
Report to: Council

Date of Meeting: 12 December 2017

Subject: Housing Need and Demand Assessment

Report by: Head of Housing and Community Safety

1.0 Purpose

- 1.1. To approve an updated Housing Need and Demand Assessment (HNDA). This sets out the research undertaken to identify housing needs in the area, and the governance and consultation process needed to achieve 'robust and credible' status from the Scottish Government.

2.0 Recommendations

- 2.1. Members are asked to approve the Housing Need and Demand Assessment (HNDA), commenting and challenging as appropriate.

3.0 Governance and consultation

- 3.1. The HNDA production, consultation and sign-off is overseen by a 'Housing Market Partnership'. External stakeholders are central to the HNDA consultation process. A mix of housing developers, RSLs, tenant organisations, estate and letting agents, private landlords and service users were consulted directly. A summary and short questionnaire has been published on the council's online consultation database, 'Citizen Space'. However, a very limited number of responses were received which has not altered the main findings.
- 3.2. A full copy of the HNDA is attached as appendix 1. This paper summarises key findings.
- 3.3. The HNDA will inform future housing policy in the revised versions of the Local Housing Strategy and the Local Development Plan (Planning Service).

4.0 Background

- 4.1. The Government provided a new software toolkit to calculate the figures contained within this report. The HNDA is designed to give broad, long-term estimates of future housing requirements and to provide the evidence base to underpin policy decisions for future Local Housing Strategy (LHS) and development plans.

- 4.2. The new HNDA guidance states the following core elements are to be included in the completed document:
- Key Housing Market Drivers.
 - Housing Stock - profile and pressure.
 - Estimate of additional homes required (HNDA Toolkit).
 - Specialist Provision.
- 4.3. The six main processes to achieve a quality output are:
- A Housing Market Partnership (HMP) has been set up to oversee production (in Clackmannanshire, the partnership includes Housing, Planning and Social Services).
 - Housing Market Areas defined using guidance outlined below and verified by the HMP.
 - Methodology and limitations are given full explanation in the HNDA document.
 - Assumptions, judgements and scenarios to be well reasoned and transparent.
 - All key findings will be summarised.
 - HNDAs are to be signed off by relevant senior officials in Housing and Planning.
- 4.4. The HNDA toolkit is populated with the Housing Market Areas that local authorities have provided. The boundaries initially derived in 2010, have been updated in line with boundaries used in the Local Development Plan. Forestmill is now in the Dollar HMA rather than Alloa HMA. This has no significant impact on the study due to the current small number of households contained in Forestmill.

Housing Market Area (HMA) Explanation

- 4.5. The origin and destination of house buyers is used to identify migration patterns across settlements and the containment areas they are likely to search in when moving property. The analysis shows three areas of market connectivity within the Clackmannanshire boundary, as follows:

HMA 1 (Alloa): Alloa/Clackmannan/Sauchie/Tullibody,

including the 'adjoining' settlements of:

Kennet, Cambus, and Fishcross.

HMA 2 (Hillfoots): Alva/Menstrie/Tillicoultry

including the 'adjoining' settlements of:

Coalsnaughton and Devonside.

HMA 3 (Dollar): Dollar

including the 'neighbouring' settlements of:

Muckhart and Forestmill.

5.0 Key Housing Market Drivers

5.1. This section sets out the evidence on key demographic and economic drivers in our local housing markets. The purpose of this is to improve understanding of key issues, and the evidence is used to estimate housing need and demand. Key facts and issues were identified as follows:

5.1.1. 68% of households in Clackmannanshire are one or two persons.

5.1.2. The 2012 based population projections show a small increase of around 0.1% annually to 2021, which is an average increase of around 38 people a year. From 2022, the population is set to decrease by -0.2% annually to 2037. This reverses the trend from the previous HNDA based on 2008 population projections of annual growth of 1%.

5.1.3. The 2012 household projections set out a 0.4% rise of around 100 new households every year. Of these newly forming households, 100% will be single or couple households. There will be fewer heads of population but more, smaller, households.

5.1.4. Out-migration from Clackmannanshire is highest among 16-29 year olds, resulting in a projected decrease of 12% of the working population to 2037.

5.1.5. In the owner occupied market, house prices have remained fairly flat between 2011 and 2016, with average house prices rising around £1,000 annually which is less than 1% each year. The housing market in Clackmannanshire is taking longer to recover from the downturn in 2008 than the rest of Scotland.

5.1.6. The lower end of the market, related to first time buyers, is again showing modest increases of around 1% annually, from £57,000 in 2011 to £60,000 in 2016.

5.1.7. Since 2013, unemployment in Clackmannanshire has dropped from 9.5% (2,300 people), almost double the Scottish average, to 5.5% (1,400 people) and in line with the average unemployment rate across Scotland.

5.1.8. Despite rising employment, average household income in Clackmannanshire has fallen from £25,289 in 2010 to £24,693 in 2016. Six in ten (59%) local authority and RSL tenants are claiming housing benefit (59%).

6.0 Housing Stock Profile, Pressures and Management issues

6.1. This section profiles local housing stock and identifies pressures, such as the mismatch between supply and demand, or housing management issues such as overcrowding.

6.1.1. The 2011 census data puts the number of households in Clackmannanshire at 22,734. Of these, 62% are owner occupied, 21% rented from the Council, almost 8% other social landlords and 8.3% are privately rented.

- 6.1.2. Owner occupation in Clackmannanshire and Scotland, rose consistently between 1991 and 2009, then dropped by 4% between 2009 and 2011. (Census 1991, 2001 & 2011, Assessors data, 2009.)
- 6.1.3. Census information and assessors data shows that the private rented sector in Clackmannanshire remained unchanged at 5% of stock over the last 20 years then increased by over 3% to 8.3% between 2009 and 2011. The rest of Scotland showed a similar trend.
- 6.1.4. There is a high proportion of large properties in the owner occupied sector; 31% have 4 or more bedrooms and nearly 79% of owner occupiers are under occupied by 1 or more bedrooms. Less than 1% of owner occupiers are overcrowded. (Private Sector stock condition survey, 2009.)
- 6.1.5. There are currently 38 transfer social housing applicants on the waiting list, 5% of those in need, with overcrowding points.
- 6.1.6. Between 36% and 47% of all Council lets go to homeless applicants, the majority of whom are single households. There are around 130 - 160 one bedroom council properties available to let each year. There are currently 511 people on the housing list in need of a one bedroom property. This makes up 70% of the waiting list need.
- 6.1.7 The majority of Council properties that become available each year have two bedrooms. The stock profile is:-
- 27% 1 bed,
 - 45% 2 bed
 - 25% 3 bed
 - 3% 4+ bed.

There are only two 5 bedroom properties in the council's stock.

7.0 Estimating Housing Need and Demand

Table 1. Clackmannanshire Council and Housing Market Areas

Annual Estimates of Future Additional Housing, by Tenure, 2016 to 2035

Number of household who can afford:	Annual ¹ estimates of future additional housing			
	Clackmannanshire			
	2016 - 2020	2021 - 2025	2026 - 2030	2031 - 2035
Social rent	53	15	3	-4
Below market rent	22	11	2	-2
Private rent	11	5	1	-1
Owner occupation	36	18	4	-4
Total	122	50	10	-11
	Alloa HMA			
Social rent	34	10	2	-3
Below market rent	14	7	2	-1
Private rent	6	2	0	0

Owner occupation	21	11	2	-2
Total	75	30	6	-6
Dollar HMA				
Social rent	3	1	0	0
Below market rent	1	0	0	0
Private rent	2	1	0	0
Owner occupation	2	1	0	0
Total	8	3	0	0
Hillfoots HMA				
Social rent	16	4	1	-1
Below market rent	7	3	1	-1
Private rent	3	1	0	0
Owner occupation	13	7	1	-1
Total	39	15	3	-3

7.1. The results in the above table are shown for 5 year time intervals. Results in bold signify the number of additional housing units needed each year. Key findings from the HNDA model are:

7.1.1. 122 new homes are needed per annum, which results in 610 over the 5 years to 2020.

7.1.2. There is a need for 180 owner occupied properties in the period to 2020. This compares with the figure of 950 for owner occupied properties for the same period in the existing HNDA. This decrease has been influenced by reduced population projections stemming from the low number of new build completions in recent years and subsequent slow down of inward migration to the area. As a small area, Clackmannanshire is heavily influenced by the ability to attract new households from neighbouring areas with new housebuilding.

7.1.3. The additional demand for private renting over 5 years will be 55 new lets. This is a comparatively healthy private rented market compared with historic trends.

7.1.4. The Housing Market breakdown shows that 61% of demand is for the main population centre in the Alloa, Tullibody, Clackmannan corridor. The Hillfoots demand is around half that at 32%.

7.1.5. The need for social rented housing as a proportion of overall housing need is broadly similar across all HMA's at around 43%. The need for new owner occupation is slightly lower at 30%.

7.1.6. The most noteworthy finding from the model is the significant reduction in the projected need for affordable housing. ('social rent' plus 'below market rent'). Need is now assessed at 505 units in the 10 year period to 2025. This is reduction of over 3,000 units from the current HNDA which projected need for 4,770 affordable properties in 10 years to 2025. Whilst this is still a sizeable number, it does support the anecdotal evidence reported by officers of demand softening for certain house types and locations, making some properties harder to let. Proposed new build and refurbishment programmes

will need to carefully consider such factors, rather than being solely driven by the projected demand.

- 7.1.7. The model also shows the long term need for additional housing is likely to decline by around a third to 2035. This trend is driven by low or declining long term population projections.

8.0 Specialist Provision

- 8.1. To cater for future specialist housing provision that occurs with an aging population, careful consideration will be required on suitable types of housing to assist independent living at home.
- 8.2. Clackmannanshire will experience a sharp increase in older people over the next two decades. The older population aged 65+ is due to increase by 62% by 2037.
- 8.3. More than 97% of older people live in the community rather than a care home or other institution. Aspirations and policy drivers will mean that the proportion of older people living in the community will continue to grow.
- 8.4. Fuel poverty continues to be an issue for older households and can adversely effect the health and wellbeing of older people.
- 8.5. The majority of older households live in the private sector so there is merit to encourage the private sector to provide small, well designed mainstream homes to meet the needs of older people.
- 8.6. More than half of people aged 65+ felt their daily activities are limited by health or disability, increasing need for assistance to maintain independent living.
- 8.7. The incidence of dementia has grown in recent years and this trend is projected to continue. Alzheimer's Scotland estimates around 724 people currently live with dementia in Clackmannanshire (just over 3% of all households have at least one person suffering with the condition).
- 8.8. Evidence points to a stagnated supply in the overall numbers of specialist housing for older people and a decline in care home places.
- 8.9. Qualitative information on housing preferences shows older people would prefer to live in their own home as long as possible. Where there is a preference to move, smaller, low rise homes in good locations are the aspiration.
- 8.10. Demand for adaptations across all tenures will continue to grow.
- 8.11. The changing demographic over the next two decades will put pressure on the suitability of existing stock to meet needs and the associated range of support required to maintain independent living.

9.0 Care & Support Services

- 9.1. Almost 4,700 people in Clackmannanshire carry out some form of unpaid care, just over 4,000 provide care for a family member and the majority for a partner.
- 9.2. A further 2,500 people receive some sort of social care service in their home to help with meals, shopping and personal care. Of those in receipt of care 78% are over 65.
- 9.3. 1,800 homes in Clackmannanshire have a community alarm system.
- 9.4. Physical disability is driven by frailty in old age and the over 75 group will see a steep increase in demand over the next 20 years. Complex care is masked within physical disability trends as they are in low in prevalence but high in unit cost. The cost of such services increases with age as clients will have multiple contacts with services such as MECS and support workers.

10.0 Sustainability Implications

10.1. None

11.0 Resource Implications

11.1. *None*

11.2. 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

11.3. Finance have been consulted and have agreed the financial implications as set out in the report. Yes

11.4. *Staffing*

11.5. There are no staffing implications arising from this report

12.0 Exempt Reports

12.1. Is this report exempt? Yes (please detail the reasons for exemption below) No

13.0 Declarations

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

(1) **Our Priorities** (Please double click on the check box)

- Clackmannanshire will be attractive to businesses & people and ensure fair opportunities for all
- Our families; children and young people will have the best possible start in life
- Women and girls will be confident and aspirational, and achieve their full potential
- Our communities will be resilient and empowered so that they can thrive and flourish

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

14.0 Equalities Impact

14.1. Have you undertaken the required equalities impact assessment to ensure that no groups are adversely affected by the recommendations?

Yes

No

15.0 Legality

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

16.0 Appendices

16.1. Please list any appendices attached to this report. If there are no appendices, please state "none".

Appendix 1 – Housing Need and Demand Assessment

17.0 Background Papers

17.1. 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).

Appendix 1 Housing Need and Demand Assessment

Yes (please list the documents below)

No

Author(s)

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Kate Fleming	Senior Housing Strategy Officer	2361

Approved by

NAME	DESIGNATION	SIGNATURE
A Khan	Head of Service	Signed: A Khan
Nikki Bridle	Depute Chief Executive	Signed: N Bridle

Clackmannanshire Council

Housing Need and Demand Assessment

CHAPTER 1

1.0 Introduction

Establishing a clear picture of housing need and demand in Clackmannanshire is essential to inform Council policy in relation to future housing provision and stock management.

As such, this Housing Needs and Demand Assessment (HNDA) has been carried out in line with the national HNDA Guidance (Scottish Government, June 2014). The findings of this study will be appraised by the Scottish Government Centre for Housing Market Analysis (CHMA), to ensure a robust and credible assessment.

Clackmannanshire Council last carried out a HNDA in 2010, with the information forming the basis for the Council's Local Housing Strategy (2012- 2017).

Through the analysis it contains, the Housing Needs and Demand Assessment (HNDA) will allow the Council and its partners to develop a greater understanding of how the local housing market operates.

1.1 **Content**

1.1.1 **Outputs**

The HNDA is made up of four key outputs

- Key housing market drivers
- Estimate of additional homes required
- Specialist provision
- Housing stock - profile and pressures

1.1.2 **Process**

There is a six point process checklist

- A Housing Market Partnership has been set up to oversee production of the HNDA and other stakeholders have been engaged with separately.
- Housing Market Areas (HMA) have been agreed with the Housing Market Partnership HMP) and are considered in the productions of all core outputs.
- The methodology, limitations and quality control mechanisms are given full technical explanation.
- Assumptions, judgements and scenarios are well reasoned and transparent.

Appendix 1

- Key findings have been summarised, using the template provided and in no more than 2 pages.
- HNDA's have been officially signed off by the Head(s) of Housing and the Head(s) of Planning or the designated senior official.

1.2 Methodology

Data sources are suggested in the HNDA guidance. Where there are several data sources, they will be compared to decide which is the highest quality and full reference to the source data is available throughout the document.

1.2.1 Governance and Consultation

The HNDA will be overseen by a Housing Market Partnership (HMP). The membership of the HMP includes housing, planning and social service officials. It is not a requirement for the HMP to include external stakeholders, but members are responsible for ensuring stakeholder consultation during the production of the HNDA.

1.2.2 Housing Market Areas

The study is based on housing market areas (HMA) identified within the Clackmannanshire boundary. Housing market areas were previously defined in 2010, using house price data to examine patterns of household movement across the Forth Valley area.

Looking at origin and destination of buyers identified trends in migration patterns across settlements and identified areas of containment, pressure in terms of high prices, and high levels of inward / outward migration.

Households in Alloa mainly move within Alloa (33%), but 17% will purchase in Clackmannan, 21% in Sauchie and 11% in Tullibody/Cambus. As a large percentage of people moving home in these settlements sought a dwelling within this area, it would conclude that these settlements make up the Alloa HMA.

The Coalsnaughton/ Devonside/ Fishcross area has links to the settlements of both Alloa (13%) and Tillicoultry (11%) as a destination. Due to the very small number of transactions involved, the analysis at this level is inconclusive. Geographically, Fishcross is more likely to be influenced by the Alloa HMA and Coalsnaughton and Devonside by the Hillfoots HMA. Fishcross will therefore move into the Alloa HMA.

Menstrie is also only showing tenuous links to the rest of the Hillfoots HMA, and is probably more linked to Stirling's HMA. There is further evidence to suggest this as 63% of purchasers of properties in Menstrie are not from Clackmannanshire i.e. inward migration. However, as this study is primarily relating to the predefined Clackmannanshire local authority area, Menstrie remains in the Hillfoots HMA.

Dollar remains unlinked to any other settlement and has its own unique stand-alone housing market, 83% of purchasers in Dollar originate from Dollar.

Forestmill is allocated as a new settlement in the Local Development Plan. The current settlement has only had 6 house sales in the past 7 years, so there is no

Appendix 1

evidence that places Forestmill. As it is currently a rural settlement, it has been placed with other rural settlements of Dollar and Muckhart. This is a slight adjustment from 2010, when Forestmill was within the Alloa HMA.

The analysis shows three spheres of influence existing within the Clackmannanshire boundary, these are the three HMAs and are identified as follows:

HMA 1: Alloa/Clackmannan/Tullibody, including the 'lower level' settlements:

- Sauchie;
- Kennet;
- Cambus, and;
- Fishcross.

HMA 2: Alva/Menstrie/Tillicoultry including the 'lower level' settlements:

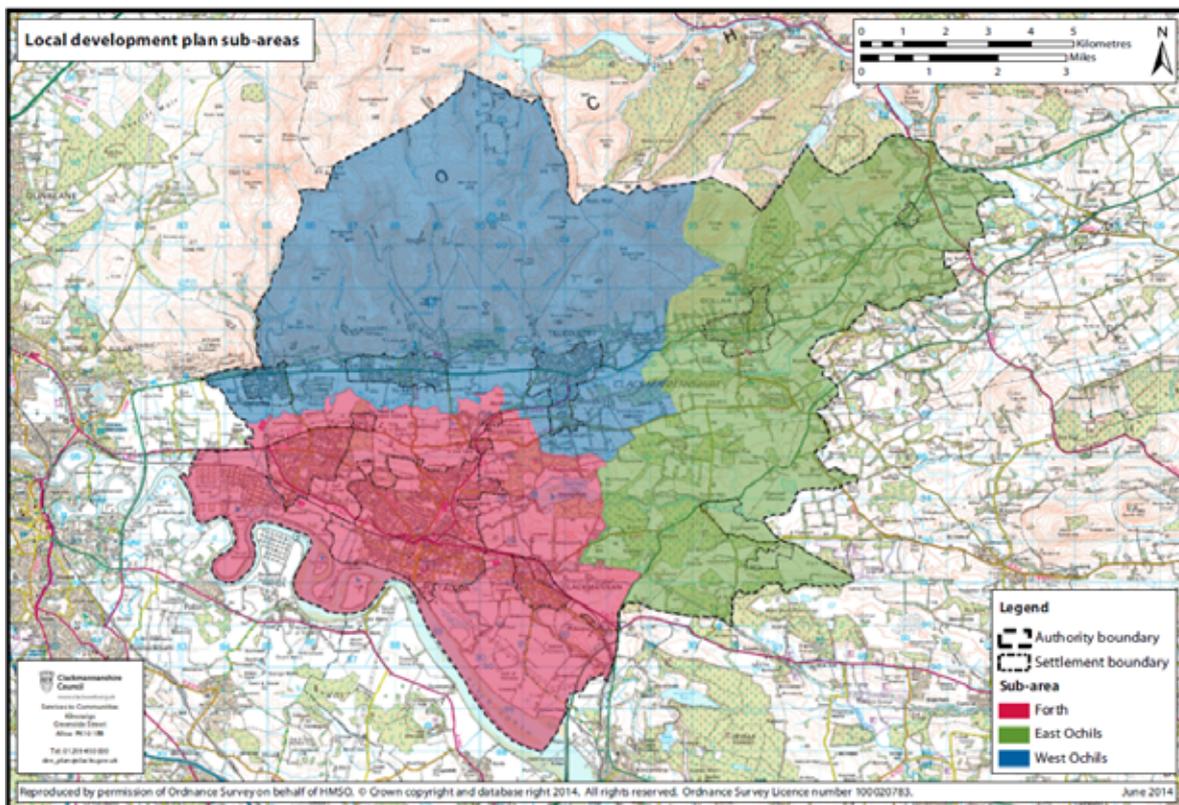
- Coalsnaughton, and;
- Devonside.

