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<b>Report To:</b>	<b>Safe, Sustainable Communities Committee</b>	<b>Date: 5 May 2009</b>
<b>Report By:</b>	<b>Corporate Director Environment and Community Protection</b>	<b>Report No: ECP/Plann/RL09/015</b>
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<b>Subject:</b>	<b>Inverclyde Local Housing Strategy 2004-09 – Monitoring and Update Report 2009</b>	

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## 1.0 PURPOSE

- 1.1 To inform the Committee of progress against the strategic objectives set out in the Inverclyde Local Housing Strategy (LHS) 2004-09, and to seek endorsement of the continuing relevancy of the LHS and the key issues identified for the preparation of the next LHS arising out of new guidance and revised policies.

## 2.0 SUMMARY

- 2.1 The Inverclyde LHS 2004-09 covers the period up to mid-2009 and it was originally intended that a new LHS covering the period 2009-14 would be produced by July 2009. Following on from the *Firm Foundations* consultation document published in 2007, the Scottish Government issued guidance on the preparation of Housing Needs and Demand Assessments (HNDA) in March 2008, followed by guidance on the preparation of a 'new style' LHS in June 2008, and a revised SPP3 'Planning for Homes' in July 2008. These documents emphasise the Scottish Government's commitment to joint working between planning services and housing services on the preparation of the 'new style' LHS and Development Plans as set out in *Firm Foundations*.
- 2.2 The LHS 2004-09 has been monitored and updated on an annual basis over the past five years and progress against the strategic aims and objectives of the LHS is noted in the Appendix to this report. The opportunity has also been taken to summarise the issues that require to be addressed in advance of the next LHS being produced in 2011. Appendix 1
- 2.3 A report was submitted to Committee in October 2008 setting out changes to the work programmes of the Planning Policy and Housing Teams and the present report confirms the key stages and implementation timetable for the LHS and Development Plans as detailed last October (reproduced in the Appendix to this report). [Min Ref 28/10/2008 para 748]

## 3.0 RECOMMENDATIONS

- 3.1 That Committee:
- (a) note the progress made on achieving the strategic aims and objectives of the Inverclyde Local Housing Strategy 2004-09;
  - (b) note the revised timetable for the production of the 'new style' Local Housing Strategy; and
  - (c) note the transitional arrangements required in the intervening period prior to the production of the Inverclyde Local Housing Strategy 2011-16.

## 4.0 BACKGROUND

### Monitoring and Update Report

- 4.1 The Appendix to this report provides an update on progress made over the last five years against the strategic aims and objectives of the LHS 2004-09. A number of these objectives related to the Housing Stock Transfers to River Clyde Homes and to Cloch Housing Association and these were successfully achieved in December 2007. The core aims of the LHS 2004-09 remain relevant and valid following the completion of the monitoring and updating process and it is not intended to make any significant changes to the core aims and objectives of the LHS. It is however appropriate to remove those objectives that have been achieved, or where responsibility for their achievement has now passed to other agencies, such as River Clyde Homes and Cloch HA, as the new owners and managers of the former Council stock.

Appendix 1

### Housing Needs and Demand Assessment

- 4.2 The Housing Needs and Demand Assessment (HNDA) is intended to inform the Main Issues Report of the new Strategic Development Plan (SDP) and the 'new style' LHS by providing the overall scale of housing requirements across the Glasgow and Clyde Valley area for the SDP and, at a local level, housing supply targets for the LHS. The HNDA is currently being progressed by a Project Manager appointed by the Glasgow and Clyde Valley Strategic Development Planning Authority, of which Inverclyde Council is a member, and this work is due for completion in spring 2010.

- 4.3 The Scottish Government has made it clear that the HNDA outcomes are needed to prepare the SDP Main Issues Report which in turn will allow the development of housing supply targets for the LHS that will in turn assist in preparing the housing land requirement of the Local Development Plan. The SDP and LHS processes will run in parallel and are likely to be completed in spring 2011. It is clear therefore that it would not be possible to produce a LHS for the period 2009-14 given the lack of HNDA outcome information.

