has a high proportion of houses as opposed to flats or terraced properties. Houses (detached and semi-detached) account for 58% of all dwellings in the region and only 25% of all properties are flats (Scotland's Census 2011, 2013).<br><br>However, much of this is reflective of the private sector stock which accounts for the majority of homes in the area. The profile of the social/ affordable stock is different. | • Perhaps reflecting the tenure composition of the SHMA, Levern Valley has a higher percentage of dwellings built after 1965, also a greater percentage of flats. Eastwood has a higher percentage of inter-war (1919-1944) built dwellings, and over 60% of all dwellings are either semi or detached properties.<br>**Pressure for particular needs housing from a combination of factors**<br><br>• The ageing population and the shifting political agenda towards enabling people to remain at home for longer places pressure on housing services in many ways:<br><br>• An ageing population translates in to a lower or declining demand for larger family properties (3+ bedrooms) and strong growth for smaller properties (especially with ground-floor access and amenity/ suitable for a range of needs).<br><br>• An ageing population results in a stock mismatch. Almost half of our stock is tenemental and stairs present an issue for a significant proportion of older or disabled people.<br><br>• There is a growing ageing population in the Levern Valley area where the majority of the stock is larger 2,3 and 4+ bedrooms. There is a growing demand for suitable smaller (1 and 2 bed) ground floor properties.<br><br>• 71% of sheltered housing stock is in Eastwood however the numbers of over 64's are projected to grow by 90% in the |

**ERC stock by property type, 2007/08**




*(GROS mid year household estimates, 2007)*

- Bungalows and cottages (houses) account for a third of all ERC properties. This rate is particularly high in Eastwood where such properties account for 41% of properties.
- Flats and tenements account for 59% of properties, with own door flats representing almost half of these. Such properties are far more prevalent in Levern Valley (where they represent two thirds of stock) than in Eastwood (where they represent less than half).
- The council owns a total of 244 sheltered flats and bungalows. Of these, the majority (173) are located in Eastwood.
- Two and three apartment properties dominate local authority stock in East Renfrewshire, accounting for three quarters of all properties.
- Two and three apartment properties account for a slightly higher proportion of stock in Eastwood than in Levern Valley.
- The council owns a total of 653 properties with 4 or more apartments. These account for a quarter of all stock in Levern Valley, but only 11% of stock in Eastwood.

Levern Valley. There is likely to be a growing demand for sheltered/very sheltered properties in the Levern Valley area. Decline in demand for some Council and RSL developments catering for the elderly has been noticed recently, and work is ongoing to establish how this can be reprovisioned to meet current demand and the aspiration to live more independently and in a homely setting.

- The July 2012 Council Tenant Survey shows that the profile of East Renfrewshire tenants is also ageing. 1,050 Council tenants were aged 65+, which is 30.6% of all tenants. There are 192 Council tenants aged 85 and over, 4.6% of all tenants.
- Disabled people are over-represented within the social rented sector. Research has shown that this is because they are unable to find suitable accommodation in the private sector due to a variety of reasons: lack of suitable accessible accommodation, problems with affordability and difficulties accessing mortgages. As a result there is a tendency to view the social rented sector as the natural option.
- There is a need for additional homes to meet the particular needs of older and disabled people (esp. wheelchair housing).
- The tenure, stock and age profile of East Renfrewshire indicates that there are large numbers of older homeowners who will be living in houses which will require adaptation.
- As the majority of private sector stock is in the form of houses and these may not always be suitable for adaptation due to internal stairs etc.
- There is also a growing occurrence with adapting ERC or RSL properties that these prove difficult to relet if properties are above ground level, and due to the specific nature of the adaptations required, are not entirely suitable for others requiring rehousing meaning some removal or alteration of the existing adaptation.
- There is a lack of suitable affordable alternatives in the private sector (we have discussed affordability of PRS/home ownership previously). There is a significant number of retirement developments in East Renfrewshire offering homes to buy/ rent with support included (e.g. McCarthy and Stone) however in most cases these are unaffordable to the average older person household.

- **Social housing stock profile**

| All housing for Particular Needs | | | |
|---|---|---|---|
| **Bedrooms** | **Eastwood** | **Levern** | **Total** |
| 0 | 80 | | 80 |
| 1 | 147 | 115 | 262 |
| 2 | 39 | 62 | 101 |
| 3 | 4 | 4 | 8 |
| 4+ | | 3 | 3 |
| Total | 270 | 184 | 454 |

*(ERC Stock Database June 2013)*

- **Amenity housing**

| Amenity | | | |
|---|---|---|---|
| **Bedrooms** | **Eastwood** | **Levern** | **Total** |
| 1 | 33 | 56 | 89 |
| 2 | 10 | 57 | 67 |
| 3 | 3 | 3 | 6 |
| 4+ | | 3 | 3 |
| Total | 46 | 119 | 165 |

*(ERC Stock Database June 2013)*

- **Sheltered Housing**

| Sheltered/Very Sheltered | | | |
|---|---|---|---|
| **Bedrooms** | **Eastwood** | **Levern** | **Total** |
| 0 | 67 | | 67 |
| 1 | 85 | 59 | 144 |
| 2 | 11 | 5 | 16 |
| 3 | | 1 | 1 |
| Total | 163 | 65 | 228 |

*(ERC Stock Database June 2013)*

The sheltered and very sheltered RSL stock is being evaluated in terms of being fit for purpose in the longer term. There is a declining demand in some areas, e.g., Eastwood where there is single person/bedsit accommodation in sheltered housing which is not suitable for couples.

- Development activity with regard to affordable housing in East Renfrewshire has traditionally been very low, though has picked up in the last few years. This is reflective of land available, costs of development etc. The lack of housing to meet particular needs is a focus when negotiating the mix of affordable housing to be provided on-site for new developments. This has seen an increase in the number of amenity/ accessible and wheelchair adapted homes, however these are still small in number in comparison to the level of suitable, accessible homes required which can adapt to the changing needs of the population over their lifetime.

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| | ➢ **Retirement properties**<br>There is a strong supply of retirement properties within East Renfrewshire (e.g., McCarthy and Stone) but these cater to the more affluent population.<br><br>➢ **Ageing population**<br>• proportion of people aged 65 and over is predicted to rise to just over 23 per cent by 2025<br>• Over 64's are projected to grow by 90% in Levern Valley<br>• By 2030 almost a third of all residents in the Levern Valley will be aged over 64 years, compared to 26% of all residents in Eastwood<br>• Very elderly (75+), the changing profile is expected to be strongest in Levern Valley where the population aged 75+ is projected to grow by 3.2% per annum to 2031<br>(GCVSDPA projections based upon 2008 NRS Mid-Year Estimates with higher migration rates)<br><br>➢ **Health profile**<br>From 2007/08 to 2009/10, the numbers of people who consider themselves to have a long-standing limiting illness, health problem or disability increased for the 0-39 and 70+ age groups. In 2009/10 East Renfrewshire was above the Scottish average for the same age groups. The survey also found that 52% of disabled people live in their own home and 48% in rented accommodation, compared to 69% and 31% respectively for non-disabled people. (Scottish Household Survey 2007-2008 & 2009-2010).<br><br>➢ **Adaptations**<br>• 17% of dwellings in East Renfrewshire have one or more adaptation(s)<br>• Between April 2009 and March 2012, 447 adaptations were completed in East Renfrewshire, of which the majority (48%) were for council rented stock<br>• Adaptations for council dwellings decreased by 20% from 2009/10 to 20011/12. Private Sector Housing Grant adaptations increased by 57% and Registered Social Landlord adaptations by 46%.<br>(Scottish House Conditions Survey 2009/11) | |
| **3: GCC** | • 202,000 flats in city, equating to 71% of all residential properties. (Scottish House Condition Survey)<br><br>• 22.7% people in Glasgow reported having a long term health problem or disability which limited their day to day activity (2011 Census)<br>• Substantial increase in the number of pensioners and in real numbers, the number of people aged over 75 years old is projected to rise by 48% i.e. from 39,800 in 2012 to 58,800 in 2037 | The number of flats bring accessibility issues, particularly as we have an ageing population (albeit not as pronounced as other areas), and high level of disability.<br><br>The number of flats bring common repair issues as indicated below. |

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| **3: IC** | Housing Mix<br>• Tenements and other flats make up 50.4% of the total housing stock in Inverclyde and one of the objectives of the Inverclyde LHS is to redress the balance between houses and flats, specifically in areas previously dominated by social rented housing stock. What's more Inverclyde has one of highest proportions of flats built before the Second World War across Scotland (SHCS 2010-12).<br>• Substantial numbers of flats are of non-traditional construction leading to an ongoing programme of demolition as it is uneconomic to bring them up to the SHQS<br>• There is an overall shortage of affordable housing for rent and for sale as identified in HNDA1 (2011)<br>• There is a shortage of specialist provision, particularly in accessible locations as the topography of Inverclyde is generally hilly<br>• There is a particular mismatch between social rented and private sector stock in parts of Inverclyde and the LHS is seeking to widen tenure options and expand housing choices in the areas concerned to create more balanced communities | Policy Responses<br>• RSLs and private developers are being encouraged to provide a balance between flats and houses wherever possible<br>• Alternatives to demolition are being explored for RSL stock that cannot be economically brought up to SHQS<br>• The SHIP / SLP programme is ongoing and RSLs are being encouraged to put forward new build projects to address the overall shortfall of affordable housing for rent and for sale<br>• An affordable housing policy is being introduced as part of the Local Development Plan (LDP) to ensure that a proportion of all new development is affordable<br>• Specialist provision is being reviewed and means of encouraging new building to housing for varying needs standards in the private sector are being pursued<br>• The development of more balanced communities remains a policy aim and strategic objective of Inverclyde Council and this is being pursued corporately with RSL partners and private housing developers |
| **3: RC** | Age profile of stock according to the SHCS 2010-12:<br>▪ Pre-1919: 12,000/15% of properties;<br>▪ 1919-1944: 10,000/12% of properties;<br>▪ 1945-1964: 18,000/22% of properties;<br>▪ 1965-1982: 21,000/26% of properties; and<br>▪ Post 1982: 20,000/25% of properties.<br>(SHCS 2010-2012, Local Authority Tables, Table 1.1).<br>http://www.scotland.gov.uk/Topics/Statistics/SHCS/LAtables2012<br><br>Property type profile of stock according to the SHCS 2010-12:<br>▪ Houses as a property type: 46,000/58%<br>▪ Flats as a property type: 33,000/42%<br>(SHCS 2010-2012, Local Authority Tables, Table 1.2).<br>http://www.scotland.gov.uk/Topics/Statistics/SHCS/LAtables2012<br><br>Property type profile of stock by Tenure according to the SHCS 2010-12:<br>▪ Private Sector Houses as a property type: 40,000/50%<br>▪ Public Sector Houses as a property type: 6,000/8%<br>▪ Private Sector Flats as a property type: 22,000/27%<br>▪ Public Sector Flats as a property type: 11,000/14%<br>(SHCS 2010-2012, Local Authority Tables, Table 3.3).<br>http://www.scotland.gov.uk/Topics/Statistics/SHCS/LAtables2012 | The age profile of housing stock in Renfrewshire broadly reflects the Scottish averages for local authority areas.<br><br>The only notable differences are with older pre-1919 stock which accounts for only 15% of housing stock in Renfrewshire, significantly below the Scotland wide figure of 20%.<br><br>The figure for post 1965 housing stock is higher than the Scotland wide figure, accounting for 51% of local housing stock in comparison to the Scotland wide average of 45% of housing stock.<br><br>Property type in Renfrewshire consists of approximately 58% 'houses' and 42% 'flats' across all tenures in Renfrewshire.<br><br>There is however a significant variation across the public and private sectors with the private sector including 87% of all 'houses' and 67% of all 'flats'.<br><br>For Local Authority stock only in 2012/13, Renfrewshire Council's stock portfolio consisted of 2,678 'houses' and 10,050 'flats', representing a stock distribution of 21% 'houses' and 79% 'flats', demonstrating the significant imbalance between high demand 'houses' as a property type against the limited stock of local authority 'houses' as a property type |

