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**Report to Clackmannanshire Council**

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**Date: 8th March 2012**

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**Subject: Clackmannanshire Housing Strategy 2012 - 2017**

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**Report by: Head of Community & Regulatory Services**

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**1.0 Purpose**

- 1.1. This report seeks approval for the draft Clackmannanshire Housing Strategy (CHS) 2012 - 2017 (attached as appendix 1) to enable public consultation. This fulfils the statutory duty within the Housing (Scotland) Act 2001 to produce a Local Housing Strategy. The Strategy sets out the Council's strategic priorities for housing across all tenures in Clackmannanshire over a five year period.
- 1.2. The Strategic Housing Investment Plan (SHIP) is part of this process, reflecting the key priorities for housing investment as set out in the CHS.
- 1.3. The purpose of the SHIP is to link to the outcomes and targets set in the CHS and focus on prioritisation and delivery of affordable housing. Additional affordable housing will have a significant impact on 6 of the priority areas in the CHS.

**2.0 Recommendations**

The Council is recommended to approve :

- 2.1. the draft Clackmannanshire Housing Strategy 2012 - 2017 to enable public consultation to commence.
- 2.2. the principles set out in the SHIP and its submission to the Scottish Government.

**3.0 Considerations**

- 3.1. Following approval of this draft strategy, public consultation will commence. Documents will be available for the public to view on Clacks Web, in local CAP offices and at the Council's main public buildings.
- 3.2. On completion of public consultation, the Clackmannanshire Housing Strategy 2012 - 2017 will be finalised and resubmitted to the Council for approval.

3.3. The main areas covered in the CHS are :

- the extent and nature of housing need and demand;
- the Council's strategic priorities for the future of housing;
- how the standard of housing will be improved;
- clear, strategic direction for housing investment;
- the outcomes we seek to achieve, and;
- specific commitments made by the Council and key partners.

3.4. To date, we have consulted key stakeholders on the main issues that need to be addressed through the CHS. The information gathered so far is detailed under each heading in the paper, and has guided the process to the current consultation paper. For the draft Clackmannanshire Housing Strategy proposed key priority outcomes are :

1. **Housing Supply** - Quality, affordable housing is available to all households;
2. **Best Use of Existing Housing** - The housing stock is optimised and effective in providing choice and meeting need;
3. **Specialist Housing** - People have access to specialist or adapted accommodation where there is an assessed need;
4. **Housing Support** - Those requiring assistance to live and sustain themselves at home have access to effective housing support;
5. **Homelessness** - Homeless and potentially homeless households have access to effective and appropriate housing options;
6. **Energy Efficiency and Fuel Poverty** - Energy efficiency and reductions in fuel poverty and carbon emissions is maximised across all tenures;
7. **Improving Neighbourhoods and Communities** - Organisations and partnerships working with communities will improve the quality of life for all households, and;
8. **Housing Investment** - New, improved and innovative funding opportunities will ensure a flow of funds to achieve essential housing priorities.

3.5. Since 2008 the dynamic of the housing market has changed substantially. The structural limitations for construction and mortgage finance look to endure for the life of this forthcoming plan. The financial restrictions on both public sector finance and owner occupation has brought a sharp focus upon the private rented sector and particularly that of private landlords. A tenure neutral housing policy is therefore a requirement of this CHS.

3.6. The cost of housing for younger households and lower wage earners places a demand pressure upon all tenures. In addition, Clackmannanshire faces an unprecedented rise in older households. Meeting the needs of this wide range of predominately single households will require an inescapable need for integrated planning.

- 3.7. Housing is central to economic growth and development, it shapes communities and defines personal independence. The challenge for the CHS is to differentiate its priorities for tackling the housing system from those aimed at social justice. For example, the climate change agenda brings a focus to home energy, as well as tackling fuel poverty which is likely to be one of the leading priorities for the CHS.
- 3.8. In addition, one of the most tangible effects of the failure of the housing system is homelessness and the shortage of affordable housing. A consequence of this is the cost of homelessness, which together with recent legislation will make prevention and housing support a clear focus. The commitment to addressing housing need will include a full review of the Council's allocation policy including delivering a Common Housing Register, Choice Based Letting and a Housing Options Service.
- 3.9. Firm evidence is an essential foundation for the Clackmannanshire Housing Strategy and a full assessment of current and future housing need has been carried out in the Housing Need and Demand Assessment (HNDA) 2011. This sets out the requirements for both affordable and market housing over the next 10 years. The information from the HNDA assists with the development of the CHS.
- 3.10. Further evidence has been gathered in the form of comprehensive public and private sector stock condition surveys. Together these paint a picture of the physical quality of our housing stock.
- 3.11. From such evidence, the strategy is required to set clear policy objectives for tackling market failure, as well as for providing housing subsidy and support to those who need it. In doing so, the Clackmannanshire Housing Strategy will aim to contribute to the successful achievement of many of the Council's priority outcomes as set out in the Single Outcome Agreement 2011/12.
- 3.12. In addition, to articulate this dual purpose further, there are two principal linkages for the CHS; those with the Local Development Plan and those with Health and Social Care providers. From these, the CHS will support the improvement of community care services as well as supporting consolidated planning through setting clear targets for affordable housing and consistency between planning and housing policy.
- 3.13. The Scottish Government issued new guidance on preparing Strategic Housing Investment Plans (SHIPs) in January 2012. In line with the guidance, the new SHIP will cover 3 years 2012 - 2015 rather than the previous 5 years. The proposed programme of sites is attached as appendix 2.
- 3.14. The funding allocation for 2012/13 has yet to be announced by the Scottish Government, but it is anticipated there will be further reductions. This will be reported to Council in full at the next opportunity. We are estimating our funding allocation to be around £1.3million, based on a 60% cut in the previous average allocation of £3.2 million per annum.
- 3.15. The Council and Housing Association funding streams have been brought together. The Innovation & Investment Fund has been replaced this year by the Affordable Housing Supply Programme Funding, which includes social

rent, shared equity and Mid Market Rent projects. In addition, there will be a Council House Building Programme (CHB), National Housing Trust Initiative (NHT) and Housebuilding Infrastructure Loan Fund (HILF).