HMA 3: Dollar including the 'lower level' settlements:

- Muckhart.
- Forestmill.

The defined housing market areas are set out on the map below.

Map 1 Housing Market Areas



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CHAPTER 2

2.0 Key Housing Market Drivers

2.1 Demographic trends

The population in Clackmannanshire grew slowly from 50,480 in 2008 to 51,422¹ in 2011. This is an average of 0.6% annual increase, or 942 people over 3 years, compared to the 1% growth over the same period that was predicted in the 2008 based population projections.

One of the reasons for smaller growth in population could be the considerable drop in private house completions in Clackmannanshire. Between 2008 and 2011, 252 new houses have been completed in the private sector (around 63 per annum), this was the fewest completions of any other Scottish Local Authority. The downturn in housing development means the area will fail to attract inward migration and new households.

There has been an upturn since 2012 with an average of 77 new private homes per year to 2016, 309 in total, this is still far short of the pre-2008 levels of house building when there were between 300 to 400 completions a year.

2.1.1 Household Composition (size, age, type)

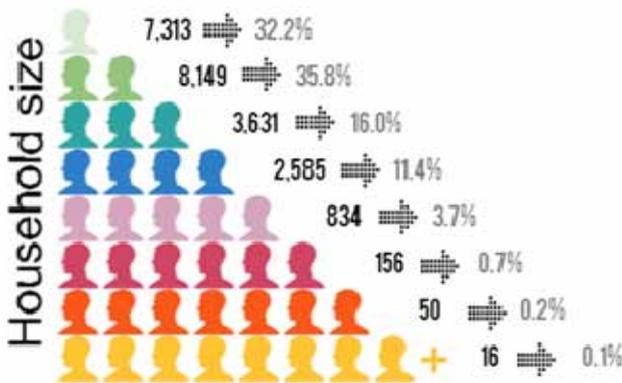
National Records of Scotland estimated 22,950 households in 2010, while the 2011 Census reports 22,734. (Not all households will have been resident at the time of the Census.)

At the 2011 census, the majority of households in Clackmannanshire, 68%, consist of one or two persons. Single person households make up around a third of all households, this is the same as the rest of Scotland. The graph below shows the full breakdown of household size in Clackmannanshire.

Infographic 1

Households by size

2011



2001

Total number of households (with residents)	20,558
- % 1 person	31.32
- % 2 people	33.55
- % 3 people	16.57
- % 4 people	13.31
- % 5 people	3.96
- % 6 or more people	1.30

¹ Census 2011
© Crown Copyright 2014

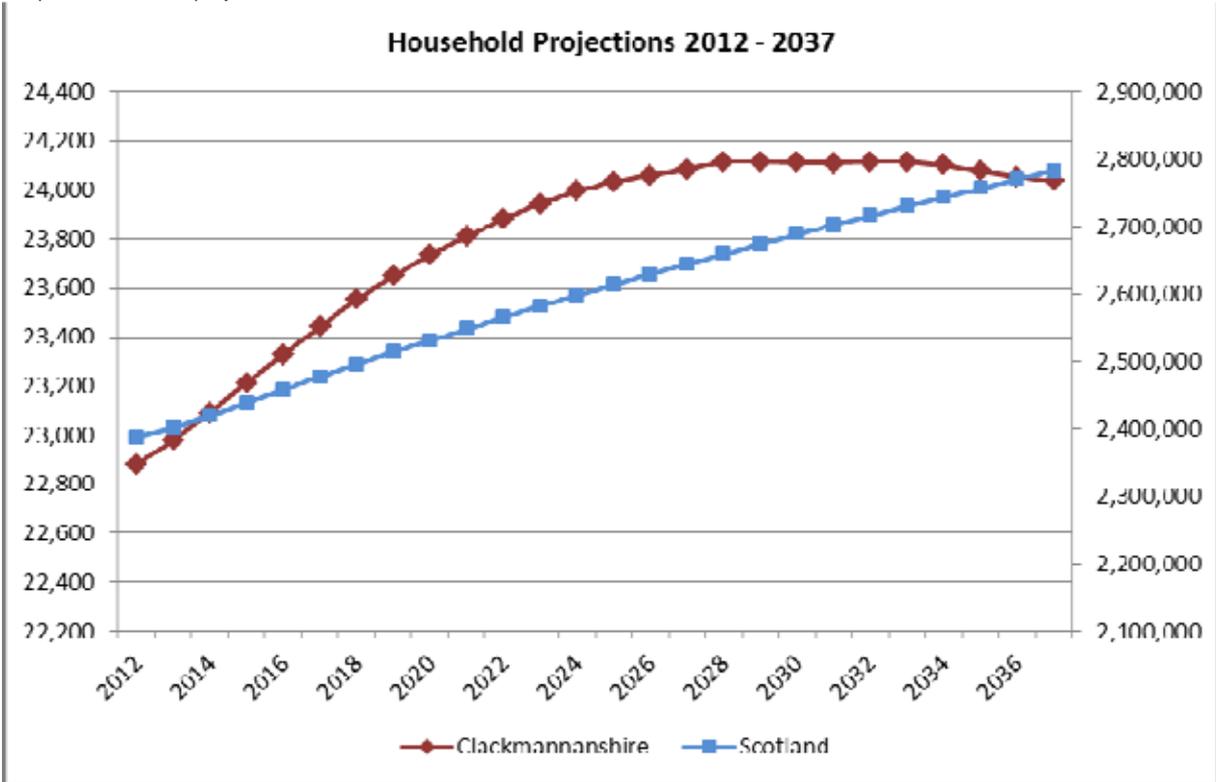
Appendix 1

2.1.2 Household projections

Graph 1 below sets out the overall 2012 based household projections for Clackmannanshire. The number of households is set to rise slowly from 22,881 in 2012 to 23,881 in 2022, which is around an extra 100 new households every year, just over 0.4% growth per annum.

Over the 25 years, 2012 to 2037, the number of households in Clackmannanshire is predicted to grow just 5%. This is compared to the numbers of Scottish households growing by 17% in the same period.

Graph 1 Household projections 2012 – 2037

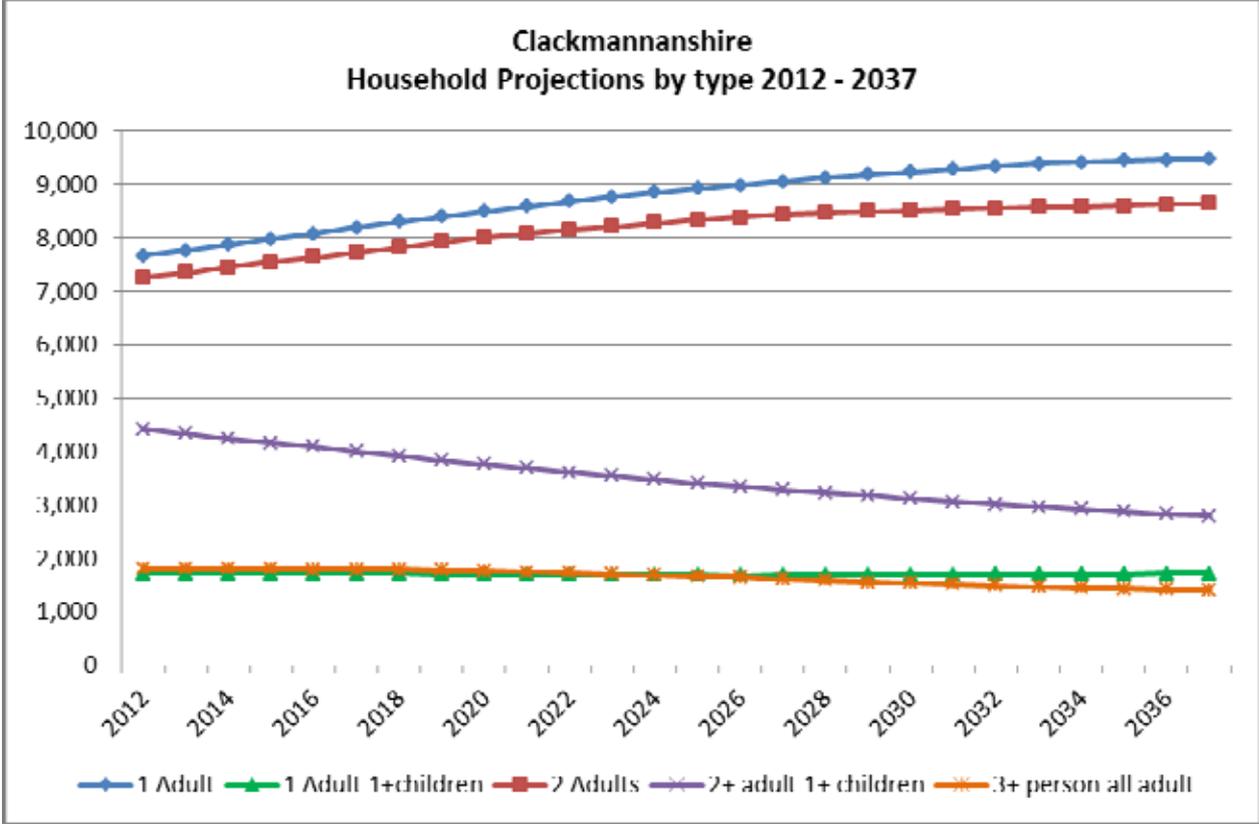


Source: National Records of Scotland (www.nrscotland.gov.uk) © Crown Copyright 2014 Household Projections for Scotland 2012 based

Of the additional 100 households forming per annum, 100% will be either single person or couple households. Households containing 2+ adults and 1+ children are predicted to decline the most of all household types at around 80 every year. The rise in 1 and 2 adult households, will mean that by 2037, 75% of all households will be made up of single people and couples.

Appendix 1

Graph 2 Household projections by type



Source: National Records of Scotland (www.nrscotland.gov.uk) © Crown Copyright 2014 Household Projections for Scotland 2012 based

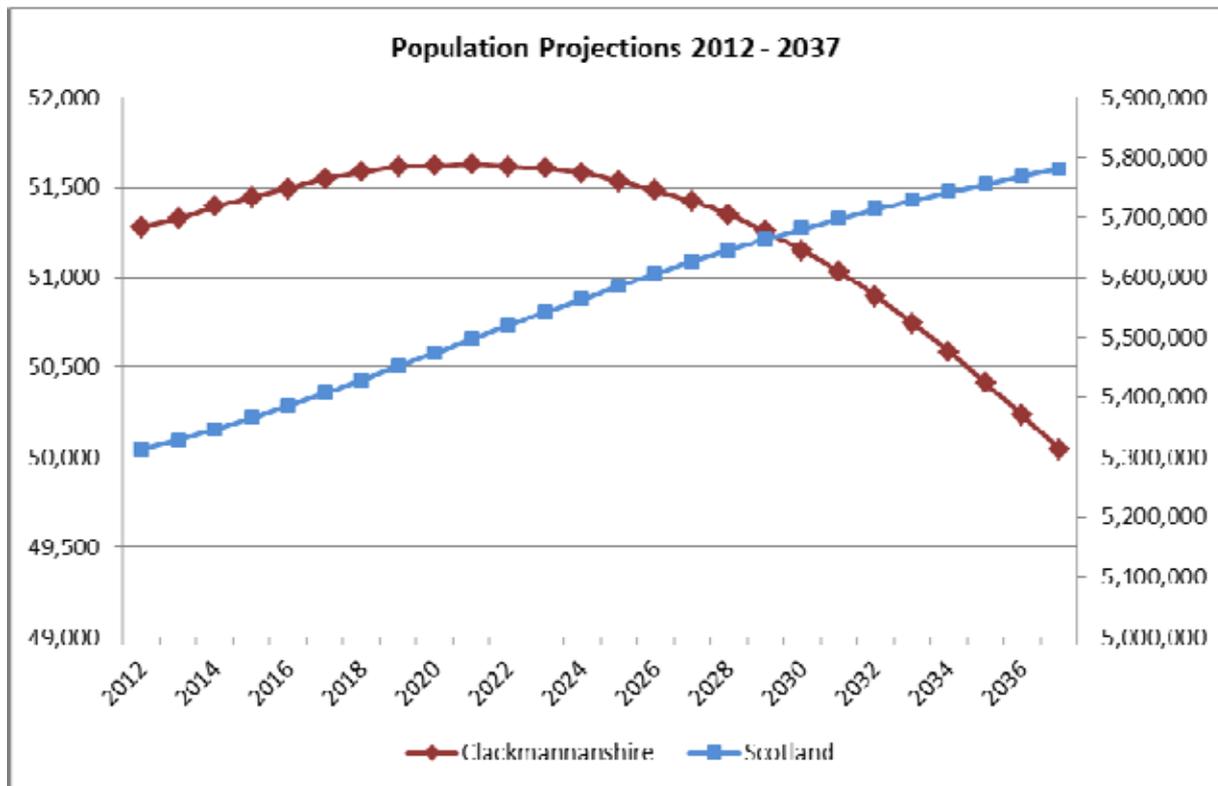
2.1.3 Population projections (2012 based)

The 2012 based population projections predict a slight increase in the population from 51,280 in 2012 to 51,629 in 2021. This is around 39 people per annum on average, less than 0.1% annually until 2021. From 2022 onwards the population is predicted to decline to 50,043 by 2037. This is an average of 105 people fewer each year, or -0.2%.

Population projections in Clackmannanshire fall well below the predicted increase in Scotland of around 0.3% per annum between 2012 and 2037, an overall growth of 9% of the population over 25 years. In comparison, the population in Clackmannanshire will have fallen by around 2.5%.

Appendix 1

Graph 3 Population Projections 2012 - 2037



Source: National Records of Scotland (www.nrscotland.gov.uk) © Crown Copyright 2014
Population projections for Scotland 2012 based.

2.1.4 Percentage change in population (2012 based) by Age group

By 2037, there will be just over 7,300 people of working age in Clackmannanshire, which is a reduction of 12%, suggesting that younger people are moving out of the area. Additionally, there will be an increase of just over 6,900 people over the age of 65, an increase of around 16%.

Although the population is predicted to fall, household numbers are due to rise. As previously stated, this is due to household size falling with all newly forming households being single people or couples. The tables 1 to 4 below show the annual changes in the age of the population.

Tables 1 and 2 show the annual percentage changes in the population by all ages and split into working age and over 75s.

Table 1

	All Ages				
	2017	2022	2027	2032	2037
Scotland	1.8%	2.1%	1.5%	1.6%	1.2%
Clackmannanshire	0.5%	0.1%	-0.4%	-1.0%	-1.7%

Table 2

	Working Age					75+				
	2017	2022	2027	2032	2037	2017	2022	2027	2032	2037
Scotland	1.2%	0.1%	0.4%	0.2%	-0.3%	9.8%	16.3%	11.0%	11.9%	12.9%

Appendix 1

Clackmannanshire	-0.7%	-3.2%	-2.2%	-2.5%	-4.0%	16.3%	26.9%	14.9%	12.2%	12.9%
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Source: National Records of Scotland (www.nrscotland.gov.uk) © Crown Copyright 2014
2012-based principal population projections for Council areas by sex and single year of age, by Council area, 2012-2037

Tables 3 and 4 demonstrate the age of the population as a percentage of the total population by all ages and split into working age and over 75's.

Table 3

	All Ages				
	2017	2022	2027	2032	2037
Scotland	1.8%	3.9%	5.9%	7.5%	8.8%
Clackmannanshire	0.5%	0.7%	0.3%	-0.8%	-2.4%

Table 4

	Working Age					75+				
	2017	2022	2027	2032	2037	2017	2022	2027	2032	2037
Scotland	1.2%	1.3%	1.6%	1.8%	1.4%	9.8%	27.8%	47.3%	64.8%	86.1%
Clackmannanshire	-0.7%	-3.9%	-6.7%	-9.1%	-12.7%	16.3%	47.6%	78.6%	100.4%	126.3%

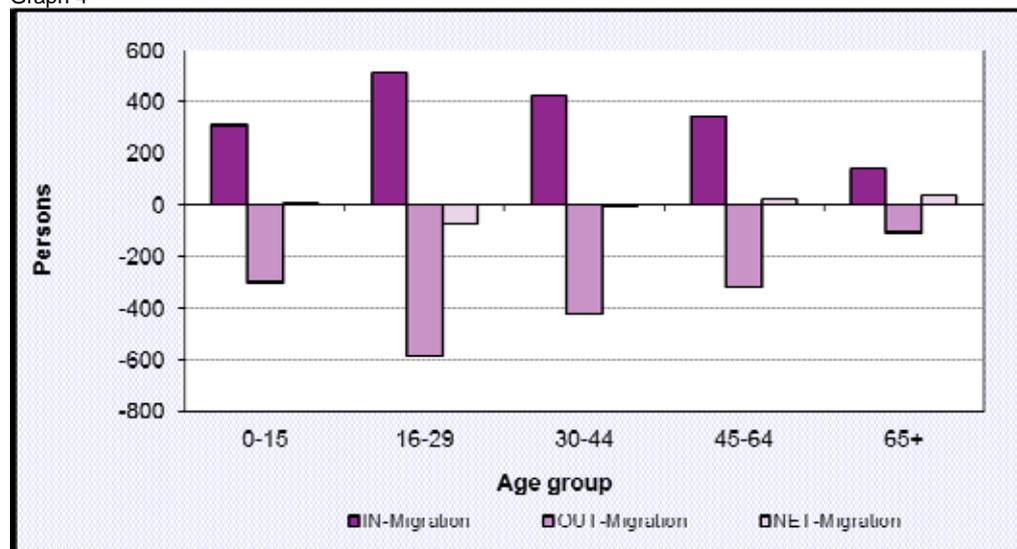
Source: National Records of Scotland (www.nrscotland.gov.uk) © Crown Copyright 2014
2012-based principal population projections for Council areas by sex and single year of age, by Council area, 2012-2037

2.1.5 Migration (net)

Net migration is greatest amongst 16-29 year olds who are generally the most transient age group there was a total outward migration of 73 16-29 year olds the past 3 years. There were 36 additional people aged over 65 coming in to Clackmannanshire and overall, during this period, there was a net out migration of 6 people.