[Min Ref  
10/03/09  
para 182]

### The 'New Style' LHS

- 4.4 The guidance on the 'new style' LHS was issued in June 2008 and it reinforces the importance of the LHS as the key planning document for housing across all tenures, including housing for particular needs. The emphasis in the new guidance is on the integration of planning and housing services at local authority level and Inverclyde Council is well placed in this regard given that the Planning and Housing Service is already working on the joint delivery of the LHS and the new Development Plans. The Planning Policy and Housing Teams also benefit from having a Manager spanning the two disciplines with responsibility for co-ordination of the LHS and the Development Plan for Inverclyde.
- 4.5 The 'new style' LHS draws together a number of housing-related strategies including homelessness, the provision of housing support (formerly known as Supporting People), and fuel poverty to provide a definitive statement on all aspects of housing. The Housing Team is working with Social Work Services on the development of the Homelessness Strategy 2009-11 and on the housing support element of the LHS. Guidance on the fuel poverty element of the LHS is to be issued by the Scottish Government in summer 2009 and appropriate action will be taken once we have had the opportunity to digest the new guidance and its implications for the LHS. The intention is that the LHS will in future be a much more streamlined document ('new style') with a series of key outcomes at a local authority level and housing supply targets across all tenures informed by the HNDA findings.
- 4.6 A number of items on the Housing Team work programme relating to the HNDA and preparations for the 'new style' LHS require to be funded during the financial year 2009/10. This type of work would have been funded through the Housing Revenue

Account (HRA) by the former Housing Services department in previous years. As we no longer have a HRA, funding will have to be provided from other sources. Reference has been made to the need for a current survey of house conditions in the private sector in previous reports to Committee. This information is essential in preparing for the full implementation of the Housing (Scotland) Act 2006 and in ensuring that we have robust information on which to base our strategy for improving housing conditions in the private sector. The development of an umbrella organisation representing the interests of tenants of all RSLs operating in Inverclyde (FITRA) is still under negotiation and Committee is reminded of Inverclyde Council's statutory duty to ensure the promotion of tenant participation. This umbrella organisation will be of particular significance in ensuring that the views of tenants and residents are obtained and acted upon in preparing the LHS and the related Local Development Plan. The financial contribution to the HNDA Project Manager post (see paragraph 4.2 above) was agreed by Committee in October 2008 and the recently appointed manager is now in post.

[Min Ref  
28/10/2008  
para 748]

## 5.0 PROPOSALS

5.1 The Appendix to this report provides Committee with a comprehensive review of the LHS 2004-09 in the form of a Monitoring and Update Report. The report is not an annual update of the LHS as in previous years as there is no longer a requirement to produce and submit updates to the Scottish Government Housing Investment Division (HID). The report seeks to confirm that the LHS 2004-09 is still relevant and valid, and that it continues to form the basis of our strategic aims and objectives for housing until the first 'new style' LHS is prepared for 2011-16. This continuity is of particular importance in the preparation of the Strategic Housing Investment Plan (SHIP) that provides the direction of affordable housing investment in Inverclyde and seeks to prioritise projects on the basis of their 'fit' with the strategic aims and objectives of the LHS. Continuity is also an important factor in ensuring that Inverclyde Council meets a number of its statutory obligations in relation to the quality and availability of housing for rent and for sale.

### Key Issues and Main Findings

5.2 The strategic aims of the Inverclyde Local Housing Strategy 2004-2009 were to:

- Increase the housing choices that residents and potential residents have in Inverclyde;
- Restructure the housing system so that the private and social houses available match the demand and needs of residents;
- Improve the physical quality of housing in Inverclyde;
- Improve housing for people who have particular needs; and
- Make access to housing easier for potential residents by improving advice in the area.

5.3 The findings of the update report are that the above strategic aims remain relevant and valid in 2009 some five years after they were first identified in the LHS following an options appraisal exercise and extensive consultations. A separate report to this Committee reiterates Scottish Government backing for these strategic aims in the form of a substantial allocation of Affordable Housing Investment Programme (AHIP) funding to allow previously agreed programmes to continue in line with the approved SHIP 2009-14. It is therefore recommended that these aims continue to form the core of the Inverclyde LHS until the first 'new style' LHS is published in 2011.

5.4 The strategic aims identified in paragraph 5.2 above are being addressed through the following ongoing programmes:

- The Area Renewal Reprovisioning Programme (being delivered by River Clyde Homes, Cloch HA, and Oak Tree HA);
- The provision of new affordable housing for rent and for sale through the SHIP 2009-14, including housing to meet particular needs;
- Work by RSLs to bring their housing stock up to the Scottish Housing Quality Standard (SHQS) by 2015;

- The demolition of housing stock that is no longer fit for purpose and that cannot be brought up to the SHQS;
- Reducing the number of Below Tolerable Standard houses in Inverclyde and improving the physical quality of the private sector housing stock;
- Continuing to provide funding for equipment and adaptations to address particular needs and to allow people to remain in their own homes; and
- Partnership working to improve access to housing of all tenures by providing advice and information on housing options in Inverclyde.