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| | Council Tax Banding profile of stock as at 20/02/2014:<br>▪ Council Tax Band A: 13,608/16.16% properties,<br>▪ Council Tax Band B: 25,559/30.35% properties,<br>▪ Council Tax Band C: 14,328/17.01% properties,<br>▪ Council Tax Band D: 11,313/13.44% properties,<br>▪ Council Tax Band E: 10,191/12.10% properties,<br>▪ Council Tax Band F: 5,650/6.71% properties,<br>▪ Council Tax Band G: 3,338/3.96% properties,<br>▪ Council Tax Band H: 216/0.26% properties.<br>(Scottish Assessor Association [Renfrewshire Valuation Joint Board]). | available. This figure demonstrates the difference between property type across the private and public sector.<br><br>The Council tax banding profile for housing stock in Renfrewshire (as of February 2014) illustrates that more than three quarters (76.96%) of all properties (64,808) are banded within bands 'A' to 'D' for Council tax purposes with 46.51% of all properties (39,167) assessed as in the lowest Council tax bandings of band 'A' and 'B'.<br><br>Just over 23% of properties were assessed as above the baseline assessment of band 'D', with 19,395 properties assessed as bands 'E' to 'H'. |
| **3: SLC** | o South Lanarkshire Local Housing Strategy 2012-17<br>o Housing & Technical Resource Committee 5/2/2014 – LHS Annual Review (2012/13) | All new build properties are built to the Housing for Varying Needs Standard, which incorporates accessibility features for households. South Lanarkshire has identified a need for a greater supply of accessible units for older people and households with particular needs. 600 properties have been identified for upgrade or conversion to the full amenity standard. These properties are predominantly ground floor, level access, 1-2 bed units. Welfare Reform changes have resulted in an increased requirement for smaller properties to enable households currently under-occupying to move. The properties identified through the amenity programme are also smaller units and therefore reduce the overall number of stock available to facilitate moves to address under-occupancy cases due to Welfare Reform changes. |
| **3:WDC** | There is an understanding that lack of accessible housing is an issue for West Dunbartonshire. It is understood that there are too many houses with internal stairs or which are accessed by stairs, but the number is difficult to quantify. This is against a background of an ageing demographic and a strong policy imperative to enable people to live as long as possible in their own homes. | Housing is working more closely with the Community Health and Care Partnership to establish the housing needs of older people and how this will translate into demand by type, tenure and location. A WD Older People's Strategy is being drawn up which will be accompanied by an Older People's Housing Strategy.<br><br>The Council has commenced a review of its Allocation Policy and plans to report to Committee in February 2015.<br><br>A Homelessness Strategy and Action Plan was agreed in August 2013, which has an increased focus on prevention, housing support and tenancy sustainment, housing options and a commitment to partnership working. The Action Plan contained in the strategy includes a series of commitments for the service to deliver between 2013 and 2016. |

**4: Property condition (egg.** General issues: BTS, SHQS, Energy efficiency (SRS stock/private sector stock))

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| **4: EDC** | The council's housing stock is in relatively good condition with no identified BTS properties.<br><br>As at 31st March 2014 approximately 91% of the council's stock meets the Scottish Housing Quality Standard.<br><br>The council has 2 areas identified as being fuel poor – Twechar and Hillhead, Kirkintillloch.<br><br>The council will continue to promote energy efficiency schemes/measures in these areas. | The council has recently spent £755,000 Universal Home Insulation Funding on loft insulation, cavity wall insulation and external wall insulation and owner-occupied properties throughout the area.<br><br>The council continues to bid for funding i.e. HEEPS to take forward further external wall insulation projects in Twechar and Kirkintilloch. |
| **4: ERC** | **Private Sector Stock**<br>• 8.5% of the private rented sector was estimated to be below tolerable standard however at this point the PRS was estimated at around 900 properties<br>• Higher rates of BTS housing were identified in Levern Valley area (East Renfrewshire Private Sector Stock Condition Survey 2007)<br>• The highest proportions of dwellings requiring major repairs were identified within the Eastwood area. (PSHCS, 2006)<br>• 88% of dwellings in East Renfrewshire with any disrepair, 59% of which are an urgent disrepair<br>• 87% of all private sector stock in East Renfrewshire with any disrepair<br>• 87% of disrepair in houses and 93% in flats above Scottish average of 79% and 83% respectively<br>• 39% of households with any disrepair are families, 32% pensioners and 18% other.<br>(Scottish House Condition Survey 2012)<br><br>**Social Stock**<br>• East Renfrewshire Council brought 397 properties up to the SHQS against a target of 123 in 2013/14.<br>• We are now ahead of schedule to meet the 2015 deadline, with 84% of our properties compliant.<br>• There are currently no identified BTS properties within the social stock which are occupied. There are 2-3 long term voids owned by East Renfrewshire damaged by fire, but these are on track to be brought up to standard prior to 2015.<br>• 100% of the RSL stock in East Renfrewshire meets the SHQS* (with a small number of exempted properties accounted for in | • There is very little up to date data available on property condition in the private sector.<br><br>• The findings of the private sector stock condition survey highlights that there are issues with stock condition across the local authority area.<br><br>• The Scottish House Condition Survey highlights that large number of the private sector are in disrepair with more than half in urgent disrepair. There are issues with disrepair across all property types although disrepair within flats is higher than the Scottish average. Analysis of households shows that the number of families and pensioners living in properties with disrepair than the Scottish average.<br><br>• The tenure, property and age profile of East Renfrewshire indicates that large numbers of older people will be home owners. Research shows that many older home owners are asset rich but cash poor and unwilling to release significant equity from their homes in order to carry out necessary repairs. There is a concern that an ageing population will lead to a growing pressure to provide grants/re-housing to this group.<br><br>• The Scottish Government has set a 2015 target for all properties to meet the SHQS. In 2012-2013 we brought 397 properties up to the SHQS against a target of 123. We are now ahead of schedule to meet the 2015 deadline, with 84% of our properties compliant. |

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| | this). Much of the RSL stock is new or relatively recently built. | |
| **4: GCC** | • 76,000 private houses in urgent disrepair<br>Scottish House Condition Survey<br><br>➢ 7,000 BTS properties (pre Housing (Scotland) Act 2006 definition in private sector older stock<br>Glasgow City Council Older Private Housing Survey 2005<br><br>➢ 21% of Glasgow's areas are in the most deprived 5% in Scotland<br>➢ 42% of Glasgow's areas are in the most deprived 15% in Scotland<br>➢ (SIMD 2012) | Major housing disrepair issues are present in the city due to age, lack of maintenance and the cost of comprehensive repair. As 71% of properties in the city are flats, this complicates the area further with common repair issues. Much of the disrepair can be found in pre-1919 tenements, which are of historic importance to the built form in the city, but there are also stock condition issues in most recent builds, including some ex-social rented stock, 4-in-a-block developments, and in more recent developments.<br><br>The number of BTS properties in the older private housing stock in the city was assessed as part of an Older Private Housing Survey commissioned by the Council in 2005 which reported in the region of 7,000 BTS properties.<br><br>RSL compliance with the SHQS is increasing. However, there remain issues to reaching energy efficiency standards for 2015 and 2020.<br>In the private sector housing stock, there are considerable levels of fuel poverty experienced by households linked to deprivation levels, and the need for energy efficiency measures to the housing stock- much of which is expensive to undertake and for some built forms is costly to undertake effectively egg. pre1919 tenements. |
| **4: IC** | Housing Quality Issues<br>• There is a continuing mismatch between the overall quantity of housing available within Inverclyde and the quality of the housing stock across all tenures,<br>• Large numbers of non-traditional house types in the RSL sector are causing difficulties in terms of SHQS attainment for the largest RSL in Inverclyde (c. 50% attainment) however the majority of RSLs are making good progress in achieving the SHQS within their own stock (> 90% attainment)<br>• A sample Private Sector House Condition Survey (2011) has identified several locations within Inverclyde where a poor state of repair and lack of maintenance will have to be addressed as part of the Private Sector Strategy within the LHS<br>• Levels of BTS stock are higher than the Scottish average however they are concentrated in particular areas, one of which is the subject of a major area renewal programme<br>• High levels of fuel poverty were noted as part of the Private Sector House Condition Survey in 2011 and a high proportion of RSL stock is inefficient in energy terms due to non-traditional construction. The situation of social tenants is | Policy Responses<br>• Selective demolition of poor quality stock in both the SRS and the private sector is being encouraged to address quality-v- quantity issues<br>• RSLs with non-traditional housing stock are being encouraged to examine new ways of tackling hard to treat properties and to look at alternative uses where SHQS attainment is uneconomic<br>• Owners are being encouraged to keep their homes in good repair and well maintained through the Private Sector Strategy of the LHS and through the published Scheme of Assistance<br>• Levels of BTS stock have generally increased due to failures arising out of the introduction of new standards under the Housing (Scotland) Act 2006 however ongoing SHQS works and the major area renewal programme will help to reduce these over time<br>• HEEPS:ABS programmes including joint working with RSLs are seeking to improve energy efficiency across the SRS and private sector stock and substantial improvements have already been made in both sectors through SHQS attainment and through previous government funding programmes (UHIS, etc.) |

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| | more precarious as only 48% of all social dwellings benefit from loft insulation of more than 100mm compared to 57% in Scotland (SHCS 2010-12)<br>• Worryingly Inverclyde has the highest proportion of properties with rising or penetrating damp in Scotland (SHCS 2010-12) | |
| **4: NLC** | • NLHS Factsheet 5 - The quality of homes, neighbourhoods and fuel poverty<br><br>• NLC Stock Condition Survey 2009<br>http://www.northlanarkshire.gov.uk/CHttpHandler.ashx?id=2794&p=0<br><br>• All Tenure Stock Condition Survey<br>http://www.northlanarkshire.gov.uk/CHttpHandler.ashx?id=2791&p=0<br><br>• Evidence Paper: Housing Stock Quality – Social Rented Sector<br>http://www.northlanarkshire.gov.uk/CHttpHandler.ashx?id=4862&p=0<br><br>• Evidence Paper: Private Sector<br>http://www.northlanarkshire.gov.uk/CHttpHandler.ashx?id=4861&p=0<br><br>• Evidence Paper: Fuel Poverty<br>http://www.northlanarkshire.gov.uk/CHttpHandler.ashx?id=4855&p=0<br><br>• Private Sector Projects Summary – see attached<br><br>• Private Sector Scheme of Assistance – see attached | Social Rented Sector<br>• The overall Scottish Housing Quality Standard (SHQS) pass rate for social housing within North Lanarkshire is 46.5%, or 21,359 out of 45,925 properties.<br>• In general the external condition of social sector stock within North Lanarkshire is good, with 2.3% of the stock failing on the repair standard. The predominant SHQS failures are in energy efficiency and amenity categories, where 29.3% and 23.7% of properties fail respectively.<br>• The cost to meet the SHQS for North Lanarkshire Council housing stock is £33.4m over the next five years.<br>• Overall, the housing association sector appears to be achieving the SHQS, however, properties owned by housing associations are generally younger and many of the building elements are within their life cycle.<br>• Overall the housing quality in the social sector is better than the private rented sector and also some segments of the owner-occupied sector (i.e. ex-public local authority or RSL stock).<br>• The Climate Change Bill and 2020 targets will increase the focus on reducing carbon emissions within the housing stock.<br>• The use of renewable technologies for existing and new build social housing will have to be considered to both improve energy and assist in alleviating fuel poverty.<br><br>Private Rented Sector<br>• Raising property standards through the implementation of the Scheme of Assistance and effective regulation where appropriate. Two particular aspects that require increased action appear to be safety and security and energy efficiency measures. The Council's standard for properties in the PRS should be tied into the standards being implemented through landlord accreditation.<br>• How best to improve property condition, warmth and management of private rented properties.<br>• The main source of property data is the All Tenure House Condition Report while the Housing Needs Assessment Report and the Common Housing Register can provide a snapshot of information on the household characteristics and needs of private renters.<br>• There are three recent sources of strategic information on PRS stock numbers at Local Housing Market Area (LHMA) in North Lanarkshire. There is some |