- 3.16. In order to counteract the challenges of the current economic climate additional, alternative sources of finance should be pursued. In order to achieve our housing investment outcome; affordability of housing requires a clear corporate commitment. Policy initiatives such as reductions in council tax discounts, Section 75 agreements, utilising council land, council new build and joint ventures through the National Housing Trust will enable the provision of affordable housing. A full comprehensive review of the HRA business plan in 2012 will give further consideration to the financial feasibility of further investment in new housing.

- 3.17. The Council is currently in the process of procuring a potential developer to participate in the National Housing Trust initiative, following approval in principle at the Council meeting on 15 December 2011. The first stage of the tender process is complete with developers who met the Pre Qualifying Questionnaire requirements invited to submit detailed tender proposals by 13 March.

The initiative could deliver affordable housing for Mid Market Rent of up to 30 units, with the maximum potential commitment from the Council set at £2 million. A further report will be brought to Council as soon as possible with details of any tender for approval.

- 3.18. The main priority for inclusion in the SHIP 2012 - 2015 is Regeneration centred upon Elm Grove. The development of this site was included in a wider masterplan, completed and approved by Council in 2008. The Bowmar area continues to be a priority for regeneration and while housing investment in other regeneration areas such as Tullibody and Sauchie has been completed or approved, the Elm Grove site remains undeveloped.

The site would provide a total of around 42 units, half for rent and half for sale. This continues the principles of the masterplan to provide a better mix of housing tenure in the area.

- 3.19. The requirement to find sites suitable for particular needs housing is an ongoing priority of the SHIP. A small site at Devonpark Mills has been identified for supported housing. Proposed plans have been the subject of a pre-planning meeting between Ochil View, estates and planning representatives. It is expected the site could progress relatively easily providing some 14 new units.

- 3.20. A small development on the site of the former Sauchie Scout Hall has been identified to potentially provide 4 specialist units for older households.

- 3.21. The former site of the Clackmannanshire College has planning permission for 140 units, with 10 units identified as affordable housing.

#### **4.0 Sustainability Implications**

- 4.1. The CHS works across a range of key sustainability priorities. The delivery of new affordable housing and land use priorities will be in line with those

policies and targets set out in the forthcoming Local Development Plan. In addition, the CHS will make a commitment to meeting the requirements of the Climate Change (Scotland) Act 2009 through energy efficiency and carbon reduction measures for housing. The CHS will be subject to the Environmental Impact Assessment process.

## **5.0 Resource Implications**

- 5.1. The Council's own financial contribution towards the delivery of affordable housing is summarised in the SHIP. In general, the Council is committed to driving best value from its assets and resources through clear targeting of resources, budget realignment and zero based budgeting. The National Housing Trust commitment from General Fund borrowing is anticipated to deliver up to 30 units. Further, the income from council tax reductions will be applied to the programme and is estimated to be up to £82,000 per annum.
- 5.2. In addition to the above, the Council's central contribution to the delivery of affordable housing is through its landlord role and HRA financial assets. At present, the Council has been successful in attracting £1.35 million in challenge fund bids to deliver 51 new social housing units. The HRA contribution to this, in addition to land, is around £3.5 million from its capital programme. The HRA Business Plan is due for a comprehensive review in 2013. Consultation on the Review will run parallel to consultation on the CHS between May and July 2012. The outcome of this review is likely to include future land and financial contributions to further phases of affordable housing.
- 5.3. Finally, further to the above commitments, the Council will consider the use of non HRA land and assets to facilitate the delivery of affordable housing. This follows an ongoing commitment within planning legislation to support a joint affordable housing policy. It is difficult at this time to estimate a precise number of units, although opportunities will be presented from future development sites.
- 5.4. The full financial implications of the recommendations are set out in the report. This includes a reference to full life cycle costs where appropriate. Yes ☒
- 5.5. Finance have been consulted and have agreed the financial implications as set out in the report. Yes ☒

## **6.0 Exempt Reports**

- 6.1. Is this report exempt? Yes ☐ (please detail the reasons for exemption below) No ☒

## **7.0 Declarations**

The recommendations contained within this report support or implement our Corporate Priorities and Council Policies.

(1) **Our Priorities 2008 - 2011** (Please double click on the check box ☒)

- |  |                                     |
|--|-------------------------------------|
| The area has a positive image and attracts people and businesses         | <input checked="" type="checkbox"/> |
| Our communities are more cohesive and inclusive                          | <input checked="" type="checkbox"/> |
| People are better skilled, trained and ready for learning and employment | <input type="checkbox"/>            |
| Our communities are safer  | <input checked="" type="checkbox"/> |
| Vulnerable people and families are supported                             | <input checked="" type="checkbox"/> |
| Substance misuse and its effects are reduced                             | <input type="checkbox"/>            |
| Health is improving and health inequalities are reducing                 | <input checked="" type="checkbox"/> |
| The environment is protected and enhanced for all                        | <input checked="" type="checkbox"/> |
| The Council is effective, efficient and recognised for excellence        | <input checked="" type="checkbox"/> |

(2) **Council Policies** (Please detail)

**8.0 Equalities Impact**

- 8.1 Have you undertaken the required equalities impact assessment to ensure that no groups are adversely affected by the recommendations?  
Yes ☒ No ☐

**9.0 Legality**

- 9.1 It has been confirmed that in adopting the recommendations contained in this report, the Council is acting within its legal powers. Yes ☒

**10.0 Appendices**

- 10.1 Appendix 1: Clackmannanshire Housing Strategy, Consultative Draft.  
Appendix 2: Draft SHIP Programme 2012 - 2015.

