



**Housing**  
**Highland's Communities**  
**Taigheadas do**  
**Choimhearsnachdan na**  
**Gàidhealtachd**

**Highland's Housing Strategy**  
**Ro-innleachd Taigheadais na**  
**Gàidhealtachd**

**2010 – 2015**

**– Consultative Draft**

**Dreachd Co-chomhairleachaidh**

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## **Section 1 – Introducing Highland’s Housing Strategy** **Earrann 1 – Ro-ràdh do Ro-innleachd Taigheadais na Gàidhealtachd**

### **1.1 Introduction – Our Strategic Vision & Outcomes** **Ro-ràdh**

This is Highland’s Housing Strategy which sets out:

- Our shared understanding of the need and demand for housing, now and in the future, and of wider housing issues. This is based on an assessment of housing, demographic, economic and community issues; the policy context and the views of our partners and Highland’s residents.
- The outcomes that we want for Highland’s residents and the approaches we, with our partners, will take to achieve these.

Highland’s Housing Strategy informs the Council and others about the agreed strategic direction we will take to tackle housing issues across the privately owned, social and privately rented sectors. It also informs investment in housing and related services. Council’s have a statutory duty to produce housing strategies.

Our strategic vision is that everyone in Highland has a warm, affordable, secure home in good condition which meets their needs in a pleasant and thriving community. Housing helps communities across Highland to have sustainable economic growth.

To realise this vision we have set 6 overarching outcomes which we want to see achieved. We think these are the most important housing priorities for Highland.

1. People are able to live in suitable, and affordable, housing through increased supply in the best places and improved access routes to a wide range of housing choices.
2. Owners and renters are able to live in suitable, energy-efficient houses which are in good condition and, for renters, are well managed.
3. Fewer households living in fuel poverty.
4. More people with community care needs successfully living at home independently.
5. Fewer households experience homelessness through increased prevention and the delivery of responsive, effective services which bring about better outcomes.
6. We have strong and supportive communities which have a long term future; where people feel safe and are able to play a greater role in shaping their future; where the impact of disadvantage is reduced and where public services are delivered well and provide value for money.

Our strategy document sets out, under 4 themes, the key issues and our proposed approach to achieving the outcomes over the next 5 years. The themes are:

- Addressing Housing Need & Demand
- Promoting Good Quality, Warm Homes
- Enabling Successful Independent Living
- Strong Sustainable Communities

## 1.2 The Planning Framework for Highland's Housing Strategy

### Am Frèam Dealbaidh airson Ro-innleachd Taigheadais na Gàidhealtachd

We have worked to make sure that our Housing Strategy complements and supports wider corporate, regional and national priorities, outcomes and policies.

Highland's Single Outcome Agreement (SOA) 2009 provides the overarching framework for the Council, our community planning partners and the Scottish Government. It sets out 15 local outcomes which have been agreed by Community Planning Partners as joint commitments. These are based on the key needs and issues identified for Highland and fit with the Government's 5 strategic objectives and 15 national outcomes. Highland Housing Strategy takes forward a number of these – those which most directly influence this strategy are shown below under each SOA theme<sup>1</sup>. Highland's Housing Strategy is also outcome focused so that it is clear what we are trying to achieve; what our priorities are and how we will demonstrate our performance.

#### **Highland's Single Outcome Agreement – Local Outcomes (LO) influencing the Housing Strategy**

##### *Sustainable Highland Communities*

LO 1 - People across the Highlands have access to the services they need

LO 2 - People are, and feel, safe from crime, disorder and danger

LO 3 - Our communities take a greater role in shaping their future

LO 4 - Public services are delivered effectively, efficiently and jointly

##### *Safeguarding our environment*

LO 6 - Carbon emissions are reduced and communities are protected from the consequences of changing weather patterns

##### *A competitive, sustainable and adaptable Highland economy*

LO 9 - To support the economy access is improved to housing, transport and high speed broadband

##### *A healthier Highlands*

LO 12 - The health and independence of older people is maximised

##### *Better opportunities for all / A fairer Highland*

LO 14 - The impact of poverty and disadvantage is reduced

Our outcomes and objectives, and actions related to these, are also linked to and aligned with other Highland strategic documents including The Highland Wide Development Plan; Highland's Joint Community Care Plan (JCCP); For Highland's Children 3; Strengthening the Highlands (The Programme of The Highland Council 2009-2011). For example we jointly produced the Main Issues Report with our planning colleagues to inform both Highland's Housing Strategy and the Highland Wide Development Plan and will share common housing supply targets to work to.

Highland's Housing Strategy also incorporates our strategies for: reducing and tackling homelessness; providing housing support; reducing fuel poverty; and improving private housing.

<sup>1</sup> For more information on Highland's Local Outcomes including their fit with the national outcomes see Highland Single Outcome Agreement, May 2009 ([www.highland.gov.uk](http://www.highland.gov.uk)).

### **1.3 Equalities** **Co-ionannachdan**

Highland Council has obligations to meet the requirements of the Equal Opportunities legislation. Equality and fairness are central to the way we conduct business and are at the core of the way we deliver a wide range of essential services to Highland communities – including the provision of housing. Services are required to integrate equality into service planning processes.

The Highland Council has an Equalities Policy which aims to;

- Provide services that meet the needs of all communities in Highland;
- Promote equal opportunities and tackle discrimination;
- Be a fair employer;
- Meet its legal obligations under relevant legislation.

We recognise that our approach through Highland's Housing Strategy has also to meet our statutory equal opportunity responsibilities to promote and encourage equal opportunities as well as tackling unlawful discrimination. Equality and fairness are embedded in our approach and the way we do business and have been taken account of as part of the process of identifying our strategic options. By carrying out an Equalities Impact Assessment on the Housing Strategy we have assessed the likely impact of our proposed strategic approaches on particular sectors of the community in relation to equality and identified actions needed to remove or mitigate any negative impacts. The equality strands we considered included race, disability, gender, age, religion and belief, and sexual orientation.

### **1.4 Monitoring and Reviewing Highland's Housing Strategy** **A' Dèanamh Sgrùdadh is Ath-bhreithneachadh air Ro-innleachd Taigheadais na Gàidhealtachd**

Monitoring processes are in place so that we know how successful we have been in achieving what we set out to do. This involves measuring progress against indicators and targets which help us see whether we are achieving our outcomes. We will also ask our partners and communities for their views on progress and the impact of the Housing Strategy through, for example, existing networks. This monitoring process will be on-going. The proposed indicators and targets for each outcome are set out in the monitoring tables in Section 8. They also highlight the key actions and commitments from partners to take these forward.

We will produce a Housing Strategy progress report once a year. It will also update elements of our approach to take account of changed influences including policies and priorities. This will be submitted to the Highland Council's Housing & Social Work Committee and the Scottish Government for their consideration.

### **1.5 Partnership Working** **Obrachadh Chom-pàirteil**

Listening to and working with our partners and communities helped us to successfully deliver Highland's last Housing Strategy. We are involved in partnership working and stakeholder involvement at several levels (strategic, local, and on specific themes) and through many different mechanisms. We are committed to this continuing.

Highland's Community Planning Partnership is focused on co-ordinating and monitoring progress with the Single Outcome Agreement. This includes commitments to delivering new housing provision and community care which are

detailed further in the Housing Strategy. The Housing Strategy Supply Group which involves the key housing related community planning partners (i.e. Scottish Government; Highland's & Islands Enterprise (HIE); the housing associations) is the community planning partnership group which will take forward the Housing Strategy. The monitoring framework sets out the detailed commitments which we need from partners to achieve our outcomes. We will be discussing these with them as part of the consultation.

## **1.6 Consultation - Who and How We Consulted** **Co-chomhairle – Cò Leis is Ciamar a Chùm Sinn Co-chomhairle**

This Consultative Draft Housing Strategy has also been developed in the context of partnership working and community involvement. The extensive consultation processes helping to inform this Strategy have included:

- Meetings of the Housing Strategy Housing Supply Group, involving key partners such as housing associations and associated bodies, Homes for Scotland, THC Planning & Development Services and Scottish Government. This Group also plays a role as Highland's Housing Information Partnership.
- Area Housing Strategy Development meetings involving key area partners.
- Discussions with Community Councils; individuals etc. at several Ward Forums.
- Wide ranging consultation on Highland's Main Issues Report including involvement in 19 Information Days held around Highland.
- Wide distribution and advertising of a Newsletter, aimed at the members of the public and their representatives, which set out the key housing issues and policy options which asked for views on these. 49 responses were received.
- Focused discussions on particular issues at the Local Development Forums.
- A survey sent to around 20 key partners to explore their views on dealing with Highland's strategic housing issues. 9 responses were received.

The responses to these consultation exercises were discussed with senior officers as part of the Housing Strategy / Highland-wide Development Plan Project Meetings. The views have contributed to influencing the approaches and priorities that we are proposing. We are very grateful to everyone who has helped us with this so far. A summary of the responses received and the action we are taking in relation to these is available from the Council.

We are also seeking views on this Consultative Draft of the Housing Strategy.

## **1.7 Your Views on the Consultative Draft - What Do You Think?** **Do Bheachdan air an Dreachd Cho-chomhairle – Dè Do Bheachd?**

This is the Consultative Draft of Highland's Housing Strategy – its purpose is to describe our proposals and priorities so that we can consult on these with individuals, community representatives and our partners / stakeholders. Your views and experiences are valuable to us. They will help us know whether you think:

- Highland's Housing Strategy 2010 – 2015 has highlighted the issues and outcomes which you think are a priority; and
- Our priorities and proposed approaches are the best way forward or whether there are other approaches that we should be taking.

Your responses will help us understand whether changes should be made to this Strategy. All consultation responses will be considered. Any changes will be included in the final Strategy. A summary of the consultation responses will be available.

The consultation period is over 6 weeks from **10<sup>th</sup> March to 23<sup>rd</sup> April 2010**. At the end of this document is a Consultation Feedback Form – please use it to let us know what you think. This Form is also available on the Council's website.

If you would like to talk to someone about any aspect of Highland's Housing Strategy, please contact:

Hilary Parkey, Housing Strategy Officer, Housing & Property Services,  
The Highland Council, Glenurquhart Road, Inverness, IV3 5NX.  
Telephone 01463 702888. Fax 01436 702879  
Or, email us at [housingandproperty@highland.gov.uk](mailto:housingandproperty@highland.gov.uk)

## **Section 2 - The Need & Demand for Housing in Highland** **Earrann 2 – Feum & Iartas Taigheadais sa Ghàidhealtachd**

### **2.1 Highland’s Housing Need & Demand Assessment - Key Findings** **Measadh Feum & Iartais Taigheadais na Gàidhealtachd**

This section sets out a summary of Highland’s key housing issues and challenges.

We carried out a housing need and demand assessment (HNDA) to help us understand Highland’s housing issues and inform our Housing Strategy. For example, it helped us understand how many new private and affordable housing require to be built. This helped us set our targets. By ‘affordable housing’ we mean decent housing which costs less than the market value and which meets identified housing needs. It generally refers to housing rented from the council or a housing association; low cost home ownership (such as shared equity housing) and ‘Mid-Market Rented’ housing. People are defined as being in housing need if they are living in unsuitable housing or do not have their own home to stay in and, generally, who are not able afford or find housing in the housing market without help.

Highland covers a very large and diverse area. Because we know that different areas face different pressures, we split Highland into 10 ‘housing market areas’ so that the assessment was more locally focused. We also explored detailed (e.g. community based) information so that we could understand very local pressures. To set this section in context, Figure 1 illustrates Highland’s housing market areas and includes some key statistics.

A copy of Highland’s Housing Need and Demand Assessment report, and a summary, is available from the Council<sup>2</sup>. Its key findings are described here.

#### *A growing population which requires more homes*

Housing is crucial to the growth of Highland’s economy and the sustainability of its communities. Highland’s population has been growing at a higher rate than Scotland’s mostly due to migration. This growth has not been spread evenly but has been greater in the Inner Moray Firth area (i.e. Inverness, Nairn and Mid Ross), Skye & Lochalsh and East Sutherland. It is falling in some areas, notably Caithness. This growth is influenced by economic growth which is also uneven and has been strongest in the Inner Moray Firth (IMF). The continuing trend of households becoming smaller means that there has also been significant household growth. These trends are anticipated to continue.

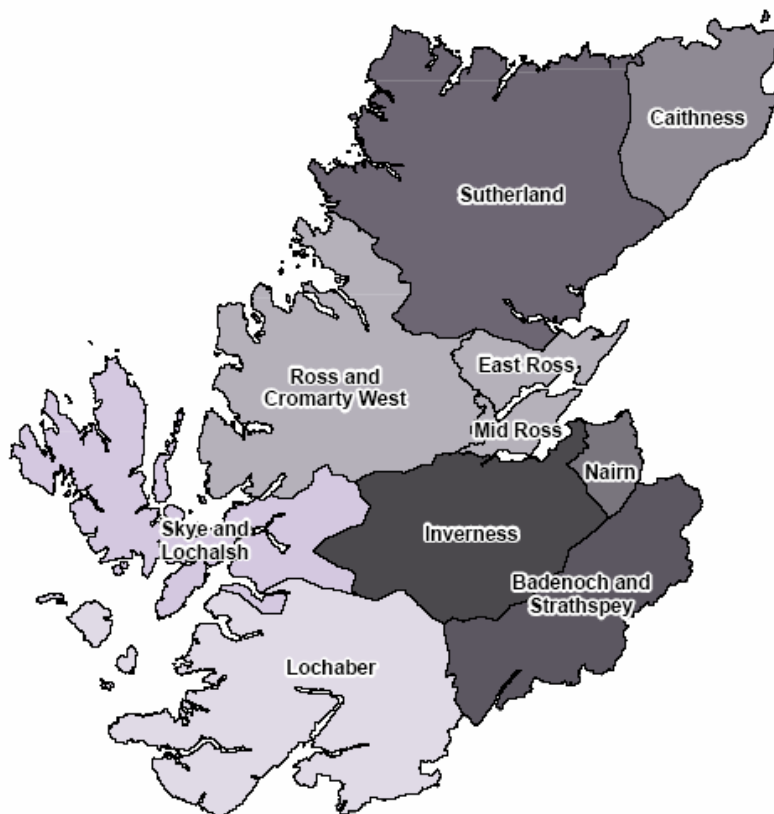
Our projections indicate that over 8,000 new houses of all tenures, at least, need to be built over the next 5 years to house all those who will want to make a new home for themselves. Almost half of them are required in the Inverness area. The expected growth in single person households increases the need for lower cost housing as, generally, they have lower incomes. If adequate numbers of houses are not built then this will lead to problems such as: increased housing costs; people being unable to live in the area (which could weaken our economy and jeopardise jobs), increased homelessness and more pressure on rented housing.

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<sup>2</sup> Highland Housing Need & Demand Assessment - [www.highland.gov.uk/yourenvironment/planning/developmentplans/localplans/HighlandHousingNeedandDemandAssessment.htm](http://www.highland.gov.uk/yourenvironment/planning/developmentplans/localplans/HighlandHousingNeedandDemandAssessment.htm)

In terms of housing supply, home ownership predominates – nearly 8 out of 10 houses are owned or privately rented. Many houses are ‘ineffective’ as they are used as second or holiday homes. The social rented sector is lower than the national average at 18% and has declined significantly due to the Right to Buy. There are few choices for people on low incomes particularly in rural communities.