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| | | variance across the estimates which may be due to differing geographies, the date that the estimates were made or statistical sampling methods. However at the North Lanarkshire level the range of estimates is from 5,283 to 5,626 which is relatively consistent. This tends to indicate that the sector has grown as it appears to account for approximately 3.9% of the total housing stock compared to 2.5% estimated in the previous research in 2005. The owner-occupied sector is estimated to account for 64.3% of the stock, Council renting 27% of the stock and housing associations 5% of the stock.<br>• The main discrepancies in the data appear to be at LHMA level. For example the stock measure for Airdrie varies from 723 to 1,374, Bellshill from 237 to 569 and Coatbridge from 665 to 1,602. Stock measures for Cumbernauld, Kilsyth and Wishaw appear more consistent. At this stage the most reliable source of data on the geographical breakdown of stock is likely to be the landlord registration data. This data source is also available annually and thus potentially gives an indication of trends.<br><br>Fuel Poverty<br>• It is estimated that the number of households living in fuel poverty in North Lanarkshire is 21,089 or 15% of all households. However the Scottish House Condition Survey appears to estimate a higher number living in fuel poverty in North Lanarkshire – 32,000 or 22% of all households (lower than the Scottish average of 25%).<br>• Fuel poverty is disproportionately affecting tenants in the social rented sector with 40% of Council tenants and 24% of housing association tenants living in fuel poverty in 2007/08. The total number of households affected in the social rented sector is around 16,800 or 80% of all households living in fuel poverty.<br>• In the private sector home owners living in fuel poverty are more likely to be residing in ex-local authority or housing association homes. The private rented sector also has a relatively high rate of fuel poverty when compared to home owners with 13% of tenants affected by fuel poverty.<br>• The households characteristics that increase the risk of living in fuel poverty in North Lanarkshire are:<br><br>o Single person and single parent households<br>o Older and retired households<br>o Economic inactivity particularly retired, unemployed and permanently sick/disabled households.<br>• Economically inactive households are more likely to be fuel poor as this can lead to more time spent within the home and potentially larger fuel bills. Future potential increases in unemployment, reduction in real incomes through both wage restraint and recent proposed changes to welfare benefits will potentially contribute to further increases in fuel poverty.<br>• Future demographic projections also indicate a growth in both older and single |

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| | | person households. These are groups that are at risk of fuel poverty and these trends may lead to higher numbers of people living in fuel poverty in the future.<br>• These characteristics indicate that household type, income and deprivation are key drivers in fuel poverty across North Lanarkshire and cannot simply be resolved through improved energy efficiency measures in the housing stock.<br>• The energy efficiency of the housing stock varies across tenures. The social rented sector has high average ratings on both NHER and SAP whereas former housing association properties and private rented properties have lower ratings. Generally private sector housing across the board is less energy efficient than the social rented sector. Given private sector housing is the majority of the housing stock and will continue to increase its share over time the Council should focus more on enabling energy efficiency improvements in this area.<br>• The wider poverty issues emphasise the importance of connecting the ‘at risk’ groups to income maximisation services and where appropriate employment.<br>• Fuel prices have increased in recent years to the point that they have risen well above inflation: between November 2007 and 2008, the cost of domestic electricity rose by over 31% and domestic gas increased by over 51%1. Fuel prices will continue to impact on the numbers in fuel poverty. This variable is largely outwith the control of the Council beyond lobbying Government at all levels to influence regulatory regimes. Council priorities should focus on advice and education of households on social tariffs and use of services that can assist people in finding more economical suppliers.<br>• Proposed key strategic directions required to assist in minimising the risk of fuel poverty are: Meeting the SHQS target for 2015 in the social rented sector and considering whether further measures on energy efficiency should be implemented within the Council’s stock. This will have to include examination of retro-fitting measures.<br>• Further promotion of income maximisation services across all tenures but with a focus on social and private renters. Other priority groups may include elderly home owners living in ex-Council or housing association stock.<br>• The energy efficiency of the private sector housing stock should be improved Programmes and measures should in particular focus on private rented, ex-local authority and ex-housing association properties. This should include potential for Council Tax discounts.<br>• The improvement of advice and assistance to all households. An audit of current and future assistance should be undertaken and a package of assistance made available with appropriate publicity.<br>• All new build affordable homes to meet minimum energy efficiency standards and also to investigate advanced measures that assist in reducing fuel bills for householders. |
| **4: RC** | SHQS failure rates according to the SHCS 2010-12:<br>▪ Private Sector: 41,000 (66%);<br>▪ Social Rented Sector: 14,000 (78%) | The Scottish House Condition Survey (2010-12) estimated that 41,000 (66%) private sector properties would fail the Scottish Housing Quality Standard (SHQS) with a further 14,000 (78%) social rented properties failing the standard. |

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| | (SHCS 2010-2012, Local Authority Tables, Table 4.13).<br>http://www.scotland.gov.uk/Topics/Statistics/SHCS/LAtables2012<br><br>SHQS Compliance Rates at year end for social rented stock:<br>▪ Local Authority Stock 2011/12: 15.1%;<br>▪ Local Authority Stock 2012/13: 32.3%;<br>▪ RSL Stock 2011/12: 84.3%;<br>▪ RSL Authority Stock 2011/12: 92.0%<br>(Renfrewshire Local Housing Strategy Update 2013, Appendix 1, Outcome 1).<br>http://www.renfrewshire.gov.uk/webcontent/home/services/council+and+government/council+information,+performance+and+statistics/council+policies+and+plans/hp-mc-localhousingstrategy<br><br>Dwellings with any Disrepair by tenure:<br>▪ Private Sector Stock with any disrepair: 53,000 properties/86% of Private Sector Stock/66% of total housing stock;<br>▪ Public Sector Stock with any disrepair: 15,000 properties/87% of Private Sector Stock/19% of total housing stock<br>(SHCS 2010-2012, Local Authority Tables, Table 4.3).<br>http://www.scotland.gov.uk/Topics/Statistics/SHCS/LAtables2012<br><br>Dwellings with any Disrepair by Property Type:<br>▪ 'Houses' with any disrepair: 39,000 properties/83% of all 'houses';<br>▪ 'Flats' with any disrepair: 30,000 properties/90% of 'flats'<br>(SHCS 2010-2012, Local Authority Tables, Table 4.4).<br>http://www.scotland.gov.uk/Topics/Statistics/SHCS/LAtables2012<br><br>Dwellings with any Urgent Disrepair by tenure:<br>▪ Private Sector Stock with any disrepair: 26,000 properties/43% of Private Sector Stock/33% of total housing stock;<br>▪ Public Sector Stock with any disrepair: 8,000 properties/44% of Private Sector Stock/10% of total housing stock<br>(SHCS 2010-2012, Local Authority Tables, Table 4.8).<br>http://www.scotland.gov.uk/Topics/Statistics/SHCS/LAtables2012<br><br>Dwellings with any Urgent Disrepair by Property Type:<br>▪ 'Houses' with any urgent disrepair: 17,000 properties/38% of | SHQS compliance rates have been increasing steadily since the last survey amongst social rented properties with much higher levels of compliance being achieved by both the Council and other registered social landlords operating in Renfrewshire ahead of the 2015 deadline for all social rented accommodation to be compliant with the standard.<br>In 2011/12, local authority SHQS compliance rates were 15.1% rising to 32.3% in 2012/13. Over the same period compliance rates increased for registered social landlord from 84.3% in 2011/12 to 92.0% in 2012/13.<br>When establishing levels of disrepair across housing stock in Renfrewshire, the Scottish House Condition Survey (2010-12) estimated that 53,000 private sector properties (86%) had some disrepair with a further 15,000 social rented properties (87%) assessed as having disrepair.<br>When discounting tenure as a variable and looking only at property type, 83% of 'houses' and 90% of 'flats' had disrepair in Renfrewshire.<br>The Scottish House Condition Survey (2010-12) also estimated that 26,000 private sector properties (43%) had urgent disrepair with a further 8,000 social rented properties (44%) classed as having urgent disrepair.<br>When looking at property type alone, 38% of 'houses' and 52% of 'flats' had urgent disrepair in Renfrewshire according to the Scottish House Condition Survey 2010-2012.<br>National Home Energy Ratings (NHER) were highest for public sector stock according to the Scottish House Condition Survey 2010-12 with 96% of public sector properties (17,000) receiving a rating of 6-10. This compares to 83% of properties in the private sector (51,000). |

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| | all 'houses';<br>▪ 'Flats' with any urgent disrepair: 17,000 properties/52% of 'flats'<br>(SHCS 2010-2012, Local Authority Tables, Table 4.9).<br>http://www.scotland.gov.uk/Topics/Statistics/SHCS/LAtables2012<br><br>NHER Ratings according to the SHCS 2010-12: Private Sector:<br>▪ Rating of 0-5: 10,000 properties/17%;<br>▪ Rating of 6-10: 51,000/83%<br>NHER Ratings according to the SHCS 2010-12: Public Sector:<br>▪ Rating of 0-5: 1,000 properties/4%,<br>▪ Rating of 6-10: 17,000/96%)<br>(SHCS 2010-2012, Local Authority Tables, Table 8.2).<br>http://www.scotland.gov.uk/Topics/Statistics/SHCS/LAtables2012 | |
| **4: SLC** | o South Lanarkshire Local Housing Strategy 2012-17<br>o Housing & Technical Resource Committee 23/1/2013 – 'Demolition and Improvement of Properties at Midfield, Road, Coalburn, Hillview Crescent, Glespin and Welsh Street, Douglas'<br>o Housing & Technical Resource Committee 5/2/2014 – 'LHS Annual Review (2012/13)' | Two thirds of South Lanarkshire Council housing stock is over 60 years old. There is a programme of planned maintenance and investment to retrofit properties to meet the Scottish Housing Quality Standard (SHQS). There is a specific challenge within our rural settlements which are off-grid, not connected to the gas mains supply. Our approach focuses on the promotion and installation of sustainable and complementary renewable energy technologies. Some of our rural settlements are characterised by low-demand for social rented accommodation due to the particular challenges associated with remote rural living. |
| **4:WDC** | The WD LHS has an emphasis on regeneration while there remains a council ambition to build 5,000 new homes over the next ten years.<br>BTS is not a major issue.<br>WDC is confident of being fully compliant with the SHQS by March 2015 due to recent record levels of capital investment (currently reporting 83% compliant).<br>WDC has agreed a 10-year Capital Programme.<br>This programme will enable major investment in upgrading buildings; £60 million investment<br>over the next 2 years in our Housing Stock; infrastructure and regeneration across our<br>communities to help meet our strategic goals. | While currently 74.9 % of WDC council houses are judged to be energy efficient[94], meeting the EEESH targets will be a major task for WDC, especially given the high proportion of non-traditional and MSF stock.<br><br>The Council is considering making it mandatory to achieve "greener standard" for all housing receiving AHSP grant support. |