**11.0 Background Papers**

- 11.1 Have you used other documents to compile your report? (All documents must be kept available by the author for public inspection for four years from the date of meeting at which the report is considered)  
Yes ☒ (please list the documents below) No ☐

**Housing Need & Demand Assessment, 2011**

**Clackmannanshire Council Private Sector Stock Condition Survey, 2009**

**Clackmannanshire Council Stock Condition Survey of Domestic Assets, 2011**

**Author(s)**

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**Approved by**

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**Clackmannanshire Housing Strategy 2012 - 2017**

**Consultative Draft**



**Clackmannanshire  
Council**



## Introduction

Clackmannanshire Council through consultation with key partners is working on a new Clackmannanshire Housing Strategy to cover the 5 year period from 2012 - 2017. The Housing (Scotland) Act 2001 requires all councils to have a Local Housing Strategy. The purpose of this strategy is to identify and tackle key priorities for housing.

Firm evidence is an essential foundation for any Local Housing Strategy and a full assessment of current and future housing need has been carried out in the Housing Need and Demand Assessment (HNDA) 2011. This sets out the requirements for both affordable and market housing over the next 10 years. The information from the HNDA assists with the development of the Clackmannanshire Housing Strategy.

Further evidence has been gathered in the form of comprehensive public and private sector stock condition surveys. Together, these paint a picture of the physical quality of our housing stock.

### Future Housing Policy

Housing is, however, more than bricks and mortar. Housing is central to economic growth and development, it shapes communities, defines independence and good housing is fundamental to quality of life. The Clackmannanshire Housing Strategy has two distinct goals:

- creating an effective housing system, and;
- tackling social justice issues, such as the effects of poverty, age and disadvantage.

There has rarely been a more challenging time to shape housing policy. The challenges affecting the housing system begin with the decline in mortgage lending and restricted borrowing for construction, as well as reductions in public subsidy, steep energy targets and the wider financial recession. For individuals, the challenges are also many, including the cost of housing, rising utility prices, benefit reform and the effects of an ageing population.

The regulation of landlord services is set out in guidance which affects public and private providers. The combination of factoring legislation in 2011 and the development of standards within the Scottish Social Housing Charter will govern how management and maintenance services are delivered. In particular, our relationship with tenants will face tighter regulation in the next 5 years.

The Strategy, therefore, is required to set clear policy objectives for tackling market failure, as well as for providing housing subsidy and support to those who need it.



## **Priorities**

Consultation with staff and key partners so far has highlighted 8 priorities for the Strategy and these are:-

1. Housing supply
2. Best use of existing housing
3. Specialist housing
4. Housing support
5. Homelessness
6. Fuel poverty and energy efficiency
7. Improving neighbourhoods and communities
8. Housing investment

## **Key Strategic Linkages**

The Community Planning partners in Clackmannanshire have set out their priorities in the Single Outcome Agreement 2011-12. Each party is expected to take corporate ownership and responsibility for its respective contributions to the agreed outcomes. The Clackmannanshire Housing Strategy will focus on actions relating to the successful achievement of seven of the Council's priority outcomes:-

1. The area has a positive image and attracts people and businesses
2. Our communities are more inclusive and cohesive
3. Communities are, and feel, safer
4. Our environment is protected and enhanced
5. Vulnerable people and families are supported
6. Health is improving
7. Our public services are improving.

In addition to the above, there are two principal linkages for the Clackmannanshire Housing Strategy - those with the Local Development Plan and those with Health and Social Care providers. The Strategy is expected to support the improvement of community care services. Shared priorities will include tackling homelessness, faster assessment and the integrated delivery of services.

The Planning etc. (Scotland) Act 2006, together with a review of Scottish Planning Policy, delivered a programme of policy reviews which centres upon an integrated Local Development Plan. The emphasis for the Clackmannanshire Housing Strategy is to support consolidated planning, setting clear targets for affordable housing and consistency of policy between planning and housing.

## **The Housing System**

The demand for housing continues to grow as household numbers rise but the recession has reduced the volume of new houses being built, as developers struggle to finance new housing projects.

The way the housing system works is influenced by underlying financial and economic circumstances, of both households and housing providers. Household income and available lending determine housing choices. As fewer mortgages are

available, households are finding it more difficult to finance home ownership and are turning to alternatives such as private or social renting.

Within the social sector, the numbers of families on low incomes and welfare dependent are increasing. They have no other housing choices open to them, so there is increasing pressure on the housing system to provide low cost homes for more people.

What are the main issues for the housing system in Clackmannanshire?

- Lack of available finance for housing developers, leading to a major reduction in new house building.
- Lack of available finance for individuals, has reduced the first time buyer market.
- Lack of choice in the market - especially affordable housing.
- Mismatch of house sizes to household sizes.

The high volume of larger houses that were completed during the boom period 2002 - 2008, increased the overall proportion of bigger houses in Clackmannanshire. This helped the economy during that time, attracting new business and spending into the area. The downside to this shift in the housing system is that the stock we have now will not cater sufficiently for the future profile of households living in the area - small households and older people. Added to this, we now have a huge shortage of affordable houses, evidenced by the HNDA. Affordable Housing, in the main, is housing made available at a cost below full market value.

In order to address this, we need to provide additional affordable housing to meet the needs of the community. Increasing the supply of smaller housing across all tenures will help to cater for the increasing numbers of smaller households. Providing opportunities for households to downsize, will create a 'churn' in larger housing and continue to offer suitable homes for households on higher incomes.

Providing a healthy mix of housing of different types and tenure will provide sustainable choices for all, rather than encouraging home ownership above all else.

### **Housing and Poverty**

Almost half of all people in social housing are in low income households compared to one in seven in other tenures. This shows a distinct link between poverty and social housing.

