Scottish Government Policy Discussion Paper – Housing: Fresh Thinking, New ideas

Report by Director of Housing and Property

Summary

This report provides details of a wide ranging Scottish Government Policy Discussion Paper – Housing: Fresh Thinking, New Ideas. It asks Members to approve a draft response to the questions set out in the paper.

1. Background

1.1 The Scottish Government issued a discussion paper ‘Housing: Fresh Thinking, New Ideas’ in May 2010. They intend it to be a starting point for a broad discussion (throughout the summer 2010) about housing policy.

1.2 Their intention is to publish a Policy Paper towards the end of 2010 which sets out their housing policy proposals.

1.3 People are invited to submit their comments on the issues raised in the paper via the Scottish Government web site (http://housingdiscussion.scotland.gov.uk/home) or by emailing them. A public discussion event, organised by the Scottish Government, was held in Inverness in July 2010.

1.4 The discussion paper covers a number of themes and asks questions in relation to these. The issues covered in each chapter are set out here:
- Chapter 1 examines the evidence about housing need and asks where Government’s priorities should lie.
- Chapter 2 examines some new and emerging ways of generating investment in new affordable housing, and asks which of these methods have most potential for the future.
- Chapter 3 focuses on the existing stock, and asks how we might make more flexible use of these assets to support greater choice and better housing outcomes for all.
- Chapter 4 raises the key issue of the quality of our homes and of the places we create, including the major challenge of reducing carbon emissions.
- Chapter 5 considers how each of the main players in the housing system can play their part in addressing the challenges.
1.6 **Appendix 1** sets out the Scottish Government’s summary of the issues raised in the Discussion Paper and associated questions. It also includes the draft responses to these from the Highland Council. Members are asked to approve the response.

1.7 There are no financial or other implications to the Council arising from making this response to the discussion paper.

2. **Recommendation**

The Committee is asked to:

- note details of the issues and proposals in the National Housing Policy Discussion Paper;
- agree the response from the Council set out in Appendix 1.

Signature:

Designation: Director of Housing and Property

Date: 27 July 2010

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Appendix 1

Housing: Fresh Thinking New Ideas
Scottish Government Summary and Responses to Questions from The Highland Council

1 SCOTTISH HOUSING NEED

1.1 The Scottish Government and local authorities want to enable the operation of a housing system that delivers for everyone. It is very difficult to estimate the overall level of need across Scotland but there is clearly not enough affordable housing. We must continue to increase the supply of housing and make better use of existing housing. This will not be easy - projected Government expenditure is set to be significantly reduced.

1.2 The scale and type of housing need varies across Scotland. Local government is best placed to measure need locally, but tough decisions will be required nationally about how limited funds will be distributed and what types of need should be prioritised. It is also important to recognise the distinctions between different types of affordable housing. While the majority of social housing lets are to households in the poorest fifth of the population, the Government has also supported those on low to moderate incomes by subsidising low-cost home ownership products. With public finances constrained, we need to consider how Scottish Government expenditure should be distributed between different groups.

1.3 The population of Scotland is developing more complex needs. As people live longer, the proportion of one-person households will increase and homes will need to be built or adapted to help people, including disabled people, live independently.

1.4 The events of the last few years have also revived fundamental questions about the role housing plays in the wider economy. Housing was both a principal cause and a principal casualty of the credit crunch and recession. Many of the policy levers available to manage the housing market - for example, in better regulation of lending practices - are reserved to Westminster. There may be more that the UK Government could do, including changes to the taxation system to reduce instability in the housing market, support economic growth, address housing wealth inequalities and ease affordability pressures.

1.5 Questions and Responses

1.5.1 Should the Government aim to focus its spending on those households in the lowest income groups and those most in need through rental products, or continue to try and meet the ownership aspirations of lower and middle income groups?

We welcome this review and the commitment of the Scottish Government to developing a long term view of how they would like the housing system to
operate and what outcomes they want to achieve and strategically appraise the value of different options against this to agree long term housing policy.

National housing policy needs to look at the whole housing system across tenure, bearing in mind that changes in supply and demand in one sector will impact across the whole system.

In relation to meeting ownership aspirations, whilst LIFT shared equity is a useful mechanism we would suggest that the value of different mechanisms for supporting lower income households are fully considered – including through developing the role of ‘private’ / mid-market renting. We also believe that there should be a wider range of incentives that result in social rented tenants moving and freeing up their house for re-let. In Highland, out of 79 open market shared equity sales, 9 were bought by social rented tenants and another 30 were to people on Highland’s Housing Register.