[94] WDC HEED Strategic Plan 2014/18 May 2014

## 5: Other issues (egg. HMOs, overcrowding)

<table>
<tr><td>5: EDC</td><td>The council has a very small number of HMOs of which there are no specific issues.</td><td></td></tr>
<tr><td>5: ERC</td><td>Overcrowded and concealed<br>- Overcrowded households 774<br>- Concealed households 621<br>- Concealed and Overcrowded 154<br>(GCVSDPA estimates based upon Scottish Household Survey and Scottish House Condition Survey 2010, 2011 & 2012).<br><br><table><tr><th colspan="4">Households in Housing Need</th></tr><tr><th></th><th>Eastwood</th><th>Levern Valley</th><th>Total</th></tr><tr><td>Concealed households</td><td>209</td><td>58</td><td>267</td></tr><tr><td>Overcrowded households</td><td>775</td><td>215</td><td>990</td></tr></table>(Tribal 2009)</td><td>• Concealed and overcrowded households are likely to generate a need for an additional housing unit as they are unlikely to be counted within the household projections and they will not release a home for another household use when they move on.<br><br>• Some overcrowded and concealed household may be able to afford to meet their housing needs within the market. It is a reasonable assumption however given the small numbers of overcrowded/concealed households to assume that most will require social or below market rent accommodation.</td></tr>
<tr><td>5: GCC</td><td>➢ Student population- 63,000 full time students.<br><br>➢ Census 2011 provides an undercount of population in Govanhill which have been highlighted by GCC.</td><td>Concentrations of HMOs in parts of the inner city mainly due to the large student population in the city. We anticipate an increase in HMOs in the city due to the changes to the welfare regime for under 35s and the shared room rate for LHA.<br><br>There are areas of significant overcrowding in the private rented sector in areas in the inner Southside, with particular concentrations in Govanhill.</td></tr>
<tr><td>5: IC:</td><td>HMOs<br>There are no specific issues with HMOs in Inverclyde as seen by the declining numbers of HMOs in the area, reaching an all-time low in 2013 (Annual Return of HMO, 2013). The Landlord Registration service has the situation under control and safety / quality issues are well managed by EHOs<br>Overcrowding<br>• There are no serious overcrowding issues in Inverclyde although larger family size houses are at a premium in the SRS due to the effects of Right to Buy sales<br>• RSLs encourage mutual exchanges and assist downsizing between tenants and between associations wherever possible</td><td>Policy Responses<br>• The strategic objective of making the best use of available housing stock is contained within the Inverclyde LHS and partner RSLs endeavour to alleviate overcrowding as part of this objective<br>• Recent changes in circumstances arising out of Welfare Reform have led to greater interest in mutual exchanges and these are being encouraged and facilitated by RSLs wherever possible<br>• The private sector remains an issue where owners prefer to remain as owners rather than tenants when downsizing, developers are being encouraged to create suitable products to cater for substantial numbers of older owners seeking to move to more suitable, accessible accommodation</td></tr>
<tr><td>5: NLC</td><td>• Area Profiles/Sheltered Housing Pressure Analysis<br>• Specialist Housing Provision (For inclusion in LHS 2016)<br>  • Development of Older People Housing Strategy</td><td>• LHS Older Persons Evidence Paper</td></tr>
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| | • Development Youth Housing Strategy<br>• Development of Empty Homes Strategy<br>• Review Temporary Accommodation Strategy<br>• Local Letting Plans<br>• Factoring & Scheme of Assistance<br>• Housing Options Advice<br>• Welfare Reform & Sustainability<br>• SIMD Indicators – see attached<br>• Tenancy Sustainment – see attached<br>• Homeless Complex Cases – see attached<br>• North Lanarkshire Deprived Area Study – see attached<br>• LHS Annual Review 2013-14 – see attached<br>• Mortgage to Rent<br>• Empty Home Purchase Scheme | http://www.northlanarkshire.gov.uk/CHttpHandler.ashx?id=4859&p=0<br>• Particular Needs Evidence Paper<br>http://www.northlanarkshire.gov.uk/ChttpHandler.ashx?id=4942&p=0<br><br>• Development of Youth Housing Strategy – see attached<br><br>• 7 MTR Cases 2013/14<br>• 73 Applications and 6 Purchases Complete 2013/14 |
| **5: RC** | No Comments | No Comments |
| **5: SLC** | | No specific issues. We have few registered HMOs, 19 in total. |
| **5:WDC** | HMOs are not a significant feature of the WD housing system.<br><br>The Council's Empty Homes Strategy has seen 40 homes been brought back into use, 5 of which through the Council's Rent Deposit Guarantee Scheme, directly assisting the Council's statutory homelessness obligations. | |

**Stock pressures (SRS only)**

**6: Occupancy (over and under-crowding)**

| | Evidence | Narrative |
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| **6: EDC** | This information is available only for new applicants who are currently on the council's waiting list. It is not fully available for current tenants.<br><br>On the Council's housing lists there are currently 540 households living in overcrowded housing while 458 are under occupying their present accommodation. | |
| **6: ERC** | **Occupancy – over and under-crowding in ERC stock**<br>Overcrowded households 53<br>Under-occupied households 91 | • This figure was pulled together from work carried out in 2013 to gauge the impact under-occupancy penalties. The tenants we know are overcrowded were gathered from tenants who have expressed this need through our waiting list.<br><br>• The numbers of under-occupied households are larger than those who are overcrowded. This may be in part due to a lack of suitable smaller housing to allow people to move as previously discussed. |
| **6: GCC** | Under occupation – See Appendix Section 2: GCC regarding welfare reform implications | • Partners are working together to make best use of the stock available and to meet other policy objectives egg. assisting older people in larger properties, and unaffected by welfare reform size considerations, to downsize to help with tackling fuel poverty.<br>• There are areas of significant overcrowding in the private rented sector in areas in the inner Southside, with particular concentrations in Govanhill, which may have implications for future social rented housing size requirements. |
| **6: IC** | Overcrowding<br>• See Appendix, Section 5:IC<br><br>Under Occupation<br>• This remains an issue particularly in the SRS where older people unaffected by Welfare Reform changes are reluctant to move to more suitable accommodation<br>• RSLs are positively encouraging moves through transfers and exchanges to address downsizing and the lack of larger family size homes for let<br>• The ultimate effects of Welfare Reform changes on tenants affected by the "Bedroom Tax" are still to be determined and under occupation by choice depends on the ability to pay increased rent costs | General Comments<br>• There are no substantial overcrowding or under occupation issues affecting the Inverclyde Council area nevertheless the appropriate council services and RSL partners are continuing to attempt to alleviate overcrowding and to make best use of all stock available across all tenures to address imbalances |

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| **6: NLC** | • Affordable Housing Policy<br>http://www.northlanarkshire.gov.uk/index.aspx?articleid=24102<br><br>• Pressure Area Status<br>http://www.northlanarkshire.gov.uk/index.aspx?articleid=28401<br><br>• Area Profiles, Pressure Analysis & Housing Systems Review – see attached<br>• NLC Measure Charter Outcomes – Stock Profile & Turnover Report<br>http://connect/index.aspx?articleid=10015<br><br>• CHR Waiting List data<br>• Welfare Reform -see Welfare Reform Summary NLC | • 4,197 applicants overcrowding points<br>• 1,055 applicants under occupancy points<br>• 13 applicants overcrowded no bed space<br>• NL 6,189 Total affected (LA 5,709 & HA 1,967) |
| **6: RC** | Household size by all occupied properties – All Tenures:<br>▪ One Person: 31,226 (38.60%)<br>▪ Two People: 24,691 (30.52%)<br>▪ Three People: 12,156 (15.03%)<br>▪ Four People: 9,439 (11.67%)<br>▪ Five People: 2,698 (3.33%)<br>▪ Six People: 514 (0.64%)<br>▪ Seven People: 131 (0.16%)<br>▪ Eight+ People: 47 (0.06%)<br>▪ Total: 80,902 Households (100.0%)<br>(Scotland's Census 2011, QS406SC – All Occupied Household Spaces).<br>http://www.scotlandscensus.gov.uk/ods-analyser/jsf/tableView/crosstabTableView.xhtml<br><br>Occupancy ratings – All Households according to the 2011 Census:<br>▪ All Households: 80,902 (100.0%)<br>▪ +2 or more: 26,435 (32.68%)<br>▪ One: 24,301 (30.04%)<br>▪ Zero: 22,635 (27.98%)<br>▪ Minus one: 5,938 (7.34%)<br>▪ Minus 2 or Less: 1,593 (1.97%)<br>Note: An occupancy rating of -1 implies that a household has one fewer room than required for the people living there, whereas +1 implies that they have one more room than the standard requirement. | Specific Social Rented Sector not available so have used all tenure data from census 2011 for now.<br><br>Single person households accounted for 38.6% (31,226) of households when the 2011 census was conducted.<br><br>Household size proportions decrease as the number of people within a household increases.<br>▪ One Person: 31,226 (38.60%)<br>▪ Two People: 24,691 (30.52%)<br>▪ Three People: 12,156 (15.03%)<br>▪ Four People: 9,439 (11.67%)<br>▪ Five People: 2,698 (3.33%)<br>▪ Six People: 514 (0.64%)<br>▪ Seven People: 131 (0.16%)<br>▪ Eight+ People: 47 (0.06%)<br>(Scotland's Census 2011, QS406SC – All Occupied Household Spaces).<br>• Occupancy ratings for households when looking at all tenures together imply that around 90% of all households have enough rooms within their properties to meet the required space standard.<br>• At the time of the 2011 Census, 22,635 households (27.98%) where neither under nor over crowded, 26,435 households (32.68%) had two or more additional rooms and 24,301 households (30.04%) had one additional room above the standard requirement.<br>• Conversely, 5,938 households (7.34%) had one fewer room than required and 1,593 households (1.97%) were severely overcrowded with at least two rooms less than the standard requirement. |

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| | (Scotland's Census 2011, QS408SC Occupancy Rating - Rooms) http://www.scotlandscensus.gov.uk/ods-analyser/jsf/tableView/crosstabTableView.xhtml | (Scotland's Census 2011, QS408SC Occupancy Rating - Rooms) |
| **6: SLC** | ○ Housing & Technical Resource Committee 31/10/2012 – 'Progress Update on Welfare Reform Proposals'<br>○ Housing & Technical Resource Committee 2/4/2014 – 'Update on the Impact of Welfare Reform Changes' | • In 2012, South Lanarkshire Council identified over 4,000 households affected by Welfare Reform changes. In assessing the key issues and risks affecting housing providers and services, the Council noted, amongst others, the impact which the changes will have on the occupancy standards which the Council and its Common Housing Register partners operate within, which reflect both the stock profile and the consideration of house size the tenants require in the context of among other things, communities which are characterised by the predominance of smaller households but lack of one bedroom houses, people with caring responsibilities, people who have part time access to children and households which vary in size over time. |
| **6:WDC** | Around 10% of the WDC waiting list have overcrowding points. | • The Council has inadequate information on its tenants' demographics. Steps are being taken to address this issue. |

**7: Low/high demand stock** (Stock to lets ratios, waiting list to lets ratio, turnover, voids/ time to let, other measures – egg refusals, absconsions/ terminations)