**Figure 1 – Map of Highland’s Housing Market Areas and Key Context Statistics**



Housing Market Area	Population (2007)	Projected Population Change by 2031*	Total No. of Houses (2009)	Privately Owned / Rented Housing**	Social Rented Housing %	No. of 2 <sup>nd</sup> Hand & New Build Sales 2007	Entry Level Price 2 <sup>nd</sup> Hand Property 2007 (£)
Badenoch & Strathspey	12,443	15.2 %	6,952	72%	14%	332	120,000
Caithness	25,101	-8.4%	12,747	72%	23%	469	69,000
East Ross	20,417	10%	9,678	70%	28%	374	97,000
Inverness	71,579	21.1%	34,800	82%	16%	2136	115,000
Lochaber	19,098	3.6%	9,655	71%	22%	325	99,142
Mid Ross	21,867	11%	9,609	84%	14%	384	125,000
Nairn	12,083	14.7%	5,669	81%	16%	312	125,000
Skye & Lochalsh	12,522	12.3%	6,778	72%	16%	166	131,500
Sutherland	13,485	-6.2%	7,809	72%	15%	203	133,500
West Ross	8,845	15.3%	5,112	74%	10%	185	89,897
<b>Highland</b>	<b>217,440</b>	<b>10.9%</b>	<b>108,809</b>	<b>76%</b>	<b>18%</b>	<b>4886</b>	<b>106,000</b>

\* Central projection

\*\* Does not include ineffective stock e.g. second homes; long term vacant housing etc..

The private rented housing sector is relatively large within Highland (13% at the 2001 Census) and is particularly important in rural and remote areas. In some communities it appears to have been increasing due to people 'buying to let'.

Until recently private house sales have been steadily increasing. Whilst there have been increases in the number of houses being built, it appears this has not been enough to meet demand. The infrastructure to support the building of new homes is often poor and expensive to supply. It can be very difficult to get land to build at a cost which makes it economically viable. In rural areas, there is no regular supply of housing from private developers and self-build dominates. It can be difficult to build more houses because there are many development challenges. People often object to new housing being built in their communities.

The Highland Council and housing associations have been very successful at providing new affordable housing with the help of Government subsidy, and there has been a steady increase in house completions. Over the last 6 years 2,000 new affordable homes (1,368 rented houses and 682 new low cost homes) have been built in communities right across Highland. Much of this success is due to Highland's organisations working well together and their development practices. Because of the Council's Affordable Housing Policy, private housing developers have also helped by providing a proportion of affordable housing on their larger developments.

However new supply has not been enough to meet the needs of many and there is a large backlog of households currently in need of affordable housing. Moreover we expect that there will be much less subsidy from the Government and funding from the banks / lenders to build new affordable housing over the next few years because of the current economic situation. The Government is also looking to housing organisations to decrease the amount of subsidy used to build each house.

*Many people have difficulty paying for housing whilst much of Highland's housing is high priced and unaffordable*

Although unemployment tends to be lower than the national average, a higher proportion of Highland's population is in low paid / insecure employment in economic sectors such as tourism; agriculture; forestry and other primary industries. Employment is also very reliant on public sector jobs. The cost of living tends to be higher in rural communities. Incomes affect people's ability to afford housing.

House prices have been rising and increased dramatically after 2001. Although similar to trends across the country, increases were steeper in many parts of Highland. Prices at the bottom end of the housing market (i.e. 'entry level' housing) experienced the biggest rises. First time buyers and families on more modest incomes in particular were increasingly unable to buy. In 2003 it cost around £57,000 to buy 'entry level' housing and by 2007 the equivalent cost for new or second hand housing was £110,500. The extent of increases varied across Highland.

Comparing house prices with incomes, shows that Highland is consistently one of the least affordable places in Scotland to buy housing. This situation has deteriorated in recent years. In 2007, only around a third of households aged under 35, including those with access to savings / wealth, had enough income to buy housing. The affordability of housing varies greatly across Highland – it is generally most affordable in Caithness; least affordable in West Ross, Mid Ross and Skye & Lochalsh with poor affordability in the remaining areas.

### *A shortage of affordable housing*

Highland is continuing to experience a serious and substantial shortage of affordable housing. In 2007, almost 1,000 new affordable houses were required across Highland. Almost half of these were required in Inverness. Over the next 5 years, it is estimated that of the 8,000 houses required, around 4,500 require to be 'affordable'. The vast majority require to be housing association or council rented housing (around 9 out of 10 of these). Intermediate housing options such as low cost home ownership or mid-market rented housing can help a small, but significant, fraction of people move out of housing need. There is an increasing need for new affordable housing to be built to suit smaller households such as single people or couples. Most of the households in need are those setting up home on their own for the first time.

The need for affordable housing varies a great deal across Highland. Skye & Lochalsh, West Ross, the Inner Moray Firth, Lochaber and Badenoch & Strathspey are under the greatest pressure. Caithness has different housing issues – it has adequate affordable housing to meet people's needs and, in contrast to other areas, there is likely to be a continuing decrease in the need for affordable housing there.

Across most of Highlands, however, shortages exist and this means that there is very great pressure on the social rented housing that becomes available. There are over 10,000 households on Highland's Housing Register (HHR). The majority have been awarded points<sup>3</sup> because they have housing needs. The Council and the housing associations allocate their houses to people who are in the most housing need. Only 7% of this housing become available to rent last year – providing a new home for around 1,400 households in the greatest housing need. The vast majority of these households had a connection to the community where they were housed because for example they lived or worked there already. The shortages mean that people experiencing housing need often have to wait a long time for a home and many others, who have fewer needs points under Highland's Housing Register policy criteria, will be unlikely be allocated a house unless their situation gets worst.

If someone is homeless they have an acute need for housing. Many more of Highland's households are becoming homeless. This is mostly because of Highland's housing shortages. Last year over 2,300 households applied to us as homeless - almost double the number who applied at the start of our last Strategy. Because over 1,800 of them had nowhere that they could reasonably stay and were homeless, we had a legal duty to house them under homeless legislation. The vast majority were households already living in Highland. Many had children.

The Scottish Government intends that Councils will have a duty to house all homeless households from 2012. Because of Highland's acute housing shortages, without a substantial increase in supply, this is likely to increase pressure on available housing as more houses are used, and used for longer periods, to provide homeless households with emergency / temporary places to stay. Moreover, our projections indicate that we will be unable to meet the 2012 target in many areas.

### *Some communities need to be regenerated and revitalised.*

Some parts of Highland are experiencing different pressures, in some – mainly in the north of Highland, people are moving away and local services are suffering. Poverty

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<sup>3</sup> Points are awarded to HHR applicants based on their circumstances which, if they have more points than other applicants, can lead to allocation of a social rented property.

and disadvantage is concentrated in some communities. Both these types of communities need help so that they become attractive places to live and work.

### *The wider impact of the economic downturn*

As well as having an impact on some households' incomes because of the effect of on jobs and industry; the current economic downturn means that many people are having trouble getting loans to buy house whilst some owners are in danger of losing their homes. This could lead to an increase in households experiencing housing need. Other impacts appear to be an increase in housing for private rent and some downward 'corrections' in house prices are expected. One of the key impacts, expected to continue for some time, is that there will be far less money available to provide public sector services as well as less to provide new affordable housing.

## **2.2 Highland's challenges - summary & conclusion** **Dùbhlain na Gàidhealtachd – geàrr-chunntas & co-dhùnadh**

In conclusion, the main issues we need to tackle through this Strategy are:

- The desire to create a strong and growing economy for Highland so that less people leave, more move in, and the future of communities can be sustained – making sure that there is enough housing is vital to achieving this.
- The increasing demand for housing and other public services due to increasing population and household numbers. This occurs alongside a need for affordable housing, particularly rented, for those on low / insecure wages.
- A continuing serious and chronic lack of affordable housing which is expected to persist in the future. This is due to increasingly pressured housing markets because of rising prices, continued population growth and reduction in household size alongside a lack of supply; limited funding to provide new housing and on-going difficulties with accessing cost-effective developable land. Pressures are likely to worsen due to changes to homeless duties.
- A decrease in public (and private) funding to provide housing and services which challenges us to make sure that we, and our partners, spend the limited money we have sensibly and where it is most needed and make sure existing housing is used to best effect.

## **Section 3 - Addressing Housing Need & Demand**

### **Earrann 3 – A' Cur Aghaidh Ri Feum is Iartas Taigheadais**

#### **3.1 Introduction**

##### **Ro-ràdh**

This section covers our approach to enabling and ensuring:

- An adequate supply of housing to meet the demand arising from the changes to Highland's population and the needs of people who are in 'housing need';
- Provision of a good choice of housing tenure options; house types and sizes - provided in communities where there is a need and demand for them; and
- Housing contributes to supporting well-balanced communities.
- People to access a wide range of housing.

It starts by defining the outcome we want to achieve and then goes on to describe our approaches to achieving this.

#### **3.2 Our Outcome & Objectives to Achieve it**

##### **Ar Toradh & Mion-amasan**

Based on our understanding of Highland's housing need and demand issues, the overarching outcome we have set is that: people are able to live in suitable, and affordable, housing through increased supply in the best places and improved access routes to a wide range of housing choices.

The objectives we have set to achieve this are to ensure:

- Adequate private housing supply to meet projected demand.
- Well planned provision of housing and balanced communities.
- Effective land supply; planning, funding and delivery processes which do not constrain housing supply.
- Increased supply of affordable housing (for rent and for sale) to meet needs (particularly in areas with greatest housing stress) and the expected requirement to house all homeless households.
- More effective and efficient procurement of housing.
- Environmental sustainability.
- More effective use of existing social rented stock.
- Improved access to a wide range of housing choices.

Our approach to achieving these objectives is summarised below. It includes working towards agreed targets.

#### **3.3 Our Approach**

##### **Ar Dòigh-obrach**

##### *Highland's Housing Supply Targets*

The Housing Need And Demand Assessment findings help to identify how much housing, of all tenures, requires to be built to meet predicted population changes and the needs of households currently in housing need (the 'backlog'). Based on this and wider policy objectives, we have set housing supply targets which, in turn, inform the amount of land to be allocated for housing in development plans.

The Scottish Government want all local authorities to take into account their aspirations for greater economic and population growth across Scotland. To help

achieve this they expect local authorities to help increase the rate of house-building by allocating a generous supply of land. This will make sure that new houses are delivered by providing flexibility so that building can continue even when some development sites are delayed; prove unusable / unviable or are not brought forward by developers. Moreover public agencies in Highland also have a desire for strong population and economic growth, which requires a good supply of housing, and have set regional outcomes and are taking forward initiatives to support this. To provide for these policy expectations and to ensure calculations are based on agreed figures, our supply targets are based on demographic projections which project forward strong economic growth<sup>4</sup>. Over the next 5 years The Council's target is to enable delivery of around 9,200 new houses. Our targets for housing supply in each area are shown in Table 1 below.

**Table 1 - Housing Supply Targets (All Tenures) - Shown by Short & Longer Term Planning Periods<sup>5</sup>**

<b>Housing Market Area</b>	<b>2010 to 2014 (5 years)</b>	<b>2015 to 2019 (5 years)</b>	<b>2020 to 2029 (10 years)</b>
<i>Badenoch &amp; Strathspey<sup>6</sup></i>	640	616	915
Caithness	321	269	110
East Ross	894	850	965
Inverness	3,780	3,784	5,332
Lochaber	708	612	627
Mid Ross	906	863	1,123
Nairn	652	653	751
Skye & Lochalsh	559	549	709
Sutherland	405	379	278
West Ross	382	374	485
<b>Highland</b>	<b>9,247</b>	<b>8,951</b>	<b>11,294</b>

*Enabling the Housing Supply Targets to be met*

The Council will work to achieve these area targets by allocating a generous supply of effective and economically deliverable land in line with these; and supporting it to be delivered through planning activities and policies including by adopting a generous approach to land allocations in communities. We will continuously monitor the delivery of housing through annual housing land audits, and 5 yearly reviews of the local development plans, to make sure that the supply of land is effective and available for development. Allocated land that does not progress within anticipated timescales will be reviewed and may be removed and replaced with land that is effective, to ensure that land continues to be made available.

<sup>4</sup> The calculations to establish the targets also recognise that a proportion of new houses will be 'ineffective' (e.g. used as second or holiday homes) and that very small contributions will be made by existing houses being converted; brought back into use or replaced.

<sup>5</sup> These timescales fit with expectations for local development plans (LDPs) which are expected to allocate land to meet the housing requirement up to year 10 (providing appropriate sites in the initial phase for at least 5 years, and further sites, capable of becoming developed, by the end of year 10) and also provide indication up to year 20.

<sup>6</sup> The targets shown for Badenoch & Strathspey are consistent with the targets for the other areas. However they are indicative and subject to agreement with the Cairngorm National Park Authority (CNPA).

Whilst the Highland Council is the Statutory Housing Authority for the Badenoch & Strathspey area of the Cairngorm National Park, the Cairngorm National Park Authority (CNPA) is the planning authority. We will work with them to enable, through land allocation and planning processes, the delivery of housing of all types and, in particular affordable housing, so that the Council's outcomes, targets and the CNPA's priorities for action<sup>7</sup> are achieved. This includes their priority to 'Make Housing More Affordable and Sustainable' in the Park.

We will encourage developers to build: more houses suited to small households; more houses suited to older people (based on their design and proximity to services) to meet changing demographics and also; more houses that can be purchased by people on modest incomes.

### *Affordable Housing Targets*

Highland's Housing Need and Demand Assessment calculated that around 4,500 new affordable houses require to be built over the next 5 years to meet households' need for affordable housing. As building affordable housing mainly depends on the amount of funding which is available from Government subsidy and housing developers' contributions, it is unlikely, because of funding limitations, that this number can be built. As a result other factors have determined our affordable housing target for Highland.

Highland's overall affordable housing supply target is based on the amount of subsidy which we expect will be allocated to Highland by the Government over the next 5 years. Contributions by The Highland Council and private developers have also been taken into account. Consequently an overall target of 1,750 new affordable house starts – around 350 each year - has been set.

Achieving this target will meet only around a third of the projected need for new affordable housing. This means that a backlog will persist with many households continuing to experience housing problems, in some cases resulting in homelessness through no fault of their own. There will also be far less likelihood of achieving The Government's 2012 target to house all homeless households. If additional funding became available, based on our past ability to provide new affordable houses successfully and within expected costs, we are confident that we could deliver affordable housing at, or above, recent levels i.e. 650-700 houses each year. As a high priority, we will seek to promote the need for and secure additional investment so that we can build more houses and better manage Highland's affordable housing shortages.

Highland housing agencies have successfully found ways to use resources and work innovatively to provide much needed housing. We will continue to increase affordable housing investment through finding and using new funding sources (including for building council houses) and lobbying the Governments for additional necessary investment.

Our Assessment shows that whilst most households in housing need require social rented housing, a small but significant proportion can be lifted out of housing need by other low-cost housing options. We also recognise that a mix of affordable tenures can help to create well-balanced communities. This has influenced our target for the

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<sup>7</sup> For more information on these see the Cairngorm National Park Authority website [www.cairngorms.co.uk/nationalparkplan/abouttheplan/](http://www.cairngorms.co.uk/nationalparkplan/abouttheplan/)

mix of affordable housing to be provided. Because of our identified needs, social rented housing will make up a greater share of our new affordable housing provision.

We are aiming for 80% of new affordable provision to be delivered as housing for social rent from housing associations / the Council and 20% to be provided as 'intermediate' affordable housing with 'New Supply LIFT<sup>8</sup>' and 'Mid-Market Rent' housing as the priority mechanisms for providing this. We recognise that Rural Home-Ownership Grants (RHOGs) can also contribute. Based on our knowledge of their effectiveness, in terms of Highland's Investment Programme, other intermediate options such as grants for empty homes and 'Open Market LIFT' will be used on an exceptional basis when other housing options have been assessed as unsuitable.

The size of affordable housing built will aim to meet strategic and locally evidenced current and projected needs e.g. through increasing supply of smaller housing.

Targets have been set for each housing market area and our investment for new affordable housing will enable these to be met – the targets form Highland's affordable housing supply investment framework. Across Highland, the targets are largely based on the projected amount of new affordable housing required in each area as identified in the Housing Need and Demand Assessment. Our affordable housing supply targets are shown in Table 2 below.