Migration, in, out, and net, Clackmannanshire, annual average 2013-15*

Graph 4



*Migration figures are based on a 3-year average and include migration within Scotland, between Scotland and the rest of the UK, and between Scotland and overseas. They do not include asylum seekers and armed forces movements.

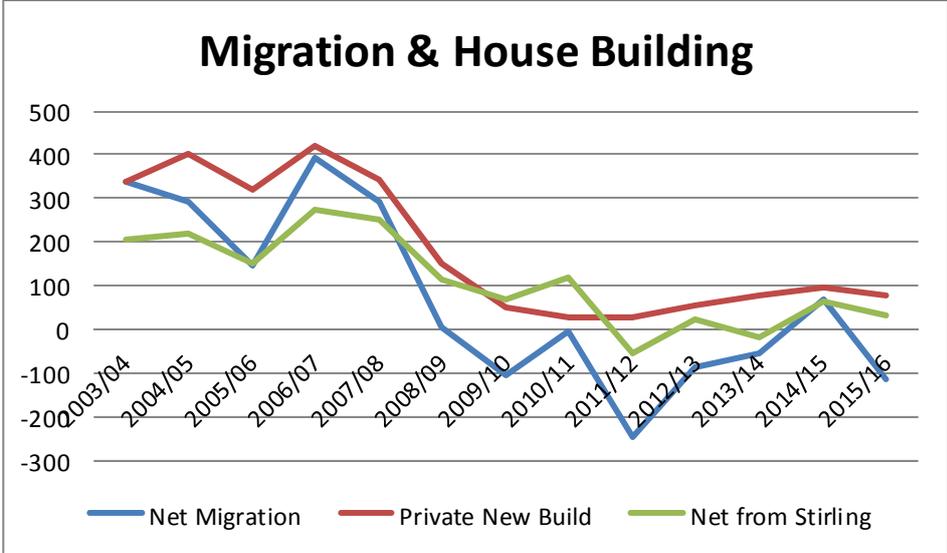
Source: National Records of Scotland (www.nrscotland.gov.uk) © Crown Copyright 2014
Council Area Profiles

Appendix 1

Longer term migration trends show net migration very closely linked to new house building and this is very apparent in Clackmannanshire' where the number of new houses being built peaks in 2006/07, so too do the number of people coming in to the Local Authority area. Migration in the area is heavily influenced by neighbouring Stirling with more than double the number of people originating from Stirling than any other neighbouring authority.

Clackmannanshire is heavily reliant on its housing market to attract new people in to the area, more so than employment or educational opportunities.

Graph 5



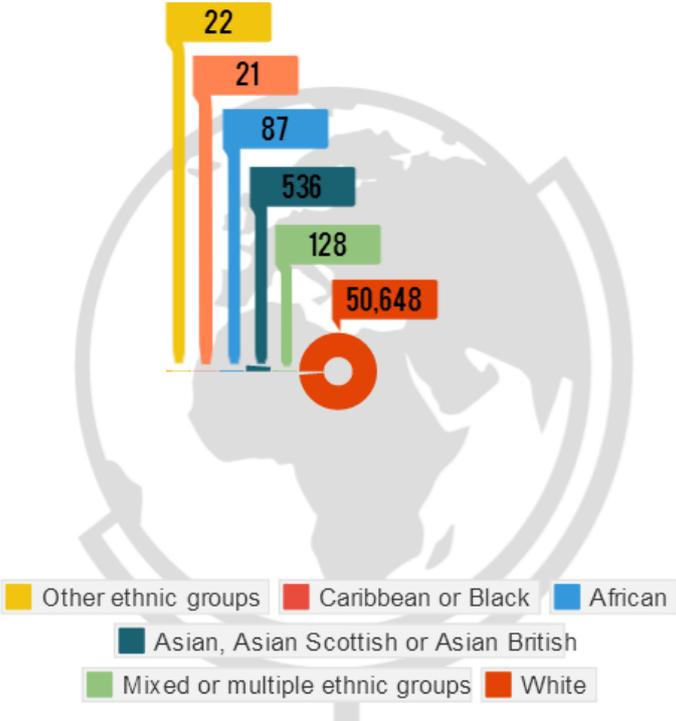
Source: National Records of Scotland (www.nrscotland.gov.uk) © Crown Copyright 2014 Council Area Profiles

2.1.6 Population profiles for equality groups by ethnicity

According to the 2011 census, the ethnic population of Clackmannanshire was around 1.5%, compared to 7.6% ethnic minorities living in Scotland. 45,387 (88%) of residents in Clackmannanshire are white Scottish, compared to 84% in Scotland.

The Gypsy Traveller population at the 2011 census was 68 or 0.1% of the population, comparing to 1% Gypsy Travellers living in Scotland overall.

Infographic 2



Source:2011 Census © Crown copyright 2014

2.2 Affordability trends

Affordability of housing is based on the cost of buying or renting a property compared to household income. Mortgages are generally measured at 4 times gross household income and rents are considered affordable at 25% of gross weekly income.

2.2.1 Average House Prices

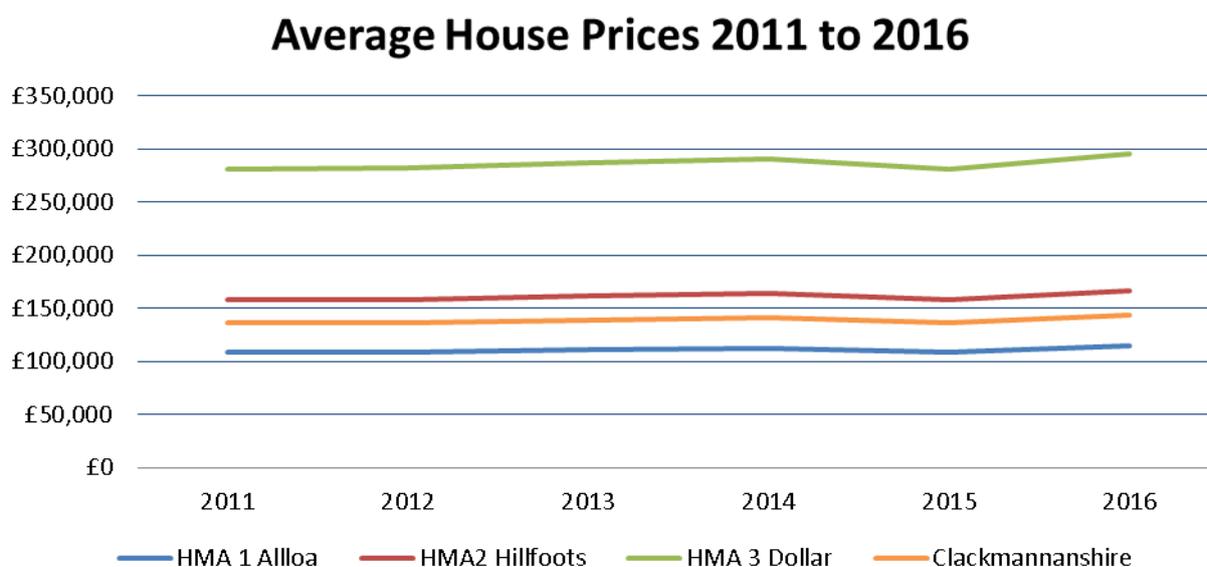
House prices in the area had fallen every year from 2007 until 2011 before rising slightly. Generally, house prices have recovered from the housing slump but over the past 6 years have remained somewhat static. The increase over 6 years, 2011 to 2016, in total is only around £8,000 on average which is just under 6%.

Table 5
Average House Prices

	2011	2012	2013	2014	2015	2016
HMA 1 Allloa	£108,396	£108,830	£110,680	£112,450	£108,396	£114,108
HMA2 Hillfoots	£157,797	£158,428	£161,122	£163,700	£157,797	£166,105
HMA 3 Dollar	£280,562	£281,685	£286,473	£291,057	£280,562	£295,334
Clackman nanshire	£135,894	£136,438	£138,787	£140,997	£135,894	£143,049

Source: Register of Sasines & HNDA Tool, Scottish Government December 2016

Graph 6



Source: Register of Sasines & HNDA Tool, Scottish Government December 2016

2.2.2 Lower Quartile House Prices

Lower quartile house prices are a measure of how the first time buyer market looks. In line with average property prices in the area, there are modest increases year on year and 5% increase over the 6 year period.

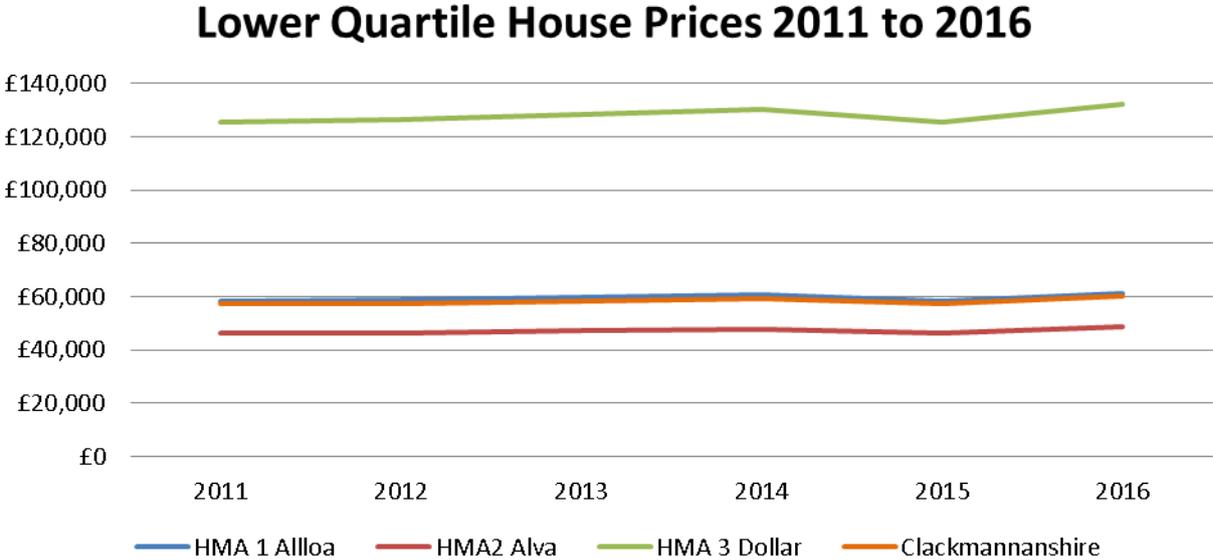
Table 6

Lower Quartile (lowest 25%) House Prices

	2011	2012	2013	2014	2015	2016
HMA 1 Alloa	£58,277	£58,510	£59,505	£60,457	£58,227	£61,346
HMA2 Alva	£46,067	£46,251	£47,038	£47,790	£46,067	£48,492
HMA 3 Dollar	£125,676	£126,179	£128,324	£130,337	£125,676	£132,293
Clackmannanshire	£57,101	£57,330	£58,304	£59,237	£57,101	£60,108

Source: Register of Sasines & HNDA Tool, Scottish Government December 2016

Graph 7



Source: Register of Sasines & HNDA Tool, Scottish Government December 2016

2.2.3 Volume of house sales

The volume of sales seems to be increasing at a higher rate than prices. The increasing volume shows that households are more willing to move and able to access the finance to do so.

Table 7

	2011	2012	2013	2014	2015	2016
HMA 1 Alloa	310	335			407	406
HMA2 Alva	39	113			318	220
HMA 3 Dollar	47	41			79	52
Clackman nanshire	396	491	791		804	678

Source: Register of Sasines (no area figures for 2013 and 2014)

2.2.4 Rental prices

The tables below shows the average weekly rental prices by tenure and size. Council rates have increased at a higher rate than any other rented tenure. As the Council's pricing structure is fairly flat, there is only a marginal difference in price of £7 per week between a 1 apt Council property and a 5 apt Council property. In the private sector, the difference between the cost of a 1 apt and 5 apt property is almost £100 per week.

Table 8

Council Rent rates 2009 & 2016

Apt. Size	Council (2009/10)		Council (2016/17)		% Increase between 2009 and 2016
	House	Flat	House	Flat	
1	£51.80	£50.86	£72.47	£71.15	40%
2	£53.05	£52.08	£74.23	£72.84	40%
3	£54.33	£53.36	£76.03	£74.65	40%
4	£55.44	£54.51	£77.56	£76.27	40%
5	£56.82	£55.89	£79.49	£78.18	40%
6+	£58.21		£81.43		40%

Appendix 1

Table 9

RSL Rent rates 2009 & 2016

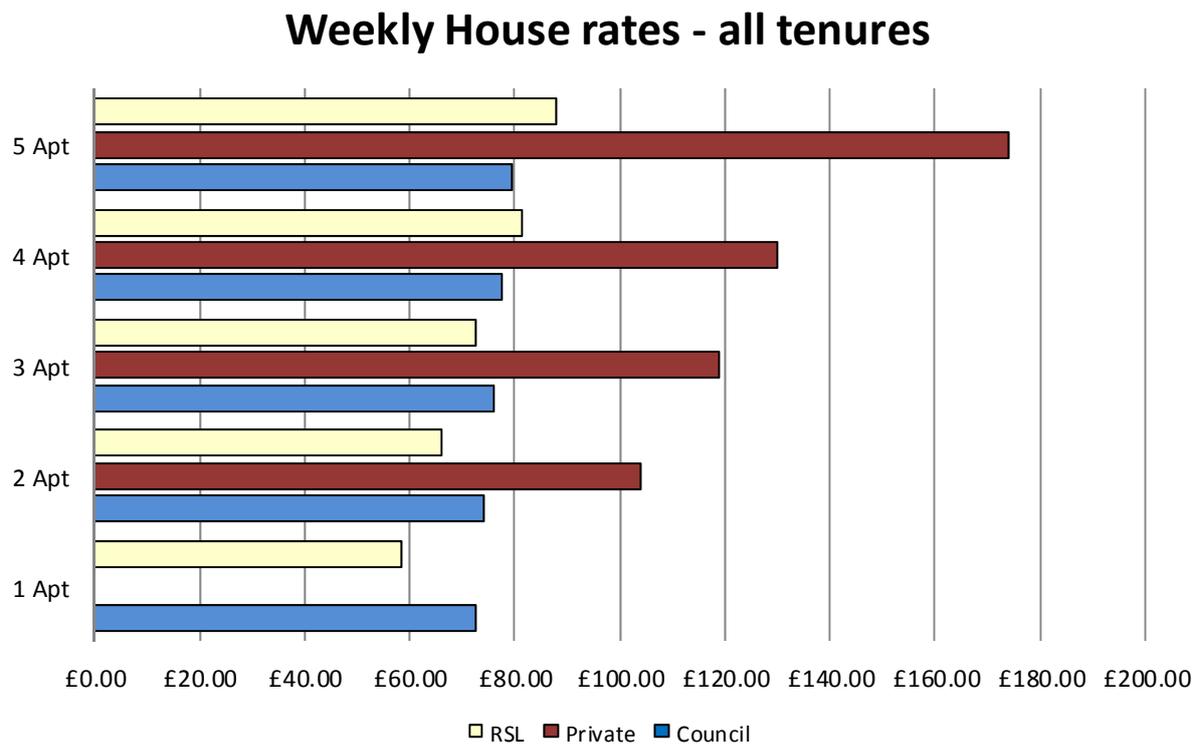
Apt. Size	RSL (2009)		RSL (Scottish Housing Regulator 2016)	% increase (on house)
	House	Flat	All	
1	£48.18	£53.39	£58.33	21%
2	£57.47	£52.96	£65.99	15%
3	£57.95	£55.48	£72.41	25%
4	£60.41	£62.77	£81.27	35%
5	£65.51	£65.78	£87.77	34%
6+	£65.51	£63.04		N/A

Table 10

Apt. Size	Private Rented (2009)		Private Rented (June 2014, Zoopla)		Private Rented (December 2016, Zoopla)		% Increase (approx.)
	House	Flat	House	Flat	House	Flat	
1						£87.00	
2		£62.88	£77.88	£82.88	£104.00	£83.50	32%
3	£78.08	£84.39	£100.73	£99.38	£119.00	£100.00	35%
4	£114.34	£101.60	£131.00	£121.15	£130.00	£121.50	16%
5	£127.54	£113.88	£137.31		£174.00		35%
6+	£176.01	£114.23	£298.85				N/A

Graph 8

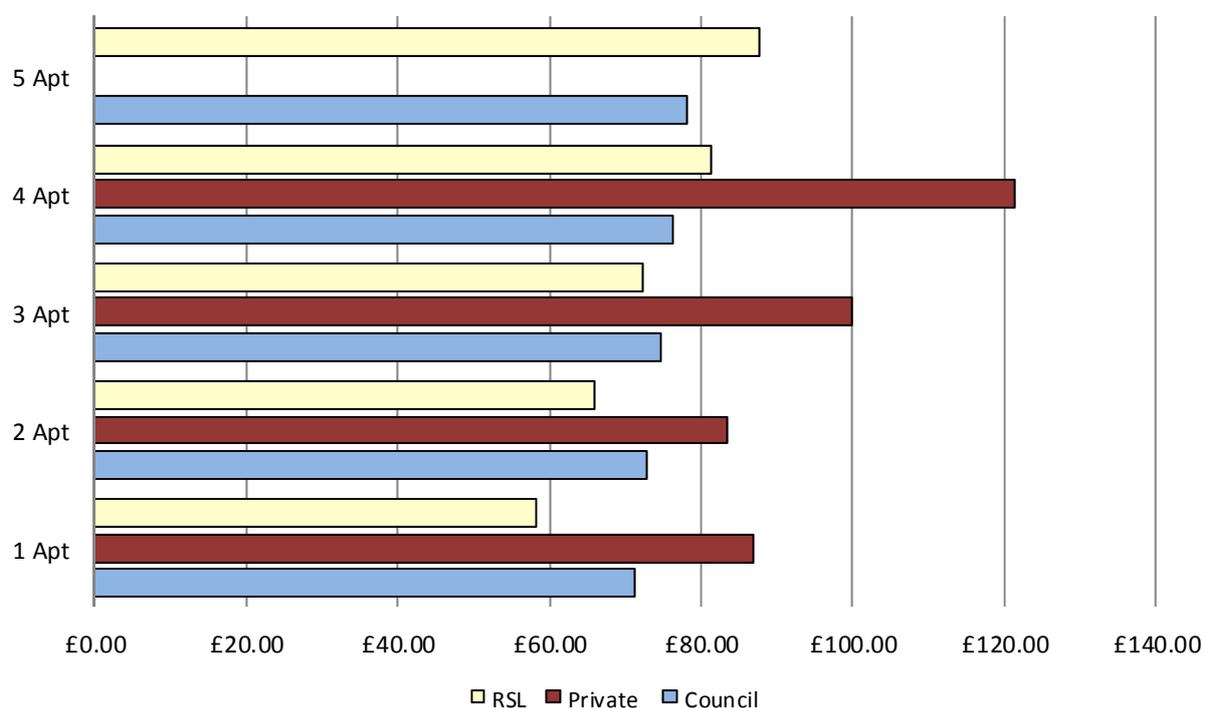
Rent Rates 2016



Graph 9

Rent Rates 2016

Weekly Flat rates - all tenures



2.2.5 Income (lower quartile and median)

Median (mid point) Household Income

Households in Clackmannanshire have not seen any significant rise in household income since 2012 and households in the Alloa and Hillfoots areas are actually worse off than in 2010. This may be one of the reasons for house prices remaining constant as households are not in a position to increase borrowing on mortgages.