5.5 The above programmes represent the translation of the key issues and strategic objectives of the LHS into action. It is therefore proposed that Inverclyde Council continues to support these programmes through the SHIP, engagement with the private sector, and through partnership working with HID, RSLs, and other providers in the period leading up to the preparation for, and publication of, the LHS 2011-16.

## 6.0 IMPLICATIONS

6.1 **Legal:** there are no immediate legal implications arising from this report.

6.2 **Financial:** there are no financial implications, at present.

Cost Centre	Budget Heading	Budget Year	Proposed Spend	Virement	Other Comments
N/A	N/A	2009/10	Nil	N/A	N/A
		TOTAL	Nil		

6.4 **Personnel:** there are no personnel implications affecting Inverclyde Council.

6.5 **Equalities:** the LHS will be prepared in consultation with community representatives and full cognisance will be taken of equality and diversity processes and procedures.

## 7.0 CONSULTATION

7.1 This report has been prepared in consultation with RSLs operating in the Inverclyde area, the Scottish Government Housing Investment Division, and the Chief Financial Officer.

## 8.0 CONCLUSION

8.1 The Committee is asked to note the progress made in relation to the agreed strategic aims of the LHS 2004-09 as set out in the Appendix to this report and to endorse the continuation of the aims and objectives, and the programmes set out in paragraphs 5.2 – 5.5 above until such time as the LHS 2011-16 has been prepared and approved by Inverclyde Council.

## 9.0 LIST OF BACKGROUND REPORTS

9.1 Planning Policy and Housing: Update on Work Programmes and Issues Arising, agreed by Committee 28 October 2008.  
Inverclyde Council 'Strategic Housing Investment Plan 2009 - 2014' (SHIP) (Finalised Draft, November 2008), agreed by Special Meeting of Committee, 25 November 2008.

[Min Ref 28/10/2008 para 748]  
[Min Ref 25/11/08 para 831]

**INVERCLYDE LOCAL HOUSING STRATEGY  
2004-2009:**

**MONITORING AND UPDATE REPORT**

**Inverclyde**  
council

**Planning and Housing Service**

**April 2009**

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**[FINALISED DRAFT – SUBJECT TO MINOR EDITORIAL CHANGES PRIOR TO PUBLICATION.]**

## 1.0 INTRODUCTION

### LOCAL HOUSING STRATEGIES

1.1 The *Housing (Scotland) Act 2001* requires all Scottish local authorities to prepare local housing strategies (LHSs). These strategies are used to assess housing requirements across all tenures in a locality and to guide the actions of housing-related agencies in responding to these requirements. The strategies have to cover a five year period.

1.2 Inverclyde Council prepared the *Inverclyde Local Housing Strategy 2004-2009* in 2004. Its aims were to

- increase the housing choices that residents and potential residents have in Inverclyde,
- restructure the housing system so that the social rented and private houses available match the demand and need of residents,
- improve the physical quality of housing in Inverclyde,
- improve housing options for people who have particular needs and
- make access to housing easier for potential residents by improving advice in the area.

1.3 The Council ensured that the *LHS* was kept relevant by updating it annually over the five year period. It also monitored progress in Inverclyde towards the goals of the *LHS* each year. The Council would have been due to publish its local housing strategy for 2009-2014 this year, however, changes to Scottish housing policy have meant there will not be a new LHS from Inverclyde Council until the year 2011.

### NEW GOVERNMENT POLICY

1.4 In 2007 the Scottish Government<sup>1</sup> expressed a desire that local authorities should work together to assess housing need and demand at a regional, as opposed to local, level and that these assessments should become the basis of local housing strategies and housing requirements in development plans. This change was confirmed by new guidance for LHSs and housing need and demand assessments (HNDAs) as well as a revised *Scottish Planning Policy 3: Planning for Housing (SPP3)*. These were all produced by the Scottish Government in 2008 and established the basis for housing and planning to become more closely integrated than in the past.