**Table 2 – Highland's Affordable Housing Supply Investment Framework**

<b>Housing Market Area</b>	<b>2010-2014 (5 yrs) New Affordable Housing Units Required</b>	<b>Affordable Housing Supply Target 2010-15 (%age of Investment)</b>	<b>Target - Housing Unit Approvals per annum</b>	<b>Target - Housing Unit Approvals 2010- 15 (5 years)</b>
Badenoch & Strathspey	215	5%	17	83
Caithness	0	1%	4	18
Inverness	1,833	41%	142	712
Lochaber	427	9%	33	166
Nairn	430	10%	33	167
East Ross	241	5%	19	94
Mid Ross	615	14%	48	239
Wester Ross	279	5%	18	88
Skye & Lochalsh	404	9%	31	157
Sutherland	62	1%	5	24
<b>Highland</b>	<b>4,507</b>	<b>100</b>	<b>350</b>	<b>1,750</b>

#### *Priorities for Affordable Housing*

Within these areas, investment will be mainly targeted at communities identified as having the greatest affordable housing pressures. The priority communities for providing new affordable housing are set out in Table 3 below. These priorities recognise the importance of investing in small rural communities as well as larger communities. The communities have been identified through consideration of the

<sup>8</sup> LIFT - Low-cost Initiative for First-Time Buyers

relative and absolute pressure on the existing affordable housing; the ability to meet need in the wider housing market area and recent investment.

**Table 3 – Priority Communities for Affordable Housing Investment 2010 – 2015**

<b>Inverness, Nairn and Badenoch &amp; Strathspey</b>
Inverness: Inverness City is the highest priority. Beauly; Ardersier; Drumnadrochit and Fort Augustus are priorities. The communities around South Loch Ness are longer term priorities e.g. re. securing land for future development.
Nairn: Nairn town is the highest priority.
Badenoch & Strathspey: Aviemore is the highest priority. All other communities, except Dalwhinnie and Cromdale, are priorities (albeit those with recent investment are lower priorities).
<b>Ross, Skye and Lochaber</b>
Mid Ross: Dingwall is the highest priority. All other communities are priorities (albeit communities with recent housing investment are lower priorities) apart from Muir of Ord which is a longer term priority given recent investment / housing provision.
Wester Ross: Ullapool, Gairloch and Lochcarron are the highest priorities. Applecross, Achiltibuie and Torridon are longer term priorities e.g. re. securing land for future development.
Skye & Lochalsh: Portree, Broadford; the Plockton to Dornie corridor communities are the highest priorities. Raasay is a priority for housing associated with economic development. Other communities where affordable housing investment has recently taken place, are lower priorities for subsidy.
Lochaber: Fort William and the neighbouring communities are the highest priorities. Small discreet investment to support the sustainability of the Ardnamurchan peninsula's rural communities, e.g. Acharacle, is also a priority. Mallaig is a longer term priority.
<b>Caithness, Sutherland and East Ross</b>
East Ross: Priorities are Evanton; Invergordon, Tain and Alness. Ardross is a longer term priority e.g. re. securing land for future development.
Sutherland: Dornoch is the highest priority. Lochinver is a longer term priority re. securing land for future development.
Caithness: Caithness's communities are a priority for regeneration activities e.g. using the existing affordable housing stock.

In recognition of anticipated subsidy constraints and a greater focus on commuted payments from Highland's Affordable Housing Policy (due to less subsidy to enable contributions to be provided as housing on site in all cases and because of the

growth in smaller contributions as smaller sites are increasingly covered by the Policy), these priorities should ensure that investment is targeted.

The intention is that generally these will continue to be priorities for the life of the Housing Strategy albeit that they will be reviewed annually to ensure that any changes in pressure or circumstances are taken into account.

Within areas, our investment decisions will also recognise The Council's corporate priorities and will maximise the benefit from subsidy by using housing investment to unlock and take forward development in agreed priority locations and / or sites.

There may also be occasions where housing investment decisions are driven by non-housing objectives such as supporting the success of community trusts in fragile remote rural communities and local economic regeneration.

Because of funding pressures, we will increasingly target resources at solutions which we feel provide best value rather than, for example, exceptionally expensive projects or less targeted / more opportunistic investment projects.

As we have done very successfully over many years, we aim to take advantage of any investment 'slippage' opportunities arising from elsewhere. In recognition of development constraints and the current unpredictability amongst developers, over-programming is a feature of our project planning. There is flexibility within the investment programme, and our processes, to bring forward sites if additional resources become available or where other developments are delayed. This includes taking advantage of unforeseen development opportunities in communities identified as priorities. Due to the current economic climate, it is anticipated that the future programme may change more than in past years and require as much programming flexibility as possible to manage any delays or setbacks.

If substantial changes to resources to supply new affordable housing occur, the areas which are the highest priority for investment are Inner Moray Firth, Wester Ross and Lochaber. These are followed by Badenoch & Strathspey, Skye & Lochalsh, and East Ross. This reflects the acuteness of shortages in each area.

Moreover, in terms of substituting delayed / abortive projects and / or managing decreased resources, the criteria are:

- a) prioritising the areas and communities with the most urgent pressures (as above);
- b) fit with delivering the 5 year investment framework targets;
- c) deliverability (e.g. due to development / planning constraints);
- d) cost of delivery e.g. high cost unit developments may become lower priorities.

### *Delivering the Affordable Housing*

We produce a Strategic Housing Investment Plan (SHIP) each year which demonstrates in detail, how Highland's affordable housing will be delivered over a 5 year period, by ourselves and our housing partners, in line with the targets and priorities set out in this Strategy. The SHIP is submitted to the Scottish Government and guides their, and others, funding.

### *Enabling Delivery & Managing Constraints*

The Highland Council will continue to play an important proactive role to enable the delivery of affordable housing via mechanisms including:

- Applying our Affordable Housing Planning Policy.
- Continuing to identify all surplus Council assets and prioritise for affordable housing in areas of housing stress.
- Disposing of its land directly to housing associations and through the Council's landbanking policy.
- Funding early site feasibility studies to proactively identify constraints and develop solutions.
- Taking a positive partnership approach in forward planning and unlocking development constraints with our housing, planning and private developer partners including by leading Local Development Forums; taking an 'open door' approach to working with private developers; and working constructively with Scottish Water and SEPA to overcome water / waste water constraints.
- Using Council Tax monies raised from second homes, and other resources, to fund infrastructure and contribute to high cost rural projects.
- Utilising and managing the Council's recyclable landbank fund to maximise housing provision by granting loans to housing agencies so that they can: landbank strategic sites; remove infrastructure constraints and front-fund projects at risk of delay. It also contributes to high cost rural projects.
- Encouraging and supporting use of brownfield sites. As this often incurs prohibitive costs due to contamination, we will continue to seek contributory funding through sources such as the Scottish Government's Vacant and Derelict Land Fund (VDLF).

We recognise the Government's aspiration to maximise the value from subsidy by decreasing the amount available to build each new affordable house. However this may have significant issues for the long term business plans of Highland's small local housing associations. Moreover, as development in rural communities can often be expensive, we will continue to promote the needs for such unavoidable costs to be recognised so that rural communities do not lose much needed investment.

As social rented housing requires around 25% more subsidy per unit compared to low cost home ownership, our target which increases the proportion of investment to be spent on social rented housing means that, pound for pound, fewer affordable houses will be built than in recent years.

Because of these issues, it is imperative that we and our partners continue to improve procurement effectiveness and efficiency. This is also in line with Government policy objectives for investment reform. Our approach to this will focus on working with the Scottish Government to pursue new procurement approaches which are appropriate to our largely rural context in which there are numerous small contractors and developers dependent on the employment which housing activity brings. We see The Highland Housing Alliance (HHA) as central to this. We will support it to continue to assist the delivery of housing through development practices which aim to maximise cross-subsidy; improve efficiencies and value from procurement and facilitate partnership solutions. We will also encourage efficiencies through our partner housing developers' day to day building practices.

A number of other public agencies including NHS Highland, the Forestry Commission, Northern Constabulary; the National Trust also effectively contribute to helping provide affordable housing by selling their land within a framework which gives the Council and our housing partners an opportunity to purchase prior to open marketing. This is extremely useful in communities where suitable land is in short supply. We will continue to work with public agencies to identify and negotiate development opportunities.

Increasingly developers are experiencing constraints due to environmental issues, particularly in the Cairngorm National Park Area. We aim to be more alert to possible environmental concerns in commissioning of feasibility studies / master-plans etc.. We will also continue to encourage bodies such as Scottish National Heritage; SEPA and others agencies to give clear early direction.

At a political level, the Council will continue to raise awareness of Highland's challenges and offer solutions to the Government to support new mechanisms to be developed and resources to be made available to overcome constraints, particularly in the rural communities.

#### *The Council's Affordable Housing Policy<sup>9</sup>*

We will continue to apply The Council's Affordable Housing Policy which has helped to deliver around 1,475 affordable houses between 2005 and 2008/09. It applies in all parts of Highland apart from Caithness and the north-eastern & central settlement zones of Sutherland<sup>10</sup>. Through this policy, at least 25% of houses on sites over a certain size must be provided as housing which helps meet Highland's affordable housing target. Because of the extent of affordable housing needs and the general scale of housing developments in a largely rural area, where it does not already apply, The Council is proposing as part of the Highland-wide Development Plan to set the trigger for contributions at the threshold of 4 houses or more in all communities. A contribution of greater than 25% may be expected in communities where there is evidence of acute housing pressures and land supply is restricted<sup>11</sup>.

In terms of the contribution, housing provision on the site itself is preferred, followed by provision elsewhere within communities identified as priorities for affordable housing investment. Commuted sums, however, may be preferred in small projects where it is difficult to deliver affordable housing economically. Where contributions are 'commuted payments', for example from developments in communities not specified in Table 3, these will help to meet affordable housing need in the housing market area. As subsidy may not be available, for example in communities which are not considered to be a high priority, we will support alternative affordable housing provision subject to being satisfied with management and maintenance provisions and the long term nature of any such proposals.

Once the Cairngorm National Park Authority's Local Plan is in place, we will continue to work with them to implement their Affordable Housing Policy<sup>12</sup>.

#### *Providing and Targeting Low Cost Home Ownership (LCHO)*

To make sure that subsidy for low cost home ownership helps to tackle the greatest need for housing in Highland, housing organisations are encouraged to apply the following prioritisation to LCHO applicants:

1. Housing association / Highland Council tenants living in designated pressured areas (i.e. where the Right to Buy is suspended) or without the Right to Buy.
2. Other Highland housing association / Highland Council tenants.
3. Highland Housing Register applicants – with prioritising based on housing need.

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<sup>9</sup> More information on this policy will be set out in the Highland-wide Development Plan and Supplementary Planning Guidance. Further information and documents are available from The Highland Council and on-line at [www.highland.gov.uk/yourenvironment/planning/](http://www.highland.gov.uk/yourenvironment/planning/)

<sup>10</sup> A map is available from The Highland Council's Planning and Development Services

<sup>11</sup> A list of these indicative communities will be available from The Highland Council.

<sup>12</sup> More information is available from [www.cairngorms.co.uk](http://www.cairngorms.co.uk).

4. First time buyers or others seeking to buy after a significant change in their household circumstances.

Priority is given to tenants as this releases their tenancy to another household. Additional priority may be given, where there is significant pressure in the community, to people with a need to reside there.

We recognise that affordable housing for sale can be provided without grant subsidy and would generally consider that to, be regarded as affordable, the sale price of such houses should be 80% of their market value and fall within the bottom 25% of market prices. They should be sold to households regarded as being in housing need who are 1<sup>st</sup> time buyers.

In communities where the Right to Buy has been suspended because of housing pressures, housing associations are encouraged to retain a 20% 'golden' share of the property, to make sure that the housing remains affordable if sold on. At the present time however, on their request, this has been suspended due to current economic conditions.

#### *The Council as a Provider of New Affordable Housing*

We are committed to continuing to support housing associations to contribute to delivering new affordable housing in the Highlands. We also welcome the Scottish Government's commitment to supporting Councils to directly deliver new affordable housing. A successful bid to the Scottish Government has resulted in a grant subsidy, supported by over £2m of investment from the Council, enabling 50 new Highland Council houses to be built.

We want to continue contributing to the provision of new affordable housing. We will examine our options to do this including reviewing our rental structures and Housing Revenue Account capacity to support new building. However our role is likely to be limited unless greater subsidy is available to supplement the Council's borrowing. We welcome the Scottish Government's commitment to review funding and hope that this will result in Councils accessing levels of subsidy similar to those available to housing associations. We will also work with the Government to explore models to help us fund and directly deliver new housing.

#### *Contributing to a Greener Highland*

We have an on-going commitment to helping create and sustain a 'Greener Highland' by reducing harmful greenhouse gas emissions and mitigating against climate change. We will continue to ensure that housing development practices contribute to this including through promoting sustainable, energy efficient and low carbon design. For example we will continue to promote the development of Highland's 'New Energy Homes' which exceed building standards, deliver energy-conscious construction using sustainable materials and local resources and use modular procurement methods which have proved cost-effective to deliver. Building energy-efficient houses will also help to reduce fuel poverty. The Council is leading a major initiative, Scotland's Housing Expo, which will showcase environmentally friendly housing design and development. This will provide opportunities to learn and apply lessons within development in Highland.

Nonetheless, the extent to which we can enable extensively energy-efficient and sustainable affordable housing may become a greater challenge in resource pressured times as greater subsidy is often required to meet the cost of incorporating

sustainable measures. We will continue to encourage the Government to recognise these costs.

#### *Stemming the loss of affordable housing*

The Right to Buy has had a large negative impact on the supply of Council and housing association housing and has added to Highland's housing pressures. Because of this we successfully applied to the Scottish Government to suspend the Right to Buy (RTB) through designation of 'Pressured Area Status'. This designation, which helps to make sure that affordable housing is available, covers much of Highland. As our assessment indicates that housing shortages persist and are projected to continue, we will seek to continue to suspend the Right to Buy and extend this to include pressured communities which are not currently covered. Depending on consultation findings, this is likely to extend the RTB suspension to: the whole of Inverness; Fort William; communities within Sutherland and; neighbourhoods with much localised pressures in Caithness. We welcome the Scottish Government's intentions to limit the Right to Buy further and will also work with them to achieve this.

#### *Improving Access to Housing*

The chronic shortage of affordable housing is a challenge which can be managed to some extent by using Highland's existing housing better and enabling people to access alternatives to social renting. In addition we want to make sure that processes for rationing scarce resources, such as via Highland Housing Register's (HHR) allocation policy, support the development of well-balanced and sustainable communities. For example, this means providing affordable housing for existing residents as well as people who have moved to take up employment.

Our approaches to improving access to housing will involve activities such as:

- Via allocation policies and processes, ensuring balanced sustainable communities and continuing access for households in need who do not apply via the homeless route (for example, where necessary using HHR Special Lettings Plans so that new housing helps to support pressured rural communities).
- Introducing an advice based service which gives housing and homeless applicants information about a wider range of public and private housing, and helps them access it.
- Increasing the number of 'private leased' houses which are leased by housing organisations to provide affordable housing for people in housing need.
- Introducing an 'incentive scheme' to help tackle under-occupancy in much needed housing.

### **3.4 Assistance required from Scottish Government** **Cuideachadh a dhìth bho Riaghaltas na h-Alba**

The Scottish Government plays a vital role in helping us tackle Highland's housing pressures. There are a number of ways that they could contribute further which we will seek to be taken forward. These include:

- Providing levels of housing investment which recognise the extent of Highland's housing pressures, the supply challenges and the wider impact of these.

- Supporting the continuation of positive partnership working with them at a local and national level which enables the delivery of innovative housing development solutions which are adapted to Highland's circumstances.
- Supporting alternative housing delivery models and exploring new funding mechanisms for infrastructure works.
- Reviewing the current arrangements and different subsidy levels available to councils and housing associations to support new build affordable housing.
- Supporting delivery of the Highland Council's Recession Action Plan.