**7: EDC**

The council has no low demand stock

The Council's total housing stock as at 31st March 2014 - 3606
The council's waiting list as at 31st March 2014 – 3853
The total number of Lets during 2013/14 – 325
Waiting list to lets ratio – 12:1
Terminations - 285
Percentage turnover – 9%
The total number of Voids at year end – 36
The average number of days to let a void property – 35 days

**7: ERC**

**Demand for East Renfrewshire Council Properties (May 2013)**

| | Eastwood | Levern Valley | Total |
|---|---|---|---|
| Applicants | 1,358 | 1,146 | 2,112 |

- 2,112 "live" applications to the East Renfrewshire Housing Register queuing for Council properties
- 64.3% were queuing for properties in the Eastwood SHMA
- 54.3% were queuing for properties in the Levern Valley SHMA

(ERC WL Data May 2013)

**Age of Waiting List Applicants for Barrhead/All Areas**

| Age Range | Eastwood | Levern Valley | East Renfrewshire | Total Applicants |
|---|---|---|---|---|
| 16-24 | 8.0% | 11.2% | 8.9% | 187 |
| 25-34 | 19.8% | 22.0% | 20.5% | 433 |
| 35-59 | 48.7% | 44.8% | 46.1% | 973 |
| 60+ | 23.5% | 22.0% | 24.6% | 519 |
| Total | 1,358 | 1,146 | 2,112 | 2,112 |

*(ERC WL Data May 2013)*

**Demand Comparative Household Profile**

| Household | Eastwood | Levern Valley | All Applicants |
|---|---|---|---|
| Single Person | 43.1% | 44.3% | 930 |
| Single Person with Dependents | 29.2% | 27.2% | 595 |
| Couple / Two Adults | 12.4% | 13.5% | 279 |

**Demand for affordable housing**

- There is high demand for the Eastwood SHMA where stock turnover is lower.
- Just over half of all demand is for smaller, 0-1bedroom-sized dwellings. Around 5% of all applicants are looking for larger dwellings (4+ bedrooms).
- There is a higher percentage of households with dependents queuing for Eastwood (44.5%) compared with Levern Valley (42.1%). With the majority of dwellings in the Eastwood area being smaller 0-1 bedroom this places a great demand on larger, family sized dwellings.
- There appears to be a divide in the age groups of applicants applying to each SHMA with larger numbers of applicants aged under 34 making applications to the Levern Valley area.

**Demand for housing for particular needs**

- There are 472 sheltered accommodation properties across East Renfrewshire, 71.2% (336) are located in Eastwood and 28.8% (136) in Levern Valley. Although this is almost exactly balanced with the proportion distribution of all dwellings across East Renfrewshire, 71.8% in Eastwood and 28.2% in Levern Valley there is expected to be an increasing demand for sheltered/amenity properties within the Levern Valley areas as the population ages.
- There are a large number of adults with learning disabilities in the East Renfrewshire area. This is believed to be as a result of the reputation of the Isobel Mair School which has drawn

| | | | |
|---|---|---|---|
| Couple with Dependents | 15.3% | 14.9% | 308 |
| Total | 1,358 | 1,146 | 2,112 |

*(ERC WL Data May 2013*

**Demand by Bed requirement – Count and Percentages Comparison**

| Bed size | Eastwood | Levern Valley | All Stock |
|---|---|---|---|
| **0** | 95 | 76 | 147 |
| **1** | 736 | 648 | 1,178 |
| **2** | 414 | 344 | 638 |
| **3** | 232 | 186 | 344 |
| **4+** | 84 | 67 | 121 |
| **Total** | 1,561 | 1,321 | 2,428* |

| Bed Size | Eastwood | Levern Valley | All Stock |
|---|---|---|---|
| **0** | 6.1% | 5.8% | 6.1% |
| **1** | 47.1% | 49.1% | 48.5% |
| **2** | 26.5% | 26.0% | 26.3% |
| **3** | 14.9% | 14.1% | 14.2% |
| **4+** | 5.4% | 5.1% | 5.0% |
| **Total** | 1,561 | 1,321 | 2,428 |

- For both SHMA areas, just over half of all demand is for smaller, 0-1bedroom-sized dwellings
- Around 5% of all applicants are looking for larger dwellings (4+ bedrooms)

- Both areas have similar numbers of smaller sized dwellings, Eastwood (561) and Levern Valley (605). However, these account for a much larger percentage of all Eastwood dwellings as there are only 1,051 dwellings compared with 1,951 in Levern Valley.
- Eastwood has far fewer larger-size properties (3 or more bedrooms) only 123 compared with over 500 in Levern Valley which accounts for around 25% of all stock in this SHMA.

families with children with learning disabilities to the East Renfrewshire area. Once these children become adults they may wish to live independently. Research has found that the `natural` tenure is predominantly social housing as it is often difficult to gain suitable affordable housing within the private sector. As a result this creates a strong pressure for suitable 1-2 bedroom housing.

- Currently the CHCP are re-housing learning disability clients who had previously lived in shared/supported housing into their own independent housing within the community. This again places pressure for suitable housing to accommodate adults with learning difficulties who also often suffer from physical disabilities and require ground floor/accessible/wheelchair housing. The vulnerable nature of these tenants also required that adequate care be taken as to the areas that they are re-housed. They may also require to be near family and support networks.

**All Lets 2008/09 to 2012/13**

| Bed size | East wood | Levern Valley | Total |
|---|---|---|---|
| 0 | 54 | 71 | 125 |
| 1 | 224 | 300 | 524 |
| 2 | 121 | 429 | 549 |
| 3 | 19 | 97 | 116 |
| 4+ | 3 | 17 | 20 |
| total | 421 | 914 | 1,335 |

**Average Lets per year for the period 2008/09 to 2012/13**

| Bed size | East wood | Levern Valley | Total |
|---|---|---|---|
| 0 | 11 | 14 | 25 |
| 1 | 45 | 60 | 105 |
| 2 | 24 | 86 | 110 |
| 3 | 4 | 19 | 23 |
| 4+ | 1 | 3 | 4 |
| Total | 84 | 183 | 267 |

**Average Turnover for the period 2008/09 to 2012/13**

| Bed size | Eastwood | Levern Valley | All Stock |
|---|---|---|---|
| 0 | 14.5% | 14.1% | 14.3% |
| 1 | 8.2% | 13.6% | 10.9% |
| 2 | 5.7% | 8.9% | 8.0% |
| 3 | 3.2% | 4.2% | 4.0% |
| 4+ | 6.0% | 4.4% | 4.5% |
| Total | 6.9% | 8.8% | 8.2% |

- Eastwood has a lower turnover of most stock sizes compared with Levern Valley, except for the larger sized (4+ bedroom) dwellings.

**Housing for particular needs**

**RSL Sheltered & Very Sheltered Housing Supply (Count)**

| Bed Size | Eastwood | Levern Valley | Total |
|---|---|---|---|
| 0 | 67 | | 67 |
| 1 | 85 | 59 | 144 |
| 2 | 11 | 5 | 16 |
| 3 | | 1 | 1 |
| Total | 163 | 65 | 228 |

**SHMA distribution of RSL Sheltered & Very Sheltered Housing (percentage)**

| Bed Size | Eastwood | Levern Valley | Total |
|---|---|---|---|
| 0 | 29.4% | 0.0% | 29.4% |
| 1 | 37.3% | 25.9% | 63.2% |
| 2 | 4.8% | 2.2% | 7.0% |
| 3 | 0.0% | 0.4% | 0.4% |
| Total | 71.5% | 28.5% | 228 |

**Council Sheltered Housing Supply**

| Bed Size | Eastwood | Levern Valley | Total |
|---|---|---|---|
| 0 | 16 | - | 16 |
| 1 | 153 | 71 | 224 |
| 2 | 4 | - | 4 |
| Total | 173 | 71 | 244 |
| % of all ERC stock | 16.4% | 3.6% | 8.1% |

**Sheltered Housing turnover 2008/09 to 2012/13**

| Year | Eastwood | Levern Valley | Total |
|---|---|---|---|
| 2008/09 | 16.2% | 15.5% | 39 |
| 2009/10 | 11.6% | 18.3% | 33 |
| 2010/11 | 9.2% | 14.1% | 26 |
| 2011/12 | 17.3% | 18.3% | 43 |
| 2012/13 | 11.0% | 47.9% | 53 |
| Total | 113 | 81 | 194 |

**RSL Supply of Housing for Particular Needs (Count)**

| Bed Size | Eastwood | Levern Valley | Total |
|---|---|---|---|
| 0 | 80 | | 80 |
| 1 | 147 | 115 | 262 |
| 2 | 39 | 62 | 101 |
| 3 | 4 | 4 | 8 |
| 4+ | | 3 | 3 |
| Total | 270 | 184 | 454 |

**SHMA distribution of RSL Housing for Particular Needs (percentage)**

| Bed Size | Eastwood | Levern Valley | Total |
|---|---|---|---|
| 0 | 17.6% | 0.0% | 17.6% |
| 1 | 32.4% | 25.3% | 57.7% |
| 2 | 8.6% | 13.7% | 22.2% |
| 3 | 0.9% | 0.9% | 1.8% |
| 4+ | 0.0% | 0.7% | 0.7% |
| Total | 59.5% | 40.5% | 454 |

**RSL Amenity Housing Supply (Count)**

| Bed Size | Eastwood | Levern Valley | Total |
|---|---|---|---|
| 1 | 33 | 56 | 89 |
| 2 | 10 | 57 | 67 |
| 3 | 3 | 3 | 6 |
| 4+ | | 3 | 3 |
| Total | 46 | 119 | 165 |

**SHMA distribution of RSL Amenity Housing (percentage)**

| Bed Size | Eastwood | Levern Valley | Total |
|---|---|---|---|
| 1 | 20.0% | 33.9% | 53.9% |
| 2 | 6.1% | 34.5% | 40.6% |
| 3 | 1.8% | 1.8% | 3.6% |
| 4+ | 0.0% | 1.8% | 1.8% |
| Total | 27.9% | 72.1% | 165 |

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|---|---|---|
| **7: GCC** | | Housing-led regeneration activity is centred on the Transformational Regeneration Areas (TRAs). There are small areas of low demand stock in other parts of the city, mostly in pockets in the peripheral neighbourhoods. Regeneration priorities will be concentrated on use of brownfield sites and reducing the level of vacant and derelict land.<br>The eight TRAs are large-scale housing-led regeneration projects. They were identified at stock transfer as priority areas for regeneration due to a complex range of issues including poor stock condition, structural issues around the size and type of properties, mainly mono-tenure areas, which all contributed to low demand and community issues.<br>In March 2012 Transforming Communities: Glasgow (TCG) was formed to take forward the TRAs. They are a partnership between Glasgow City Council, Glasgow Housing Association (GHA) and the Scottish Government. They are part of the overall Housing Regeneration Programme for Glasgow with most areas involving significant levels of demolition and considerable new build in a range of tenures, amounting to around 6,500 houses in total across all areas.<br>The TRAs are:<br>• Gallowgate<br>• Maryhill<br>• Laurieston<br>• East Govan/ Ibrox<br>• Sighthill<br>• North Toryglen<br>• Pollokshaws<br>• Red Road<br>The programme aims to provide new sustainable mixed tenure communities through the provision of new housing, community facilities, green space and where appropriate commercial units.<br>Further regeneration activity is planned for Dalmarnock; a site of significant recent stock and tenure restructuring as site of the Commonwealth Games Village.<br><u>Hotspots</u><br>There are areas in the city like the West End and Inner South Side which have low levels of social rented stock, low turnover of social rented stock, relatively high private rents and high house prices. These are areas of high housing pressure. |