Table 11

	Median Income		
	2010 (CACI)	2012 (CACI)	2016 (HNDA Tool)
HMA 1 Alloa	£26,506	£22,044	£22,466
HMA2 Hillfoots	£30,048	£25,159	£25,713
HMA 3 Dollar	£31,408	£39,501	£40,019
Clackmannanshire	£25,289	£23,520	£24,693

Source: CACI, HNDA tool Kit - Scottish Government

Lower quartile households will tend to be households on some kind of benefits and or employed in minimum wage jobs. Even although the minimum wage has risen over the years, some benefits have been cut, so households on the lower end of the income scale have not seen any real change and will feel worse off in real terms.

Lower Quartile (lowest 25%) Household Income

Appendix 1

Table 12

	Lower Quartile Income		
	2010 (CACI)	2012 (CACI)	2016 (HNDA Tool)
HMA 1 Alloa	£14,921	£13,492	£13,825
HMA2 Hillfoots	£16,010	£14,986	£15,358
HMA 3 Dollar	£19,233	£17,848	£18,381
Clackmannanshire	£14,620	£14,144	£14,625

Source: HNDA tool Kit - Scottish Government

2.2.6 Loan to value mortgage rates for first time buyers

The average First Time Buyer in Scotland in 2015 paid £127,000, with loan to value being around 85%. These figures equate to FTBs paying around 17% of their income on mortgage payments.

Source: CML regulated mortgage survey. www.cml.org.uk

2.2.7 Number of first time buyers

First-time buyers took out 8,500 new loans in Scotland in the third quarter of 2015, up from 5,900 the previous year. These loans totaled £920m in this period which was up almost 60% from £580m the previous year.

First-time buyers in Scotland tend to borrow less relative to income compared to the UK overall, due to comparatively lower property prices. First-time buyers in Scotland typically borrowed 3 times their income, still considerably less than the 5 times UK average seen in the second quarter of 2015.

Source: CML regulated mortgage survey. www.cml.org.uk

2.3 Economic trends

2.3.1 LIBOR

Current rates 09.06.16

UK 1 Month LIBOR - 0.27%

UK 3 Month LIBOR - 0.38%

Source:www.global-rates.com

2.3.2 Interest Rates

Appendix 1

Current (04.08.16) Official Bank Rate 0.25%

Source: Bank of England

2.3.3. Unemployment and employment rates

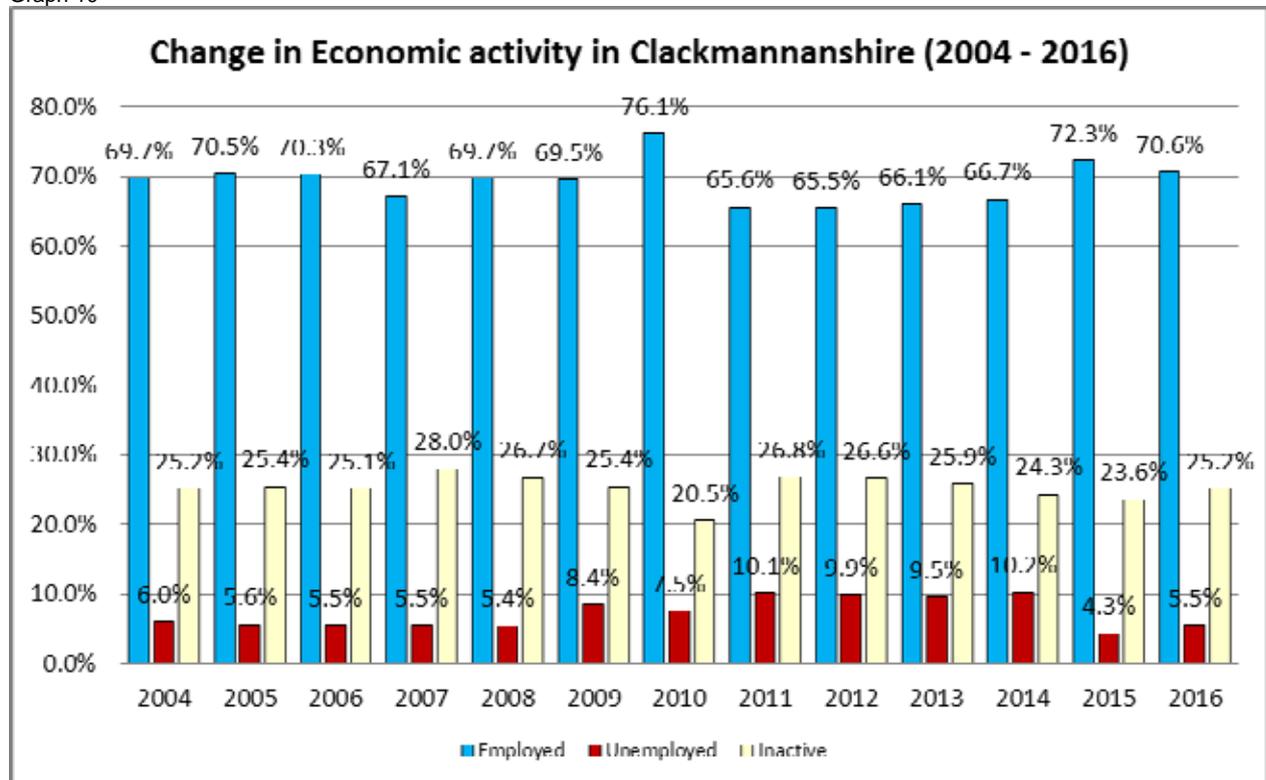
Employment rates in Clackmannanshire are currently around 70%, this is lower than the Scottish average of 72.9%.

Around 5.5% (1,400 people) of the working age population in Clackmannanshire are unemployed. This is very slightly higher than the Scottish average of 5.4%.

2.3.4 Economic inactivity rates

The economic inactivity rate in Clackmannanshire is around 25.2% (8,100 people), this is higher than the Scottish average of 22.8%.

Graph 10



Source: Annual population survey 2013 and NOMIS

2.3.5 Number claiming housing benefit

Appendix 1

In December 2016, almost 3,100 Council tenants are claiming housing benefit, which means 64% of the 4,796 households renting from the Council are either on a low income or are claiming other benefits such as income support, job seekers allowance or pension credits etc.

2.3.6 Welfare Reform

Research carried out for the Scottish Government by Sheffield Hallam University found that Clackmannanshire is the 6th most affected of all local authorities in Scotland. The report has found that Clackmannanshire is losing £18m per year from its economy, an average loss of £520 for each working age person annually.

Delays in introduction and processing of new benefit payments such as Personal Independence Payment (replacing Disability Allowance) and Universal Credit being delayed to late next year, means we have not yet seen the full impact of reform and won't for the next few years.

HOUSING MARKET DRIVERS - Key Issues Table

LHS & Development Plan	Key Issues Identified in the HNDA
<p>Demographic issues for the local housing market(s)</p>	<ol style="list-style-type: none"> 1. The 2012 based population projections show a small average increase of around 39 people a year to 2021 and from 2022, a decline of 105 people per year to 2037. -0.2%. This is a huge downwards shift from the figures used in the current HNDA based on 2008 population projections of annual growth of 1%. 2. There is to be a rapid rise in 75+ age group, and a decrease in the number of working age households. 3. Recent migration statistics show out-migration from Clackmannanshire is highest among 16-29 year olds.

<p>Affordability issues for the local housing market(s)</p>	<ol style="list-style-type: none"> 1. In Clackmannanshire overall, house prices are nearly 6 times salary. 2. 64% of all Council tenants claim housing benefit or income support, and so are on low income. The numbers are rising over time. 3. The Dollar Housing Market area has an average house price of £295K, with income of just over £40K, making the average house price more than 7 times salary.
<p>Economic issues for the local housing market (s)</p>	<ol style="list-style-type: none"> 1. Unemployment in Clackmannanshire is slightly higher than the rest of Scotland but the gap has closed over the last few years. Around 5.5% (1,400 people) of the working population are unemployed, compared to 5.4% average in Scotland. There are 900 more people in employment in Clackmannanshire than there were in 2013. 2. Reduction in the future numbers of working age households, coupled with the present issue of a higher than average unemployment rate could put a strain on the future economy of the area. 3. House prices in the local market have remained fairly flat over the last few years, and don't appear to be recovering in line with Scotland.

CHAPTER 3

3.0 Housing Stock Profile, Pressures and Management Issues

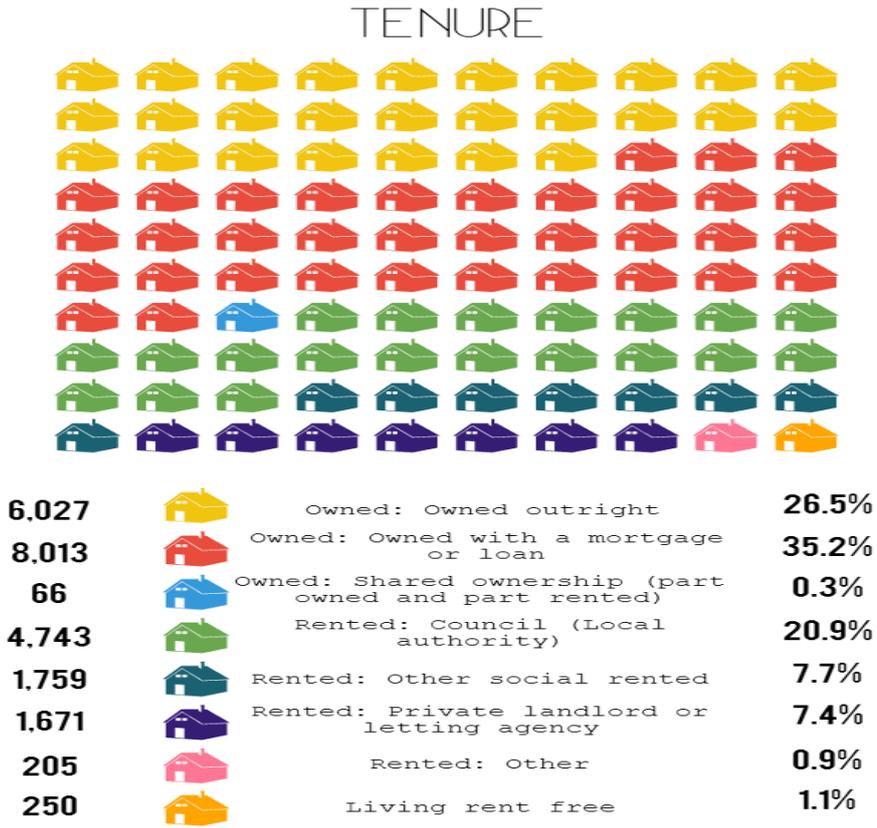
3.1 Purpose

This chapter will profile the local housing stock and identify stock pressures by size, type, tenure and location. Particular housing issues may be addressed by altered management of the stock to meet local needs i.e. transfers or improved house conditions.

3.2 Stock profile

According to the 2011 Census there are around 22,734 households, the infographic below shows these dwellings by tenure.

Infographic 3

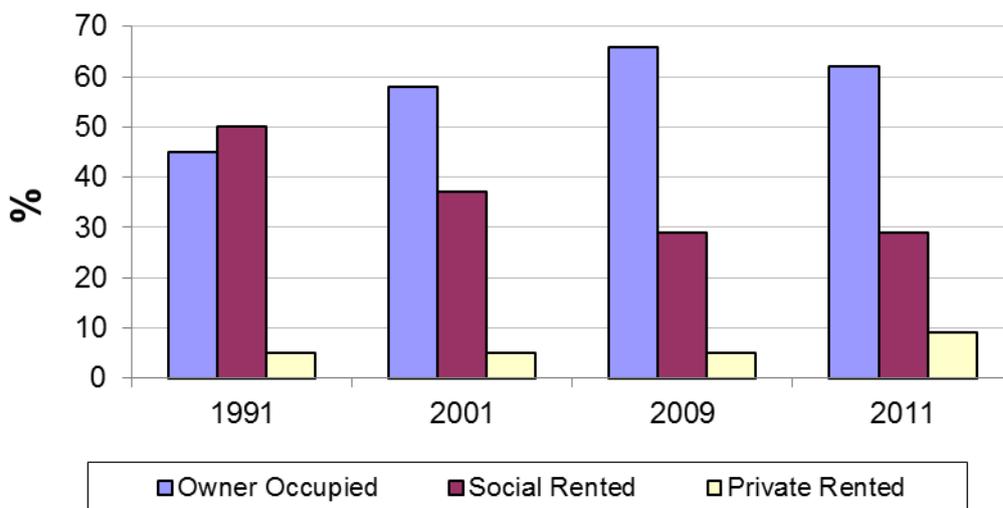


Source: Census 2011 © Crown Copyright 2014

The vast majority of properties in Clackmannanshire are owned, 61.7% (with a mortgage or owned outright). Almost 21% of homes are rented from the Council and 7.7% rent from other social landlords. The private rented sector is around 8.3% (private landlord or letting agency and rented) and 1.1% are living rent free.

Long Term Stock Profile in Clackmannanshire

Graph11

% Change in Stock Profile

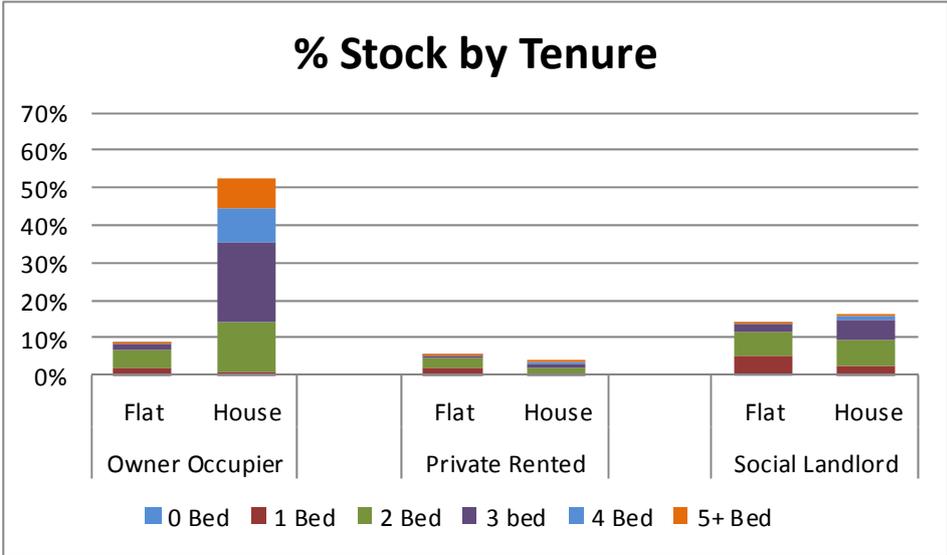
Source: Census, 1991, 2001, 2011. Assessors data 2009 & 2014.
© Crown Copyright 2014

Longer term trends in housing tenure show that owner occupation rose from 45% in 1991 to 66% in 2009, before falling by almost 4% to 62% in 2011. Private renting, after staying at 5% of the overall market for the past 18 years, increased by over 3% between 2009 and 2011 to 8.3% of the current market. The private rental market in Scotland has also grown, nearly doubling from 5.8% in 2001 to 11.1% in 2011, with the majority of the increase between 2009 and 2011.

The trend for increasing private renting seems to be a national reaction to the downturn in the housing market and limited access to finance. The reason for this could be twofold; some households are unable to secure a new mortgage to move on, and are forced into the private rental market, alongside professional private landlords taking advantage of low prices to expand their portfolios.

Appendix 1

Graph 12



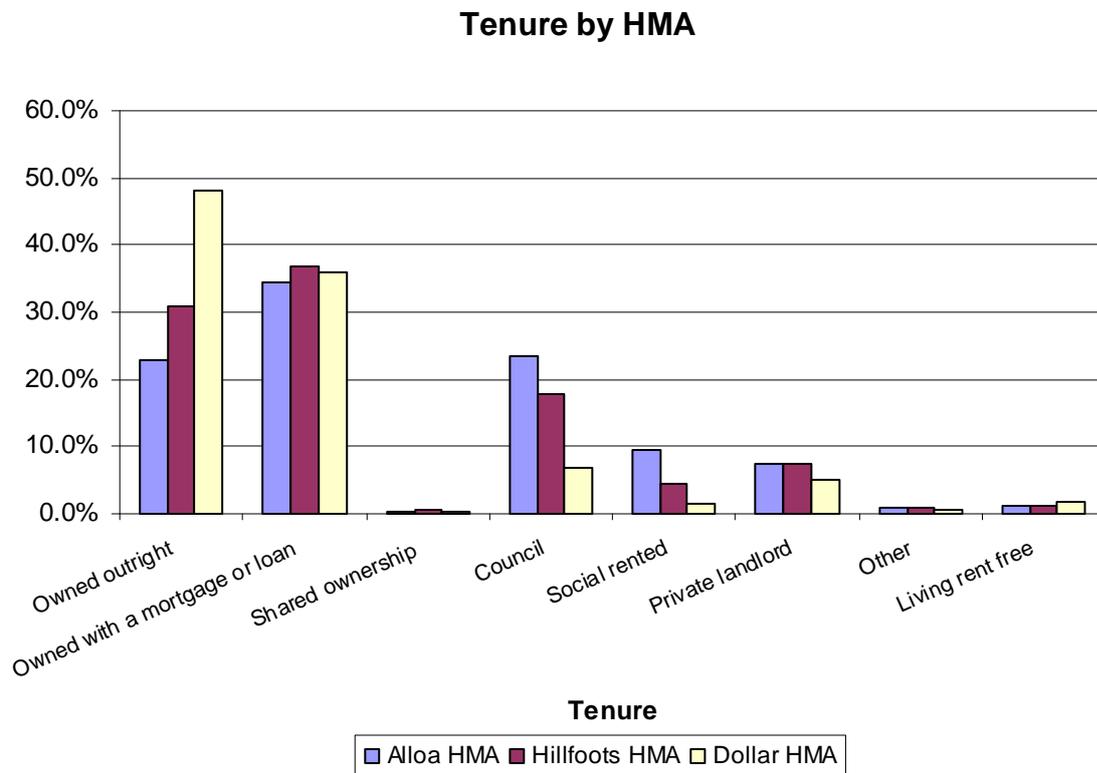
Source: Assessors data 2014, RSL Data. LA data & PRS DATA

The owner occupied and private renting sector of the housing market has a higher proportion of larger properties (especially houses) available. There are around 31% of 4 + bedroom properties in the owner occupied sector, compared to less than 3% in the social rented sector.