1.5 Inverclyde Council, as a constituent member of the Glasgow and the Clyde Valley Strategic Development Planning Authority, is working jointly with seven other local authorities to undertake a strategic HNDA. The volume and scale of work to be undertaken in this assessment means that it would be unrealistic for Inverclyde Council to prepare a new LHS covering the period 2009-2014 as the HNDA results would not be available in time to assist in its preparation. In accordance with the integration of planning and housing in this way, the Scottish Government has given Inverclyde Council (along with other local authorities in the four city regions of Scotland) permission to submit its next LHS later than expected, to allow the strategy

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<sup>1</sup> In this report the name 'Scottish Government' refers to the executive branch of government in Scotland, regardless of whether it was known as the 'Scottish Executive' or the 'Scottish Government' at the time of any of the events being described.

to consider the findings of the HNDA. The Council's next LHS will be issued in two years time, covering the period 2011-2016.

## **THE AIMS OF THIS REPORT**

**1.6** Taking account of these developments this *Inverclyde Local Housing Strategy: Monitoring and Update Report* has the following aims:

- To provide a final assessment of the achievements of the *Inverclyde Local Housing Strategy 2004-2009*. This will involve looking at the work that was achieved in the area against the objectives set out in the original strategy and developed through the annual updates.
- To give an account of the changes that have occurred in the housing policy scene in Scotland since 2004. The purpose of this will be to provide a more in-depth explanation of the new way in which the LHS must be prepared.
- To look forward to the LHS that Inverclyde Council will prepare for the period 2011-2016 and outline which strategic aims will be sustained - amended or unchanged - until that period. This means that there will still be a strategic context in place for the Council's housing activity in Inverclyde during the two year period leading up to the next LHS being issued.

The report has three main parts – Parts 2, 3 and 4 - and each relates to one of these three aims.



## **2.0 HOUSING-RELATED PROGRESS IN INVERCLYDE: 2004-2009**

### **INTRODUCTION TO PART 2**

**2.1** The years 2004-2009 have brought transformation and improvements to the Inverclyde housing system. Many changes have been closely linked with the direction of national housing policy and these are explained in Part 3 of this report. Progress at the local level, however, is detailed here as this part of the report looks at activities relating to each of the five strategic aims of the *Inverclyde Local Housing Strategy 2004-2009*. Much of the information here covers the activities and work that has taken place on the housing estates and in the homes of Inverclyde's residents. However, reference should firstly be made to some of the institutional reforms that have taken place in Inverclyde in the last five years where they directly relate to the operation of the housing system.

**2.2** As was typical of Scottish local authorities since the post-war period, Inverclyde Council accrued housing-related debt by acquiring loans to fund the development of its council housing. When the Scottish Housing Quality Standard (SHQS) was adopted as a goal for 2015 it was clear that adding to the existing £75m debt to achieve the SHQS was not a viable option for the Council. It was also evident that alternative funding, such as rental income, would be insufficient. The Council eventually adopted the aim of transferring all of its housing stock to housing associations as the means of tackling this problem. This would provide two main benefits: the UK Government would cancel the Council's housing debt, allowing the Council to redirect its funds away from repaying these debts to providing better services for Inverclyde, and the Scottish Government would aim to target funding to the housing associations receiving the former Council stock, to help meet the SHQS.

**2.3** In December 2007, after positive ballots by the Council's tenants, 7,950 houses transferred ownership from Inverclyde Council to the newly formed housing association River Clyde Homes (around 7,700 properties) and the established Cloch Housing Association (253 properties). The strategic function of the Council's Housing Service merged with its Planning Service to form the Inverclyde Council Planning and Housing Service. While Inverclyde Council is no longer a landlord it still retains strategic and enabling functions within the Inverclyde housing system – one of which is to prepare the LHS – and these functions are being carried out by the merged Planning and Housing Service.

### **STRATEGIC AIM A: HOUSING RENEWAL – TENURE BALANCE**

**2.4** The first LHS that the Council prepared, for 2004-2009 set out to improve the tenure balance in Inverclyde by achieving four objectives. It was evident that the number of owner occupied, social rented and private rented properties available was not adequate to meet current and future demand: the balance between these three tenures - in terms of the number of dwellings that each sector contributes to the local housing system - would need to be altered.