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| **7: IC** | Low Demand Stock<br>• 1,074 RSL properties are designated as 'low demand' (c. 10% of total RSL stock)<br>• One large RSL has 829 properties designated as 'low demand' and some of these units are scheduled for demolition in 2014/15 (c. 8% of total RSL stock)<br>• Low demand stock is confined to very specific geographical areas and is mainly made up of non-traditional house types that cannot be economically brought up to the SHQS<br><br>High Demand Stock<br>• Confined to very specific geographical areas and specific house types<br>• Large, family size houses are in high demand as are many sheltered housing complexes due to their accessible locations<br>• Smaller apartment sizes are in very high demand due to Welfare Reform and the continuing growth in smaller household sizes, particularly one person households<br><br>Stock to Lets Ratio<br>• Around 8% of total stock was let in 2012/13 (882 units out of total of 11,069)<br><br>Waiting List to Lets Ratio<br>• Annual lets in 2012/13 equate to c. 22% of waiting list total (882 out of total of 4,056)<br><br>Turnover<br>• 884 vacancies occurred in 2012/13 giving a turnover of c. 8% of total RSL stock (11,069)<br><br>Voids / Re-let Times<br>• 972 properties became void in 2012/13 (c. 9% of total RSL stock)<br>• Average re-let time for all RSLs taking part in the Inverclyde Common Housing Register (ICHR) was 13 days in 2012/13<br>• Average re-let time for the largest RSL (not a member of the ICHR) was 94 days in 2012/13<br><br>Refusals / Terminations / Abandonments<br>• Minimal impact on "churn" of total RSL stock (as noted above) | General Comments<br>• The majority of low demand stock is owned by the largest RSL operating in the Inverclyde Council area and the main issues are the house type (flats) and the non-traditional construction which makes the houses difficult to heat / insulate / bring up to the SHQS<br>• Many houses in low demand are scheduled for demolition as it is not economical to bring them up to the SHQS and they are in locations and of types for which there is no waiting list demand<br>• The prevalence of low demand stock reflects the housing quality issues noted above<br><br>• The development of an online Housing Options Guide, of a Housing Advice Hub (aka One Stop Shop) and the increased use of housing options for waiting list applicants (in particular those who are potentially homeless) has helped to meet the LHS strategic outcome of widening choices of tenure and location<br><br>• The issues around smaller apartment sizes and larger, family size homes are being (partially) addressed through RSL development programmes and through the encouragement of a broader range of private housing for sale<br><br>• There is a reasonable ratio of stock to lets in Inverclyde given the relatively small turnover experienced by many of the RSLs operating locally and given the significant housing quality issues noted above<br><br>• The waiting list situation is relatively well balanced with annual lets (882) exceeding new applicants (688) coming on to the waiting list of the ICHR and the RSL that maintains its own separate waiting list<br><br>• Turnover is within reasonable parameters given the total size of the RSL housing stock although it does vary widely across the nine RSLs that operate in Inverclyde due to their large / medium / small stock holdings<br><br>• Voids are within acceptable parameters and represent a reasonable "churn" of the social rented housing stock allowing for waiting list applicants to be housed together with existing tenants seeking transfers and providing secure, permanent accommodation for the homeless<br><br>• The wide disparity in re-let times is linked to the housing quality and |

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|---|---|---|
| | | low demand issues noted above<br><br>• No significant issues arising out of any of these categories |
| **7: NLC** | • NLC Housing Systems Review – see attached<br>• Low Demand – see attached<br>• Pressure Analysis – see attached | • See attached 2012/13 Pressure Analysis<br>• Low Demand Evidence Paper<br>• 2012/13 Pressure Analysis |
| **7: RC** | Stock to Let Ratios<br>Stock to Lets Ratios for 2013/14 Council stock and lets:<br>▪ Stock as Houses: 2,675 units, Lets as Houses: 159 units (2,675 stock units/159 lets = Ratio of 1:17).<br>▪ Stock as Flats: 9,991 units, Lets as Flats: 1,274 units (9,991 stock units/1,274 lets = Ratio of 1:8).<br>▪ All Stock: 12,666 units, All Lets: 1,433 units (12,666 stock units/1,433 lets = 1: 9).<br>(Based on Renfrewshire Council's own Housing Management Records for year ending 2013/14).<br><br>Stock to Lets Ratios by property size for Council Stock for 2013/14:<br>▪ Zero bed stock: 447 units, Lets of zero bed units: 76 (Ratio: 1:6)<br>▪ One bed stock: 3,717 units, Lets of one bed units: 523 (Ratio: 1:7)<br>▪ Two bed stock: 6,163 units, Lets of two bed units: 631 (Ratio: 1:10)<br>▪ Three bed stock: 2,121 units, Lets of three bed units: 187 (Ratio: 1:11)<br>▪ Four+ bed stock: 218 units, Lets of four+ bed units: 16 (Ratio: 1:14)<br>(Based on Renfrewshire Council's own Housing Management Records for year ending 2013/14).<br><br>Stock to Lets Ratios for Renfrewshire Sub-areas for Council Stock for 2013/14:<br>▪ Paisley & Linwood stock: 7,819 units, lets 945 units (Ratio: 1:8)<br>▪ Renfrew stock: 1,653 units, lets: 157 units (Ratio: 1:11)<br>▪ Johnstone & Elderslie stock: 2,383 units, lets: 272 units (Ratio: 1:9)<br>▪ North Renfrewshire stock: 128 units, lets: 6 units (Ratio: 1:21)<br>▪ West Renfrewshire stock: 683 units, lets: 53 units (Ratio: 1:13)<br>(Based on Renfrewshire Council's own Housing Management Records for year ending 2013/14).<br><br>Stock to Lets Ratios for 2012/13 Council stock and lets:<br>▪ Stock as Houses: 2,678 units, Lets as Houses: 120 units (2,678 stock units/ 120lets = Ratio of 1:22).<br>▪ Stock as Flats: 10,050 units, Lets as Flats: 1,248 units (10,050 stock units/ 1,248 lets = Ratio of 1:8).<br>▪ All Stock: 12,728 units, All Lets: 1,368 units (12,728 stock units/1,368 lets | Stock to lets ratios vary across housing providers, property types, property sizes and property location.<br><br>For Council only properties in 2013/14, the stock to lets ratio for 'houses' as a property type was significantly lower at 1: 17 than the equivalent figure for 'flats' which had a ratio for stock to lets of 1: 8 for 2013/14. The overall figure for all Council stock was 1: 9 in 2013/14.<br><br>When looking at property size alone for Council only housing stock, it is apparent that there is a direct correlation between property size and stock to lets ratios with stock to lets ratios increasing in line with property size, highlighting the issue of low turnover of larger property sizes:<br>▪ Zero bed stock: Ratio 1: 6<br>▪ One bed stock: Ratio 1: 7<br>▪ Two bed stock: Ratio 1: 10<br>▪ Three bed stock: Ratio 1: 11<br>▪ Four+ bed stock: Ratio 1: 14<br><br>Stock to lets ratios also vary across sub-areas. Renfrewshire comprises of five distinct sub-areas:<br>▪ Paisley & Linwood<br>▪ Renfrew<br>▪ Johnstone & Elderslie<br>▪ North Renfrewshire<br>▪ West Renfrewshire<br><br>Sub-area stock to lets ratios range from 1: 8 within the densely populated sub-area of Paisley & Linwood to 1: 21 in the more rural North Renfrewshire sub-area that consists of a number of small villages.<br>▪ Paisley & Linwood stock: [Ratio: 1: 8] 7,819 units, lets 945 units;<br>▪ Renfrew stock: [Ratio 1: 11] 1,653 units, lets: 157 units;<br>▪ Johnstone & Elderslie stock: [Ratio 1: 9] 2,383 units, lets: 272 units;<br>▪ North Renfrewshire stock: [Ratio: 1: 21] 128 units, lets: 6 units ; and<br>▪ West Renfrewshire stock: [Ratio 1: 13] 683 units, lets: 53 units. |

= 1: 9).
(Based on Renfrewshire Council's own Housing Management Records for year ending 2012/13).

Stock to Lets Ratios by property size for Council Stock for 2012/13:
- Zero bed stock: 453 units, Lets of zero bed units: 74 (Ratio: 1:6)
- One bed stock: 3,734 units, Lets of one bed units: 502 (Ratio: 1:7)
- Two bed stock: 6,209 units, Lets of two bed units: 650 (Ratio: 1:10)
- Three bed stock: 2,112 units, Lets of three bed units: 134 (Ratio: 1:16)
- Four+ bed stock: 220 units, Lets of four+ bed units: 8 (Ratio: 1:28)

(Based on Renfrewshire Council's own Housing Management Records for year ending 2012/13).

Stock to Lets Ratios for Renfrewshire Sub-areas for Council Stock for 2012/13:
- Paisley & Linwood stock: 7,825 units, lets 865 units (Ratio: 1:9)
- Renfrew stock: 1,657 units, lets: 169 units (Ratio: 1:10)
- Johnstone & Elderslie stock: 2,426 units, lets: 271 units (Ratio: 1:9)
- North Renfrewshire stock: 131 units, lets: 7 units (Ratio: 1:19)
- West Renfrewshire stock: 689 units, lets: 56 units (Ratio: 1:12)

(Based on Renfrewshire Council's own Housing Management Records for year ending 2012/13).

Stock to Lets Ratios for RSL Stock Only 2012/13:
Fifteen RSL's operate in Renfrewshire with a total of 7,775 properties in 2012/13. During 2012/13, RSL's collectively let 983 properties resulting in a stock to let ratio of 1:8.
- Bridgewater Housing Association* Stock 863 units, lets 168 units (Ratio: 1:5)
- Ferguslie Park Housing Association* Stock 787 units, lets 78 units (Ratio: 1:10)
- Linstone Housing Association* Stock 1,568 units, lets 175 units (Ratio: 1:9)
- Paisley South Housing Association* Stock 1,207 units, lets 192 units (Ratio: 1:6)
- Williamsburgh Housing Association* Stock 1,633 units, lets 166 units (Ratio: 1:10)
- Bield Housing Association Stock 30 units, lets 8 units (Ratio: 1:4)
- Blackwood Housing Association Stock 48 units, lets 4 units (Ratio: 1:12)
- Cairn Housing Association Stock 38 units, lets 7 units (Ratio: 1:5)
- Cube Housing Association Stock 30 units, lets 0 units (Ratio: 1:N/A)
- Hanover Housing Association Stock 356 units, lets 56 units (Ratio: 1:6)

↑
The 2013/14 data above can be excluded in favour of the 2012/13 data if necessary so that all social rented sector data referred to is for the year 2012/13. (The 2012/13 data for Council stock is included below).
↓
Stock to lets ratios vary across housing providers, property types, property sizes and property location.

For Council only properties in 2012/13, the stock to lets ratio for 'houses' as a property type was significantly lower at 1: 22 than the equivalent figure for 'flats' which had a ratio of stock to lets of 1: 8 for 2012/13. The overall figure for All Council stock was 1: 9 in 2012/13.