At the other end of the scale, only 5% of all properties available for owner occupation are 0 or 1 bedroom, while the private rented sector consists of 36% small flats and 40% of all social rented flats are 0 or 1 bedroom.

3.3 Stock profile by Housing Market Area

Graph 13



Source: Census 2011 © Crown Copyright 2014

The graph above shows the tenure profiles of each housing market area (HMA). The % of properties owned outright over Clackmannanshire is 26.5%. Alloa is below this at 23%, Hillfoots is 31% owned outright, while in Dollar 48% of all properties are owned with no mortgage. The number of properties owned with a mortgage is fairly similar over the 3 areas.

The highest % of council tenants live in Alloa HMA, 23.3%. 18% of all households in the Hillfoots are council tenants, but the figure is less than 7% in Dollar. Other social landlords make up 9.5% of tenants in Alloa, 4.5% in Hillfoots and only 1.4% in Dollar. Private renting is slightly lower in Dollar at 5%, compared to around 7% in the other 2 areas.

3.3.1 Size / type by HMA and Tenure

3.3.1.1 Council Stock

Graph 14

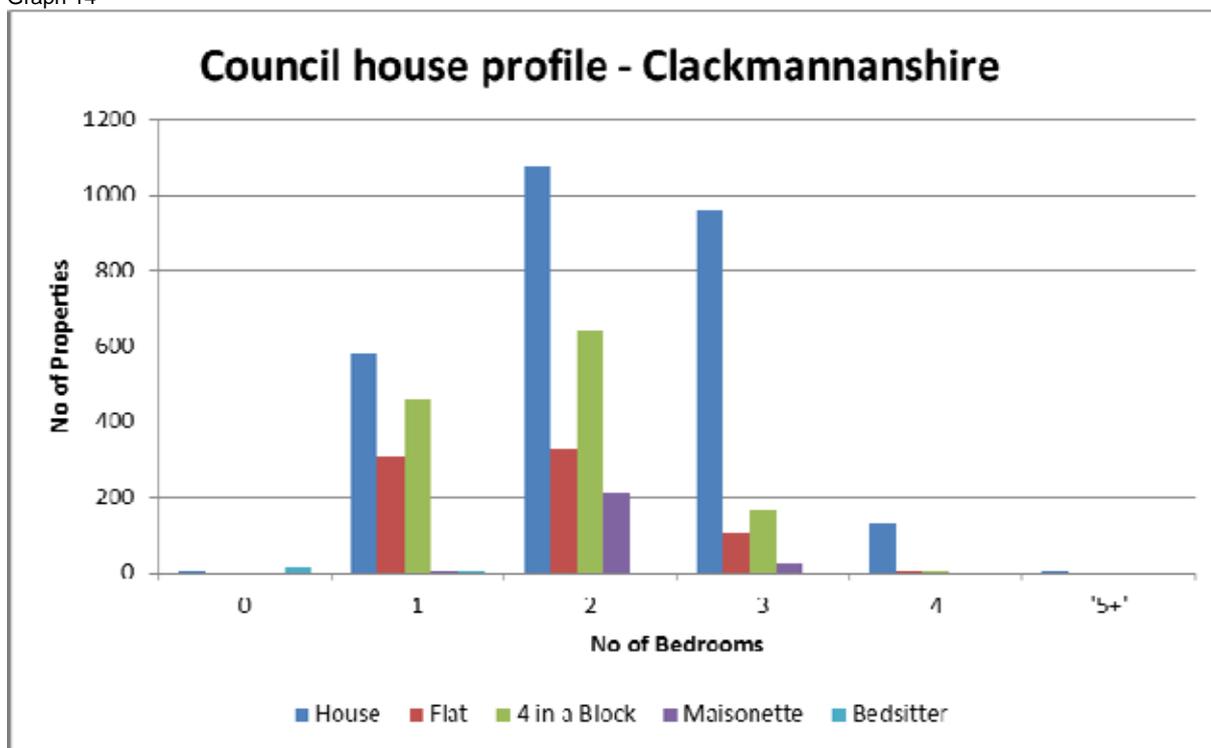


Table 13

No of Bedrooms	House	Flat	4 in a Block	Maisonette	Bedsitter	Total	%
0	8	0	0	0	17	25	0%
1	576	308	455	2	2	1343	27%
2	1072	329	643	211	0	2255	45%
3	959	103	164	25	0	1251	25%
4	130	1	7	0	0	138	3%
5+	2	0	0	0	0	2	0%
Total	2747	741	1269	238	19	5014	

Source: Clackmannanshire Housing Database

The Council stock in Clackmannanshire is made up of 28% small, bedsit or one bedroom properties, 45% are 2 bedroom properties and 25% have three bedrooms. Only 3% or 132 properties have four bedrooms and there are 2 five bedroom properties across the overall stock, both in Alloa.

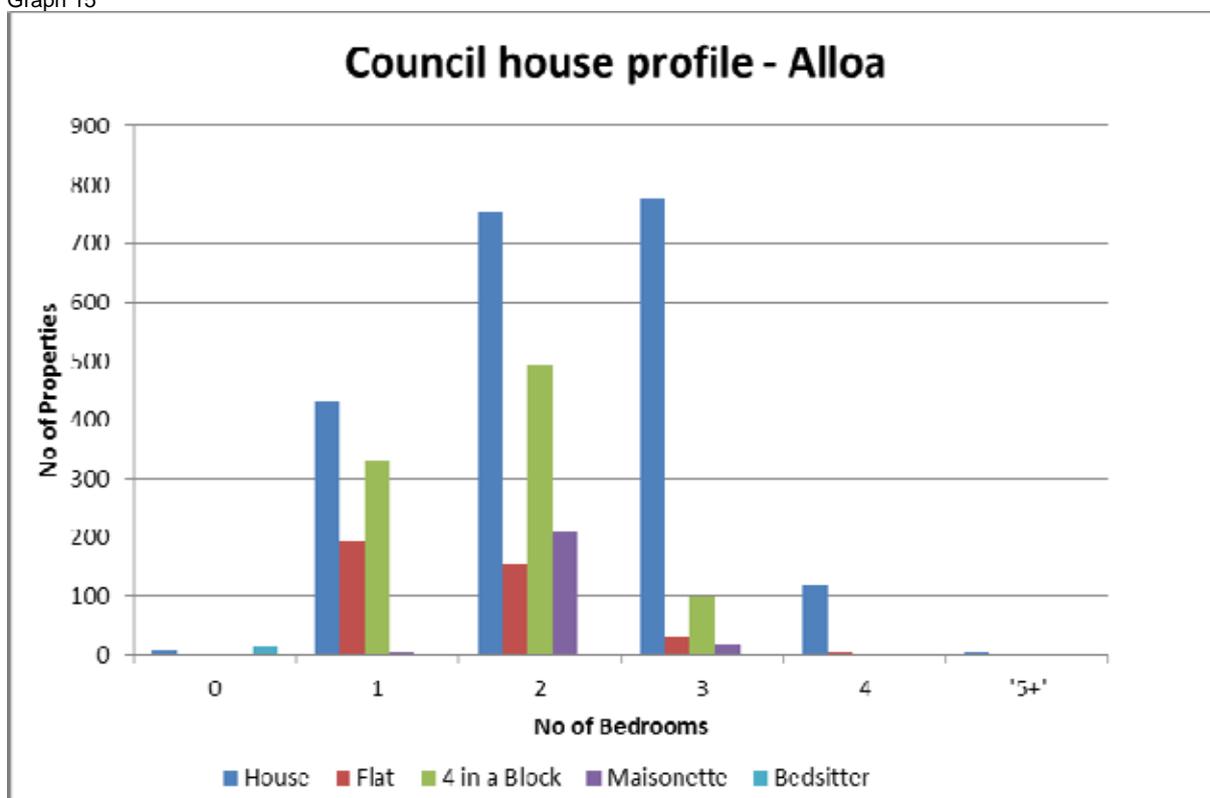
Stock profiles in the Alloa and Hillfoots areas are very similar, with only Dollar having a higher percentage of small, one bedroom properties, which are mainly bungalows tending to be popular with older tenants.

Alloa

Table 14

No of Bedrooms	House	Flat	4 in a Block	Maisonette	Bedsitter	Total	%
0	8	0	0	0	13	21	1%
1	432	193	330	2	0	957	26%
2	752	157	492	211	0	1612	44%
3	776	33	99	15	0	923	25%
4	118	1	0	0	0	119	3%
'5+'	2	0	0	0	0	2	<1%
Total	2088	384	921	228	13	3634	

Graph 15



Source: Clackmannanshire Housing Database

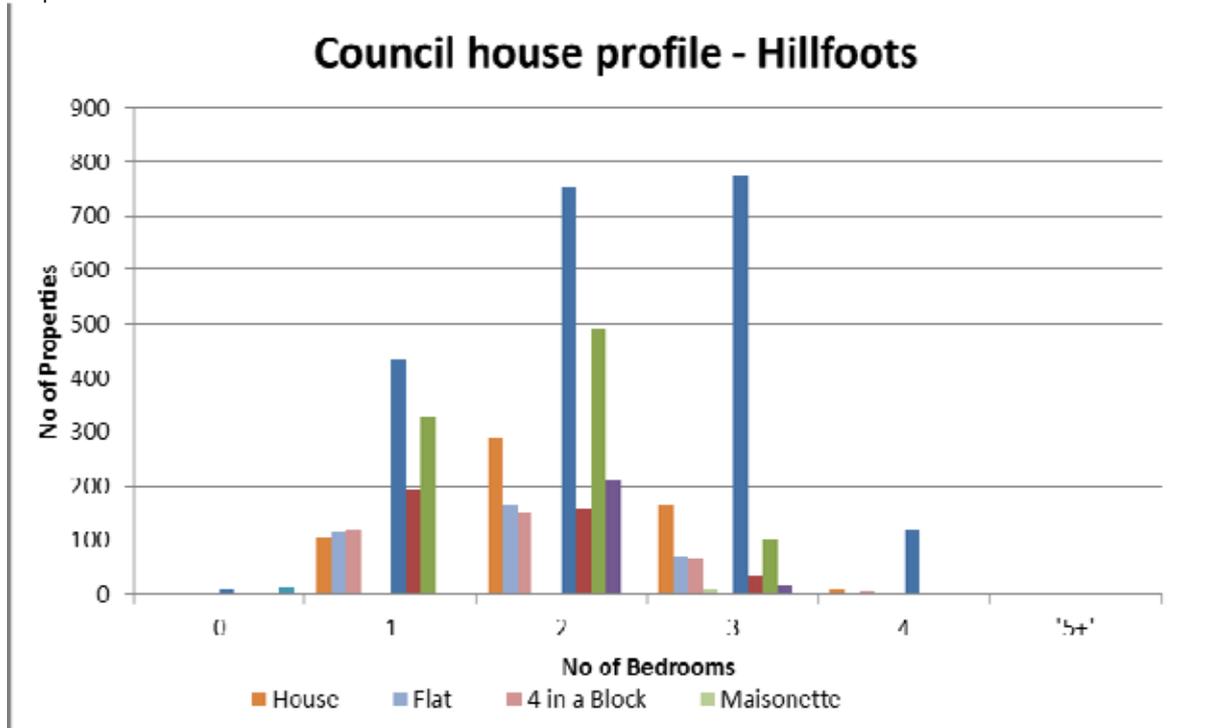
Appendix 1

Hillfoots

Table 15

No of Bedrooms	House	Flat	4 in a Block	Maisonette	Bedsitter	Total	%
0	0	0	0	0	4	4	<1%
1	105	113	121	0	2	341	27%
2	290	166	150	0	0	606	47%
3	166	70	65	10	0	311	24%
4	11	0	7	0	0	18	1%
Total	572	349	343	10	6	1280	

Graph 16



Source: Clackmannanshire Housing Database

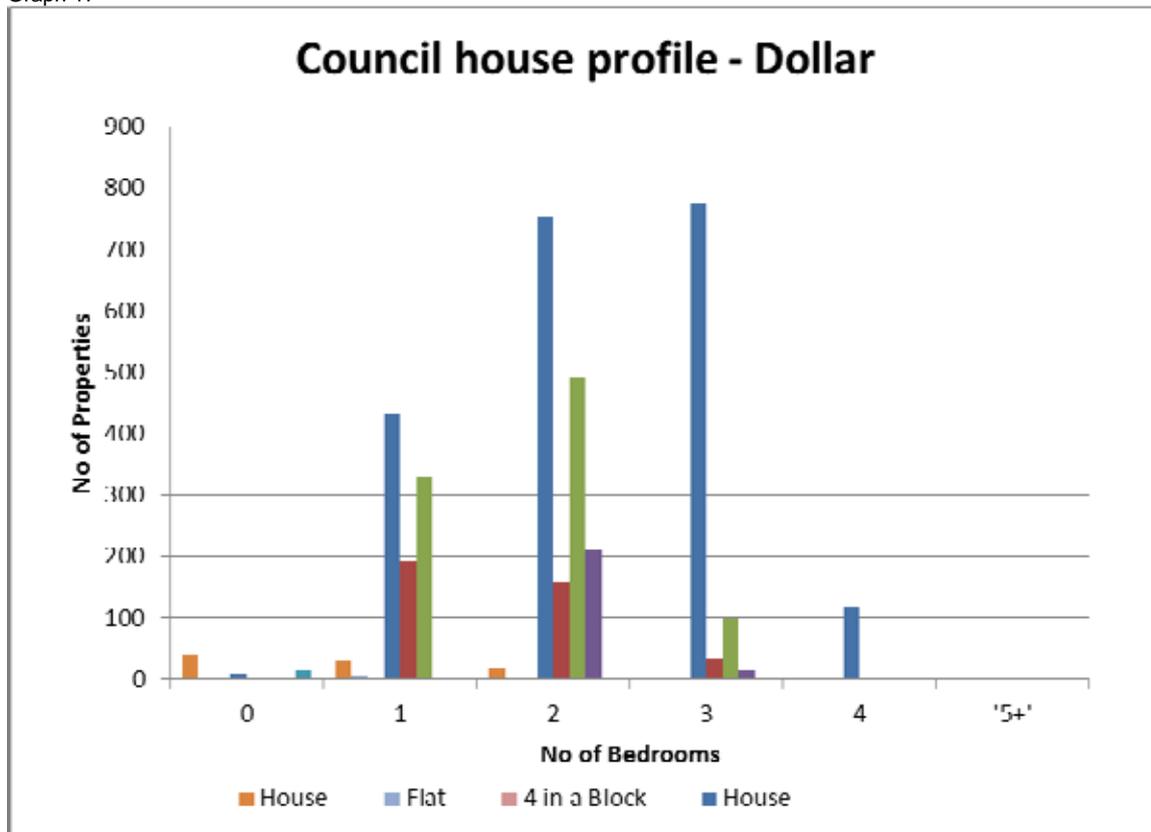
Appendix 1

Dollar

Table 16

No of Bed	House	Flat	4 in a Block	Total	%
1	39	2	4	45	45%
2	30	6	1	37	37%
3	17	0	0	17	17%
4	1	0	0	1	1%
Total	87	8	5	100	

Graph 17

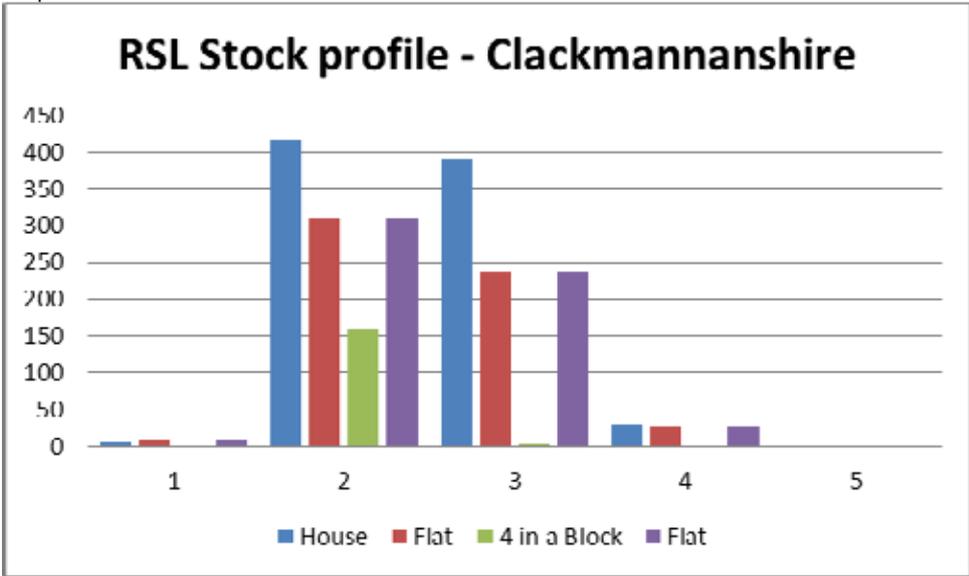


Source: Clackmannanshire Housing Database

3.3.1.2 RSL Stock

There are around 1,900 various Housing Association properties in Clackmannanshire. The two largest landlords are Ochil View and Paragon Housing Associations with around 1,150 and 450 respectively. The majority of the other housing providers have amenity stock which is discussed as part of the specialist housing provision section of the report.

Graph



Source: RSL records

The RSL stock has a larger proportion of 3 bedroom properties than council stock, making up 37% compared to 25%, but a smaller percentage of 1 bedroom properties.

No of Bedrooms	House	Flat	4 In a Block	Maisonette	Total	%
0	0	10	0	0	10	1%
1	7	309	0	0	316	20%
2	416	239	1	2	658	41%
3	390	27	161	8	586	37%
4	29	0	2	0	31	2%
5	1	0	0	0	1	<1%
7	0	1	0	0	1	<1%
Total	843	586	164	10	1603	

3.4 Condition of dwellings

3.4.1 Scottish Housing Quality Standard (SHQS) Attainment

Overall, around 81% of all stock in Clackmannanshire meets the SHQS. The information on the private sector has been taken from the Private Sector House Condition Survey and information on Social stock is taken from the 2016/17 annual return on the Charter.

- 97.2%² of Council stock,

² Includes exemptions.

Appendix 1

- 87.4% of RSL stock,
- 57.9% of Private Stock.

Social housing in Clackmannanshire has benefitted from extensive upgrading over the past few years and is high quality, with modern facilities and services. The final phase of the SHQS work is to start shortly on installation of secure common access doors and door entry systems.

3.4.2 Private Sector House Condition

Analysis contained in the Private Sector House Condition Survey showed that the presence of visible signs of disrepair in the private sector is above average in the Alloa and the Hillfoots HMAs.