The recession has had a big impact on poverty. More of the working age population are unemployed, more young people are unemployed and more people are in low paid jobs than were a decade ago.

Scotland has a higher proportion of households relying on out of work benefits, including housing benefit, which will mean a greater impact on more families when welfare reforms are fully introduced.

Suitable housing is just one of many essential services that local authorities need to provide for low income households. There is a wider agenda required to tackle

poverty and the causes of poverty, which will require a corporate partnership approach to include education, health and employment services.

### **Welfare Reform**

In 2010, the UK Government announced that by 2014 - 15, it would cut £11 billion annually from the UK's benefit system.

There is a fear that the current shortage of affordable housing will continue to worsen as housing benefit is cut and tenants find it more difficult to pay rents. Although this subject is considered in the Strategy, there needs to be a more holistic approach to the possible effects of these cuts across all Council services.

### **Financial Impact on Clackmannanshire**

The effects of the welfare reforms mean that incomes will be reduced for many households. More than 3/4 of the claimants of housing benefit will be affected with annual losses of hundreds of thousands of pounds.

The impact for the Council and Housing Associations will be a reduction in income through housing benefit and an increase in the need for support services, as tenants struggle to maintain their rent payments.

We may see an increase in the waiting lists for social housing, as households find it difficult to afford private rental properties, or are living in houses that are bigger than their family requires.

### **Consultation on the Clackmannanshire Housing Strategy**

We have consulted various groups on the main issues that need to be addressed through the Strategy. The information gathered so far has shaped this consultation paper and we are now looking to consult more widely.

### **Your Views**

The Priorities discussed above are set out in more detail in the paper. Your views are important and we welcome feedback on the priorities discussed.





## **Priority 1                      Housing Supply**

Clackmannanshire needs more homes to meet the future growing population and smaller household sizes. We need to ensure that we build sufficient additional new housing that meets our requirements.

We need to encourage and develop sustainable choices across all tenures and promote mixed tenure communities.

Finances are limited, so we need to look at new ways of funding house building, whilst maintaining high quality and diversity to suit all households.

### **The Future Need for Housing**

The Housing Need and Demand Assessment (HNDA) shows that over the next 10 years we will need to provide an additional 5,724 properties. Of these, around 4,546 (3/4) require to be 'affordable' and 1,178 for sale on the open market.

### **Affordable housing**

We need to increase the number of new affordable houses being built to address the shortfall highlighted in the HNDA.

There is a particular need for both small and large houses. The social sector has less than 200 large houses of 4 or more bedrooms, and we need more to house families who need them. The growing numbers of small, single households (especially young people) have limited income and need suitable affordable housing.

There are very limited public resources to build these houses. We must look to planning policy, council owned land, income from reduction in council tax discount and partnerships with private developers to kick start a programme of affordable housing. The key is innovation and flexibility.

### **Private housing**

New private house building in Clackmannanshire has reduced 94% between 2006 and 2010. In the last year, only 26 new private houses were completed.

The profile of the private sector is predominately large, family homes, meaning there is less choice of properties for smaller households, such as first time buyers and older people. The population is ageing and households are getting smaller so there is a shift in the types of housing needed, and in the private sector it is difficult for individuals and developers to access finance. The council could intervene to assist by, for instance, offering deferred land receipts to developers and mortgage indemnity to individuals.

***Key Actions Proposed***

- Maximise the amount of affordable housing for Clackmannanshire and establish a development programme set out in the Strategic Housing Investment Programme (SHIP).
- Develop the Council's new build programme to maximum potential, using land assets, prudential borrowing, rental income etc.
- Maximise income from reduction in council tax discounts and use this money effectively to maximise additional housing, such as targeting empty homes and council new build.
- Work with Housing Associations to deliver new affordable housing, looking to maximise funding from all sources, such as private finance and reserves.
- Develop innovative and flexible models for providing cost effective new housing, such as public/private partnerships, National Housing Trust, mid market rent, deferred land purchase and self build.
- Promote and increase shared equity schemes with public funding or private developer cross subsidy.
- Develop the Affordable Housing Policy, including policy on commuted payments.

**Outcome*****Quality affordable housing is available to all households***

## **Priority 2**

## **Best Use of Existing Housing**

We need to boost the supply of new housing, but also use the housing we already have to maximum effect to ensure we can cater for the diverse needs of the growing number of households.

### **Housing Mismatch**

Household sizes and property sizes in Clackmannanshire are not evenly matched. This means that there are a number of homes under-occupied, over-crowded or standing empty in all tenures.

Overcrowding is most acute in the social sector, with 17% of all households having a smaller property than they need. On the other hand, over 3/4 of all privately owned households have at least one more bedroom than they require. We need smaller properties for open market sale and larger properties that are affordable. Addressing the mismatch will encourage a healthy 'churn' in the property market, as households move up and down in size and also across tenures.

### **Improved Housing Options**

To help meet the need for larger family homes in the social sector, we need to encourage households living in homes which are too big for them to move to smaller properties.

As the social rented sector has the biggest problem with overcrowding, there may be some ways of addressing this more effectively through allocation policies, including the council and partner housing associations. We are already working with partners on a common housing register.

Giving information and advice on housing in a person-centred way aims to allow people choice of tenure, depending on their own circumstances. We need a diverse housing system so that people have more choice - developing home ownership options for people who can afford it in the long term, improving and using the private rented sector and developing 'intermediate' tenures, such as mid market rent and shared equity, for people who have reasonable incomes but who are unable to afford the full cost of market housing.

### **Empty Homes**

Approximately 1.8% (421) of all properties in Clackmannanshire in 2011/12 were empty for over 6 months. There is a concentration in town centres, with over 1/4 of housing in Alloa town centre being long term vacant. Only a small proportion belong to the Council, at any one time, often for major refurbishment or adaptation.

It is important that owners are persuaded to bring these properties back into use. The council will reduce council tax discount on empty homes to encourage this. This will also bring in income which will be used for affordable housing.