### **3.5 Measuring Progress** **A' Tomhas Adhartas**

Details of the main actions and indicators which we will use to measure progress with achieving this theme's overarching outcome are contained in Section 8's Outcome Table 1.

## **Section 4 - Promoting Good Quality, Warm Homes** **Earrann 4 – Ag Àrdachadh Thaighean Matha, Blàtha**

### **4.1 Our Strategic Outcome** **Ar Toradh Ro-innleachdail**

Under this theme the overarching outcome that we want to achieve is that owners and renters are able to live in suitable, energy-efficient houses which are in good condition and, for renters, are well managed.

This part of the Strategy first covers our approach to improving quality in private housing; then housing owned by the Council; followed by private rented housing. It then covers fuel poverty.

### **4.2 Improving the Quality & Suitability of Private Housing – The Issues** **A' Leasachadh Càileachd & Freagarrachd Thaigheadais Phrìobhaideach – Na Ceistean**

This section sets out how we will support private owners to improve the quality and accessibility of their housing. It incorporates our strategies for:

- Improving the condition of private housing by providing or arranging assistance through Highland's Scheme of Assistance.
- Identifying and addressing houses which fail the Tolerable Standard.
- Designating Housing Renewal Areas.

We have a legal duty to have these strategies in place to tackle disrepair.

Our approach is informed by our understanding of the extent of private housing issues. These issues include extensive adaptation needs; significant levels of disrepair and poor energy efficiency. It is increasingly important to make sure that these issues are tackled as: people are living for longer resulting in increased mobility problems; more people own their homes and private renting is an important source of housing for many households. A summary of the issues is set out here<sup>13</sup>.

Too many houses in Highland are in poor condition. The Scottish House Condition Survey (SHCS)<sup>14</sup> indicates that one in 5 privately owned houses in Highland are in urgent disrepair<sup>15</sup> – over half are in disrepair. This means that their owners need to take action to maintain and repair them. If problems are not remedied, this can lead to bigger (and more expensive problems) for the future and the potential of losing much needed housing. We know from the SHCS that generally in Scotland older houses and privately rented houses are more likely to be in poor condition and have poorer energy efficiency. Much of Highland's housing is old and much of it is privately rented. It appears however that there may have been a decrease in the amount of housing which is Below Tolerable Standard (BTS).

Nonetheless, most surveyed professionals<sup>16</sup> considered that BTS housing was still a problem in the area of Highland that they covered - albeit not a serious one. Whilst housing in urgent or serious disrepair was considered a problem in some areas but

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<sup>13</sup> A more detailed paper on house condition is available from The Highland Council.

<sup>14</sup> Scottish House Condition Survey Rolling Programme 2004/05 – 07.

<sup>15</sup> An urgent repair is one which, if not carried out, would cause the fabric of the building to deteriorate further and/or place the health and safety of the occupier at risk.

<sup>16</sup> Survey of Professionals - Highland Council Officers and Care & Repair Organisations 2009.

with few cases in others. They considered that the most common BTS related problems were dampness; inadequate wholesome water e.g. from private water supplies; unsafe electrical supplies. Indications are that housing conditions problems are worst in the west of Highland<sup>17</sup>.

Research also tells us that low income owners are less likely to spend money on improvements and that this is more complex than a simple lack of money. Poorer households, older households and those who have lived in their house for a long time are less likely to be aware of problems. In Highland, cost of work was felt to be the main reason that people were not doing work but age, lack of awareness and lack of responsibility were also cited as reasons<sup>18</sup>. There was also felt to be a need for more enforcement to get work done. This indicates that owners require practical assistance, as well as financial support, and that some need more help than others.

On average over the last 5 years the Council has awarded 495 repair and improvement grants each year to private owners at an average level of almost £5,000. Funding for repair and improvement grants in Highland has, and will continue to decrease. If we are to continue to reduce disrepair, we need to be more cost-effective in our actions so that we can help more households, and increase the different ways that we provide assistance.

Whilst serious disrepair appears to be a reducing problem, there is a large and growing need for houses to be adapted to make them suitable for people who have disability or mobility problems. Around 8,000 homes require an adaptation to make them suitable for the households living in them<sup>19</sup>. Although a fifth is already adapted, compared to the Scottish average more of Highland's homes require adaptations. The need is also increasing as our population ages. We have a legal duty to award 80 - 100% grants to owners and private renters to adapt their houses. Households who are more vulnerable to problems because of their age or disabilities are more likely to need practical help to arrange and carry out improvements and work to make their homes accessible.

#### **4.3 Improving the Quality & Suitability of Private Housing – Our Approach** **A' Leasachadh Càileachd & Freagarrachd Thaigheadais Phrìobhaideach – Ar Dòigh-obrach**

In light of Highland's issues and policy context, we have set the following objectives to guide our approach and help achieve our outcome. They are to:

- Help older and disabled people live independently by providing adaptations and practical assistance (along with encouraging appropriately located and designed housing);
- Encourage and help private owners and private landlords to take more responsibility for maintaining their homes;
- Reduce Below Tolerable Standard (BTS) housing and address disrepair through encouraging and assisting owners and private landlords to improve and repair their homes and, if necessary, through enforcement activities;
- Help people living in private housing out of fuel poverty by assisting them to improve the energy efficiency of their homes and;
- Maximise the impact and value of public investment.

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<sup>17</sup> As above and Highland's Housing Needs Assessment 2003.

<sup>18</sup> Professionals Survey - as above.

<sup>19</sup> Scottish House Condition Survey Rolling Programme 2004/05 – 07.

Our approach will reflect The Scottish Government's policy, which aims to:

- Generate a cultural change in attitudes to private sector housing quality which promotes owners responsibility;
- Make owners more aware of their repair and maintenance responsibilities, and more proactive in carrying them out;
- Support owners to invest more to ensure their homes have a sustainable future;
- Use public money to support owners' repairs and maintenance only where strictly necessary and;
- Use the wide range of flexible powers to take effective enforcement action where necessary.

Our approach will also contribute to achieving the local outcomes set out in Highland's Single Outcome Agreement and fit with the approach set out in Highland's Joint Community Care Plan.

The legal and national policy frameworks mean that there are clear differences between the way the Council will help disabled owners, and private renters, with adapting their homes and assisting owners with repairs. We provide disabled households with substantial grant support to fit the adaptations they need whilst owners are expected to take greater responsibility for the condition of their homes.

Our approach to improving private housing quality aims to strike a balance between encouraging owners to accept responsibility for maintaining their own properties with all the means available to them while providing assistance to encourage them to do so. Our focus is on increasing the practical assistance and advice we provide to all owners, and in particular to those who are vulnerable, whilst financially helping those who we think are least likely to be able to fund all the work required themselves i.e. those low incomes and with the most serious and / or extensive disrepair problems.

Our approach will be delivered through Highland's Scheme of Assistance (SofA) which provides 5 levels of service:

1. Basic advice and information.
2. Signposting, advice provision and practical assistance – from Council Services and voluntary organisations including Handyperson and Care & Repair Services.
3. Financial assistance.
4. Enhanced financial support including hardship funding.
5. Enforcement where necessary - generally via works notices.

The types of assistance and eligibility criteria are set out in detail in Highland's Statement of Assistance<sup>20</sup>. Broadly the level and type of assistance offered will depend on the needs of the household; the type of repair required; the severity and scale of the disrepair and the household's ability to fund the work. We will target practical assistance at those who are unable to organise work for themselves such as older people or people with disabilities who are vulnerable and at risk. Services such as Care & Repair and Handyperson services will be important to delivering this.

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<sup>20</sup> ([www.highland.gov.uk/livinghere/housing/](http://www.highland.gov.uk/livinghere/housing/))

We aim to maximise the impact and value of public investment by:

- Guiding owners to invest their own resources and where necessary, to access funding from other schemes such as the Energy Assistance Package;croft housing grants etc.
- Increasing the use of value-for-money subsidy products e.g. recoverable grant<sup>21</sup>; subsidised loans and equity stakes rather than grant. Currently, grants will only be available for households who cannot afford to carry out the work themselves for works identified as priorities.
- Supporting alternative housing options where investment is unlikely to be sustainable or cost-effective.
- Targeting financial assistance available from the Council at:
  - households requiring adaptations; then
  - where resources allow it, at households who cannot afford to carry out either priority BTS works and / or extensive disrepair works<sup>22</sup>; then
  - at those who cannot afford to do works which will support us in achieving other policy priorities i.e. undertaking work to public sector housing to achieve the Scottish Housing Quality Standard; tackling fuel poverty and reducing carbon through energy efficiency works; enabling quality private rented housing and then;
  - incentivising investment in future maintenance and speeding up common works by assisting people to carry out communal disrepair works.

The Scottish Government are proposing to introduce and support new subsidy products and services e.g. via a National Lending Advice Service and Unit. Without these it may not be possible for us to improve value for money and deliver their policy vision.

Whilst our mechanisms for providing financial assistance may change, we aim to maintain the proportion of Council resources spent on private sector improvements and adaptations and Care & Repair and Handyperson services.

We will continue to develop and improve the various elements which deliver assistance including reviewing the means for providing it. As our approach will continue to develop - as new tools and capacity for assistance and enforcement are established and lessons learnt - we will fully review Highland's Scheme of Assistance by March 2011.

### *Reducing and Tackling Below Tolerable Standard (BTS) Housing*

The Tolerable Standard consists of a set of criteria, which address issues of public health, comfort and safety, covering the elements of a house which are fundamental to its functioning as a home. A Below Tolerable Standard (BTS) house is one that falls below the standard and is therefore, not acceptable as living accommodation. The Highland Council will follow the Scottish Government Guidance in determining whether a property meets or fails the Standard.

Our aim is that owners will carry out necessary works to prevent or remedy BTS housing on a voluntary basis, with support via our Scheme of Assistance rather than as a result of enforcement action. In particular our approach aims to assist those whose house condition results from a lack of knowledge, a lack of capacity or some

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<sup>21</sup> Recoverable for example, following the property's sale within a specified timescale.

<sup>22</sup> I.e. these are properties which accrue more than 16 points for one, or a range of, BTS and disrepair related issues.

other barrier that prevents the owner proceeding e.g. access to finance. Financial assistance from The Highland Council is aimed at assisting those who are unable to afford to rectify priority BTS related works and / or a multiple BTS works. Nonetheless there are a wide range of enforcement measures and circumstances in which statutory enforcement powers can be used to deal with poor quality housing where owners will not exercise their responsibility – especially where this has an impact on others. We will use these where all other measures to encourage and support the owner have failed. Enforcement will generally take place through the issuing of work notices.

### *Housing Renewal Areas*

Local authorities can designate an area as a Housing Renewal Area (HRA) to help secure the improvement of houses within the area. We will consider using this mechanism, when:

- there are, in a localised area, a significant number of sub-standard houses and / or when the appearance of houses are adversely affecting the amenity of the area and when;
- we consider this to be most effective way of tackling these issues e.g. by carrying out work to, or demolition of the affected houses.

We recognise that localised problems might be identified in several ways including through: professional judgement / assessment; responding to community or householder concerns; area regeneration activities etc. If it appears that the HRA designation could be a useful mechanism to deal with localised problems, we will carry out an option appraisal to consider its effectiveness and value alongside other mechanisms and powers.

Our view is that, given that there do not appear to be significant localised condition problems at present in urban or rural areas across Highland, issues can mainly be dealt with through encouragement, assistance and, if necessary, enforcement with individual owners. Nonetheless if evidence comes to light or circumstances change, we will explore using Housing Renewal Areas. We will also raise awareness of the various mechanisms and powers so that communities, householders and those working within communities are aware of how action can be taken with or without an HRA designation.

## **4.4 Improving the Quality of the Council's Housing - The Issues** **A' Leasachadh Càileachd Taigheadais na Comhairle – Na Ceistean**

The Scottish Government has a target that all Council and Housing Association housing will meet the Scottish Housing Quality Standard (SHQS) by 2015. To meet the standard all houses should be:

- Compliant with the Tolerable Standard.
- Free from serious disrepair.
- Energy efficient (i.e. having an energy rating of at least NHER 5).
- Provided with modern facilities and services.
- Healthy, safe and secure.

A survey in 2006 of the Council's own housing stock found that whilst the housing is in fundamentally sound condition, much of it is very energy inefficient - at that time over half failed to meet the energy efficiency requirements of the SHQS. Because of

build types and limited fuel choice (many properties are 'hard to heat / hard to treat') it is challenging and expensive to achieve good energy efficiency standards. Few properties failed to meet repair requirements and whilst a proportion failed 'modern facilities' this was largely due to limited power-points rather than the standard of kitchen, bathrooms fittings etc.

Based on the survey, and subsequent updating exercises, the cost of achieving the SHQS in all the Council's housing is estimated at £71.897m with almost 80% of this for energy-efficiency works. Another £16m is required for other works including maintaining housing to the SHQS. These costs are particularly concerning as, despite average incomes being low, the Council's rents are amongst the highest in Scotland, mainly due to the level of housing debt it holds. In addition, income from RTB receipts to contribute to improvement works is falling.

#### **4.5 Improving the Quality of the Council's Housing - Our Approach** **A' Leasachadh Càileachd Taigheadais na Comhairle – Ar Dòigh-obrach**

Our approach to achieving our overarching outcome will be to continue to direct Council housing investment to delivering a long term improvement programme which ensures that all Highland's Council housing meets the Scottish Housing Quality Standard by 2015. The investment needs and anticipated resources available to achieve this, together with details of the risks and challenges involved are set out in more detail in the Council's Standard Delivery Plan<sup>23</sup>. Across Highland, investment will be based on the amount required to meet the Standard and will be regularly monitored and risk assessed. Our approach to improving energy efficiency will focus on installing high levels of insulation and, in off-gas areas, installing heating systems which use renewable technology. The Heating Standards which we set and are working to are shown below. Income from national energy efficiency initiatives is also being maximised.

##### **The Highland Council's Heating Standards**

- Loft & wall insulation and draught-proofing installed in advance of heating.
- Solar water panels installed where feasible / provide significant energy savings.
- Gas heating systems installed where mains gas is available / connection viable.
- Air/ground source heat pumps or wet electric systems installed in off-gas areas.
- Community heating considered as part of the appraisal of heating projects.

#### **4.6 Enabling Access to Good Quality Private Renting Housing - The Issues** **A' Comasachadh Cothrom air Taigheadas Math Prìobhaideach air Mhà – Na Ceistean**

Many people in Highland rent their house from a private landlord or estate. It is a valuable source of housing in both urban and rural communities either at particular stages in people's life or as a long term home. It also plays an important role in housing migrant and in-coming workers and is important to the local economy. At the time of the 2001 census there were around 11,305 privately rented properties (13% of Highland's housing) but it is thought that this may have increased<sup>24</sup>. Landlords in Highland tend to be rural land/estate owners or individuals who have one / very few

<sup>23</sup> Available from [www.highland.gov.uk/livinghere/housing/councilhousetenancies/](http://www.highland.gov.uk/livinghere/housing/councilhousetenancies/)

<sup>24</sup> It is difficult to measure how many landlords there are as it is known that significant numbers have not yet registered with the Council despite this being a legal requirement.

properties to rent and who are unlikely to be renting as a full time business. This has implications for the way that we engage with landlords and their tenants.

National research indicates that most private tenants are satisfied with their housing<sup>25</sup>. However whilst many landlords provide good quality housing which is well managed, indications are that a small minority of tenants experience serious problems such as fuel poverty; poor house conditions; poor management practices; lack of awareness of rights and unaffordable costs. National policy is increasingly focused on improving quality and management standards in private renting. For example, all landlords are required to register, to make sure that they are a "fit and proper person" to let property, to enforce minimum standards in private renting and remove the worst landlords. It is an offence to let without being registered.