Presence of Disrepair by HMA (Private Sector Housing)

Table 17

	No Repairs Required		Repairs Required		Total	
	Dwgs	%	Dwgs	%	Dwgs	%
HMA 1 Alloa	4,615	45	5,531	55	10,146	100
HMA2 Hillfoots	2,192	44	2,814	56	5,006	100
HMA 3 Dollar	849	58	608	42	1,457	100
Clackmannanshire	7,656	46	8,953	54	16,609	100

Source: Clackmannanshire PSHCS (2010)

It was reported in the survey that 6.5% of all private dwellings are Below Tolerable Standard (BTS), which is just over 1,000 properties. The vast majority of the failures are down to electric systems that are inadequate or unsafe to use.

3.5 Stock Pressures

3.5.1 Occupancy - Overcrowding

Of the 722 people on the Council transfer waiting list, 37 (5.1%) are overcrowded.

The extract below, from the private sector stock condition survey carried out by Adamson's for the Council in 2009, reports that there is very little overcrowding in the private sector. Less than 1% of people living in their own homes experience overcrowded conditions but 8% of those housed in private lets are over-crowded.

Overcrowding and Under-occupation in the Private Sector

Table 18

	Bedroom Standard								Total	
	Overcrowded		Bedrooms equal needs		Under-occupied 1 bedroom		Under-occupied 2+ bedroom			
	H'hold	%	H'hold	%	H'hold	%	H'hold	%	H'hold	%
Housing Market Area										
Alloa	213	2.2	2470	25.4	3485	35.9	3538	36.5	9706	100
Hillfoots	112	2.3	1075	22.3	1846	38.3	1783	37.0	4816	100
Dollar	36	2.7	175	13.1	301	22.5	827	61.7	1339	100
Dwelling Tenure										
Private O/O	90	0.8	2203	20.7	3337	31.4	4997	47.0	10627	100
Private RTB	152	4.1	919	24.5	1685	45.0	991	26.4	3747	100
Private Rent	119	8.0	596	40.1	610	41.1	160	10.8	1485	100

Source: Clackmannanshire Council Private Stock Condition Survey 2010

3.5.2 Occupancy - Under Occupation

Of the 722 people on the Council transfer waiting list, 29 (4%) are under occupied. These tenants go in to Band 1 as priority for housing, so freeing up larger homes for those families who are over crowded and making the best use of the stock available.

The owner occupied sector shows a large percentage, 47%, are under-occupied by 2 bedrooms or more. It may be that owner occupiers have greater housing choice, but it may also suggest that there are more larger houses in this tenure with little scope for downsizing.

3.6 Concealed Households

Appendix 1

A concealed family can be a couple (with or without children) or a lone parent; an adult child living without a partner or child is not a family.

According to the 2011 census, there are **141** such concealed families living in Clackmannanshire. The information is not yet available at smaller area level.

3.7 Stock Turnover

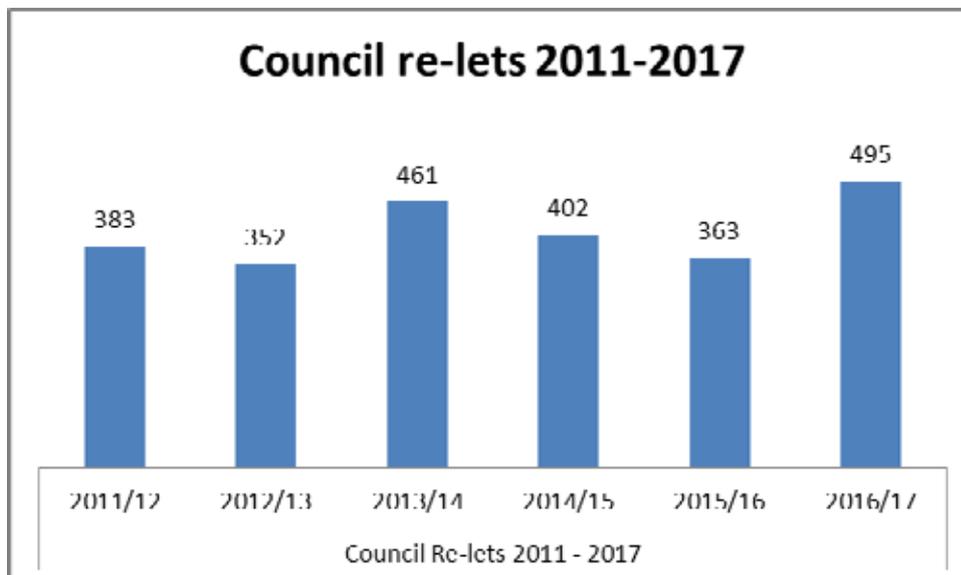
3.7.1 Voids

At 31 March 2017, there were 42 council voids available.

3.7.2 Turnover

Re-lets are high in 2013/14 and also 2016/17, well exceeding 400. These peaks coincide with new council houses completed in those years.

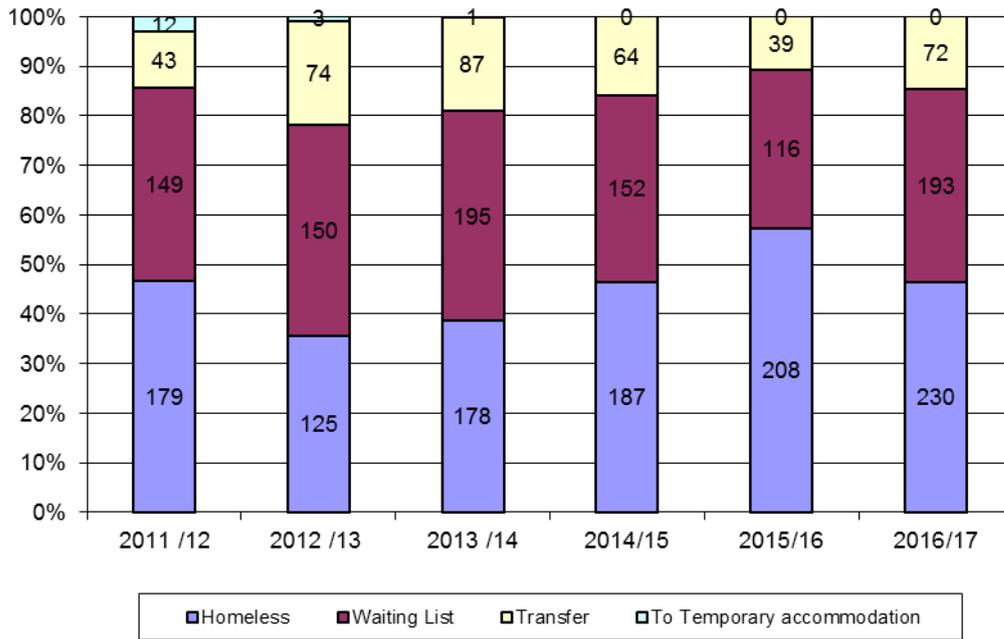
Graph 18: Council re-lets



Source: Council Housing Database

Graph 19

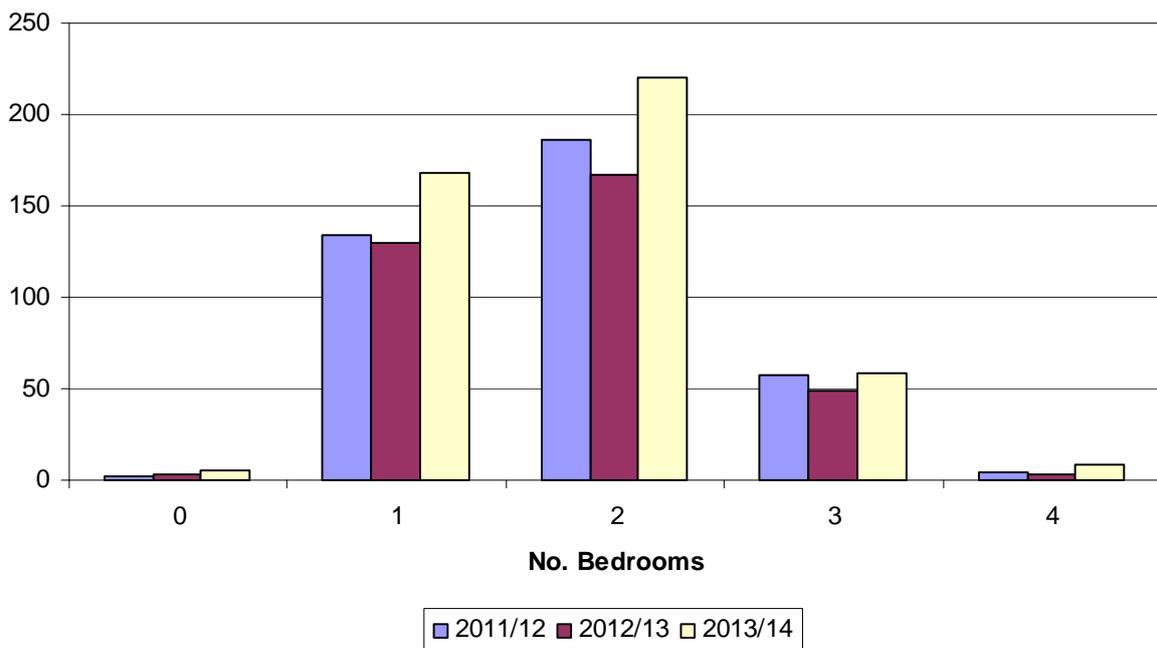
**Breakdown of Council Relets
11/12 to 16/17**



Source: Council Housing Database

Graph 20

Council Turnover 2011/12 - 2013/14

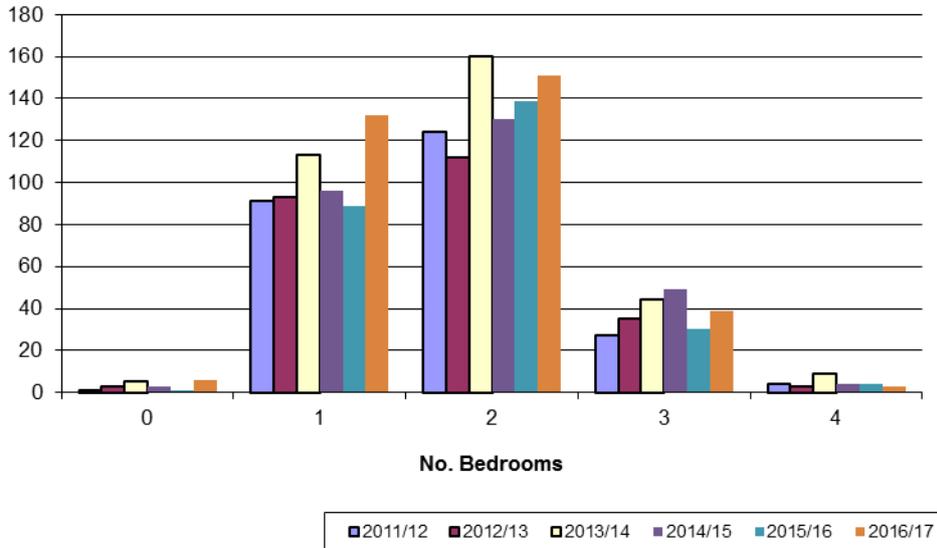


Source: Council Housing Database

Graph 21

Appendix 1

**Council Turnover 2011 - 2017
Alloa HMA**



Source: Council Housing Database

Graph 22

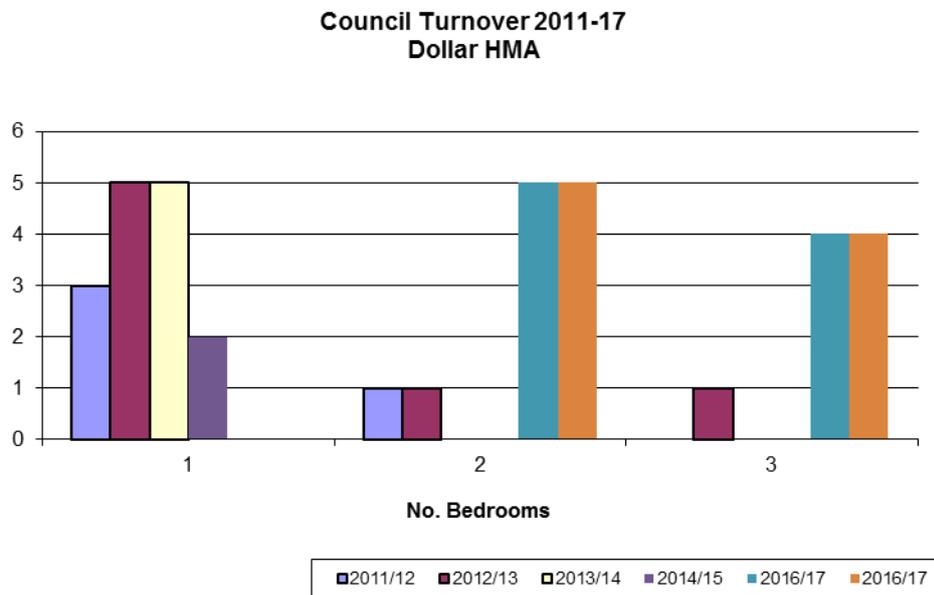
**Council Turnover 2011 - 2017
Hillfoots HMA**



Source: Council Housing Database

Appendix 1

Graph 23



Source: Council Housing Database

3.7.3 Turnover v's Housing Need

The housing need is the number of applicants on the Common Housing Register with a housing need (awarded housing points) and for the sake of the requirement of additional new housing, transfer applicants are discounted as they have a house to give up and don't create a net additional need for housing.

As a common housing register is in operation in Clackmannanshire, it is assumed that all applicants will accept an offer of accommodation from the Council or a Housing Association.

In 2016/17, there were a total of 622 re-lets, 495 lets made to council properties and 127 to Paragon and Ochil View properties combined.

HOUSING STOCK PROFILE AND PRESSURES - Key Issues Table	
LHS & Development Plan	Key Issues Identified in the HNDA
Housing quality	<p>1. The quality of the private stock is very much poorer than the social rented sector. Only 58% of private housing meets SHQS (at 2009), compared to 97% of council and 87% of RSL stock.</p> <p>2. 6.5% of privately owned housing is below tolerable standard.</p> <p>3.</p>
Housing stock pressures	<p>1. Lack of small properties - especially for single, homeless people.</p> <p>2. Between 36% and 47% of all Council lets go to homeless applicants, the majority of which are single households. There are around 130 - 160 one bedroom council properties available to let each year. There are currently 511 people on the waiting list in need of a one bedroom property.</p> <p>3. The majority of Council properties that become available each year have two bedrooms. Overall, our stock profile consists of 27% 1 bed, 45% 2 bed, 25% 3 bed and 3% 4 bed. There are two 5 bedroom properties in the council's stock.</p>
Size, type, tenure and location of future social housing supply	<p>1.</p> <p>2.</p> <p>3.</p> <p>4.</p> <p>5.</p>
Sustaining communities e.g. using tenure diversification/ regeneration	<p>1.</p> <p>2.</p>

CHAPTER 4

4.0 Specialist Provision

4.1 Purpose

This chapter is to examine the scale and type of specialist provision required in Clackmannanshire. Specialist provision covers three broad categories of need which are:

- Property Needs - Accessible and adapted housing
Wheelchair Housing
Non-permanent housing e.g. for students, refugees etc.
- Care & Support Needs - Supported provision such as Care Homes, Sheltered Housing, Hostels and Refuges
Care and support services for independent living
- Location or Land Needs - Site provision for Gypsy Travellers / Show people and Student Accommodation.

This section will focus on the scale and type of specialist provision required rather than individuals' conditions. The main groups considered when evidencing the above should be:

- Older people
- People with a physical disability
- People with a mental health condition
- People with a learning disability
- Homeless people
- People fleeing or at risk of domestic violence
- People who require non-permanent accommodation – homeless, students, migrant workers, refugees, care leavers and offenders
- Minority ethnic including Gypsy Travellers
- Travelling Show people

4.2 Introduction

The Public Bodies (Joint Working) (Scotland) Act 2014 establishes the legal framework for integrating Health and Social Care in Scotland. A key aim of integration is to shift the balance of care and use services and resources to better meet need, including the challenges around an aging population.

The legislation includes a requirement for Health Boards and Local Authorities to prepare a Strategic Commissioning Plan which must include a Housing Contribution Statement. Housing plays a major role in the integration process, ensuring that, *'People.....are able to live, as far as reasonably practicable, independently and at*

Appendix 1

home or in a homely setting in their community.’ (National Health & Wellbeing Outcome 2.)

The Stirling and Clackmannanshire Strategic Commissioning Plan sets out high level outcomes for both areas. Work done in this chapter of the HNDA will help give insight in to the type, number and tenure of specialist housing that should be provided over the next 10 years to assist people to live within their own home for longer. The information will be fed in to the next Local Housing Strategy and closely link to the housing outcomes of the Joint Strategic Commissioning Plan (JSCP).

Clackmannanshire & Stirling Health & Social Care Partnership commissioned a study into Specialist Housing Needs, focussing on older people and homeless people. The study has been undertaken focussing on supplementary guidance to the HNDA, ‘Making the Connection: a guide to assessing the housing related needs of older and disabled households’ published by the Joint Improvement Team (JIT) in 2015.

This section of the HNDA therefore draws on much of the information contained in this study working around the key lines of enquiry outlined in supplementary guidance:

- How are the numbers of older and disabled households changing?
- What are the housing arrangements of older and disabled households, including those in receipt of social care?
- How is the structure and shape of care homes and the specialist housing market changing?
- In what ways does the operation of the housing system create barriers for older and disabled households?
- What volume of care homes, specialist and suitably designed ordinary housing might be added to the housing stock?

In summary, some of the main findings drawn from the report in relation to Clackmannanshire are that:

- Clackmannanshire will experience a sharp increase in older people over the next two decades. The older population aged 65+ is due to increase by 62% by 2037.
- More than 97% of older people live in the community rather than a care home or other institution. Aspirations and policy drivers will mean that the proportion of older people living in the community will continue to grow.
- Fuel poverty continues to be an issue for older households and can adversely affect health and wellbeing of older people.
- The majority of older households live in the private sector so there is merit to encourage smaller and well designed mainstream homes to meet the needs of older people.
- More than half of people aged 65+ felt their daily activities are limited by health or disability, increasing need for assistance to maintain independent living.
- The incidence of dementia has grown in recent years and this trend is projected to continue. Alzheimer’s Scotland estimates around 724 people currently live with dementia in Clackmannanshire (just over 3% of all households have at least one person suffering with the condition).

Appendix 1

- Evidence points to a stagnated supply in the overall numbers of specialist housing for older people and a decline in care home places.
- Qualitative information on housing preferences shows older people would prefer to live in their own home as long as possible. Where there is a preference to move, smaller, low rise homes in good locations are the aspiration.
- Demand for adaptations across all tenures will continue to grow.
- The changing demographic over the next two decades will put pressure on the suitability of existing stock to meet needs and the associated range of support required to maintain independent living.