## Private Renting

The private rented sector has expanded over recent years and has an increasingly important role in providing housing for people who would previously have looked to the social sector or home ownership to meet their needs. We need to look at ways to help people move into private renting, through developing the rent deposit/guarantee scheme, for example, and continue to work with private landlords to ensure that the housing and management provided is of a high standard.

The Council already works with private landlords to provide a number of properties for temporary accommodation for homeless households and there is potential, depending on money available, for this to be expanded.

## Changes to stock - conversions and adaptations

We would like to consider the scope to alter Council and housing association properties to better suit demand. This could include extending smaller properties, perhaps through loft conversions, and conversion of two bedroom properties to smaller units, to accommodate the rising number of single households.

### ***Key Actions Proposed***

- Promote and improve the allocations policy looking at, for instance, downsizing, mutual exchange and choice based letting.
- Encourage tenants to move out of larger properties to smaller properties, for instance by offering incentives to move.
- Make sure the IT system for allocating properties is fit for purpose.
- Introduce 'Housing Options' advice to raise awareness of all the choices people have.
- Develop the Rent Deposit Guarantee Scheme to improve access to private renting and reduce waiting times in social rented stock.
- Maximise the capacity of private sector leasing for temporary housing for homeless households
- Encourage private landlords to become accredited, to help improve management of this housing.

### **Outcome**

***The housing we already have is optimised and effective in providing choice and meeting need***

<b>Priority 3</b>	<b>Specialist Housing</b>
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There are a number of people who will require some form of specialist or adapted housing during their lifetime. In order to plan for this, we need to identify who these people are, what their needs for housing are and ensure that we have the right type of properties available to meet that need.

Specialist housing ranges from mainstream housing with major adaptations to housing for specific client groups. Smaller, minor, adaptations can also be made to allow people to continue to live in their homes. There is a lack of variety of specialist accommodation in Clackmannanshire and most (85%) of what there is, is centred on the needs of older people. We will always need more housing suitable for the ageing population, but we also need to provide for other client groups, including mental health, physical and learning needs. Further work is required to determine exactly what is needed.

### **Improved provision**

New build housing, and the funding available for it, has decreased over the last few years with few purpose built specialist accommodation units being provided. Consideration is required of which models of specialist housing are most needed.

### **Access to suitable housing**

The way that information and advice is made available to specialist client groups is important. Information on what type of housing is available and how it can be accessed should be clear so that people can make a more informed choice on what is best for them. This will be reviewed jointly with partners.

A person centred and partnership approach to assessment of housing need is required. We need to improve communication with Health and Social Services partners to ensure a co-ordinated approach to assessment of housing need.

### **Housing adaptations**

Adapting housing in both the public and private sectors will be an ever increasing priority and a challenge to resource. With the growing demand for adaptations, there is an increasing cost and complexity of adapting existing housing. We are increasingly faced with substantial costs for redesigning existing houses, often requiring extensions to deliver the extra space needed, and consideration needs to be given to the policy of adaptation set against relocation.

***Key Actions Proposed***

- Increase specialist provision for those with a physical disability, through new build wheelchair accessible units.
- Increase the range of housing for older people in all tenures, such as new build amenity housing e.g. the Dalmore Centre in Alva or conversion of existing sheltered to housing with care at Westlodge Gardens.
- Increase specialist accommodation for people with learning disabilities e.g. core and cluster models with partners and proposal at Upper Mill St, Tillicoultry.
- Work with planners, social services and developers to ensure a range of housing available on all developments.
- Work more closely with Social Services in determining demand for specialist housing (Commissioning Strategy).
- Continue to support provision of adaptations in all sectors.

**Outcome**

***People have access to specialist or adapted accommodation where there is an assessed need.***

## **Priority 4**

## **Housing Support**

Support is central to maintaining peoples independence, avoiding tenancy failure and preventing homelessness.

Providing support for an increasing number of people in the current climate of reduced funding, removal of ring fenced budgets and competing priorities will be a challenge. We will have to look more innovatively at how we identify and source funding and how support is coordinated and provided.

### **Partnership Working**

Providing effective support services requires partnership working between a range of agencies and services, to ensure the right type of support is available and is reaching those who most need it.

A more coordinated and integrated approach to commissioning is key, along with a clear understanding of definitions and processes involved from assessment through to the support provided. An important area for development is linked IT systems and protocols to enable information to be more easily shared between services.

### **Older People**

People are living longer and this will put increased demands on services. Over the next 20 years, the number of people in Clackmannanshire who will be over 75 is predicted to increase by 86%, to almost 1 in 5 of the population.

We need to look at developing current services and identifying new ones to meet need.

The reshaping care for older people programme is aimed at supporting older people to live independently in their own home, for as long as they are able and wish to do so. A national 'change fund' has been set up to enable Health Services and Local Authorities to redesign care for older people and this is being tackled locally through the Clackmannanshire Partnership Change Plan.

This will set out how the fund will be best used to provide services for our older people.

### **Vulnerable Young People**

In line with the national 'Getting It Right For Every Child' (GIRFEC) principles and our Corporate Parenting Strategy, we need to ensure that there is suitable housing available for vulnerable young people., including supported housing for young people.

We have a high number of young people who need a house. Many need help with basic living skills, including budgeting and cooking. Some also need support with mental health, alcohol and drug related issues.

Too many young people who have been given a tenancy end up having to leave within the first year because they are unable to cope. For some, intensive support is required and there can be issues with getting the young people to engage. For

others, more general support and information and advice, including in preparation for getting a tenancy, is needed.

We need to target services which will support and educate young people and give them the skills necessary to live independently.

### **Tenancy Sustainment**

Housing support plays a crucial role in tenancy sustainment. We have a housing support service provided through the Homeless Service, which offers targeted support to people who have multiple and complex needs and are homeless or at risk of homeless.