We believe that there is a need to fully evaluate the role of subsidised low cost home-ownership in the short, medium and long term particularly given that many of those households entering into this market are the most vulnerable to changes in the economy and interest rates. Its role and the role of other mechanisms in enabling employment mobility also requires to be considered.

1.5.2 What policy measures, reserved to Westminster, or devolved to Holyrood, might prevent volatile fluctuations in future house prices and promote sustainable economic growth?

Generally the Scottish Government can control supply side through its powers in relation to planning policy and funding affordable housing development, although these remain subject to the overall grant settlement to Scotland. The Scottish Government has less control over demand side factors such as regulation of financial markets and taxation. There should be an informed debate on whether further measures could be introduced that would help the Scottish or Westminster Government intervene more appropriately in the housing market. This could include consideration of:

- Changes to Government borrowing powers.
- The role of the taxation system e.g. whether changes to capital gains tax could reduce the likelihood of price fluctuations caused by property speculation.
- Better scrutiny of money markets / banks.
- Education and protection of purchasers/mortgage buyers e.g. to ensure they make well informed decisions.

1.5.3 How could public services and Government funded bodies work better together to improve housing and related services to vulnerable groups?

We believe that the Single Outcome Agreement, Concordat with COSLA and Scottish Government guidance on many areas of housing policy and practice lay strong foundations for more effective joint working which is being taken forward by the Highland Council and partners.
We welcome the work that has taken place nationally on Wider Planning for Older People and on planning to meet the 2012 target on homelessness. Such work should usefully inform future policy and practice.

1.5.4 What is the appropriate balance between Government support for housebuilding, through subsidies and incentives, and Government support for individuals through housing benefit?

A balance is important as each have their place. There are a large number of additional benefits from house-building support whereas, whilst important, the additional values of housing benefits may be seen to be more limited e.g. they do not necessarily lead to an increase in housing quality in the private rented sector.

We are aware that Housing Benefit is a reserved matter and that the UK Treasury is committed to reducing the housing benefit bill nationally. That may have a negative impact on many areas of Scottish housing policy.

2 Increasing the supply of affordable housing

2.1 New models of funding and delivery are essential if we are to address housing need and ensure that there is a considerable increase in the number of affordable homes. This is particularly challenging at a time of public sector spending restraint and in the current economic climate more generally. The Scottish Government has worked closely with funders, local government, developers and others to create new funding sources and delivery models but more needs to be done. Imaginative solutions are needed to bring more money into the system - and to reduce costs. We have to be prepared to think radically, to form effective partnerships and to maximise the efficiency of funding and development. Innovation and increased efficiency are key to success. The traditional method of subsidising the building of new social housing costs Government around £70,000 of Housing Association Grant for each new home built. Other ways of adding to the stock of affordable housing have lower costs, but may also meet different needs. Intermediate rent and shared equity schemes are targeted at those who are economically active on low to moderate incomes. Some other ways of securing investment in affordable housing include the current Council House building incentive scheme, leverage models, shared equity schemes, co-operative models, the use of planning agreements and cross-subsidy models. Traditional RSL development methods could also be enhanced by reducing their costs, and by drawing on new sources of finance for RSL borrowing. We want to work with and encourage housing associations and local authorities to adopt best practice and find the best ways in which to make their resources go further.

2.2 Questions and Responses

2.2.1 Which funding and delivery models have the most potential to meet housing need cost-effectively? How can we best use tightly constrained public funding to bring in additional resources for housing?
We believe there is potential for increasing private sector funding and institutional investment into housing in Scotland. The Highland Council is currently investigating an “equity release model” as a potential tool for this. We welcome the ideas proposed in the recent The Chartered Institute of Housing publications (e.g. Investing in Affordable housing A Radical Rethink) and would hope that these can be explored further.

2.2.2 Should Government spend less on building and improving social houses and more on providing the underlying and supporting infrastructure?

The overriding objective must be to increase the supply of housing. If innovative approaches can reduce the public subsidy available for building then we would like to see a mechanism for increasing investment in infrastructure. In general we would like to see greater flexibility in the arrangements for infrastructure investment.

2.2.3 What other barriers to new funding and delivery models need to be removed?

Housing debt remains the biggest barrier in the Highlands, and writing off current housing debt would enable significant increased investment in new housing supply.