Given the pressure on Highland's social rented housing, private rented housing will be increasingly important in helping us meet our legal duties by providing both temporary and settled accommodation for homeless households. It will also continue to be a useful solution for people, many on low incomes, who are unlikely to be allocated social rented housing and / or households, such as in-coming workers. Through mechanisms such as our successful private leasing scheme it also supplies an additional source of affordable housing. Since 2000, the Council has increased the number of privately leased properties it lets from 115 to 291. This leasing scheme, is increasingly attractive to owners as it brings benefits to them through providing a management and letting service.

We want the private rented sector to play an even greater role in providing good quality housing to everyone including those on low incomes and those in housing need. This requires us to build effective working relationships with landlords.

#### **4.7 Enabling Access to Private Renting Housing - Our Approach** **A' Comasachadh Cothrom air Taigheadas Math Prìobhaideach air Mhàl – Ar Dòigh-obrach**

Based on our understanding of the issues, we have set the following objectives so that people live in, and are able to access, good quality private renting housing:

- Ensuring that private tenants have access to decent, safe, settled and well managed homes.
- Increasing supply of good quality private rented housing that people in housing need can afford and access.
- Increasing the number of properties achieving Repair Standard; Tolerable Standard and good energy-efficiency levels.
- Making sure private rented housing provides settled accommodation for households at risk of, or who have experienced, homelessness.

Our approach will focus on engaging with landlords through various means; raising awareness of tenants' legal rights and the ways to make sure they are met and advising landlords of ways to improve the quality and energy-efficiency of their housing. This will be delivered corporately and in partnership with bodies representing and working with landlords and, as part of this, we will review the way that we take forward our strategy.

We will also develop, through Highland's Scheme of Assistance, arrangements so quality is improved and private lets, at a minimum, meet Repairing Standard.

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<sup>25</sup> Review of the Private Rented Sector, The Scottish Government, 2009

We will look to support cost-effective ways of increasing the supply of private rented housing to meet the needs of households in housing need. We will continue to develop and promote ways to help households in need access private lets. This includes finding ways to make services attractive to landlords and ensuring that bureaucracy (e.g. associated with households in receipt of Benefits) does not discourage landlords or tenants.

Because of the benefits that registration can bring; because organisations representing landlords suspect that landlords who have not yet registered may be the poorest managers – and because it is a legal requirement - we will be pro-active in identifying and working with un-registered landlords to ensure their registration.

#### **4.8 The Causes and Extent of Fuel Poverty in Highland – The Issues** **Adhbharan is Meud Bochdainn Connaidh sa Ghàidhealtachd – Na Ceistean**

If someone is said to be in ‘fuel poverty’ it means that they can’t keep their home warm at a reasonable cost. The three main factors influencing it are fuel prices; the income of the household; and the house’s energy efficiency. Whilst it is difficult to measure - as households can move in and out of fuel poverty as their circumstances (e.g. their income) change – we do know that Highland’s households are some of the worst affected by fuel poverty in Scotland.

According to the most recent Scottish House Condition Survey<sup>26</sup> (SHCS):

- Almost one in three households in Highland is considered to be in fuel poverty. This is far higher than the Scottish average.
- 12,000 of Highland households (12%) are living in extreme fuel poverty. This means that they need to spend at least a fifth of their income to heat their home to an acceptable level.

Some households are experiencing, and are more at risk of, fuel poverty than others. Highland’s private owners and private renters are far more likely to be living in fuel poverty compared to social renters. Over half of Highland’s pensioners are fuel poor – higher than the Scottish average. Moreover other types of households such as single parent families, disabled households and those ‘under-occupying’ housing are more vulnerable as they often have both greater heating needs and low incomes. People living in rural Highland are far more likely to be in fuel poverty.

Unfortunately, because of the limited number of surveys, the SHCS is not able to indicate where there are particular problems. However it is possible to identify communities in which there may be a concentration of people who are more at risk of fuel poverty because there is a greater prevalence of issues which make them more at risk e.g. unemployment; being a single pensioner etc. Such information from the last Census has been used to target activities. This work will be updated after the next Census.

Living in an energy in-efficient house means that the household is far more at risk of fuel poverty. The SHCS indicates that there has been an improvement in the energy efficiency of Highland’s housing stock – in 2002 16% of Highland’s houses had a

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<sup>26</sup> SHCS 2004-07 rolling programme results

very low NHER<sup>27</sup> rating of between 0 - 2. This appears to have dropped to only 8% of Highland's houses (8,000 properties). It is, however, still twice the Scottish average.

Privately owned houses in Highland are far more likely to have very poor energy efficiency than those in the public sector. Nearly two-thirds of Highland's private housing has a NHER rating of 0 – 5<sup>28</sup> which compares with 43% of Highland's public housing. Highland's older dwellings (i.e. pre-war) are more likely to be energy inefficient – over 8 out of 10 older dwellings have a low rating compared to half of post-war dwellings. Compared to other types of households, pensioners are more likely to be living in housing with poor energy–efficiency.

There have been significant increases in central heating – the SHCS indicates that 91% of Highland's households have full central heating i.e. in each of their rooms. However around 3,000 households (3%) live in houses with no central heating at all relying on room heaters only. This figure does not appear to have changed suggesting that there is a 'hard core' of properties with particular problems. Four out of 10 households said they had difficulty heating their home. This is significantly more than said this in 2002.

There are a number of reasons why fuel poverty in Highland is far higher than elsewhere:

- Limited fuel choice – many areas are off the gas network.
- Weather and harsh climate – the heating season is longer whilst the climate has a damaging impact on the fabric and condition of buildings themselves.
- Rural incomes tend to be lower with costs of living higher.
- Many houses, particularly privately owned or rented ones, are 'hard to heat / hard to treat' – this means the options for improving their thermal efficiency are limited because of their build type.
- Higher fuel costs / limited choice of tariffs for paying for fuel.
- High prevalence of types of households more at risk of fuel poverty such as private renters; rural residents and older people.

Fuel poverty is a greater problem than ever before. It has increased greatly – for example in 2002 it affected far fewer households (around one fifth of households). This is mainly due to increases in fuel prices. It is despite on-going local and Government investment in energy efficiency measures to make sure that all social rented houses have decent levels of insulation and helping owners insulate their homes. Some key figures are shown in Table 4.

**Table 4 Fuel Poverty Statistics**

	<b>Highland</b>	<b>Scotland</b>
Households in extreme fuel poverty	12%	7%
Households in fuel poverty	32%	22%
NHER rating 0 – 2 (i.e. very low)	8%	4%
NHER rating 3 – 6 (i.e. low)	72%	48%
Full Central Heating	91%	93%
Perceived difficulty heating home	44%	33%

*Scottish House Condition Survey 2004-07 Rolling Programme*

<sup>27</sup> NHER – National Home Energy Rating

<sup>28</sup> An NHER rating of 6 or above is considered to be good.

The findings for Highland indicate that our approach requires to help large numbers of households move out of fuel poverty and that this task is bigger and more difficult than in other parts of Scotland. It highlights that there are particular household types and areas which we should be targeting. It also indicates that there is great need for 'bricks and mortar' capital investment solutions (in terms of e.g. improving energy-efficiency and helping people to access affordable heating) as well as income related activities.

#### **4.9 Reducing Fuel Poverty - Our Outcome & Approach** **A' Lùghdachadh Bochdainn Connaidh – Ar Toradh & Dòigh-obrach**

What we want to achieve, our overarching outcome, in relation to this issue is - 'fewer households living in fuel poverty'.

Based on our understanding of issues and our desire to achieve this, we have set the following objectives which will guide our approach. These are to:

- Reduce energy demand and carbon emissions through improved energy efficiency.
- Increase the action taken by households to reduce their fuel poverty as a result of information and advice raising awareness of ways to tackle it.
- Reduce the cost of fuel.
- Maximise householders' incomes.
- Deliver targeted and measured activities which are based on an understanding of fuel poverty and priorities.

The Scottish Government is committed to eradicating fuel poverty by 2016 (as far as reasonably practicable). Our strategic approach will continue to work towards helping to achieve this target. It will build on Highland's Fuel Poverty Strategy and our assessment of the issues, policy context and options available. It is a holistic approach which takes into account all contributory factors such as energy efficiency and energy use, energy prices and tariffs, and incomes.

Our approach will particularly focus on energy efficiency maximisation, which is the best way to reduce any household's fuel poverty, while helping to reduce carbon emissions. This fits with wider climate change and sustainability commitments such as those within The Council's Energy Management Performance and Carbon Management Plans. It also takes forward the fuel poverty targets in Highland's Single Outcome Agreement SOA 2009/10 concerned with installing energy efficiency measures and meeting the Scottish Housing Quality Standard.

We will improve the energy efficiency of housing, across all tenures, by:

- Effectively insulating & efficiently heating all our Council housing to a good standard (NHER 5) as part of our capital programmes. This will include heating systems using renewable technology in 200 Council houses each year and, for projects in off-gas areas, appraising them for renewable options (including district heating opportunities). We also work to build confidence in renewable heating systems; improve the management associated with new technology and ensure that tenants know how to use their heating wisely.
- Assisting private owners through Highland's Scheme of Assistance including through a) making improved energy efficiency a condition of grant funding and b) referrals to organisations who can assist with funding.

- Working with partners to establish a programme of actions to improve energy efficiency and reduce fuel poverty. It is hoped that by doing this we can achieve efficiencies and share good practice.
- Increasing the use of sustainable / renewable technology in new build housing particularly via Highland's Affordable Housing Investment Programme.

There is funding available from a number of sources for energy efficiency work. We will work to maximise this and, given funding constraints, direct assistance where it can make the most impact. We aim to increase the use of funding from sources such as CERT; Energy Assistance Package; CESP; and the Home Insulation Scheme, to contribute to social rented housing improvements and for activities targeted at priority owners and renters in all parts of Highland.

We recognise that advice about ways to reduce energy consumption; to reduce the cost of their fuel; and improve energy-efficiency, along with assistance to access grant funding can be the key trigger for people in fuel poverty taking action themselves to reduce it. The Energy Saving Scotland Advice Centre (ESSAC) plays the central role in this in Highland. They provide free advice on energy efficiency and help people in fuel poverty access grants from the Scottish Government and energy supply companies. We will continue to promote their services and work with them. As a priority, we will promote assistance for people living in 'hard to treat / heat' properties.

As Highland covers such a large area we will help to increase access to advice and assistance by working with the ESSAC to develop and support processes so that people can access, or be signposted, from a wide range of local front-line services and community organisations.

We will continue to develop our understanding of fuel poverty in Highland and using a range of information will agreed where targeting of activities should take place.

As fuel poverty can be due to poor finances, advice and assistance with accessing welfare benefits; benefit income maximisation and debt services can contribute to its reduction. Moreover helping people access state benefits means they qualify for enhanced grant support for energy efficiency work. Our approach to maximising households' incomes and reducing fuel costs will focus on:

- supporting benefit uptake and awareness activities via the Council and advice agencies such as Citizens Advice Bureaux (CABx);
- improving triggers and referral mechanisms so that households at risk of fuel poverty are able to access energy efficiency advice and/or benefits advice;
- working to develop services and processes so that everyone in Highland can access affordable credit services;
- promoting an increase in the range of fuel tariff options in Highland and;
- promoting the need for investment to extend the availability of gas within Highland.

#### **4.10 Measuring Progress** **A' Tomhas Adhartas**

Details of the main actions and indicators which we will use to measure progress with achieving this theme's two overarching outcomes are contained in Section 8's Outcome Tables 2 & 3.

## **Section 5 - Promoting & Enabling Successful Independent Living** **Earrann 5 – Ag Àrdachadh & A’ Comasachadh Dòigh-fuirich** **Shoibheachail, Neo-eisimeileach**

### **5.1 Introduction** **Ro-ràdh**

This theme demonstrates what we intend to do to make sure that:

- More people with community care needs are able to live at home independently through provision of better housing and support; and
- Fewer households experience homelessness through increased prevention and the delivery of responsive, effective services.

### **5.2 Housing & Community Care – The Key Issues** **Taigheadas & Cùram Coimhearsnachd – Na Prìomh Cheistean**

Housing and housing related services are integral to promoting the health and independence of people with community care needs. In recent years, new housing has, and is, increasingly being built to standards which provide accessible and adaptable accommodation for everyone including people with physical impairments. However for many people who are disabled or have mobility difficulties finding housing which suits their particular needs continues to be a challenge. Moreover, as people move through their lives – particularly as they age – their needs change so that their house design can cause them problems.

Currently, around 4 out of 10 households in Highland include someone with a long term illness / disability<sup>29</sup>. Whilst around a fifth of Highland’s housing is adapted / specially designed to some extent, around 8,000 require adaptations to make them suitable<sup>30</sup>. Since 2002/03 183 new affordable houses, extensively designed to meet community care needs, have been built – all for rent. In total since then, 350 houses have been built which are aimed at meeting the particular needs of older and disabled people. Around 1,200 houses are provided as sheltered / very sheltered housing. Whilst much of this is very popular, some of it is experiencing low demand.

Highland’s population is aging. Older and, in particular, frail older people with greater health, care and support needs and restricted mobility will make up a much larger part of the population over the next few years. This will increase the demand for housing to be adapted to help them carrying on living independently, and for other ‘community care’ services. The number of households who need services is also affected by societal changes - more people live alone; do not have children and live further from their family.

Projections for Highland show that by 2021 there will be a:

- 54% increase in people over retirement age – this means that by then there will be over 20,500 more people aged over 65.
- 59% increase in people above 75 – this means that there will be 10,200 more people aged over 75.
- 1% decrease in people aged between 16-64 and a 6% decrease in those aged under 16<sup>31</sup>.

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<sup>29</sup> Around 40,000 households. Proportionally this is similar to the Scottish average of 42%.  
Scottish House Condition Survey 2006-2008 Rolling Programme

<sup>30</sup> As above.

<sup>31</sup> For more information see Highland Housing Need and Demand Assessment 2009

These projected increases are far higher in some areas of Highland than others. They are highest in the Ross & Cromarty areas; Skye & Lochalsh and Badenoch & Strathspey. At present in some areas a large proportion of the population is already over retirement age. In addition, migration changes indicate that some areas, such as Sutherland, will have a lower overall population in the future. This means that the current need for services and expected changes will impact on areas differently and so locally appropriate and targeted policy responses, based on a good understanding of the local context, are required.

We expect that there will be around 1% more adults with learning disabilities in the next 5 – 10 years adding to the current population of around 2,000 adults. This is due to people living longer and apparent increases in autism<sup>32</sup>. Based on referral rates to mental health services, it also appears as though the number of people with mental health issues is rising and this will continue. The number of dementia sufferers is also expected to rise. In recent years, many people with these community care needs were moved from long-stay hospitals into independent living within communities with intensive support. We know that there are some families receiving care elsewhere who are planning to move back to the Highlands and moreover, the current policy of reducing institutional care in favour of community care may result in a further reduction in long-stay accommodation.

Although most community care services are available across most of Highland, many are concentrated in Inverness which adds to the already acute demand for housing. It can be particularly difficult to provide accessible services in rural areas, making service planning challenging and increasing costs. Providing accessible services can also be hindered by a lack of support / care providers.

Whilst we know there will be more demand for services (including those to make housing suitable) we expect that there will be less money to provide community care related services as well as new affordable housing. This means that housing, social care and service providers need to use the resources we have (including our existing housing) more efficiently and effectively; and find new and better ways of providing good outcomes at a lower cost.

The key issues for Highland's Housing Strategy are:

- The projected growth in older people.
- The shortage of affordable housing and limited funding to provide more.
- The varying needs / pressures on services in communities across Highland.
- The shift in the balance of care away from acute and residential services.
- Managing the impact on housing arising from changes to the way that care and support services are provided.