4.3 Population Aging and Living with a Health Condition in Clackmannanshire

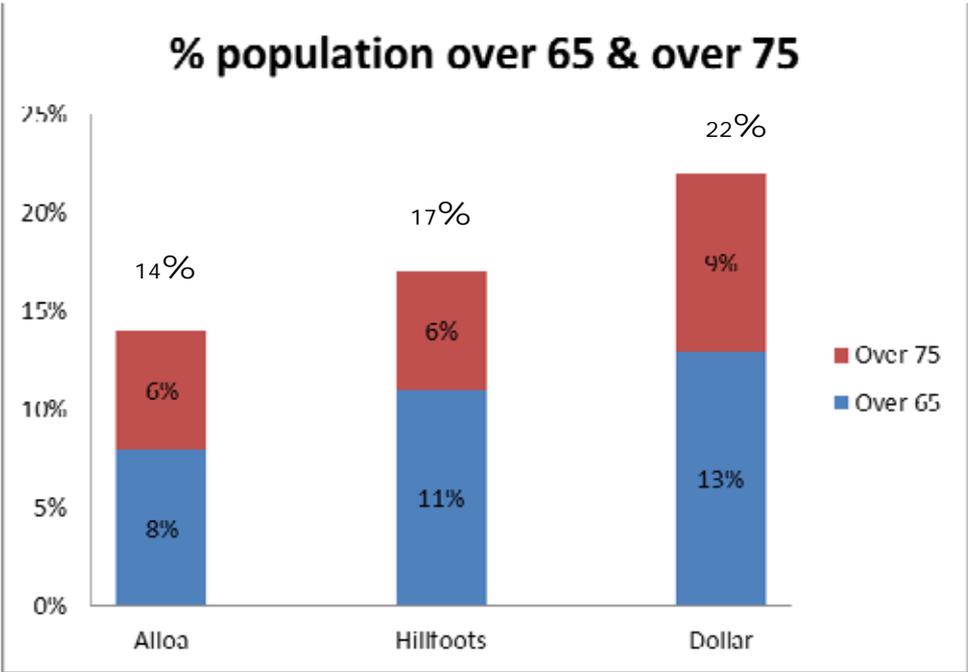
4.3.1 Current Population by Housing Market Area

According to National Records of Scotland (NRS) in 2016, just under 6,823 or 19% of the population in Clackmannanshire is over 65. This has grown from an average of 17% since the 2011 census below.

Looking at the 3 housing market areas, graph 23 shows the concentration of older people by area, showing Dollar to have the highest percentage of older people in the community. In Dollar, 22% of the total population are over 65 (764 people) and 9% of these are 75 plus. This is high compared to the other areas of Clackmannanshire, 14% (3,500) of the whole population in Alloa HMA and 17% (2,500) in the Hillfoots are over 65.

It is interesting that there is an older population in Dollar, as the area also has the highest average household income and housing costs both to buy and rent, additionally there are low numbers of social rented houses. It could be concluded that there are many older households who are rich in equity and who may be attracted to new, energy efficient retirement homes provided by the private sector.

Graph 23



Appendix 1

Source: Census 2011 © Crown Copyright 2017

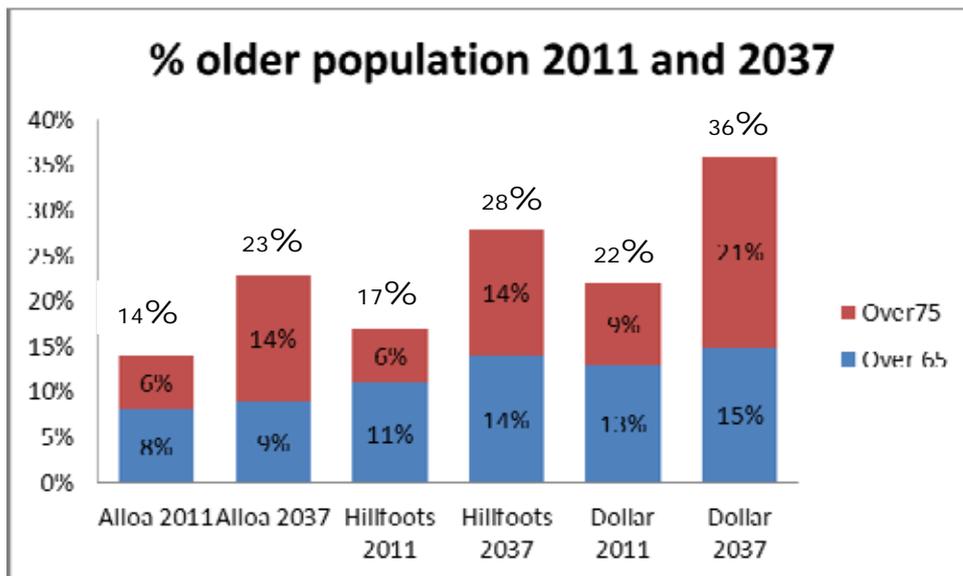
4.3.2 Population Projections

As stated above, 18.8% of Clackmannanshire's population is over 65, roughly in line with the rest of Scotland at 18.3%. The 2012 based population projections shows that this will increase significantly to 31.3% in Clackmannanshire and to 36.5% in Scotland overall by 2037.

In terms of numbers, there will be 5,980 more people aged 65+ in the Clackmannanshire area, giving an increase in this age group of 62%. Those aged 75+ is due to increase by 126% from 2012 to 2037, an additional 4,197 heads of population.

Applying these projections to the base housing market area figures shown on Graph 23, by 2037 the majority of those of retirement age will be 75 and over.

Graph 24



Source: Census 2011 © Crown Copyright 2017

In addition to the increasingly aging population, those of working age, and potentially economically active, is predicted to decrease by almost 13% from 38,500 down to 33,650. This puts substantial pressure on the local economy and locally provided services traditionally accessed more often by an older population such as health and care services.

4.3.3 Population living with a physical disability

Table 19 below shows that the 2011 census records a total of 3,717 people in Clackmannanshire with a physical disability. Less than 1% of the population aged 0-24 has a physical disability, compared to almost 36% of those 85 plus. As expected, older households are therefore more likely to require a home that is suitable for physical disability with facilities such as ground floor shower rooms and bedrooms.

Table 19

Age	Male	Female	All	% of age group with physical disability
0 to 15	43	33	76	0.8%
16 to 24	29	24	53	1.0%
25 to 34	82	51	133	2.2%
35 to 49	265	272	537	4.5%
50 to 64	547	599	1146	10.8%
65 to 74	434	431	865	17.7%
75 to 84	272	344	616	24.4%
85 +	77	214	291	35.8%

Source: Census 2011 Table DC3106SC © Crown Copyright 2017

4.3.4 Population living with a mental health condition

Table 20 below, shows 2,374 people in Clackmannanshire living with a mental health condition. Poor mental health doesn't appear to increase with age, indeed the 35 to 49 age group has the highest rate of mental health conditions.

Table 20

Age	Male	Female	All	% of age group with mental health condition
0 to 15	18	11	29	0.3%
16 to 24	72	100	172	3.2%
25 to 34	173	222	395	6.6%
35 to 49	385	483	868	7.3%
50 to 64	255	341	596	5.6%
65 to 74	61	90	151	3.1%
75 to 84	49	64	113	4.5%
85 +	8	42	50	6.2%

Source: Census 2011 Table DC3106SC © Crown Copyright 2017

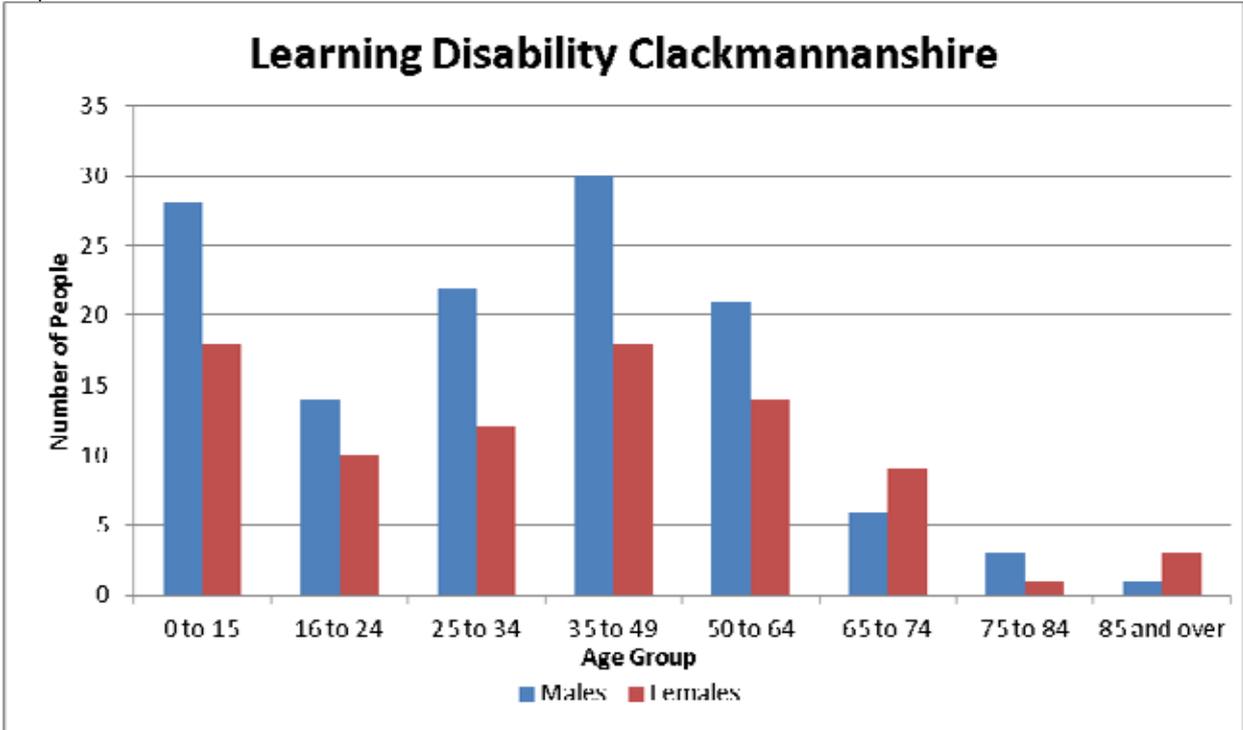
4.3.5 Dementia

According to the Clackmannanshire and Stirling Strategic Needs Assessment, there are 424 individuals known to GP practices as having dementia in Clackmannanshire. Alzheimer Scotland produced estimates in 2015 which suggests that around 757 people have dementia in the area, 725 of whom are over 65. This implies that around 46% of individuals with dementia are not yet diagnosed by their GP.

4.3.6 Learning Disability

Graph 25 shows that a total of 210 people in Clackmannanshire were recorded as having a learning disability, shown by gender and age group, at the time of the census in 2011. The age group with the highest number of people for both genders is the 35-49 age groups. After the age of 49 the number of people with a learning disability steadily decreases. This reflects research that tells us that people with learning disabilities are more likely to die at a younger age than the general population, around 20 years earlier than average.

Graph 25



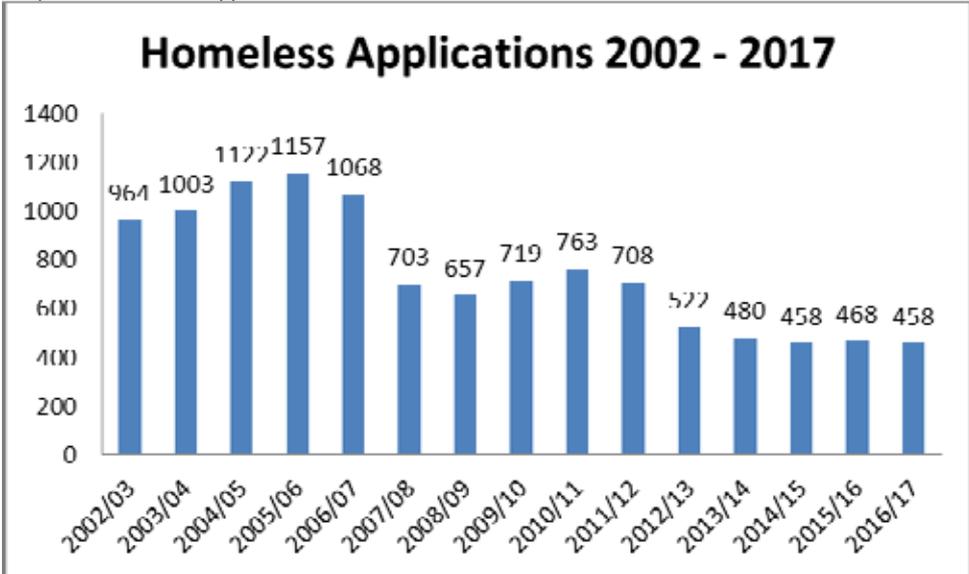
Source: Census 2011 © Crown Copyright 2017

4.4 Homeless Households

4.4.1 Homeless Applications

In line with national trends, homeless applications have been reducing in the last 15 years. The trend at the beginning of the period (2002/03) was an increasing number of applications in Clackmannanshire (and Scotland) peaking at 1,157 in 2005/06 and a subsequent fall in applications down to 657 in 2008/09. Numbers rose slightly over the next few years before falling to 522 in 2012/13 and continuing to fall to 458 in 2016/17.

Graph 26: Homeless Applications

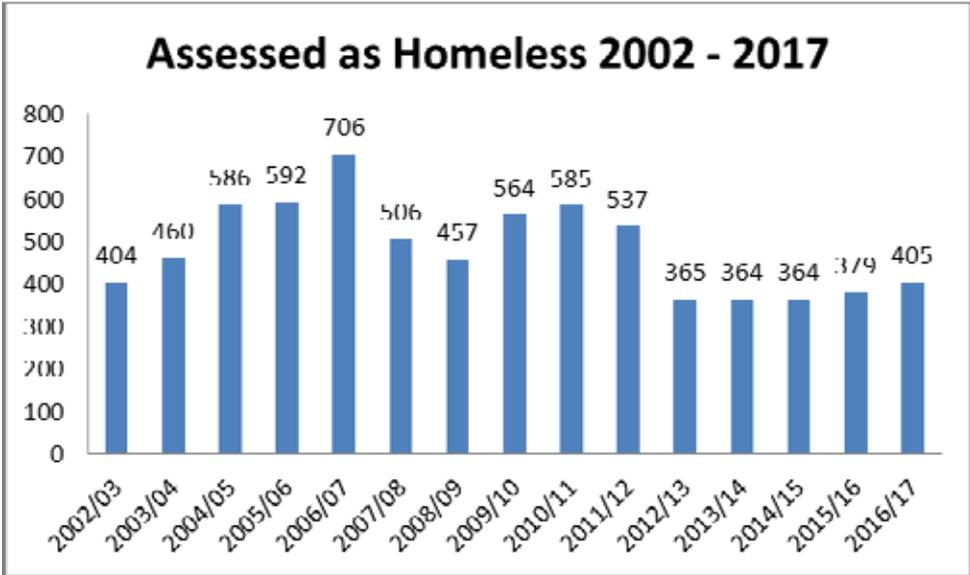


Source: Scottish Government HL1 data

4.4.2 Homeless Assessments

Homeless assessment decisions are the cases where the Local Authority has deemed that the applicant is homeless or threatened with homelessness. The figures below show the trend in the area since 2002. The numbers assessed as homeless or potentially homeless peaked in 2006/07 at 706 and were also relatively high in 2010/11 at 585. Since then there has been a significant decline with figures between 2012/13 to 2015/16 remaining reasonably stable between 365 and 379 in 2015/16. The number of applicants assessed as homeless in 2016/17 rose by almost 7% to 405 in 2016/17. There is no apparent reason for the additional numbers this year and will continue to be monitored.

Graph 27: Assessed as Homeless



Source: Scottish Government HL1 data

4.5 People fleeing or at risk of domestic violence

Clackmannanshire Woman’s Aid offers refuge accommodation for adults and children and currently has 3 shared flats in the area.

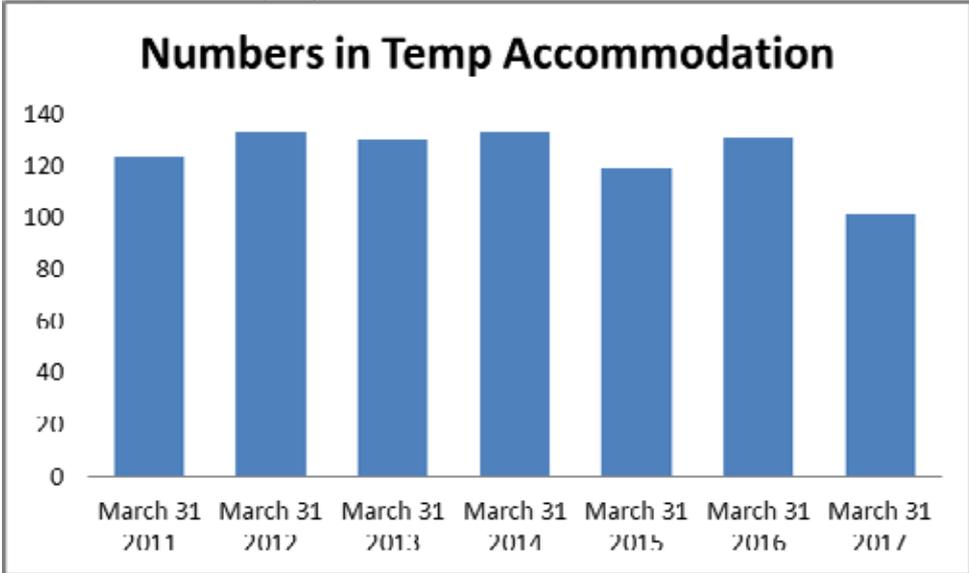
4.6 People who require non-permanent accommodation – homeless, students, migrant workers, refugees, care leavers and offenders

4.6.1 Homeless Temporary Accommodation

Appendix 1

As at March 2017 there were 101 households across the area in temporary accommodation, approximately 0.3% of the adult population. While overall the quality of temporary accommodation has generally improved in recent years for many people this period of flux in their housing situation can lead to negative impacts on health, education and employment circumstances.

Graph 28: Numbers in Temporary Homeless Accommodation



4.6.2 Temporary Accommodation for Students

Clackmannanshire does not currently have a significant student population, despite it's proximity to Stirling University as Stirling has a high number of specific student accommodation blocks on campus and within the city.

The area is home to a private school in Dollar with around 100 boarding pupils.

4.6.3 Temporary Accommodation for Refugees

Following the Syrian refugee crisis in 2015, Clackmannanshire Council has been proactive in welcoming a number of families. So far, provision has been made in the Council's own permanent stock with several families already re-settled in the area, with plans for more in the future.

4.6.4 Temporary Accommodation for Care Leaver

Young people coming out of care who require housing are placed in temporary accommodation until a permanent place can be found. Support is provided from social services, through-care, after-care team. Young people taking on their first tenancy will be supported by the housing support team to help sustain the tenancy.

Appendix 1

Around 20 young people each year are accommodated in supported accommodation until permanent tenancies can be found.