We also believe that there should be a single subsidy system that creates a level playing field in terms of subsidy available to Councils and housing associations.

We also need to encourage a change in culture in relation to investment in private sector housing, including greater use of individual equity release or lending schemes that will allow owners to fund repairs.

3 Choice, fairness and making better use of housing

3.1 We must make better use of the existing housing stock if we are to meet housing need - even relatively small improvements here could make a big difference in increasing capacity and choices for households.

3.2 More action needs to be taken to improve choices of people across the housing sector. This could include subsidised products to give more options to prospective First-Time Buyers; a strengthening of the private rented sector (which is the most flexible of all the tenures); and greater choice within the social housing sector, including through Common Housing Registers. The increasing variety of housing products, subsidised and unsubsidised, has made decisions about housing increasingly difficult. There is also a lack of clarity over which subsidised housing options are available for whom. One option is to develop a more proactive and planned approach to housing advice based around a 'housing health check' at key stages of a person's life. This might build on initiatives already operated by some Local Authorities as they aim to ensure that by 2012 all unintentionally homeless households will have the right to settled accommodation. The approach might be broadened out to cover not just those at risk of homelessness but a wide range of
households who are in housing need or adapting to changing household circumstances.

3.3 Greater transparency on rent levels across Scotland would benefit tenants, particularly those who wish to move to find work or live near family. In the social sector, rents vary across Scotland and between social providers, with little underlying rationale. Issues of fairness are arguably even more stark when comparisons are made with private sector rents, where rents are roughly double those in the social sector. The Scottish Government's levers over social rent levels and structures are limited, and there are reasons why responsibility for rent setting should stay with landlords and tenants to maintain local accountability and encourage sensible asset management. Increases in rents (or improvements in efficiency) could contribute to our ability to build more houses, but there is a balance to be found and rents must remain affordable.

3.4 We need to make better use of the social rental stock - including investigating the options of using financial and other levers, and perhaps new forms of tenancy, to match supply and need. We do not want to impinge upon existing tenants' rights, but with the more mobile and fluid household structures of today's society, it is also worth thinking about whether there are other approaches to tenancies we should be considering. More flexible tenancies which may include tenancies of varying duration, or being able to take income into account when allocating social housing or even in determining how much rent is paid could be more effective ways of addressing more people's housing needs and aspirations.

3.5 We are already taking action to check the loss of social housing stock through right to buy. We are open to suggestions on what further measures might be taken to support our aim of maximising the number of homes available for rent, balanced with the needs of tenants now and in the future.

3.6 We also need to find innovative ways to make better use of private housing stock - including second homes and vacant properties. There may be a case for allowing local authorities greater flexibility in setting the council tax rate for second homes and long term empty houses, reflecting housing pressures in their area.

3.7 To meet our aspirations for independent living, we need to ensure that new build housing meets the needs of disabled people as well as an ageing population. Although we would wish to see an increase in building of new specialist housing, we also have to recognise that the vast majority of older and disabled people will continue to live in existing housing (whether specialist or mainstream). The expected constraints on public expenditure will also limit the amount of new specialist housing that can be built. We therefore need to focus particularly on improving access to support and adaptations in existing mainstream housing, and make best use of the existing sheltered housing stock. We also need to develop new ways of providing support, including making best use of new and existing technologies such as telecare, and
sharing local best practice (for example between agencies such as social work, Care and Repair, and the NHS).

3.8 Questions and responses

3.8.1 How can we move to a 'housing options first' approach, across tenures, so that households can plan for the future and can avoid housing crises and homelessness?

This will require a shift in the way council services are structured and a change of focus and expectation on the demand side. Until recently housing policy has tended to focus on meeting the aspirations for those who can afford it to own their own homes by increasing housing supply and picking up the “residual needs” of people who can’t afford to buy through social renting. This is unlikely to be sustainable in the long term given household projections and likely reductions in public spending. The Scottish Government has provided a focus on accessing the private rented sector, and a growth in this sector as a long term housing option is likely to be critical in future.

There also need to be a wider range of options available (e.g. enabling flexible tenure; private housing solutions for older people) and options need to have the confidence of, and be ‘normalised’ amongst the public; e.g. individual equity release which will be crucial but requires a culture change. There is also a need to develop a culture of planning for your ‘housing’, particularly amongst older people. We welcome in principle the housing health check which it is hoped will avoid the need for ‘crisis’ options to be considered. Some households, for example those with support needs, may benefit from more flexibility in tenure options to help them move towards a successful sustainable tenancy.