More information on community care needs and these challenges is contained in the Highland Joint Community Care Plan (JCCP). It also describes the Council's and NHS Highland's agreed approach to responding to these challenges and delivering community care services. With its vision of promoting independence it sets out an agenda to shift the balance of care away from care homes and hospitals including by: improving care at home; providing more services which prevent difficulties; anticipating care needs ahead of times of crisis; preventing hospital admissions / delayed discharges and re-enabling people to live independently. As well as preventing the need for more expensive interventions, these approaches help

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<sup>32</sup> Highland Joint Community Care Plan 2009

improve the quality of people's lives. Housing is integral to helping achieve this and the approach set out here mirrors that in Highland's Joint Community Care Plan.

### **5.3 Housing & Community Care – Our Outcome & Approach** **Taigheadas & Cùram Coimhearsnachd – Ar Toradh & Dòigh-obrach**

Based on our assessment, the overarching outcome we want to achieve is:

- more people with community care needs successfully living at home independently.

We have set the following objectives to help us achieve this:

- Housing investment and housing services support people with community care needs to access suitable 'mainstream' housing which is adapted if necessary.
- People can remain living independently in a home of their own through effective assistance from services such as adaptation / equipment; tele-care; Care & Repair and Handyman services.
- The support and care needs of people are met and difficulties prevented through provision of community care; housing support and housing management services.
- House moves are well planned and support access to services / service delivery with people making decisions based on quality advice / information.
- Current and future supply of housing is used to best effect and benefits from investment are maximised and sustainable.
- Highland's purpose built accommodation for older people meets the needs of people who are a high priority for services better; and, to ensure best use of resources, related services are shared / linked where appropriate.
- Private housing increasingly helps to meet community care housing needs.
- Land allocation processes help to ensure that housing suitable for those with community needs is located close to services and facilities.
- Well informed joint planning, investment and working supports the achievement of other objectives.

Enabling people to live in a home of their own is a key aim for the Council and NHS Highland. This supports people's overwhelming preference to live independently rather than move into residential care; reflects national and local policy and, by preventing admissions to expensive institutions, is also cost-effective. "Staying put" is increasingly a feasible option for older or vulnerable people because of new tele-care / tele-health technologies; better house design and the availability across Highland of local home-focused services such as Care & Repair and Handyman schemes. As well as making sure that housing can be made suitable through adaptations and equipment, helping people to live independently means making sure that responsive care, support and health services are provided when they are needed. It also means anticipating needs and planning for ways to meet them and avoid crises happening. People who use community care services told us that all these things were important. They also told us that clear information is vital so that people can easily find out what services are available and how to access them. Our approach will focus on taking all these services and service improvements forward.

We will review the use of, and access to, sheltered housing across Highland and explore ways to improve its links to other community care services with the aim of helping vulnerable people live independently and preventing the need for hospital / care home admission.

For people who need a new home (as they grow up and leave home for example or who need to move closer to services), our approach is focused on enabling people who have community care needs to access 'mainstream' public and privately owned housing – housing which is accessibly designed; can be adapted if necessary; which supports them to access the services they need and which supports service delivery. As well as contributing to developing balanced communities, this will help to make sure that the benefits from investment are sustainable and contribute to achieving other objectives.

We will also continue to improve the ways that housing, health and care services work together so that people can easily and quickly access the various services they need. This includes the joining up of planning, management and the delivery of services and budgets.

#### **5.4 Reducing & Tackling Homelessness – Key Issues** **A' Lùghdachadh & A' Cur Aghaidh Ri Dìth Dachaigh – Prìomh Cheistean**

Someone is 'homeless' if they do not have anywhere safe and secure that they can reasonably stay. We have legal responsibilities to provide housing and support to homeless households. Tackling homelessness continues to be a greater challenge because of new legal duties; the expectation that we will require (by 2012) to secure settled accommodation to all homeless households and as increasing numbers of people are experiencing homelessness. For many, this is due to the immense pressures on Highland's housing.

As homelessness is a high priority for the Council, strategies to tackle and prevent homelessness have been in place for several years. This Strategy incorporates and highlights the key points from Highland's Homelessness Strategy 2008 – 2012<sup>33</sup>.

Homelessness is a considerable and increasing problem in Highland. Homeless applications have more than doubled since 2002, although they have levelled off in the last 3 years. Whilst this reflects Scottish trends, increases have generally been higher in Highland. Trends in the types of households applying as homeless, and why, have broadly been consistent over recent years<sup>34</sup>. Out of the 2,362 homeless applicants in 2008/ 09, most (62%) were single person households. Homelessness can have a particularly damaging effect on children and young people - nearly 4 out of 10 (880) homeless applicants were less than 25 years old; over 690 homeless applications involved children under 16.

Much of Highland's homeless appears to be due to the pressure on housing. Nearly 6 out of 10 homeless applicants were already on Highland's Housing Register which is one of the highest proportions in Scotland. For some though it is related to their inability to cope with independent living - perhaps because they have community care needs or do not have the skills to manage. Almost a fifth (415 households) were assessed as having one or more support needs in 2008/09 and housing support was provided to around a quarter of these households.

Consistently, the most common reason for people applying as homeless is that they have been asked to leave by family or friends (26%). Over one in 10 gave their

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<sup>33</sup> Highland's Homelessness Strategy 2008-2012 is available from The Highland Council (<http://www.highland.gov.uk/livinghere/housing/>).

<sup>34</sup> All statistics relate to 2008/09 and taken from Scottish Government HL1 homeless statistics.

reason as relationship breakdown / dispute. Some (8%) were homeless due to action by their landlord – a large proportion due to arrears. Most households had previously been living with family or friends (41%); many had previously been in private rented housing (18%); whilst 11% had been social rent tenants. A considerable proportion (5% - slightly more than the national average) had been long term 'sofa-surfing' or roofless. Although the incidence is falling, a small but significant number have applied as homeless before - mostly single people. This may mean that their housing issue was un-resolved or they have underlying issues causing on-going crises which require to be sorted.

Increasingly homeless households are being assessed as being in priority need and therefore entitled to permanent housing. Over 8 out of 10 were considered to be in priority need, mainly because they were vulnerable or had children. Most increases are amongst single person households chiefly because the Council has expanded its criteria to cover a wider range of circumstances which may make people vulnerable. This is in line with expectations on local authorities to phase in measures to secure housing for all homeless households in 2012. Table 5 shows trends in homeless applications and assessment decisions.

**Table 5 Homelessness Trends in Highland**

<b>No. of Households</b>	<b>02-03</b>	<b>03-04</b>	<b>04-05</b>	<b>05-06</b>	<b>06-07</b>	<b>07-08</b>	<b>08-09</b>
Homeless Applications	1,389	2,103	2,308	2,461	2,217	2,296	2,362
Assessed as homeless	1,015	1,633	1,717	1,866	1,620	1,550	1813
Of these...							
Homeless & Priority Need	673	928	896	1,050	1,146	1,215	1470
Percentage who are Homeless & Priority Need	66%	57%	52%	56%	71%	78%	81%

Over 800 homeless households were provided with permanent housing in 2008/09 – for most (750 households) this was a Council or housing association house whilst some were housed in private rented housing. Nearly 2,000 homeless applicants were housed for a time in temporary accommodation such as Council housing, housing leased from others, Bed & Breakfasts and small scale hostels. Use of, and length of time in, temporary accommodation has risen year on year. Despite the Council continually increasing the supply of temporary accommodation there are on-going shortages which are expected to persist.

The shortage of and pressures on Highland's housing affects our ability to tackle homelessness. Analysis of the expected changes to homeless duties found that without a significant decrease in homelessness through prevention and sustaining tenancies and a considerable increase in the supply of social rented housing, along with more flexibility in the options for housing homeless households, there will not be capacity in some areas of Highland to enable us to discharge our duties to homeless households and meet the Government's 2012 target. These three factors are the key drivers behind our strategic approach.

## **5.5 Reducing & Tackling Homelessness – Our Outcome & Approach**

### **A' Lùghdachadh & A' Cur Aghaidh Ri Dith Dachaigh – Ar Toradh & Dòigh-obrach**

The overarching outcome that we want to achieve is:  
 - fewer households experience homelessness through increased prevention and the delivery of responsive, effective services which bring about better outcomes.

In light of the assessed issues and the policy context, we have set these objectives to help us achieve this outcome:

- Households at risk of homelessness are assisted through early, effective intervention to prevent the crisis of homelessness or repeated homelessness.
- Households who experience homelessness receive a quality consistent service; spend a shorter period of time in appropriate temporary accommodation and are helped to access a wider range of housing.
- More effective support is provided to those who need it so that they can live independently successfully and not lose their home.
- All unintentionally homeless households are entitled to settled accommodation (by 2012).
- Effective joint working with external and internal partners and corporate responsibility helps achieve these objectives.

These objectives and the varying approaches that will help us achieve them are set out in more detail in Highland's Homelessness Strategy and Action Plan. Other activities within this Strategy will also contribute to reducing and preventing homelessness, in particular: increasing the supply of affordable housing where there are the greatest needs and introducing a 'housing options approach' to delivering advice. Our actions to enable access to good quality private rented housing should help us to maximise the use of this housing as settled accommodation for homeless households and prevent problems.

Our approach will also focus on preventing homelessness through proactive co-ordinated working with others and high quality help and advice. We will review our approaches to service delivery in line with this and introduce a new system for multi-agency case-working which will concentrate on prevention; assessing needs and making sure that people get access to the services they need. We will improve the advice available in Highland including through improving people's skills and awareness. Our approach specifically targets early preventative intervention with key 'at risk' groups such as young people and those with financial difficulties.

Despite improving prevention services there will inevitably be people who experience homelessness and our activities will focus on making sure that they are moved out of crisis quickly and into housing which meets their needs. This will include increasing the range and quality of temporary accommodation for example through more private leased properties; providing better advice and move on services to those in temporary accommodation and reducing rent-loss.

For some households, their situation has been caused by non-housing needs that they have such as needs for support; to overcome problems or to develop new skills. By tackling these, people have a greater chance of sustaining tenancies. Providing housing support will continue to play a key role with an increasing focus on making sure that services are appropriate and help people develop the skills to live independently without support. We will set in place a commissioning plan which will ensure that such services are delivered and which will also be concerned with increasing access to services and tackling gaps; making sure that people access the housing support and specialist services that they need, and using resources wisely.

Enabling effective joint and partnership working will be a central feature of many of our activities with specific actions, such as training, networking and agreeing routes to accessing care, health and support services for those with complex needs, supporting these processes.

## 5.6 Housing Support – Key Issues

### Taic Taigheadais – Prìomh Cheistean

Housing support plays a crucial role in making sure that people can live independently in all types of accommodation and tenure. Highland's housing support services are expected to help their clients achieve these outcomes:

- Economic well-being including maximising benefits and reducing debt;
- Opportunities to be an active member of the local community;
- Support, advice and sign-posting to ensure that the client keeps well both physically and mentally;
- Support to maintain a tenancy and avoid eviction;
- Empower individuals and develop confidence and independence.

There are a wide range of housing support services in Highland funded by the Council to people who have a wide range of differing needs. Some are short-term services which help people in crisis, others are longer-term services delivered as part of a larger package of care for people with on-going care needs e.g. people with learning disabilities and enduring mental health problems. The profile of spend, and available hours of support, for each client group can be seen in Table 6.

**Table 6 Spread of Housing Support Services in Highland (2009/2010)**

Client Type / Services	Hours of Support funded per week	Budget 2009/10	Percentage of Budget
Learning Disability	7029	6,046,754	52
Homeless	1804	1,617,970	14
Mental Health	1642	1,520,053	13
Domestic Violence	642	690,338	6
Young People	554	585,811	5
Older People	418	286,606	2
Physical Disability	184	227,144	2
Sensory Impairment	51	34,927	1
Substance Abuse	45	36,075	1
<b>Total</b>	<b>12369</b>	<b>11,045,677</b>	

Housing Support has a pivotal role to play in enabling people to avoid homelessness and to manage their tenancies independently in the long term. It also has the capacity to contribute to the wider enablement and 'shifting the balance of care' agenda for people with community care needs by providing services which promote people's independence. It therefore fits closely with the overarching outcomes we want to achieve around these issues. The Highland Joint Community Care Plan highlights the role that the housing support contributes to its agenda in terms of:

- Providing support to older people and people with disabilities so that they can live independently in their own homes.
- Providing support to people who have lost or who are at risk of losing their homes because of problems they have and, where it is needed teaching them the skills to live independently.

It outlines how Highland's approach to housing support will focus on:-

- Commissioning (buying) services which help prevent people becoming ill (or worse), help them to get back on their feet after a crisis and which are flexible and focussed on the needs of the service user.

- Getting more efficient and better housing support by thinking carefully about the types of services we will pay for and changing services where we need to.
- Finding a way of fully monitoring and reviewing our services, that fit with the systems already in use, to improve efficiency and quality.
- Making sure service users get the kind of services they need by making sure we have a solid assessment and referrals process in place.
- Contributing to the savings which require to be made across community care services as a whole.

## **5.7 Housing Support - Our Approach**

### **Taic Taigheadais – Ar Dòigh-obrach**

We want to make sure that funding for housing support is being used to provide services that achieve the enablement and prevention agenda whilst ensuring that providers and the Council alike are able to provide efficient, effective services with the minimum of bureaucracy. To achieve this, our strategic approach will work to:

- Align long-term services with other Social Care provision enabling a streamlined approach to providing holistic packages of care and support.
- Review the type of services to be funded through housing support in line with the preventative and re-enablement agendas to ensure that we are commissioning appropriate services which contribute to our desired outcomes. This will also explore gaps in services and options for tackling these. This will inform our commissioning of services.
- Identifying ways to commission services that are innovative and address the issues of providing services across Highland tailored to the individuals needs.
- Update our monitoring and review mechanisms for quality and service provision to improve efficiencies and service quality. These will aim to be streamlined and complimentary to other quality assurance and monitoring frameworks. We will also work with providers to establish agreement on ways to achieve and measure the positive outcomes arising from housing support.
- Review assessment and referral mechanisms and implement a comprehensive process, including protocols, to ensure service users are able to access the services that they need and are appropriate from the best provider, at the right time.

## **5.8 Measuring Progress**

### **A' Tomhas Adhartas**

Details of the main actions and indicators which we will use to measure progress with achieving this theme's two overarching outcomes are contained in Section 8's Outcome Table 4 & 5.

## **Section 6 - Strong, Sustainable Highland Communities**

### **Earrann 6 – Coimhearsnachdan Làidir, Seasmhach sa Ghàidhealtachd**

#### **6.1 Our Outcome & Objectives**

##### **Ar Toradh & Mion-amasan**

Under this theme the overarching outcome we want to achieve is that:

- 'we have strong and supportive communities which have a long term future; where people feel safe and are able to play a greater role in shaping their future; where the impact of disadvantage is reduced and where public services are delivered well and provide value for money.'

As well as helping to make sure that to make sure that people have a good quality of life this supports Highland's future and economic growth. This outcome links closely to Highland's Single Outcome Agreement with the various issues recognised as priorities for Highland by our community planning partners<sup>35</sup>

Based on our understanding of issues and our desire to achieve this outcome, we have set the following objectives to guide and prioritise our approach:

- Tenants are able to live in good quality, energy-efficient houses in pleasant communities with good management standards of service.
- Public services are delivered effectively, efficiently and jointly.
- Our communities take a greater role in shaping their future.
- Decline is halted in communities exhibiting signs of low demand.
- The impact of poverty and disadvantage is reduced.
- Communities have a sustainable future.
- People feel safe from, crime, disorder and danger.
- All women have access to appropriate services and support; feel able to remain in their homes and feel protected by the agencies involved.
- Gypsy/Travellers' access to, and experiences of, services are improved and they have better opportunities and outcomes.

The text below sets out the key issues and our approach in relation to these.