When looking at property size alone for Council only housing stock, it is apparent that there is a direct correlation between property size and stock to lets ratios with stock to lets ratios increasing in line with property size, highlighting the issue of low turnover of larger property sizes:
- Zero bed stock: Ratio 1: 6
- One bed stock: Ratio 1: 7
- Two bed stock: Ratio 1: 10
- Three bed stock: Ratio 1: 16
- Four+ bed stock: Ratio 1: 28

Stock to lets ratios also vary across sub-areas. Renfrewshire comprises of five distinct sub-areas:
- Paisley & Linwood
- Renfrew
- Johnstone & Elderslie
- North Renfrewshire
- West Renfrewshire

Sub-area stock to lets ratios range from 1: 9 within the densely populated sub-area of Paisley & Linwood to 1: 19 in the more rural North Renfrewshire sub-area that consists of a number of small villages.
- Paisley & Linwood stock: [Ratio: 1: 9] 7,825 units, lets 865 units;
- Renfrew stock: [Ratio 1: 10] 1,657 units, lets: 169 units;
- Johnstone & Elderslie stock: [Ratio 1: 9] 2,426 units, lets: 271 units;
- North Renfrewshire stock: [Ratio: 1: 19] 131 units, lets: 7 units ; and
- West Renfrewshire stock: [Ratio 1: 12] 689 units, lets: 56 units.

Fifteen RSL's currently operate in Renfrewshire with a total of 7,775

| | | |
|---|---|---|
| | ▪ Horizon Housing Association Stock 96 units, lets 2 units (Ratio: 1:48)<br>▪ Key Housing Association Stock 62 units, lets 4 units (Ratio: 1:16)<br>▪ Link Housing Association Stock 418 units, lets 36 units (Ratio: 1:12)<br>▪ Loretto Housing Association Stock 240 units, lets 20 units (Ratio: 1:12)<br>▪ Sanctuary Housing Association Stock 399 units, lets 67 units (Ratio: 1:6)<br>(RSL Stock Data from APSR Return 2012-13 to SHR. Lets data collated from RSL's operating in Renfrewshire in 2012/13. *denotes RSL's that operate exclusively in Renfrewshire). http://www.scottishhousingregulator.gov.uk/publications/performance-tables-%E2%80%93-stock<br><br>Waiting List to Lets Ratios<br>Waiting List to Lets Ratio for Council only 2013/14:<br>▪ 2013/14 Applicants: 6,339 applicants (includes live and deferred applicants).<br>▪ 2013/14 Applicants: 4,952 applicants (excludes deferred applicants).<br>▪ 2013/14 Lets: 1,433 lets,<br><br>▪ Waiting List to lets Ratio for All applicants: 6,339 applicants/1,433 lets = 1: 4.42.<br>▪ Waiting List to lets Ratio for Active applicants only: 4,952 applicants/1,433 lets = 1: 3.46.<br>(Based on Renfrewshire Council's own Housing Management Records for year ending 2013/14).<br><br>Waiting List to Lets Ratio for Council only stock by Property Size 2013/14:<br>▪ 2013/14 Applicants: 6,339 applicants (includes live and deferred applicants).<br>  ▪ Zero & 1 Beds: 1: 6.7 [4,043 Apps/599 Lets]<br>  ▪ 2 Beds: 1: 2.4 [1,483 Apps/631 Lets]<br>  ▪ 3 Beds: 1: 3.5 [656 Apps/187 Lets]<br>  ▪ 4+ Beds: 1: 9.8 [157 Apps/16 Lets]<br><br>▪ 2013/14 Applicants: 4,952 applicants (live applicants only)<br>  ▪ Zero & 1 Beds: 1: 5.1 [3,028 Apps/599 Lets]<br>  ▪ 2 Beds: 1: 1.9 [1,221 Apps/631 Lets]<br>  ▪ 3 Beds: 1: 3.2 [559 Apps/187 Lets]<br>  ▪ 4+ Beds: 1: 9.0 [144 Apps/16 Lets]<br>(Based on Renfrewshire Council's own Housing Management Records for year ending 2013/14). | properties in 2012/13. During 2012/13, RSL's collectively let 983 properties resulting in a stock to let ratio of 1: 8.<br><br>As with Council stock to let ratios, ratios across other social housing providers vary depending on factors such as any specialist provision a particular landlord may have within their stock.<br><br>Furthermore, only five of the fifteen RSL's operating in Renfrewshire operate exclusively within the Renfrewshire local authority area.<br><br>Ten of the associations are national organisations with many operating Choice Based Letting initiatives or some other form of applicant queuing system which distorts demand and availability of properties at a local authority level.<br><br>Across all types and sizes of Council properties, the stock to lets ratio is 1: 9. This compares to a stock to lets ratio of 1:8 for all RSL properties.<br><br>When looking at all social rented properties (both Council and RSL) in 2012/13, there were 20,503 properties and 2,351 social lets equating to a stock to lets ratio of approximately 1: 9 for the social rented sector as a whole.<br><br>When looking at applicant to lets ratios, on the 31st March 2014, there were 6,339 applicants on the Council's housing list (including active and deferred applications).<br><br>Following the deduction of those not actively seeking Council housing, (1,387 applicants), there were 4,952 applicants actively seeking Council housing as at 31st March 2014.<br><br>When looking at waiting list to lets ratios for all applicants, there was one let for every 4.42 applicants in 2013/14.<br><br>This ratio falls to one let for every 3.46 applicants when applicants with a current deferred status on their application are excluded.<br><br>When looking specifically at waiting list to lets ratios by property size for Council only stock, ratios are highest for both the smallest and largest property sizes available, this is the case when looking at both 'all applicants' and only 'live applicants':<br>▪ Zero & 1 Beds: 1: 6.7 (All Applicants) |

Waiting List to Lets Ratio for RSL's only 2012/13:

- Bridgewater Housing Association, lets 168 units, 819 applicants (Ratio: 1: 4.9).
- Ferguslie Park Housing Association, lets 78 units, 393 applicants (Ratio: 1: 5.0).
- Linstone Housing Association, lets 175 units, 1,212 applicants (Ratio: 1: 6.9).
- Paisley South Housing Association, lets 192 units, 1,301 applicants (Ratio: 1: 6.8).
- Williamsburgh Housing Association, lets 166 units, 1,827 applicants (Ratio: 1:11.0).
- Bield Housing Association, lets 8 units, 27 applicants (Ratio: 1: 3.4).
- Blackwood Housing Association, lets 4 units, 38 applicants (Ratio: 1: 9.5)
- Cairn Housing Association, lets 7 units, 6 applicants (Ratio: 1: 0.9).
- Cube Housing Association, lets 0 units, No Waiting List Held applicants (Ratio: 1: N/A).
- Hanover Housing Association, lets 56 units, 631 applicants (Ratio: 1: 11.3).
- Horizon Housing Association, lets 2 units, 245 applicants (Ratio: 1: 122.5).
- Key Housing Association, lets 4 units, No Waiting List Held applicants (Ratio: 1: N/A).
- Link Housing Association, lets 36 units, No Waiting List Held applicants (Ratio: 1: N/A).
- Loretto Housing Association, lets 20 units, 339 applicants (Ratio: 1: 17.0).
- Sanctuary Housing Association, lets 67 units, 604 applicants (Ratio: 1: 9.0).

(Based on Housing Association Questionnaire issued to each RSL operating in Renfrewshire for the year ending 31 March 2013. Applicants figure is the total applicants and includes waiting and transfer applicants as not all RSL's differentiate between applicant type).

- 2 Beds: 1: 2.4 (All Applicants)
- 3 Beds: 1: 3.5 (All Applicants)
- 4+ Beds: 1: 9.8 (All Applicants)

- Zero & 1 Beds: 1: 5.1 (Live Applicants)
- 2 Beds: 1: 1.9 (Live Applicants)
- 3 Beds: 1: 3.2 (Live Applicants)
- 4+ Beds: 1: 9.0 (Live Applicants)

These ratios suggest a need for additional smaller sized properties (one bed) and larger family homes (4+ beds).

The corresponding figures for Registered Social Landlords (RSL's) are difficult to compare and contrast with the Council's own ratios as RSL's have different measures of waiting list which often distort true demand for housing.

Additionally, many geographic areas have a number of different RSLs operating within them with applicants often queuing on several different RSL's waiting lists, this can lead to a significant over estimation of genuine housing need and demand.

Using information extracted from the Annual Housing Association Questionnaire (completed by RSL's each year), waiting list and lets data for 2012/13 has been used to calculate waiting list to lets ratios for the 15 RSL's currently operating in Renfrewshire:

| RSL | Waiting List | Lets | Ratio |
|---|---|---|---|
| Bridgewater | 819 | 168 | 1: 4.9 |
| Ferguslie Park | 393 | 78 | 1: 5.0 |
| Linstone | 1,212 | 175 | 1: 6.9 |
| Paisley South | 1,301 | 192 | 1: 6.8 |
| Williamsburgh | 1,827 | 166 | 1: 11.0 |
| Bield | 27 | 8 | 1: 3.4 |
| Blackwood | 38 | 4 | 1: 9.5 |
| Cairn | 6 | 7 | 1: 0.9 |
| Cube | No List | 0 | N/A |
| Hanover | 631 | 56 | 1: 11.3 |
| Horizon | 245 | 2 | 1: 122.5 |

| | | |
|---|---|---|
| | | Key — No List — 4 — N/A<br>Link — No List — 36 — N/A<br>Loretto — 339 — 20 — 1: 17.0<br>Sanctuary — 604 — 67 — 1: 9.0<br>* Renfrewshire Council Annual Housing Association Questionnaire 2012/13. Applicants figure is total applicants, live and deferred and includes waiting and transfer applicants.<br><br>These figures should be used as indicators alone of applicant to lets ratios in the absence of a standardised waiting list management process for all social landlords. |
| **7: SLC** | ○ South Lanarkshire Local Housing Strategy 2012-17<br>○ Housing & Technical Resource Committee 23/1/2013 – 'Demolition and Improvement of Properties at Midfield, Road, Coalburn, Hillview Crescent, Glespin and Welsh Street, Douglas'<br>○ Housing & Technical Resource Committee 5/2/2014 – 'LHS Annual Review (2012/13)' | Some of our rural settlements are characterised by low-demand for social rented accommodation due to the particular challenges associated with remote rural living. Applying a Pressure Analysis of the Common Housing Register applicants, voids, lettings and turnover, South Lanarkshire Housing & Technical Resource has developed a longitudinal trends view of housing letting areas which show signs of both high and low-demand stresses. The South Lanarkshire Regeneration Programme targets urban areas of housing stress to revive the housing system, altering the tenure balance through re-provisioning supply and environmental improvement works. South Lanarkshire Local Housing Strategy (2012-17) identifies specific issues associated with stock supply and pressure demands in rural settlements within its 'Rural Housing Challenge' theme. |
| **7:WDC** | Current WDC tenancy sustainment levels are 83%, with a target to improve this to 89%.[95]<br>WDC do not routinely carry out stock to let ratio analyses. WDC has no Pressured Area Designations or Local Letting Plans in place. | |

[95] ibid

## Appendix 4, Chapter 6, Specialist Provision

### Definitions of supported housing[96]:

**Very sheltered housing**
This form of housing (sometimes known as 'care' and 'extra care' housing) generally has all the features listed for sheltered housing, but will usually have special bathroom facilities. In addition, a greater level of care and support is offered through the service of extra wardens, full-time carers or domiciliary assistance and the provision of meals.

**Sheltered Housing**
The design is based on the standards for general needs housing with the addition of the following features:

a) the housing should be provided at ground or first floor level, or in blocks over 2 storeys high served by at least one lift
b) space standards should be the same as for one or two person general needs houses
c) handrails should be provided on both sides of all common access stairs, and on at least one side of all common access areas and passages
d) bathroom doors should be either sliding or capable of opening outwards, and fitted with locks operable from the outside
e) bathroom floors should have a non-slip finish
f) handrails should be fitted beside the WC and bath/shower
g) a space heating system must be provided which is capable of maintaining a temperature of 21C when the outside temperature is –1C in the following parts of the house: living area, sleeping area, kitchen, bathroom, hallway
h) light switches arranged to line horizontally with door handles
i) socket outlets fixed at a height of at least 500mm above the floor
j) a warden service may be provided.
k) a community alarm service should be provided

**Sheltered wheelchair housing**
The design is adapted to wheelchair standards but also has the features listed above for sheltered housing. It is for older people confined to wheelchairs, rather than for other such disabled people. (Numbers in this category are also included in the total for sheltered or very sheltered housing. Not available for Housing Associations.)