If social housing providers were able to offer a range of housing options or services it could help to make areas more attractive; help to meet needs which are not being met by the market (e.g. private ‘retirement’ housing) and also provide an income stream.

3.8.2 What further restrictions in tenants’ right-to-buy or increases in social landlords’ powers to dispose of social rented stock would help social landlords provide a better service to all tenants?

The Council has consistently supported the Scottish Government approach on introducing restrictions on Right to Buy. In fact we have argued that the Right to Buy should be ended for all new tenants, including those transferring within the sector. We would support measures that would allow council’s to determine Right to Buy policies at a local level, based on a Housing Need and Demand Assessment and Local Housing Strategies.

3.8.3 What ideas do you have for enabling households to change tenure more flexibly or adjust their financial stake in housing whilst staying in their existing homes?
We believe that there should be flexibility in relation to mortgage to rent schemes where that would help prevent homelessness and greater flexibility in relation to shared ownership / equity. There is also a strong case for allowing Council’s to consider flexible tenure options for social rented sector tenants in specific areas – ie to address localised regeneration initiatives. We would also support flexibility to enable equity release to fund housing improvements by owners.

3.8.4 How might we make progress in improving the fairness of rent structures across the housing system?

This is a particularly difficult issue because variations in Council house rents are often related to historic housing debt rather than the cost of delivering services and local incomes. The situation is further complicated as private sector rent levels are related to Local Housing Allowances and housing benefit is a reserved matter. In addition additional social rented supply can only be delivered with lower subsidy through increased rents. There should be greater discussion about rent affordability, subsidy (including Housing Benefit) and housing supply across tenures to inform national housing policy in the long term. In the short term individual councils need to consider the best balance between affordability, rents and new supply.

3.8.5 How can we make sure that rents remain affordable for existing tenants but also build more homes for future tenants?

For the reasons outlined above it will be difficult to achieve this at a national level. We need to explore ways to increase housing supply within lower public sector subsidy in ways that do not adversely affect affordability.

3.8.6 How could investing in the private rented sector be made more attractive to institutional investors, such as pension funds managers and life insurance companies?

Changes to legislation such as removing the “20 year rule” will open up greater opportunities for private investment.

However, we believe there is a need for a culture change and greater awareness of the scope for investment in housing. We believe that there is an appetite amongst investors, but that some investment is needed to develop appropriate methods / products. Although there are a number of examples of innovative practice across Scotland, and lessons nationally and internationally a national “best practice” service would be extremely useful as a source of advice and information to both public and private sector partners, and might help to develop appropriate models and build confidence.

3.8.7 How can we balance the interests of existing and prospective future tenants by ensuring better and more flexible use of available social rented stock?

We feel that, given the pressures, there is value in exploring eligibility for social housing based on income. However it is also important to ensure that
well-balanced communities are supported and disadvantaged ‘ghettos’ are avoided.

Incentives (financial and practical) to support tenants to move on and release their housing should be explored and developed further. Tenancy issues need to be explored further so that private renting becomes a more attractive alternative.

Flexible tenures (e.g. to rent, part own or fully own the same house) could enable people to remain in their home thus improving community balance and sustainability. In addition, income from such measures could be used to cross-subsidise other housing options or services. We recognise that this may require changes in governance and regulation.

3.8.8 How could the housing system be reformed to encourage greater participation on the labour market?

The key elements to support this are the operation of the housing benefit system and ‘private’ / mid-market rented housing. Social enterprise related housing can also offer opportunities for training etc. An expanded high quality private rented sector would offer a number of benefits to people including mobility. There are a number of ideas around tax incentives (e.g. linked to providing quality housing which meets housing needs) and investment models which could be explored further.

3.8.9 How can we work to ensure that vacant or second homes in the private sector contribute more towards meeting local housing need – either in the private rented sector or as affordable housing?

We welcome the suggestions in the paper to allow local authorities greater flexibility in setting tax levels for 2nd homes to reflect housing pressures and also the ability to use more of the tax raised to provide affordable housing. We would welcome increased tax on owners who leave properties empty. We also feel that VAT on improvement work should be lowered if not removed altogether.

3.8.10 To what extent should individuals be financially responsible for meeting their own support needs and housing adaptations as they grow older and to what extent should the state support them?