#### **6.2 Providing Quality Services**

##### **A' Toirt Seachad Sheirbheisean Matha**

Public surveys tell us that maintaining good quality local services; listening to local people; and providing value for money matter most to residents. The Council has a duty to secure best value for its residents. As the largest landlord in Highland, we have a major role in making sure that many of Highland's residents receive good quality; effective and value for money housing services.

We are continuously improving our services - particularly in response to problems we have identified as part of our on-going monitoring against our performance targets. We will continue with this approach. For example, we will continue to implement Improvement Plans for our rent arrears and voids functions and are undertaking reviews of our homelessness services and Repairs Policy. Our improvement

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<sup>35</sup> Highland's Single Outcome Agreement 2009 Update.

priorities; service targets and performance against these are set out annually in our Service Plan<sup>36</sup>.

The Scottish Government would like social landlords to establish a Social Housing Charter which sets out what value their tenants should be receiving from them. We recognise the benefit of this and will draw up a Highland charter which reflects our tenants' priorities and ensure our services deliver on the outcomes within it.

Public sector funding is expected to decrease significantly in future. Moreover there is a national policy drive to deliver public sector services more efficiently. We are aware that there may be opportunities for housing partners to share services, such as housing management or maintenance, and will explore and develop these.

### **6.3 Listening to & Working with Communities** **Ag Èisteachd ri & ag Obair le Coimhearsnachdan**

We value the knowledge and experience that our tenants and others in our communities have. By including more people in the planning and decision making processes, we feel that we can continue to improve the quality and direction of services.

We currently have 20 registered tenants groups, and over 150 tenants on our Registered of Interested Tenants who take a more active part in consultations and focus groups. The Highland Council's Tenant Participation Strategy<sup>37</sup> sets out the practical measures we are putting in place to give tenants more opportunities to take part and to share their ideas. We will continue to implement our Tenant Participation Strategy Action Plan as an integral part of this Housing Strategy.

A number of organisations, such as local housing providers and Highland Small Communities Housing Trust have been very valuable in enabling community involvement in providing new housing - mostly in rural communities. During the period of Highland's last Housing Strategy, many of Highland's small rural communities were provided with the first new affordable housing in years. These projects have relied on community support to take them forward – by identifying land for example. We will continue to work with and invest in rural communities and will build on our experiences to improve community engagement processes including the way that we measure community housing needs.

### **6.4 Contributing to Sustainable Communities** **A' Cur Ri Coimhearsnachdan Seasmhach**

Some communities are showing signs of stress affected by issues such as struggling local economies; out-migration; lower demand housing; high levels of multiple deprivation and anti-social behaviour. For example, 16 datazones in Highland are within the 15% most deprived in Scotland. They are mostly within the Inner Moray Firth area with others in Caithness and Lochaber - 11,433 people live in these areas of concentrated multiple deprivation. Some communities are regarded as fragile such as those in Caithness which have a projected surplus of affordable housing. Economic conditions are also adding to the challenges within communities. There is a continuing commitment to targeted economic development and regeneration

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<sup>36</sup> The Highland Council Housing & Property Service Plan is also available from [www.highland.gov.uk/livinghere/housing/](http://www.highland.gov.uk/livinghere/housing/)

<sup>37</sup> The Highland Council's Tenant Participation Strategy 2009 -2012 ([www.highland.gov.uk/livinghere/housing/councilhousetenancies/tenantparticipation/](http://www.highland.gov.uk/livinghere/housing/councilhousetenancies/tenantparticipation/))

activities in particular areas and communities. Experience and research indicates that to be effective, solutions need to focus on the causes of decline and disadvantage which can be due to social and economic issues. In Highland, strategies such as the Single Outcome Agreement and Highland Wide Development Plan provide the framework within which housing can contribute.

Our analysis indicates that there is a continuing need for housing activity as part of wider integrated and, in some communities, focused responses to halt and manage decline and to tackling social disadvantage and the drivers of poverty. To assist in halting the decline in communities exhibiting signs of low demand and reduce the impact of poverty and disadvantage we will:

- Seek to make sure that, as part of the Caithness & North Sutherland Regeneration Partnership's regeneration agenda, housing supports employment and contributes to the area's attractiveness by agreeing a housing focused action plan. This will involve: identifying the likely impact of economic policies on all tenures of housing; making best use of the existing housing and managing the projected decline in demand. The highest priorities are greater Wick and Thurso.
- Work with our partners and stakeholders to build on and consolidate regeneration activities such as those in Merkinch, Inverness.
- Identify and agree communities in need of regeneration activities; review options and agree local approaches with partners. This will include through corporate employability activities and maximising resources such as Wider Action Funding.
- Continue to work corporately to reduce inequality and poverty through linking to financial inclusion activities such as money advice.

### *Special Letting Plans*

We will implement Special Lettings Plans as part of Highland's Housing Register to help sustain small rural communities which have particularly intense pressures and where investment has often been planned in close partnership with the community to resolve their concerns about the community's future. They aim to give preference, in terms of allocations to newly provided affordable housing, to households with a specific need to live in a particular community. They will be developed in collaboration with the local community group and monitored and reviewed.

## **6.5 Improving Community Safety** **A' Leasachadh Sàbhailteachd Coimhearsnachd**

Anti-social behaviour continues to be an issue for many. Although issues affect people wherever they live, they can be more prevalent in communities with concentrations of deprivation. Last year 421 complaints of anti-social behaviour were recorded whilst in 2008/09 87 more serious cases were referred to the Council's Anti-Social Behaviour Team and 58 remedial actions applied including ASBOs (Anti-Social Behaviour Orders).

The Scottish Government and COSLA national framework "Promoting Positive Outcomes: Working together to prevent antisocial behaviour in Scotland" takes a wide view on the causes and routes to preventing antisocial behaviour, including the need for interagency working and community engagement. Our policy and protocol on antisocial behaviour reflects this framework.

We, with our partner agencies, are committed to making sure that Highland's residents are able to have quiet enjoyment of their homes, without being harassed or subject to nuisance caused by those around them. We do this through use of preventative measures and by responding firmly and effectively to complaints of antisocial behaviour. Established policy and approaches are in place including via community wardens; Education & Enforcement Officers; housing support and mediation services; and the Antisocial Behaviour Partnership Group. We will build on these. Managing antisocial behaviour complaints and issues can be very complex and can involve more than one service or agency. We take a wide view on the causes of, and routes to preventing, antisocial behaviour. Our focus is moving towards supporting greater interagency working; community engagement; and early intervention. Our approach will make sure that partners work proactively to respond to the early signs of antisocial behaviour; take preventive measures and jointly respond with appropriate measures to resolve issues quickly and effectively. Moreover we will continue to consider all legal remedies in instances of serious and persistent antisocial behaviour and, where necessary, support people towards rehabilitation. We will review and update The Highland Antisocial Behaviour Strategy to advance these elements.

We will also make sure that people living in communities who may be a high risk are, in line with our legal duties and guidance, effectively accommodated and managed so that their risk is minimised.

#### *Violence Against Women Strategy*

We will continue to help support implementation of Highland's Violence Against Women Strategy<sup>38</sup> through specifically identified housing related actions in the Action Plan 2008 - 2011. Housing actions relate mainly to protection and provision and include: participation in multi agency safety planning; risk assessment; information sharing protocols; personal & home safety services and; improved access to 24/7 refuge provision. In terms of provision we will continue to develop service standards including multi agency guidelines for responding to women, and development of protocols through Highland's Housing Register to maximise access to suitable and safe housing and temporary accommodation.

## **6.6 Improving Outcomes for Gypsy /Travellers** **Luchd-siubhail Siopsach**

A number of Gypsy/Travellers families live throughout the Highlands. They form an element of Highland's rich heritage and culture. Public agencies in the Highlands recognise the importance of meeting their needs. In terms of accommodation, the Council provides 40 permanent pitches across 3 sites in Lochaber and Inverness and 7 seasonal pitches in the Badenoch & Strathspey site. Half of these sites have been significantly modernised and improved over the last 2 years using considerable investment from both the Scottish Government and The Highland Council.

This was one of a number of activities identified in the Highland Multi-Agency Action Plan for Gypsy/Travellers<sup>39</sup> which aims to improve the lives, opportunities and experiences of Gypsy/Travellers as well as their health, housing, education and employment outcomes. This Action Plan also aims to promote equality.

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<sup>39</sup> [www.highland.gov.uk/livinghere/housing/gypsytravellersinhighland/](http://www.highland.gov.uk/livinghere/housing/gypsytravellersinhighland/)

A recent Gypsy/Traveller Highland Accommodation Needs Assessment found that, other than a need to modernise the Inverness pitches, there is no current or emergent accommodation needs in terms of permanent site provision. However, a need was identified to improve management and service delivery at unauthorised encampments, particularly in Skye and Lochaber. We will revise our policy and procedures. We will also work to identify and seek funding to complete the modernisation of the pitches in Inverness.

We will continue to implement the Gypsy/Traveller Action Plan as an integral part of this Housing Strategy. The actions within it will be updated annually based on progress monitoring and emergence of any new issues.

## **6.7 Measuring Progress**

### **A' Tomhas Adhartas**

Details of the main actions and indicators which we will use to measure progress with achieving this theme's outcome are contained in Section 8's Outcome Table 6.

**Highland's Housing Strategy 2010 - 2015**  
**Ro-innleachd Taigheadais na Gàidhealtachd**

Our Housing Strategy is very important as it is used to guide our approach to tackling housing issues and investing in services. Your views on the Consultative Draft Housing Strategy are valuable to us. They will help us understand whether changes need to be made to our approach. Please take the time to complete this form. You can also send us comments, by email or by phone. Contacts are below.

**1. Addressing Housing Need & Demand**

**a) Have we identified the main issues in relation to this theme? If not, please tell us what issues you think are missing and how you would like to see them tackled.**

**b) Are our priorities and proposed approaches the best way forward or are there other approaches that we should be taking?**

**2. Promoting Good Quality, Warm Homes**

**a) Have we identified the main issues? If not, please tell us what issues are missing and how you would like to see them tackled.**

**b) Are our priorities and proposed approaches the best way forward or are there other approaches that we should be taking?**

**3. Enabling Successful Independent Living**

**a) Have we identified the main housing related issues in relation to this theme? If not, please tell us what issues are missing and how you would like to see them tackled.**

**b) Are our priorities and proposed approaches the best way forward or are there other approaches that we should be taking?**

**4. Strong Sustainable Communities**

**a) Have we identified the main issues? If not, please tell us what issues are missing and how you would like to see them tackled.**

**b) Are our priorities and proposed approaches the best way forward or are there other approaches that we should be taking?**

**5 Are there any weaknesses in the document which we should improve in the final Strategy? For example: too much or not enough detail; difficult to read and understand; lack of clarity about what we want to do and why. Please tell us.**

**6 Do you have anything else you want to tell us?**

**7 Please tell us who you are and / or which organisation you represent.**

Thank you. Your help is greatly appreciated and your views will be considered.

Please hand this form into any Council Service Point or send it back to:  
**Hilary Parkey, Housing & Property Services, The Highland Council, Glenurquhart Rd, Inverness, IV3 5NX. Email: [housingandproperty@highland.gov.uk](mailto:housingandproperty@highland.gov.uk) Tel.: 01463 702209.**

Please send comments **by Friday 23<sup>rd</sup> April 2010.**

**Section 8: Monitoring Framework: Outcome Tables**  
**Earrann 8: Frèam Sgrùdaidh: Clàran Toraidh**

This section sets out for the monitoring framework for our 6 overarching outcomes.

**Outcome Table 1: Addressing Housing Need and Supply**  
**Clàr Toraidh 1: A' Cur Aghaidh Ri Feum is Solar Taigheadais**

Local Housing Strategy Outcome	Relevant Indicators	Data Frequency/Type/Source	Baseline (date)	Targets	Timescale
People are able to live in suitable, and affordable, housing through increased supply in the best places and improved access routes to a wide range of housing choices	Rate of new house-building	THC Planning & Dev. Services, annually	<i>PDS</i>	1,720 pa	To 2015
	Number of new affordable homes started	Scottish Gov. AHIP, annually	<i>350 (estimate for 2009/10)</i>	350 pa,	To 2015
	No. of households accessing social rented housing via HHR	Housing Information System (HIS) – new lets	1,400 lets 2008/09	1,400 pa	To 2115
	No. of private leased properties used as affordable housing.	HIS, annually	291 1/4/09		
	No. of households provided with housing options advice	<i>Data, target etc to be developed</i>			
<p><b>Key Actions:</b></p> <ol style="list-style-type: none"> <li>1. Enable developers to meet Highland’s housing supply targets and affordable housing targets</li> <li>2. Update Highland’s Affordable Housing Policy and apply it in communities with housing stress.</li> <li>3. Identify and access new funding and mechanisms to provide affordable housing, including Council housing and establish ways to improve procurement.</li> <li>4. Take forward Scotland’s Housing Expo.</li> <li>5. Apply for Pressured Area Status to cover all pressured communities across Highland.</li> <li>6. Introduce housing options approach (including skills training; procedures and exploring delivery models).</li> </ol> <p><b>Commitments by Local Partners to Achieve Outcome:</b></p> <ol style="list-style-type: none"> <li>1. By HIE, Scottish Water, Transport Scotland and utility providers to provide infrastructure investment in priority communities / priority sites.</li> <li>2. By SEPA to support proposals for development in priority / priority sites.</li> </ol>					

	<ol style="list-style-type: none"> <li>3. By Homes for Scotland to continue to work in partnership to deliver the Housing Strategy's supply targets.</li> <li>4. By housing associations to continue to deliver an effective affordable housing development programme.</li> <li>5. By Cairngorm National Park Authority to help deliver overall housing &amp; affordable housing supply targets.</li> <li>6. By Highland Housing Register partners to deliver housing options approach.</li> </ol>
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## Outcome Table 2: Private Sector Housing Quality

### Clàr Toraidh 2: Càileachd Taigheadais san Earrainn Phrìobhaidich

Local Housing Strategy Outcome	Relevant Indicators	Data Frequency/Type/Source	Baseline (date)	Targets	Timescale
Owners and renters are able to live in suitable, energy-efficient houses which are in good condition.	Number of people provided with advice / assistance (by organisation).	Scheme of Assistance (SofA), Annual	N/A (to be developed)		Annual to 2015
	No. of households provided with a) grants b) loans (by type of work); financial spend.	Scheme of Assistance (SofA), Annual	N/A (to be developed)		Annual to 2015
	No. of adaptations requested, provided & spend on adaptations.	Scheme of Assistance (SofA), Annual	N/A (to be developed)		Annual to 2015
	Number of households assisted through Care and Repair / Handyperson Services.	Annual; Service Level Agreement monitoring			Annual to 2015
	Reduction in private houses in urgent disrepair.	SHCS	2004-2007 mid point 2006		Annual to 2015
	<p><b>Key Actions:</b></p> <ol style="list-style-type: none"> <li>1. Implement the Scheme of Assistance (SofA) including reviewing services to ensure the best use of resources and targeting of resources at priority households and priority works.</li> <li>2. Develop processes for providing financial assistance including mechanisms which enable applicants to access financial advice and invest their own resources and access affordable credit.</li> <li>3. Develop ways to encourage and support private landlords to provide good quality housing that, at a minimum meets the Repairing Standard.</li> <li>4. Establish processes to maximise wider benefits from assistance such as requiring adequate insulation to be</li> </ol>				

	<p>installed as a condition of Highland Council private sector grant.</p> <p>5. Set in place monitoring and reviewing systems which help us to understand: the nature; extent and local hotspots of disrepair etc. and assistance required; and the impact of the Scheme of Assistance.</p> <p>6. Agree corporate policy and procedures re. enforcement activities and Housing Renewal Areas.</p> <p><b>Commitments by Local Partners to Achieve Outcome:</b></p> <p>1. Corporately and by Care &amp; Repair partners to raise awareness of maintenance expectations / responsibilities; accessing assistance and potential for enforcement.</p> <p>2. Corporately and by landlord representative bodies to encourage and support private landlords to provide good quality housing</p>
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**Outcome Table 3: Tackling Fuel Poverty**  
**Clàr Toraidh 3: A' Cur Aghaidh Ri Bochdainn Connaidh**