The Housing Support team has seen a big increase in the number of people with multiple and complex needs, who need a lot of support and time. This has resulted in those with low level needs not being picked up.

Housing management team offer advice and support to people who may not have access to other support and who need help in order to maintain/sustain their tenancies or own properties, particularly for new and younger households.

#### ***Key Actions Proposed***

- Develop joint working between services such as the police, social services, health, education, drug and alcohol services and the voluntary sector.
- Develop services that promote social inclusion, such as housing support, money and welfare advice.
- Provide basic living skills training for households.
- Improve current referral processes and information sharing between services to provide a more integrated person centred approach to assessment and planning.
- Develop an income maximisation strategy.
- Expand housing support service to enable prioritisation of early intervention work.
- Intensive housing management service development.

#### **Outcome**

***Those requiring assistance to live independently at home have access to effective housing support.***



## **Priority 5                      Homelessness**

The number of households applying as homeless and those found to be homeless, who we have a duty to permanently house, has increased over recent years.

By end of 2012, the Council will have to provide settled (permanent) accommodation for all households assessed as unintentionally homeless or potentially homeless, not just those classed as being in 'priority need'. In 2010/2011 this would have meant rehousing an additional 73 households as a priority. This is a challenge for us given that fewer vacancies are becoming available each year and there are also people on the housing register needing a home.

### **Homeless prevention**

Stopping people becoming homeless in the first place is by far the most effective way to deal with the growing numbers of people in housing crisis. The previous Joint Health and Homelessness Strategy has been effective in helping to target prevention activities and a further action plan will be developed to focus efforts on priority areas, such as young people, employability and training.

Almost half of all homeless applications are made by people aged between 16 and 24, and 60% of all applicants are single people. The main reason for applications is relationship breakdown, whether with partner, family or friends.

Many people apply as homeless as it is the only option they believe they have. Ideally help should be provided before crisis point is reached to offer assistance, such as debt counselling or mediation, to help prevent people from becoming homeless and to highlight the various housing options that may be available to them.

It is important to target resources to help people stay in the tenancies they already have. The cost to the Council of a failed tenancy and resulting homeless application is, on average, in the region of £25,000. Offering support services, such as basic living skills and money and benefit advice, will help to prevent tenancies failing. A Tenancy Sustainment Strategy will be developed to concentrate efforts on the areas most needed. The expansion of our existing housing support service, which offers low level but critical support, will be a key element of this approach, along with links to the voluntary sector who provide much support in this area.

We will be required under the Housing (Scotland) Act 2010 to undertake an assessment of support needs on all households applying as homeless. This will have staffing and financial implications for the homeless service, however it will ensure that support needs are established early and enable services work together to ensure a good housing outcome for clients.

### **Temporary accommodation**

The Council provides over 300 households with temporary accommodation each year. The majority are young single people who are accommodated mainly in Bed and Breakfast (B&B) because we do not have enough small properties in our own stock to cover this demand. Apart from being very expensive for the Council this is

not the best housing solution for these, often vulnerable, young people. They need a supported and, in many cases, supervised environment.

The trend is for fewer permanent vacancies becoming available in social housing each year, so households in temporary accommodation are waiting longer to be rehoused. This means we need more temporary accommodation units to meet continuing demand. There is currently a shortfall of some 74 temporary accommodation units, which is predicted to rise to 90 by 2015.

A better range of accommodation is needed, as part of our overall Strategy. Plans are underway to develop new-build units and a refurbished block to meet these specific needs, but further work is needed to project the longer term requirements. As part of this we need to continue working with private landlords to increase the number of private rented properties used for both temporary and permanent housing, as well as identifying suitable properties in our own housing which can be converted to single person housing, with a support and concierge facility to help security. This will reduce the cost and use of B&B, which service users have told us is a priority.

### **Welfare reform**

The changes proposed under welfare reform are likely to result in more people applying as homeless, particularly those under 35 who will be significantly affected by restrictions to housing benefit. This is an issue which requires a co-ordinated approach from the Council and partners to help minimise the impact to individuals.

### **Information and advice**

It is important that housing information and advice is offered and available at the right time and in a format that people can understand. The Housing Options approach being developed will help to highlight what choices individuals have. Although the previous Homelessness Strategy delivered improvements in the standard and range of advice available, feedback from the various agencies involved suggests there is still scope for improved joint working and of information available. This will be tackled in the action plan which will be developed through annual consultation with partners and service users.

### ***Key Actions Proposed***

- Agree an action plan for homelessness activities with partners, to prioritise key actions.
- Develop homelessness prevention activities, such as mediation at point of application and debt counselling.
- Assess support needs at point of application
- Improve joint working for young people leaving care, including improved referral processes and information exchange.
- Increase the range of permanent accommodation through new build and private rented sector.
- Identify and provide new 'models' of supported accommodation for young people and single people, such as the new build flats at Hallpark in Sauchie and conversion of further flats with a concierge facility.
- Consider expansion of rent deposit guarantee scheme to help people access private rented properties.
- Carry out further research into future temporary housing requirements.
- Increase the range and number of temporary accommodation units, including private sector leasing.
- Review the information and advice strategy to ensure an up to date action plan is developed.
- Develop a tenancy sustainment strategy.

### **Outcome**

***Homeless and potentially homeless households have access to effective and appropriate housing options***



## **Priority 6      Energy Efficiency and Fuel Poverty**

Energy efficiency is a priority because of its impact on individual households and their quality of life, and because of the damaging effect on the environment. Domestic, or household, energy use accounts for around 30% of all carbon emissions so it has a significant role to play in tackling the climate change agenda.

### **Improving Energy Efficiency**

Only 11% of the Council's housing does not currently meet energy efficiency requirements. All houses will meet the quality standard by 2015 and we need to make plans to improve energy efficiency further to achieve future targets.