**Amenity housing**
The design is based on the standards of general needs housing with the addition of those features listed in 2.1 to 2.9 of the sheltered housing definition above. There is no warden, and a community alarm may or may not be fitted.

**Community alarm**
A system of alarms in more than one special needs house that is linked to a central point. This is either manned or temporarily supervised, or connected via a telephone link-up to a point where a response to a distress call can be guaranteed. (Not available for Housing Associations.)

**Wheelchair housing**
This consists of dwellings for people confined to wheelchairs. It is built or adapted to give extra floor area, whole house heating, and special bathroom, kitchen and other features.

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[96] Sourced from Scottish Government Annual S1B – Supported Housing notes

**Ambulant disabled housing**
This consists of dwellings for people with disabilities who are not confined to wheelchairs. It is built or adapted to general needs housing standards but has a level or ramped approach, WC and bathroom at entrance level and other special features.

**Table A6.1: Students based in GCV, by LA, 2001, 2011**

| **All people aged 16 to 74** | 2011 | | | | | 2001 | | Change 2001 - 2011 | |
|---|---|---|---|---|---|---|---|---|---|
| **Students extracted from "economic activity** | Base: All people aged 16 to 74 | Full-time students | Economic ally inactive students | Total students | % of the 16-74 populati on | Full-time students | Total students | Change in FT students 2001 - 2011 | Change in all students 2001 - 2011 |
| East Dunbartonshire | 76,861 | 3,011 | 3,959 | 6,970 | 9% | 2,940 | 6,390 | 2% | 9% |
| East Renfrewshire | 64,758 | 2,909 | 3,416 | 6,325 | 10% | 2,468 | 5,250 | 18% | 20% |
| Glasgow City | 457,863 | 24,546 | 39,714 | 64,260 | 14% | 15,144 | 41,950 | 62% | 53% |
| Inverclyde | 60,893 | 1,936 | 2,989 | 4,925 | 8% | 1,655 | 3,999 | 17% | 23% |
| North Lanarkshire | 251,388 | 7,722 | 9,563 | 17,285 | 7% | 5,958 | 13,992 | 30% | 24% |
| Renfrewshire | 130,873 | 4,996 | 5,837 | 10,833 | 8% | 4,014 | 8,275 | 24% | 31% |
| South Lanarkshire | 234,622 | 7,252 | 8,804 | 16,056 | 7% | 6,158 | 13,671 | 18% | 17% |
| West Dunbartonshire | 67,866 | 2,167 | 2,709 | 4,876 | 7% | 1,894 | 4,185 | 14% | 17% |
| **GCV area** | **1,345,124** | **54,539** | **76,991** | **131,530** | **10%** | **40,231** | **97,712** | **36%** | **35%** |
| GCV as % of Scotland | 34% | 37% | 35% | 36% | | 36% | 36% | | |
| **Scotland** | 3,970,530 | 148,560 | 218,412 | 366,972 | 9% | 112,964 | 272,838 | 32% | 35% |

*Source: Census tables Table KS601SC (2011), UV28 (2001)*

## Table A6.2: Care home provision, all adults and older adults, by sector, by LA, 2007, 2013

| Number of Registered Places in All Sectors for All Adults, March 2000 - March 2013 | | | | |
|---|---|---|---|---|
| | March 2007 | March 2013 | Change 07-13 | % change |
| East Dunbartonshire | 536 | 751 | 215 | 40% |
| East Renfrewshire | 564 | 614 | 50 | 9% |
| Glasgow City | 5082 | 4973 | -109 | -2% |
| Inverclyde | 845 | 898 | 53 | 6% |
| North Lanarkshire | 2155 | 1960 | -195 | -9% |
| Renfrewshire | 1446 | 1508 | 62 | 4% |
| South Lanarkshire | 2986 | 2793 | -193 | -6% |
| West Dunbartonshire | 626 | 598 | -28 | -4% |
| GCV | 14240 | 14095 | -145 | -1% |
| Scotland | 42653 | 42755 | 102 | 0% |
| | | | | |
| **Number of Registered Places in All Sectors for Older People, March 2000 - March 2013** | | | | |
| | March 2007 | March 2013 | Change 07-13 | % change |
| East Dunbartonshire | 496 | 640 | 144 | 29% |
| East Renfrewshire | 533 | 604 | 71 | 13% |
| Glasgow City | 4424 | 4365 | -59 | -1% |
| Inverclyde | 701 | 782 | 81 | 12% |
| North Lanarkshire | 1956 | 1812 | -144 | -7% |
| Renfrewshire | 1276 | 1450 | 174 | 14% |
| South Lanarkshire | 2813 | 2593 | -220 | -8% |
| West Dunbartonshire | 608 | 522 | -86 | -14% |
| GCV | 12807 | 12768 | -39 | 0% |
| Scotland | 37540 | 38508 | 968 | 3% |
| | | | | |
| **Number of Registered Places in Local Authority/NHS Sector for Older People, March 2000 - March 2013** | | | | |
| | March 2007 | March 2013 | Change 07-13 | % change |
| East Dunbartonshire | 0 | 0 | 0 | - |
| East Renfrewshire | 34 | 34 | 0 | 0% |
| Glasgow City | 794 | 603 | -191 | -24% |
| Inverclyde | 3 | 3 | 0 | 0% |
| North Lanarkshire | 257 | 122 | -135 | -53% |
| Renfrewshire | 186 | 180 | -6 | -3% |
| South Lanarkshire | 277 | 276 | -1 | 0% |
| West Dunbartonshire | 193 | 199 | 6 | 3% |
| GCV | 1744 | 1417 | -327 | -19% |
| Scotland | 5419 | 4802 | -617 | -11% |
| | | | | |
| **Number of Registered Places in Private Sector for Older People, March 2000 - March 2013** | | | | |
| | March 2007 | March 2013 | Change 07-13 | % change |
| East Dunbartonshire | 494 | 638 | 144 | 29% |
| East Renfrewshire | 310 | 373 | 63 | 20% |
| Glasgow City | 3243 | 3353 | 110 | 3% |
| Inverclyde | 481 | 582 | 101 | 21% |
| North Lanarkshire | 1699 | 1653 | -46 | -3% |
| Renfrewshire | 840 | 986 | 146 | 17% |
| South Lanarkshire | 2109 | 2050 | -59 | -3% |
| West Dunbartonshire | 405 | 323 | -82 | -20% |
| GCV | 9581 | 9958 | 377 | 4% |
| Scotland | 27922 | 29993 | 2071 | 7% |

### Table A6.2: Care home provision, all adults and older adults, by sector, by LA, 2007, 2013 (cont.)

| Number of Registered Places in Voluntary Sector for Older People, March 2000 - March 2013 | | | | |
|---|---|---|---|---|
| | March 2007 | March 2013 | Change 07-13 | % change |
| East Dunbartonshire | 2 | 2 | 0 | 0% |
| East Renfrewshire | 189 | 197 | 8 | 4% |
| Glasgow City | 387 | 409 | 22 | 6% |
| Inverclyde | 217 | 197 | -20 | -9% |
| North Lanarkshire | 0 | 37 | 37 | - |
| Renfrewshire | 250 | 284 | 34 | 14% |
| South Lanarkshire | 427 | 267 | -160 | -37% |
| West Dunbartonshire | 10 | 0 | -10 | -100% |
| GCV | 1482 | 1393 | -89 | -6% |
| Scotland | 4199 | 3713 | -486 | -12% |
| *Source: Social care census 2013, ISD* | | | | |

### Table A6.3: Tenure of Household Reference Person , by age, GCV

| Age group | Owned | Social rented | Private rented |
|---|---|---|---|
| 24 and under | 16% | 35% | 49% |
| 25 to 29 | 37% | 28% | 35% |
| 30 to 34 | 52% | 26% | 22% |
| 35 to 39 | 57% | 28% | 15% |
| 40 to 44 | 61% | 29% | 10% |
| 45 to 64 | 66% | 28% | 6% |
| 65 to 84 | 65% | 31% | 4% |
| 85 and over | 58% | 36% | 6% |
| All | 59% | 29% | 12% |

*Source: Census 2011 Table DC4111SC*

**Table A6.4: Tenure profile of older-headed households, 2011, by LA**

| Older-headed households (household reference person aged 65 or over) | | | | | | | All households | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | All older households | Owned | Social rent | Private rent | Living rent free | | | All households | Owned | Social rented | Private rented | Living rent free |
| EDC | **13,551** | 86% | 11% | 2% | 1% | | EDC | 43,473 | 81% | 12% | 6% | 1% |
| ERC | **10,969** | 84% | 12% | 3% | 1% | | ERC | 37,225 | 82% | 12% | 6% | 1% |
| GCC | **59,893** | 52% | 44% | 3% | 1% | | GCC | 285,693 | 46% | 37% | 17% | 1% |
| IC | **10,284** | 67% | 28% | 4% | 1% | | IC | 37,434 | 62% | 27% | 11% | 1% |
| NLC | **34,985** | 62% | 35% | 2% | 2% | | NLC | 145,998 | 61% | 31% | 7% | 1% |
| RC | **20,303** | 70% | 26% | 3% | 1% | | RC | 80,902 | 65% | 25% | 10% | 1% |
| SLC | **35,773** | 71% | 25% | 3% | 2% | | SLC | 139,188 | 68% | 23% | 8% | 1% |
| WDC | **10,593** | 59% | 38% | 2% | 1% | | WDC | 42,167 | 56% | 37% | 7% | 1% |
| **GCV** | **196,351** | **64%** | **32%** | **3%** | **1%** | | **GCV** | **812,080** | **59%** | **29%** | **11%** | **1%** |
| Scotland | 607,738 | 69% | 26% | 4% | 2% | | Scotland | 2,372,777 | 62% | 24% | 12% | 1% |
| *Source: Census 2011, Tables QS404SC and QS405SC* | | | | | | | | | | | | |

## Table A6.5: RSL relets: reasons (selected) for rehousing by LA, 2012/13

| | Lets allocated for: | | | 'Particular Needs' lets | | |
|---|---|---|---|---|---|---|
| | Need for personal/ social support | Required for indepen-dent living | Medical/ health reasons | Total number | As a % of total lets | Total lets |
| East Dunbartonshire | 17 | 14 | 29 | 60 | 24% | 252 |
| East Renfrewshire | 5 | 26 | 19 | 50 | 36% | 140 |
| Glasgow City | 178 | 516 | 602 | 1,296 | 22% | 5,956 |
| Inverclyde | 23 | * | 58 | 81 | 23% | 349 |
| North Lanarkshire | 65 | 132 | 107 | 304 | 41% | 740 |
| Renfrewshire | 26 | 56 | 79 | 161 | 20% | 823 |
| South Lanarkshire | 40 | 50 | 133 | 223 | 31% | 726 |
| West Dunbartonshire | 24 | 57 | 70 | 151 | 28% | 548 |
| **GCV** | **378** | **851** | **1,097** | **2,326** | **24%** | **9,534** |
| Scotland | 925 | 1,836 | 2,666 | 5,427 | 25% | 21,471 |

*Source: SCORE 2012/13: Table 2.5*

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