Local Housing Strategy Outcome	Relevant Indicators	Data Frequency/Type/Source	Baseline (date)	Targets	Timescale
People are able to afford to heat their homes to an adequate level through energy saving activities, reduced fuel costs and maximised incomes.	Increase number of customers reached with money advice.	Quarterly monitoring reports and 6 monthly reports to HC Resources Committee	38,139 households	40,000	2015
	Increase number of households receiving home energy advice.	Quarterly Monitoring via ESSAC		<i>To be developed</i>	
	Increase number of households receiving energy efficiency measures in their homes	Quarterly Monitoring via ESSAC		<i>To be developed</i>	
	Proportion of social rented housing meeting achieving NHER 5	Annual updates of Standard Delivery Plans		100% by 2015	
	Reduce percentage of fuel poor households	SHCS	32% (2004-7)	22%	By 2015
	Renewable technology heating systems installed in 200 THC houses each year	Annual update of Highland Council Corporate Plan		200	

**Outcome Table 3: Tackling Fuel Poverty**  
**Clàr Toraidh 3: A' Cur Aghaidh Ri Bochdainn Connaidh**

	<p><b>Key Actions</b></p> <ol style="list-style-type: none"> <li>1. Support benefit and home energy advice and the take up of benefits and grants to increase energy efficiency.</li> <li>2. Maximise the coverage and uptake of grant funding through various sources, including, CERT, Energy Assistance Package, Home Insulation Scheme etc..</li> <li>3. Develop ways to increase use of sustainable / renewable technology in new build housing.</li> <li>4. Develop and support community projects including local energy champions.</li> <li>5. Develop data to inform future targeting at priority communities.</li> <li>6. Support front line workers, local communities and community representatives to give energy efficiency advice and / or refer people onto others.</li> <li>7. Develop triggers and referral mechanisms for households to access energy efficiency and/or benefits advice.</li> <li>8. Lobby and promote the need to increase the number of fuel tariff options in Highland.</li> </ol> <p><b>Commitments by Local Partners to Achieve Outcome:</b></p> <ol style="list-style-type: none"> <li>1. By all partners to continue to participate in the Highland Fuel Poverty Strategy Group, and develop and implement a Fuel Poverty Action Plan.</li> <li>2. By the Highland Fuel Poverty Strategy Group to identify data sources and develop data collection and analysis arrangements that will inform future targeting at priority communities.</li> <li>3. By the Highlands &amp; Islands Energy Saving Scotland Advice Centre (ESSAC) to work to implement the Strategy including providing training and briefings and encouraging others to give advice or signpost to services.</li> <li>4. Corporately and by the agencies giving advice to use triggers and referral mechanisms so that households at risk of fuel poverty or poverty are able to access energy efficiency advice and/or benefits advice.</li> </ol>
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**Outcome Table 4: Meeting Community Care Needs**  
**Clàr Toraidh 4: A' Coinneachadh Ri Feuman Cùram Coimhearsnachd**

Local Housing Strategy Outcome	Relevant Indicators	Data Frequency/Type/Source	Baseline (date)	Targets	Timescale
More people with community care needs living at home independently through providing better housing opportunities	No. of houses built to varying needs standards	Affordable Housing Investment Programme (AHIP); annual		100%	Annual to 2015
	Number of Wheelchair / extensively adapted houses built	Affordable Housing Investment Programme (AHIP); annual	42 HA Rent & 1 LCHO; 10% AHIP - 08/09		Annual to 2015
	Number of people accessing adapted property	<i>Data to be developed</i>			Annual to 2015
	Number of people accessing telecare / telehealth	<i>Data to be developed</i>			Annual to 2015
	Percentage of households requiring adaptations or whose homes are unsuitable	SHCS (3 year rolling prog).	8%; 8000 households 2005-2008	To reduce	Annual to 2015
	Provide 600 houses suitable for older & disabled people	THC Development Team; annual		By 2011	By 2011
	<p><b>Key actions</b></p> <ol style="list-style-type: none"> <li>1. Build all affordable houses to 'Housing for Varying Needs' standards and, in appropriate new build developments, provide enhanced whole-life design features.</li> <li>2. Implement a planning and development approach which ensures that new developments are a) in sustainable locations; b) all the elements to deliver the housing / services in the long term are in place; c) that the impact on partner (e.g. health) services is assessed.</li> <li>3. Improve access to existing adapted housing including by improving stock information and developing ways to enable re-use of adapted properties.</li> <li>4. Continue to improve equipment &amp; adaptations processes and take measures to speed up assessment and installation; support user involvement.</li> <li>5. Support rolling out implementation of telecare / telehealth.</li> <li>6. Review use of and access to sheltered housing / related accommodation across Highland.</li> <li>7. Encourage, through land planning processes, the public and private sector to contribute to providing housing /</li> </ol>				

	<p>accommodation solutions.</p> <ol style="list-style-type: none"> <li>8. Improve housing options advice and proactive personal housing planning for community care including partners' processes for identifying households requiring extensively adapted properties.</li> <li>9. Establish new strategic planning and operational working arrangements.</li> <li>10. Develop a better understanding of Highland wide / strategic and local community care needs; issues and options for co-location to inform future housing investment and activity.</li> </ol> <p><b>Commitments by Local Partners to Achieve Outcome:</b></p> <ol style="list-style-type: none"> <li>1. Corporately and with NHS Highland to take forward actions 2, 8, 9, 10.</li> <li>2. By the housing associations to improve: development practices; stock information on adaptations and personal housing planning processes and to take part in the review of sheltered housing.</li> </ol>
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### Outcome Table 5: Homelessness

#### Clàr Toraidh 5: Dìth Dachaigh

Local Housing Strategy Outcome	Relevant Indicators	Data Frequency/Type/Source	Baseline (date)	Targets	Timescale
Fewer households are homeless through prevention and responsive, effective services which bring about better outcomes.	Reduction in average time spent in temporary accommodation	THC Housing & Property	<i>Tba</i>		
	Increase proportion of homeless households treated as priority need	THC Quarterly performance report	79%	100%	2012
	All unintentionally homeless households provided with settled accommodation	Scottish Government HL1	<i>See above</i>	100%	2012
	Reduction in %age of homeless cases reassessed as homeless (or potentially) within 12 months of case closure	THC Quarterly performance report	4.30% 08/09		
	No breaches of unsuitable temporary accommodation	THC Quarterly performance report	14 31/3/09		
	Proportion of young tenants who sustain a tenancy for more than 12 months	THC Quarterly performance report	88.5% 08/09	90%	2010
	<p><b>Key Actions:</b></p> <ol style="list-style-type: none"> <li>1. Review current working arrangements to improve support assessments, casework and multi-agency working.</li> </ol>				

	<ol style="list-style-type: none"> <li>2. Review Homelessness Policy to maximise quality of service and reduce timescales/ duration of homelessness.</li> <li>3. Develop housing options advice approach and approaches that will prevent homelessness.</li> <li>4. Increase the range and quality of temporary accommodation, including work with private landlords to maximise the use of the private rented sector to accommodate homeless households.</li> <li>5. Review the type of services to be funded (including exploring gaps in services and options) to inform our commissioning of homeless and housing support services.</li> <li>6. Identifying ways to commission services that are innovative and address the issues of providing services across Highland tailored to the individuals needs.</li> <li>7. Update our monitoring and review mechanisms and work with providers to establish agreement on ways to achieve and measure the positive outcomes arising from housing support.</li> <li>8. Review assessment and referral mechanisms and implement a comprehensive process, including protocols.</li> <li>9. Improve employment and training opportunities for homeless people, or people at risk of homelessness.</li> </ol> <p><b>Commitments by Local Partners to Achieve Outcome:</b></p> <ol style="list-style-type: none"> <li>1. By Highland Homeless Partners Strategy Group to provide strategic input; monitor delivery of the Homelessness Strategy and to undertake multi-agency training.</li> <li>2. By Council and private landlords to develop joint working arrangements.</li> <li>3. By Council, NHS Highland and partners to deliver effective and efficient housing support services.</li> <li>4. Corporately to ensure most effective working arrangements and outcomes for clients with complex needs. This will include developing joint procedures / protocols for specific client groups.</li> </ol>
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**Outcome Table 6: Strong, Sustainable Highland Communities**

**Clàr Toraidh 6: Coimhearsnachdan Làidir, Seasmhach sa Ghàidhealtachd**

Local Housing Strategy Outcome	Relevant Indicators	Data Frequency/Type/Source	Baseline (date)	Targets	Timescale
We have strong and supportive communities which have a long term future; where people feel	Number of Council houses reaching SHQS	Annual	20% 2008/09	100%	2015
	Reduced THC rent loss due to voids	Service Plan; annual	1.88% 08/09	1.6%	2009/10

safe and are able to play a greater role in shaping their future; where the impact of disadvantage is reduced and where public services are delivered well and provide value for money.	THC arrears as % of net rent due	Service Plan; annual	7.1% 08/09	6.8%	2009/10
	No. of anti-social complaints and remedies applied by type	TASBIT system / Anti-social Behaviour Team; Annual	<i>tba</i>		
<p><b>Key Actions:</b></p> <ol style="list-style-type: none"> <li>1. Direct Council housing investment to delivering an improvement programme which ensures that all Highland's Council housing meets the Scottish Housing Quality Standard by 2015.</li> <li>2. Continue to review main housing policies, monitor housing service performance and develop specific improvement plans in response to reviews.</li> <li>3. Explore and develop opportunities to deliver services more efficiently through sharing services.</li> <li>4. Continue to work with partners to integrate housing policy and investment with wider area regeneration activities that contribute to creating sustainable communities.</li> <li>5. Identify and agree communities in need of regeneration activities and agree approach.</li> <li>6. Continue to lead and take forward Highland's Multi-Agency Action Plan for Gypsy / Travellers.</li> <li>7. Update and implement our Antisocial Behaviour Strategy and related Joint Protocol.</li> </ol> <p><b>Commitments by Local Partners to Achieve Outcome:</b></p> <ol style="list-style-type: none"> <li>1. Corporately and with Northern Constabulary to progress Highland's community safety commitments and develop a new Antisocial Behaviour Strategy.</li> <li>2. By Northern Constabulary and the housing associations to implement the Antisocial Behaviour Protocol.</li> <li>3. Corporately and with HIE and NHS Highland to Highland's Multi-Agency Action Plan for Gypsy / Travellers.</li> <li>4. By the housing associations to explore sharing services.</li> <li>5. By the housing associations, HIE and local regeneration partnerships to support regeneration activities.</li> </ol>					

## Appendix 1 - Glossary

Term	Explanation
Affordable housing	Decent housing which costs less than the market value and which meets identified housing needs. It includes social rented housing and affordable private housing (i.e. housing for home-ownership)
Affordable Housing Investment Programme (AHIP)	Grant funding allocated by the Scottish Government to local authorities to provide affordable housing
Affordable Rented Housing	Housing rented out at a cost that landlords believe will not cause a tenant hardship to pay. It includes Council and housing association housing (i.e. social rented housing).
Allocations	System for letting social rented housing
Best Value	This means establishing well managed, effective, efficient and economically sound public services (e.g. housing) which are responsive to and support consumer needs.
Brownfield land	Land which has previously used or developed
BTS	Below Tolerable Standard – housing that does not meet the tolerable standard (standard for housing quality)
CERT	Carbon Emissions Reductions Target – assistance / funding arising from obligations on energy companies to help reduce CO2 from homes.
CESP	Community Energy Savings Programme – funding providing a whole-house energy efficiency approach focusing on areas of deprivation.
Community care	Services and support for people affected by issues associated with ageing, mental illness, learning disabilities, physical or sensory disabilities, progressive illness, misuse of drink or drugs etc.
Community Planning Partnerships	Partnerships between local public agencies which work together with the community to plan and deliver better services.
COSLA	Convention of Scottish Local Authorities
Development Plan	Document which sets out the Council's policies and proposals on land use which helps guide land use; planning application decisions etc..
Commuted sum	One off payment instead of providing a house or land.
Energy Assistance Package	Government funded package of measures to help households out of fuel poverty available through the ESSAC (0800 512 012).
ESSAC	Energy Savings Scotland Advice Centre
Fuel Poverty	Being unable to keep a home warm at a cost reasonable to the household – a household which spends more than 10% of its disposable income on heating is defined as being in fuel poverty.
Fragile community	One which is socio-economically disadvantaged and / or suffered economically and in danger of decline with an erosion of services.
GRO	Grant for Rent and Ownership
HA	Housing Association(s)
HAG	Housing Association Grant
HIE	Highlands & Islands Enterprise
HHR	Highland Housing Register is the partnership of 5 housing associations and the Council – they operate a common allocation policy to allocate their housing to people on the Register.
HHA	Highland Housing Alliance - a not for profit development company set up to help build new affordable and private houses in the Highlands.
HNDA	Housing Need & Demand Assessment – study of the need and demand for housing in an area which follows Scottish Government guidance.
housing association	A society, body of trustees, or company that doesn't trade for profit and whose purpose is to provide, construct, manage, housing.

HRA	Housing Revenue Account – The Council’s ring-fenced budget (funded by tenants rents) to cover all day to day running costs relating to its housing stock.
JCCP	Joint Community Care Plan
Landbank	Undeveloped land owned by a development company or builder.
LCHO	Low Cost Home Ownership
LDF	Local Housing Development Forum
LHS	Local Housing Strategy
NHER (National Home Energy Rating)	Rating standard against which the thermal efficiency of a building is measured. Runs from 0 to 10, with 10 being best (includes measuring insulation; heating efficiency etc. and takes environment into account)
Outcome	The result / impact of actions
Owner-occupied housing	Housing that is privately owned by an individual, either with or without a mortgage.
Pressured areas	Areas with a high need and demand for housing but limited supply.
Pressured Area Status	The Housing Scotland Act 2001 allows local authorities to apply to the Scottish Government to suspend the Right to Buy for new and transferring in pressured areas.
Public sector	Any facility controlled by a government department or local authority or by any other statutory authority.
REPG	Rural Empty Properties Grant
RHOG	Rural Home Ownership Grant
RSL	Registered Social Landlord – a landlord registered with Communities Scotland (e.g. a housing association)
RTB	Right to Buy. Council (and some housing association) tenants generally have a right to buy their home with a discount on the price depending on the length of tenancy.
Re-balancing Care	Enabling more people to be cared for at home rather than in settings such as nursing or residential homes (now care homes) or hospitals.
SHCS	Scottish House Condition Survey - a national survey which provides data on condition of housing in all tenures.
Scottish Housing Quality Standard	(SHQS) Scottish Government standard for the condition and quality of housing
Self build housing	Housing someone has built themselves or arranged for a builder to build.
SEPA	Scottish Environmental Protection Agency
SHIP	Strategic Housing Investment Plan
Single Outcome Agreements	Agreements between the Scottish Government and community planning partnerships / local authorities which set out how each will work to improve outcomes for the local people in a way that reflects local circumstances and priorities, and national objectives.
(Investment) Slippage	Funding that is unlikely to be spent on the project it has been allocated to and can therefore be allocated (‘slipped’) to another project.
Social Inclusion	A wide ranging term to cover all the elements that are required to help people to play a full part in society and access the opportunities of others in society
Social Exclusion	Being excluded from opportunities within society; being disadvantaged.
Social Rented Housing	Housing rented out by Councils or housing associations
Sustainable Development	Development that meets the needs of the present without compromising the ability of future generations to meet their own needs. Protecting the environment from harm is a key element of environmental sustainability.
SWS	Social Work Services
Voids	Empty houses