Efforts need to be targeted at private housing where the overall standard for energy efficiency is lower. Only 58% of private housing meet the Scottish Housing Quality Standard in relation to energy efficiency, with failures relating mainly to poor loft insulation, windows and heating systems. Homeowners, including private landlords, are often unaware of the poor condition of their properties and targeted information, advice and assistance with arranging works will help to improve this area.

### **Fuel Poverty**

A household is considered to be in fuel poverty when it is required to spend 10% or more of its income on household fuel. This is affected by the cost of fuel, the income of the household and the energy efficiency of the home. In 2009, it was estimated that 5,000 families in Clackmannanshire were in fuel poverty (20% of all households). The Council is already committed to meeting the Scottish Government's challenge of eradicating fuel poverty by 2016, so far as reasonably practicable, but with the trend for rising fuel prices in particular, the number of people living in fuel poverty will have risen substantially over the past two years.

Households suffering from fuel poverty can be especially vulnerable so it is crucial to target this group to ensure that these individuals are aware of all the programmes available to assist them. To help with this, an energy efficiency and fuel poverty mapping exercise is currently being developed. On completion this will allow information and assistance to be directed to the most vulnerable households.

### **Mitigating Climate Change**

The Scottish Government has set an ambitious target of reducing carbon emissions by 42% by 2020 and 80% by 2050, across all sectors. It is estimated that across Scotland an average investment of £7,000 per home is required to meet the 2020 target and an even larger investment along with a substantial change in household behaviour will be needed to meet the 2050 target. Households must be supported to achieve this.

### **Renewable energy**

To meet the climate change targets of reducing carbon emissions by 42% by 2020 and 80% by 2050, we need to move away from the commonly used carbon based fuels, such as gas, to renewable energy sources. Households have been slow to take up renewable energy options for their homes but, with 30% of carbon emissions

coming from this area, it is essential that households increase their use of renewable energy if Government targets are to be met.

### ***Key Actions Proposed***

- Maximise funding available to help households improve the energy efficiency of their home, such as the Universal Home Insulation scheme, community energy projects, Green Deal and ECO implementation.
- Work with residents individually to maximise the take-up of energy saving schemes, for example through surgery sessions.
- Provide information and advice in a variety of ways to raise awareness of the problem, the assistance available and to encourage a change in behaviour.
- Encourage private landlords to improve energy efficiency in privately rented stock.
- Direct households to providers of energy efficiency solutions, which are often free or low cost.
- Continue to upgrade heating and insulation in Council stock.
- Provide assistance to homeowners in high fuel poverty, regeneration areas to benefit from reduced costs of area works, such as CESP in Bowmar.
- Revise the Affordable Warmth and Home Energy Action Plan.
- Agree targets to improve energy efficiency and carbon emission reductions.
- Develop a Renewable Energy Strategy to increase the use of renewable sources.
- Map the fuel poverty and energy efficiency information to help identify priority areas

### **What we want to achieve**

***Energy efficiency and reductions in fuel poverty and carbon emissions is maximised across all tenures.***

## **Priority 7    Improving Neighbourhoods and Communities**

There have been improvements overall in deprivation indices across Clackmannanshire, but we have seen the position of our most deprived area in Alloa South worsen in the past six years. It is important that the Council, with partners, tackles the root causes relating to poverty if the deprivation in this core area is to improve. There are many initiatives underway and planned which will help to alleviate the impact of deprivation and, as with many priorities, a co-ordinated approach across all partners is required to tackle area based disadvantage.

### **Creating places people want to live in**

The Housing Service will be developing a Tenancy and Estates Sustainment Strategy which will encompass many of the actions we need to take to improve our neighbourhoods. It will include providing tenants with information and advice to encourage them to take responsibility for their own properties and surroundings.

The quality of housing is important to the general local environment. We know that much of private housing, particularly in our town centres where there is a high proportion of older blocks of flats, is in need of essential repair and maintenance works. Common ownership issues often means that people cannot get neighbours to agree to repairs and housing has deteriorated to a point where minimum living standards are not met and buildings look dilapidated and can even be dangerous. The Council will encourage owners to work together to improve blocks and will take enforcement action where necessary.

### **Local Area Planning**

Area plans are aimed at tackling local issues and priorities identified by local residents and partner agencies. Areas with issues of deprivation, anti-social behaviour or repair and quality issues will be prioritised and subject to detailed planning and action initiatives.

Town centres are also important to the economic health of the area and should be places where people want to live. The poor conditions and high proportion of long term empty properties, along with the complications of multiple owners, suggest that town centres would benefit from a targeted area approach. Consideration will be given to designating Housing Renewal Areas in the more problematic centres in Alloa, Sauchie and Alva.

### **Regeneration**

The collapse in the private market and public funding has dealt a blow to our plans for area regeneration, particularly in Bowmar. Delivering new housing and an opportunity to mix tenure in our regeneration areas is still a priority and consideration needs to be given to more flexible partnership initiatives and alternative ways to fund programmes. Concentrating efforts in particular areas, such as our town centres and regeneration areas, will help to make the biggest impact.

***Key actions proposed***

- Work on specific neighbourhood plans in partnership with other agencies.
- Target joined up resources to the worst performing areas, such as Bowmar, through a tenancy and estates sustainment strategy.
- Develop action plans for town centre regeneration, considering Housing Renewal Areas where appropriate. The main priorities should be Alloa, Alva and Sauchie.
- Support tenants to help maintain tenancies, jointly with other agencies, and ensure they know their responsibilities.
- Develop policy for communal repairs in blocks, including multi-tenure.
- Consider a social enterprise approach to improve the look of neighbourhoods and improve employment and skills opportunities.
- Promote the "Asset Based" model, 7 step approach "from isolation to transformation" in community engagement.