4.6.5 Temporary Accommodation for Offenders

Many people leaving custody are homeless or threatened with homelessness and as a local authority, Clackmannanshire Council has a duty to deal with housing applications on these grounds. As there is high demand for temporary accommodation, it is uncommon for there to be empty accommodation for pre-release allocation to a SST and general, mainstream temporary accommodation is usually allocated on release.

Keeping specific accommodation vacant for use as temporary housing for offenders would place a large financial burden on the council which it is unable to provide for given the current climate.

Alternative, cost effective methods of housing could be explored in the future.

4.7 Accessible and Adapted Housing

4.7.1 National Policies

There are a number of national policies designed to influence specialist housing supply and how properties are designed. These include:

- Equality Act 2010
- Age, Home and Community: A Strategy for Housing Scotland's Older People, 2012 – 2021
- Public Bodies (Joint Working) (Scotland) Act 2014 and the Integration of Health and Social Care
- Reshaping Care for Older People
- Scotland's National Dementia Strategy 2013 – 2016
- Adapting for Change: Final Report of the Adaptations Working Group, 2012

The main focus of these policies is to keep people in their own home as long as possible and to eliminate discrimination across groups or housing tenure.

Introduced from April 2016, the integration of health and social care is impacted by the majority of national policies; as such existing policies may require to be reviewed and amended, to deliver a new integrated service.

Recent research into the specialist housing needs of older people by Tony Donohoe and Gillian Young, on behalf the Clackmannanshire and Stirling Health & Social Care Partnership, highlighted, 'the provision of the right type of specialist housing is key to delivering the national outcomes.'

4.7.2 Local Policies

Clackmannanshire has developed a range of policies incorporating social service and health service delivery locally, which include the Clackmannanshire and Stirling Strategic Plan and Housing Contribution Statement. The current Local Housing Strategy features a section on specialist housing and aims to expand on this into the next LHS due for completion by the end of 2017.

4.7.3 Current Supply of Adapted & Accessible properties

4.7.3.1 Council Adapted & Accessible Stock

An ongoing survey is being conducted into the Council's own stock to assess the numbers and types of adaptations, whether minor work or fully wheelchair or disabled accessible. The numbers of adapted properties will be higher than currently reported and will be adjusted as records continue to be updated.

At the end of 2016, details of 578 properties have been updated in the council's own database. A total of 94 have been coded as 'ambulant disabled', the majority of which have adapted bathrooms, widened doorways and level or ramped access to the property. Included in this figure are 17 fully accessible bungalows built in 2016 by the Council.

The remaining properties have some form of adaptation however remain in the category of general needs due to some sort of steps to the front or back door.

Table 21

Local Authority Stock	Amenity	Elderly Amenity	Sheltered	Very Sheltered	Total
	247				247

4.7.3.2 RSL Adapted & Accessible Stock

The current stock of sheltered or very sheltered social rented housing across the area is concentrated in the housing association sector. The main providers include Hanover (Scotland) HA and Trust HA. The Local Authority role is more limited although this reflects the important and growing role of housing associations in this type of provision over the last two to three decades.

Table 22: Specialist Housing Type (Sheltered & Very Sheltered) by Area: 2001 -2016

Specialist Housing Type (LA & RSL)	2001	2005	2010	2015	% change 2005- 15
Clackmannanshire					
Sheltered Housing	239	166	170	168	
Very Sheltered	9	27	41	14	
Clackmannanshire Total	248	193	211	182	-20%
Source: Scottish Government Statistical Returns & Scotland's Housing Network Returns					

Looking at the wider categories of specialist housing for older people, the housing association contribution is again significant with a range of providers including Ochil View, Trust and Hanover.

Table 23 Specialist Housing by HA

Housing Association	Amenity	Elderly Amenity	Sheltered	Very Sheltered	Total
Hanover			86		86
Margaret Blackwood	8				8
Ochil View Housing Association	24	258			282

Appendix 1

Trust Housing Association	17	26	82	14	139
	49	284	168	14	515

Source: HA Records 2016

Properties becoming available in the RSL sector are an important source of supply but nationally sourced and reliable information is limited on this. In particular the 'specialist' RSLs that operate in several LA areas across Scotland do not readily break this information down for Clackmannanshire. As a proxy the application of an 8% annual turnover rate to the current specialist RSL stock in the area, 515, would give an annual let figure of 41 properties becoming available each year.

Table 24: Permanent Stock and Lettings (LA Stock Only): 2011-2015

Local Authority Housing Stock & Lets	2011	2012	2013	2014	2015
Clacks (LA Stock)	4,969	4,963	4,978	4,993	5,018
Clacks (LA All Lets)	360	383	352	461	403
Clacks - Lets as % of stock	7%	8%	7%	9%	8%

Source: Scottish Government Annual S1B Return – Supported Housing & SG Housing Statistics Annual Return "Summary of Lettings of Local Authority Dwellings".
Notes: * Older people stock & lets only refer to sheltered or very sheltered housing.

There is a lack of data in respect of private sector 'specialist' housing and there are no purpose built private retirement property developments in Clackmannanshire.

Housing, health and social care policies for older people that live in private housing focus on maintaining independence within their own home, which is consistent with the desire of most current older homeowners. Service responses such as the provision of adaptations or technology to enable independent living will therefore remain vital. Nevertheless, some older households in the private sector want or need to move to a more suitable and accessible home.

Some older homeowners 'express demand' through applying for social housing but housing register data offers little insight into whether they are turning to social housing because moves within the private sector are hampered by lack of choice, affordability pressures or other supply constraints. A lack of awareness of other potential 'intermediate' housing options (shared equity, mid-market rent etc.) may also be suppressing the expressed demand through housing register data.

There are currently 148 owner occupiers over the age of 60 on the Council waiting list. These households are in band 4 and are not considered in need due to being adequately housed and therefore have no real chance of being re-homed in the social sector.

Appendix 1

The LA Housing Land Audits suggest the in the period to 2023-24 there are a plans for 3,140 new homes in Clackmannanshire. Most are anticipated to be private homes intended for owner occupation.

Table 25: Housing Land Audits – Projected Programme (no. of homes) 2015/16 – 2023/24

Year	Clackmannanshire
2015/16	235
2016/17	223
2017/18	311
2018/19	320
2019/20	383
2020/21	515
2021/22	473
2022/23	340
2023/24	340
Total	3,140

Source: LA Housing Land Audit 2016

The tenure breakdown, property type and size of new homes will be shaped by local demand, policy imperatives and private developer assessments of viability. However, the fact that older people are the fastest growing group of households in the housing market points to the need to ensure planning policies widen the housing choices available to older households in all tenures, especially the private sector, and boost the supply of new housing suitable for older households across the HSCP area. Such policies should consider size and type of property as well as issues around accessibility and design to meet changing housing requirements as well as wider health and social care needs.

4.7.3.3 Private Adaptations

Private Sector grants have contributed towards 64 major adaptations between 13/14 and 15/16. The majority of the works carried out have been bathroom adaptations, where a bath has been replaced with a level access shower. This work enables the property to be more suitable for the existing resident to remain at home for longer. It should also help the property remain relevant in any future housing market as it will be suitable for an older homebuyer.

4.8 Wheelchair Accessible Housing

National Policies

- Scottish Building Standards
- Lifetime Homes Standards

Local Policies

There are no specific policies directly relating to the provision of fully wheelchair accessible housing, however, it is something which is taken into consideration for any new build properties due to national policies. Future developments will be encouraged, where possible, on an individual basis to include measures to make new homes wheelchair accessible.

4.8.1 Wheelchair Adapted property

Table 26: Other Specialist Housing Type by Area: 2001 -2015

Specialist Housing Type (LA & RSL)	2001	2005	2010	2015
Clackmannanshire				
Wheelchair	78	117	113	53
Ambulant Disabled	65	212	51	94
Amenity	347	409	568	322
Other Specially Adapted	450	8	8	332
Clackmannanshire Total	940	746	740	801
Source: Scottish Government Statistical Returns & Scotland's Housing Network Returns				

*Classification of properties changes over the years which will show up some inconsistencies in data.

Again, applying an 8% turnover in stock, would give an annual let figure of 64 wheelchair or amenity properties becoming available each year. It is not possible to pinpoint the exact number or people on our waiting list that require these types of houses as housing requirements are different for specific medical needs. It could be assumed that applicants with high medical needs would be most suitable for these properties and there are currently around xx people with high medical points on the waiting list.

4.9 Non-permanent Housing

National Policies

- The Homeless Persons (Provision of Non-permanent Accommodation) (Scotland) Regulations 2010
- Policy on refugees?

Local Policies

4.9.1 Homeless Temporary Accommodation

The Council currently uses 120 of it's own stock for temporary accommodation.

Table 27 Temporary Accommodation used for Homeless Households

Temp Accom	Clacks 2014/16	Clacks 2015/16
Social Sector	89	120
Hostel	0	0
B and B	29	10
Other	1	1
Total	119	131

Source:

Appendix 1

4.9.2 B & B Accommodation

The Council made a conscious decision in to reduce the use of B & B for homeless households using this type of accommodation for 10 cases in 2015/16.

4.10 Supported Provision (Care Homes, refuges)

National Policies

- Scotland's National Dementia Strategy
- Regulation of Care (Scotland) Act 2001

Other

4.10.1 All Care Home Places

Tables 28 & 29 below show the number of care spaces Care Commission registered at October 2015.

Table 28 Care Places - All

Client Group	
Older People	229
Learning Disabilities	68
Mental Health	17
Young People	6
Respite	13
	333

Source: Care Commission

Table 29 Care Places - All by HMA

Client Group	Alloa HMA	Hillfoots HMA	Dollar HMA	
Older People	159	64	6	229
Learning Disabilities	61	7	0	68
Mental Health	17	0	0	17
Young People	6	0	0	6
Respite	13	0	0	13
	256	71	6	333

Source: Care Commission

4.10.2 Care Home places for Older People

Table 30 confirms that between 2003 and 2015 the numbers of older long stay residents in Clackmannanshire have fluctuated from year to year with no obvious upward or downward trend. This goes against the trend in Scotland at a 6% decline nationally.

Table 30

Older people 65+	2003*	2005	2010	2014	2015	Change 2003-2015	
						%	No

Appendix 1

Clackmannanshire							
All older residents	221	211	200	206	228	3.2%	7
Older Long-Stay Residents	213	204	170	196	214	0.5%	1
Source: Scottish Government Statistics (as at March 2015)							
Notes: *long stay residents only separately identified from 2003 onwards							

The median age on admission is now 84 years in Clackmannanshire, which is slightly above the Scotland wide median age of 83 years. This is interesting in that it supports a view that increasingly the care home sector is being utilised for people in the oldest age groups with more 'younger' older people continuing to live independently in the community. At the same time, it does raise issues in light of the demographic projections (i.e. the increases in 85+yrs group) with potential pressures on both care homes as well as more accessible and 'age friendly' homes in the community. * Clackmannanshire and Stirling Health & Social Care Partnership Specialist Housing Needs: Older People.

4.11 Care / Support Services for Independent Living at Home

National Policies

- National Telehealth & Telecare Delivery Plan for Scotland to 2016
- Reshaping Care for Older People
- Scotland's National Dementia Strategy 2013 – 2016
- Caring Together: The Carers' Strategy for Scotland, 2015
- The Carers (Scotland) Act, 2016

4.11.1 Care & Support Needs

Care and support services allow people to live independently in their own mainstream home and are in addition to the specialist housing types detailed above. The services include:

- Unpaid caring
- Telecare
- Home help
- Housing support
- Social work help
- Respite care

4.11.2 Unpaid Care

According to the 2011 census, there are almost 1,900 people in a caring occupation in Clackmannanshire and almost 4,700 people provide unpaid care of some kind. Most unpaid carers (4,100) care for people in their family and the vast majority (81%) for their partner, in fact, 13% of all households in Clackmannanshire contain a member of a couple caring for their partner in an unpaid capacity.

Of all unpaid carers 1,798, or 38% provide 35 hours or more care each week.

Appendix 1

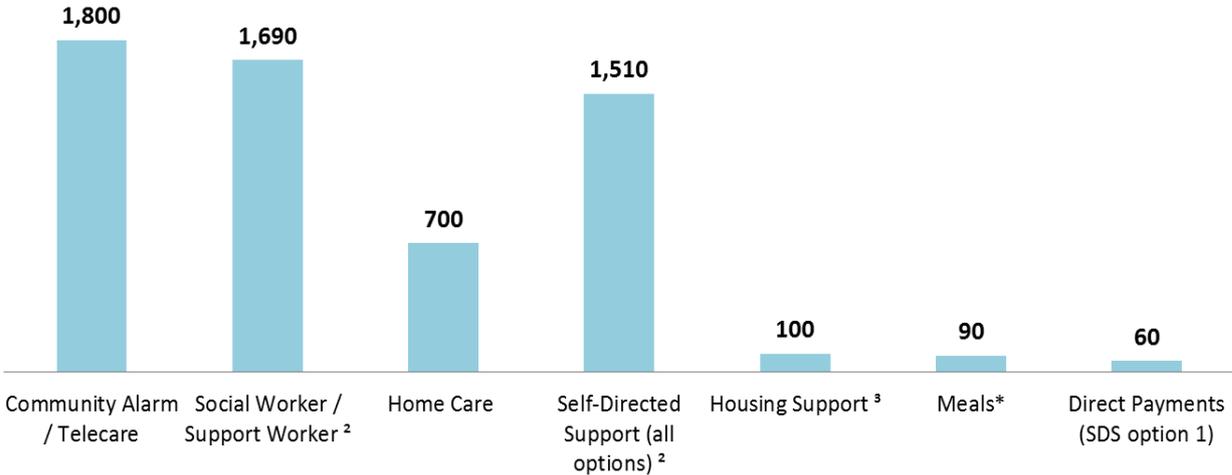
The census also reports that just over 6,500 households contains at least one person whose day to day activities are limited by some sort of disability.

4.11.3 Summary of Paid Care

The graph below shows the overall level of care at home received in Clackmannanshire in 2016. As clients can receive more than one social care service, there are a total of 2,510 individuals in receipt of at least one form of care at home. Of these, 1,980 or 78% are over the age of 65, however this remains less than 30% of all residents 65+ currently receiving paid support.

By providing various types of support to older people in their own home many other, more costly interventions such as hospital stays or care home placements may be avoided for longer. Suitable housing, alongside access to services is likely to lead to more people living independently for longer.

Graph 29: Care received in home by type



Notes on chart

¹Community Alarm/Telecare, Direct Payments, SDS and Social Worker/Support Worker information are for the financial year. Home Care, Housing Support and Meals data is for the March Census week.

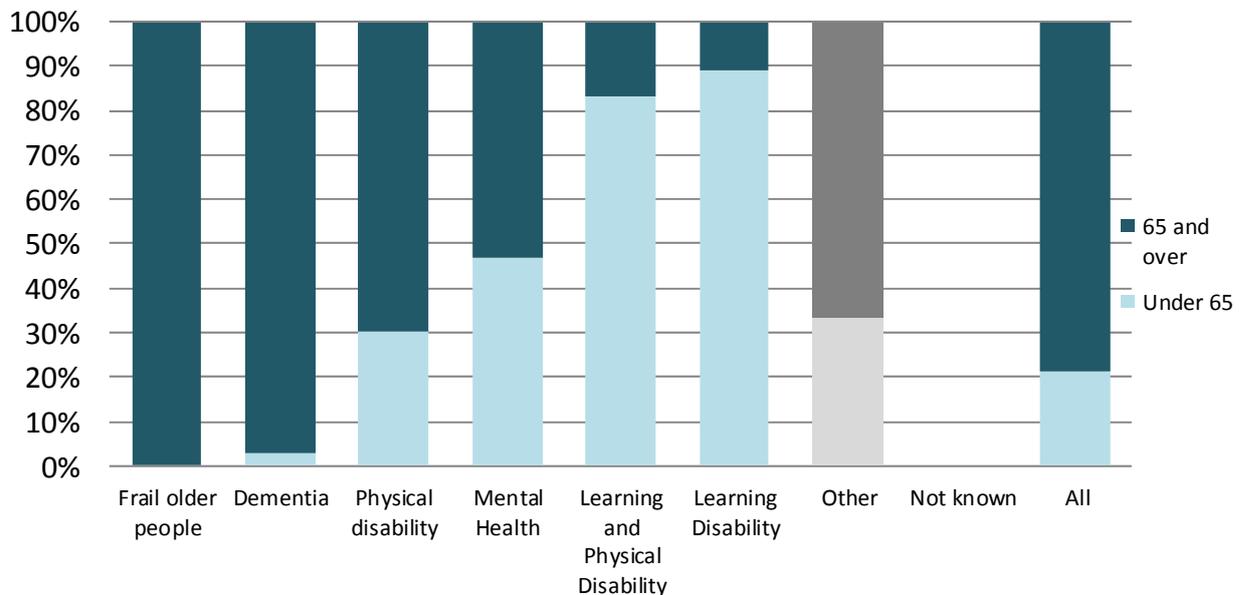
¹Clients can receive multiple social care services.

²Data on Social Worker / Support Workers and Self-Directed Support is in development, and not reported on in detail in this release. Follow-up analysis on these topics will be published at a later date.

Source: Scottish Government, Social Care Services 2016, Statistical Release, November 2016

The graph below shows that 80% of clients receiving paid care in their own home are over the age of 65. The most common reason is to help with general frailty in older age, dementia or some kind of physical disability.

Graph 30: Over 65's in receipt of care by condition



Source: Scottish Government, Social Care Services 2016, Statistical Release, November 2016

4.11.2 Telecare

There are 1,800 clients in Clackmannanshire with either a community alarm or telecare. The majority of these, 1,220, are over the age of 75.

4.12 Site Provision for Gypsy Travellers and Travelling Show people

National Policies

- Scottish Government Equality Outcome (Equality Act 2010)
- Scottish Social Housing Charter

Appendix 1

- Scottish Planning Policy

Local Policies

- Local Housing Strategy
- Local Development Plan, 2015: Policy SC3

4.12.1 Gypsy Travellers

Since 2012, the Scottish Housing Regulator monitors social landlords responsible for Gypsy Travellers. Social landlords must give the same level of service to Gypsy Travellers and housing tenants and sites are well maintained and managed.

The regulator sets two specific indicators relating to official Gypsy/Traveller sites requiring social landlords to report annually to help monitor and assess landlords' performance against the Charter. The indicators are about the average weekly pitch rents paid by residents and resident satisfaction with the landlord's management of the Gypsy/Traveller site(s).

Clackmannanshire Council have a well maintained site at Westhaugh in Alva, With pitches available all year round. The site has 16 pitches 2 of which are adapted for disabled travellers.

The 2011 census recorded a Gypsy Traveller population of 68 living in Clackmannanshire, equating to around 17 households. Gypsy Travellers not only live in authorised sites but in fixed housing and a few scattered private sites. The authorised site in Alva is rarely full and no waiting list is in operation. The Council will continue to operate, maintain and monitor the site to ensure that any future housing needs are addressed.

4.12.2 Travelling Showpeople

Travelling Showpeople require permanent sites for accommodation and storage of equipment. There are no identified specific issues around demand in Clackmannanshire.