There are significant numbers of home-owners who have access to significant property wealth. We recognise that whilst many households feel that there should be universal access to assistance that in these times of limited public resources, there is a need to be pragmatic and target subsidies. Nonetheless there is a need to recognise that many older households have low incomes alongside high living costs due to heating requirements. We also need to ensure that public subsidies do not result in perverse incentives e.g. home-owners with low levels of needs (i.e. a level access shower would assist them) and sufficient income or equity deciding not to carry out adaptation / improvement work until their needs get worse and they are a priority for grant.
3.8.11 To what extent should RSLs be expected to meet the cost of adaptations to their own stock from their overall rental income, in line with what we expect of Local Authorities?

We would support this in relation to their existing housing subject to an assessment of the potential impact on specialist providers who may be affected disproportionately.

3.8.12 Do current building standards in Scotland meet the needs of an aging population, and would common standards across tenure make a difference?

We would welcome further consideration of the English Lifetime Home standard and its fit with Scottish Building standards e.g. whether there is a role for planning policies which enable the development of housing which meets enhanced standards in development sites close to community care facilities.

4 Sustainable quality houses and places

4.1 In recent years, the quality of Scotland's housing stock has continued to improve and standards of housing are typically far superior to those prevailing a generation ago. However, much remains to be done. Social landlords need to accelerate progress to ensure all homes meet the Scottish Housing Quality Standard by 2015. Similarly, continued efforts need to be made to improve the quality of private rented and owner occupied housing.

4.2 Delivering high quality, sustainable places has become more challenging during the economic downturn because it is harder to secure contributions to the community from new private housing and business developments. However, we still want new developments to deliver quality homes within well-designed communities, creating the types of living and working environments that enable people to flourish. Anything less would be a false economy. Fresh guidance has been issued on the use of planning agreements, which ensures a balance between the need for additional infrastructure and easing the burden on developers in a challenging economic climate.

4.3 The energy efficiency of our homes is a particularly important aspect of housing quality. Making use of modern, efficient, sustainable energy sources to heat our homes, and high quality insulation, can keep people warm and comfortable, check the growth of household energy bills and at the same time contribute to reducing carbon emissions. The Climate Change (Scotland) Act 2009 sets out a legal framework of ambitious annual emission reduction targets, and includes new duties on public bodies to act in a way calculated to contribute to the delivery of these targets. Housing will be central to the achievement of these aims. Our forthcoming Energy Efficiency Action Plan will set out the scale of the task, with an estimated £16 billion of investment required to achieve our target of a 42% reduction in greenhouse gas emissions by 2020. While there will be significant costs, efforts to make the existing housing stock greener have the potential to generate thousands of jobs and reduce fuel bills. Due to the significant sums involved, we will need to think creatively about how owners and landlords can be supported and
encouraged to undertake this investment. We will seek to influence the UK Government as it develops its approach to the emission saving obligations placed on energy companies and to ensure that support is focussed on households that need it most.

4.4 Technological innovation will play an important role in improving quality and choice and driving cost-effectiveness. This is particularly important in respect of making our homes more sustainable and energy efficient.

4.5 Questions and responses

4.5.1 How can we improve the design and sustainability of the places we build to improve our health, wellbeing and environmental impact?

At its best new social rented housing is an exemplar for good quality sustainable design and construction. We must ensure that design and construction quality and the ability to deliver innovation in energy efficiency do not suffer as a result of lower public spending generally. We must also ensure that planning policies encourage good design.

4.5.2 What can we do to help partners to find, prepare and develop land and provide infrastructure? How can it be funded with reduced resources?

We believe that we have been at the forefront of good practice in the Highlands through the Highland Housing Alliance and initiatives such as the landbank fund, as well as engaging a wide range of public and private sector stakeholder in planning for housing development.

As stated above we need to continue to explore approaches that will balance the need for infrastructure investment with the need to prioritise limited public sector resources in new supply, for example, developing mechanisms which spread the costs to provide infrastructure over the expected life of a development.

4.5.3 What more could local communities do themselves to improve the places in which they live and work? How could this be encouraged?

By supporting community capacity building; normalising community focused activities and positive promotion of ‘what works’ to foster a culture of community involvement and sustainability. We could build on community ownership and community benefit initiatives and create a culture which encourages communities to plan and deliver for their future housing needs. This is a long term issue that requires a culture change and the media will play a crucial role in this.