**Outcome**

***Organisations and partnerships working with communities will improve the quality of life for all households***



## **Priority 8**

## **Housing Investment**

Housing investment faces the challenge of both improving the quality of existing housing and addressing the funding weaknesses in the housing supply system. Housing finance is facing its greatest challenge in a generation. This strategy is likely to face a transition in how people access and fund their housing costs.

### **New Affordable Housing**

Capital subsidy for new affordable housing has been cut dramatically in the past 2 to 3 years. We need to do all we can to continue to provide new affordable housing through alternative funding methods. To address cuts in funding, the Council must consider more innovative and flexible ways to promote and deliver development, making use of its own assets, such as land allocated for housing or unused buildings suitable for redevelopment to housing. This approach has successfully been used to provide new Council housing in Alva and Tullibody.

A priority must be to develop partnerships with private developers. Joint investment initiatives, such as the National Housing Trust proposal for Mid Market Rent properties, will help provide new affordable housing and also kick start the building industry in the area.

The Council's decision to reduce the amount of council tax discount on long term empty and second homes will bring in additional money to be used towards new affordable housing.

### **Investing in existing housing**

The Council is already well on the way to meeting the quality standard, at 84%, and is committed to meeting 100% SHQS by 2015. Ochil View and Paragon Housing Association stock is already fully compliant. This is a massive achievement for social housing in the area.

The housing costs for all SHQS compliance, planned works and repairs costs will be challenging over the next 5 years. The costs will exceed the level of resources available in the current business plan and a comprehensive review of the business plan is set to address this. This will also consider the Council's position regarding resources available for more new build developments.

The condition of private sector housing is generally good but there are specific issues with blocks of flats, particularly in town centres, where common ownership hinders maintenance, and with particular properties with extensive disrepair problems. Ways to encourage owners to address property condition, particularly where properties are below the minimum Tolerable Standard, will be a priority.

***Key Actions proposed***

- Establish priorities from both private and public sector stock condition surveys and develop funding strategy through the HRA Business Plan.
- Meet the 2015 SHQS and local standard targets for social stock.
- Work more closely with private developers to find ways of providing a model of investment that does not rely on public sector subsidy.
- Use council owned land and assets where appropriate to provide affordable housing.
- Use extra income from reductions in council tax discount to invest in new affordable housing.
- Use affordable planning policy to best effect.
- Set realistic targets for affordable housing.
- Establish an Empty Homes Strategy to bring empty properties back into use

**Outcome**

***New, improved and innovative funding opportunities will ensure a flow of funds to achieve essential housing priorities***

**Draft SHIP Programme 2012 /2015  
Priority Sites**

<b>PROJECT</b>	<b>PROGRAMME</b>	<b>UNIT TYPES</b>	<b>COMMITTED FUNDING</b>	<b>YEAR START</b>	<b>YEAR COMPLETE</b>
<b>Todds Yard, Sauchie</b>	<b>Social Rent (RSL)</b>	<b>20</b>	<b>Yes</b>	<b>2010/11</b>	<b>2012/13</b>
<b>Greygoran, Sauchie</b>	<b>Social Rent (RSL)</b>	<b>14</b>	<b>Yes</b>	<b>2010/11</b>	<b>2012/13</b>
<b>Hallpark, Sauchie</b>	<b>Social Rent (Council)</b>	<b>25</b>	<b>Yes</b>	<b>2012/13</b>	<b>2014/15</b>
<b>Dalmore, Alva</b>	<b>Amenity Social Rent (Council)</b>	<b>9</b>	<b>Yes</b>	<b>2012/13</b>	<b>2013/14</b>
<b>Newmills, Tullibody</b>	<b>Social Rent (Council)</b>	<b>16</b>	<b>Yes</b>	<b>2012/13</b>	<b>2013/14</b>
<b>National Housing Trust</b>	<b>Mid Market Rent</b>	<b>25</b>	<b>Provisional</b>	<b>2012/13</b>	<b>2014/15</b>
<b>Devon Park Mills</b>	<b>Social Rent (Council/RSL)</b>	<b>14</b>	<b>No</b>	<b>2012/13</b>	<b>2014/15</b>
<b>Elm Grove,Alloa</b>	<b>Social Rent (RSL)</b>	<b>21</b>	<b>No</b>	<b>2012/13</b>	<b>2014/15</b>
<b>Elm Grove, Alloa</b>	<b>LCHO (RSL)</b>	<b>21</b>	<b>No</b>	<b>2013/14</b>	<b>2014/15</b>
<b>Council Owned Site</b>	<b>Social Rent (Council)</b>	<b>12</b>	<b>No</b>	<b>2013/14</b>	<b>2014/15</b>
<b>Sauchie Scout Hall</b>	<b>Social Rent (Council/RSL)</b>	<b>4</b>	<b>No</b>	<b>2013/14</b>	<b>2014/15</b>
<b>College, Branshill Road, Sauchie</b>	<b>Social Rent (Council/RSL) *</b>	<b>10</b>	<b>No</b>	<b>2013/14</b>	<b>&gt;2015</b>
<b>Council Owned Site(s)</b>	<b>Social Rent (Council)</b>	<b>25</b>	<b>No</b>	<b>2014/15</b>	<b>&gt; 2015</b>

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\* Planning Policy

## Shadow Programme

PROJECT	UNIT TYPES	NUMBER UNITS
Forestmill	Mixed	275
Sauchie West	Mixed	75
Bowmar, Alloa	LCHO	43
Coalsnaughton North	Mixed	Unknown
The Shore, Alloa	Mixed	55
Tullibody Working Mens Club	Mixed	6
Alva Academy	Mixed	Unknown
Tullis Site, Tullibody	Mixed	24
Hilton Road, Alloa	Mixed	29
Lower Mill Street, Tillicoultry	Mixed	10
Tillicoultry Community Centre	Mixed	Unknown

Key of Terms

LCHO      Low Cost Home Ownership  
RSL      Registered Social Landlord