4.5.4 How can we ensure that homeowners take responsibility for the energy efficiency of their properties?
Current energy assistance packages are becoming easier to access and less confusing, but the criteria and titles of different schemes and the network of national and local delivery arrangements remains complex and fast changing.

Access to advice – particularly face to face advice – is important but is challenging to deliver in rural communities. Funding mechanisms such as enabling access to low cost loans for households who are unable to access finance on the open market should be developed and promoted.

In view of the challenges faced in meeting the Climate Change Act it may be necessary to consider placing a legal requirement on owners to ensure minimum standards of insulation in their homes, with subsidised assistance available to those who cannot afford to comply.

4.5.5 How can housing stakeholders and the housing system help to promote the new green industries in Scotland?

Social housing provision is a key “trailblazer” for new technology. In Highland the Scottish Housing Expo is a way of demonstrating what can be achieved and raising awareness of design and sustainability.

We need the public sector to be able to invest and test new technologies in a way that will build confidence generally.

4.5.6 What does the challenge of climate change mean for the balance of investment between new homes and improving existing stock?

New technologies are easier and more effective to install in new homes. The existing housing stock presents the greater challenge. This is an area of particular relevance in the Highlands, where there are high levels of fuel poverty related to a lack of fuel choice and higher fuel costs.

There is a need to make sure that investment in improving the existing housing continues. Housing organisations need advice and assistance to maximise funding from the wide range of complex funding options. Skills need to be developed further. Design and technical solutions need to become mainstreamed.

5 Excellence across the housing system

5.1 Everyone - including government, landlords, lenders and builders - has a part to play in improving the housing system to achieve best value for the people of Scotland. This must involve a consistent focus on the needs of existing homeowners and tenants, and those seeking accommodation, to achieve improvements across the board.

5.2 The Scottish Government and others must continue to encourage enterprise and innovation, for example, by supporting social and private landlords to deliver high quality services and by streamlining planning and building regulations. Each part of the system must be involved in identifying, sharing
and applying good practice and innovation. For social landlords, the agenda will include a focus on service delivery to tenants, seeking efficiencies in their operations, diversifying funding sources where possible, and strengthening the way they work with other organisations in the housing system. RSLs may also need to reconsider their purpose and strategy, and councils may need to review their overall housing role.

5.3 For private landlords, the challenges are coping with the current economic climate, developing a greater understanding of their and their tenants' rights and responsibilities, and taking up measures and support to improve energy efficiency standards.

5.4 Households themselves - whether owner occupiers or tenants - also have an opportunity and a responsibility to influence the housing system for the long-term.

5.5 Questions and responses

5.5.1 How can the various parts of the system - in particular lenders, social landlords and housebuilders - best work together to support each other's interests and the interests of the system as a whole?

We believe that the Scottish Government has a role in setting the framework for effective cross sector working. For example a national “best practice” unit on private sector funding might help build confidence and facilitate new funding models.

We also believe that local partnerships can be effective in delivery of national policy objectives and in generating and implementing new ideas.

5.5.2 How can people be empowered to influence performance and housing outcomes?

This is partly a culture issue. The current discussion on Fresh Thinking, New Ideas is extremely useful in raising the profile of housing policy and creating an environment in which all stakeholders can consider the contribution they can make. We need to make the most of existing local partnerships and consider new ways of working that will release greater potential for change. For example, in Highland we have developed a successful common housing register and are committed to exploring other areas of shared services with housing association partners.

There is a particular need to engage more effectively with the private rented sector in order to develop this as a housing option for greater numbers of people.

5.5.3 How can stakeholders pool knowledge and resources to take forward a more personalised housing options approach?
We welcome the commitment from the Scottish Government to developing a housing options approach and believe this is an important element in strategy towards the 2012 homelessness target. Our own Homelessness Strategy highlights the need to address housing demand and prevent homelessness presentations. We are committed to hosting one of the Scottish Government regional seminars on housing options approaches and on reviewing our systems and processes and joint working arrangements to make the most of this approach. National guidance and best practice advice will continue to be extremely important.

5.5.4 What technologies are available that could be exploited further to raise the performance and efficiency of housing and housing services?

We believe that there should be greater ability to report and compare council and housing association performance on key housing management performance indicators.

In terms of housing options approaches there is potential for developing regional databases on housing supply that may help manage demand.

Joint procurement and joint service delivery models could be developed between landlords and across tenures.

Heat mapping and other technologies that would help target energy efficiency investment will also be useful.