## **Restructuring the Social Rented Sector - Demolitions**

**2.5** The first objective related to the social rented sector.<sup>2</sup> The intention of the *LHS* was that, firstly, the number of low demand Council houses would be reduced and that, secondly, the number of housing association properties would be increased. By 'low demand housing' the Strategy meant housing which was very difficult to let due to lack of appeal to applicants, and housing which could only be brought up to the SHQS at an unreasonable cost. This objective was created before housing stock was transferred from Inverclyde Council to the housing association sector. It should be noted that, after transfer, the objective was understood as aiming to reduce the number of low demand *River Clyde Homes housing* (the new owner of the former Council housing). Also, after transfer, the objective was seen to be referring to increasing the number of dwellings offered by housing associations *with the exception of River Clyde Homes*. These modifications to the objective from 2007 have allowed it to retain the spirit of the original 2004 objective. It would be disingenuous to claim that the problem of low demand housing had been eradicated simply because ownership of this housing had changed.

**2.6** In the last three years of the Council's ownership of the stock there was an increase in the number of properties classified as low demand, from 892 dwellings in year one of the strategy to 1,300 dwellings in year three, the year of transfer.<sup>3</sup> This demonstrates that low demand housing was becoming an increasing problem for Inverclyde Council and that the funding released through stock transfer was essential to help curb the problem. There has been consistent work on the part of both the Council and River Clyde Homes to demolish the most unpopular housing in the social rented sector over the last five years. This has amounted to 1,413 properties being demolished since year one: an average of 283 dwellings per year. This was short of the original, ambitious, target of having 1,800 properties demolished by year five but it shows that the Council and its partners are well on the way towards the goal of clearing Inverclyde of rejected social housing.

## **Restructuring the Social Rented Sector – New Build**

**2.7** While efforts have been made to clear low demand dwellings, housing associations such as Cloch and Oak Tree have also been developing new social housing. Overall 350 new dwellings have been completed (by April 2008) and this rate of work is going to increase significantly when River Clyde Homes go on site this year and begin their major, long-term, Reprovisioning Programme.

**2.8** Most of the key areas of housing development for the social rented sector were formally designated in the *Area Renewal – A New Inverclyde: The First Steps* report (2003). First Steps is a Council-led joint partnership for regenerating much of the rejected former Council housing areas in Greenock and Port Glasgow. This strategy was incorporated into the *LHS 2004-2009* and the *Local Plan 2005*. Through the *Local Plan*, the areas designated for renewal were further categorised and prioritised as 'New Neighbourhoods', 'major housing development opportunities' and 'other designated renewal areas.' All of the areas designated have been experiencing poor housing and social problems connected with poverty and de-industrialisation for

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<sup>2</sup> This comprises local authority, housing association and housing co-operative housing. In Inverclyde until December 2007 the social housing sector only consisted of the first two types. Since then, there is no longer any local authority housing in Inverclyde.

<sup>3</sup> In this report, the period of the *Inverclyde Local Housing Strategy 2004-2009* is divided into its five years: year one is 2004-2005, year two is 2005-2006, year three, 2006-2007, year four, 2007-2008 and year five, 2008-2009.

the last two decades. The housing measures being adopted for these areas include the building of new social rented and owner occupied housing and this is now incorporated as a major part of the Re-provisioning Strategy of the local housing associations, in particular, River Clyde Homes.

**2.9** As with any development, much of the work involved in these areas has been taking place behind the scenes – commissioning feasibility studies, organising design teams, arranging funding and contracts, agreeing house types with the community etc. – and only part of the overall construction work has begun. For example, Cloch’s Re-provisioning Programme in Maukinhill began in year four, 2007-08, and Phase 1 on this site is nearing completion. The next major development to go on site will be Phase 1 of Woodhall in Port Glasgow and River Clyde Homes has taken the whole initiative to the detailed planning application stage. Work is expected to start on site this year. In addition to this, renewal works have been ongoing in parts of Greenock. Developments on the Branchton and Grieve Road/Wren Road sites are expected to be complete later in 2009 and Cloch’s recently completed houses in Gibshill are in the process of being allocated to their new residents. Renewal initiatives in Ornsay and Moray Road in Port Glasgow and in Greenock East have all been brought to the stage of having detailed planning applications submitted to the Planning and Housing Service for assessment.

**2.10** From 2007, social housing development in all of Inverclyde has been guided by the new *Inverclyde Strategic Housing Investment Plan 2009-2014*,<sup>4</sup> which was updated in 2008. This allows the Council to make sure that the development activity of all housing associations is co-ordinated and linked to the strategic aims of the *LHS*.

### **The Private Sector**

**2.11** The first two objectives of the *LHS* covering progress in the private sector addressed matters of housing developments but also issues relating to the operation of the sector. With regard to new housing, the *LHS* supported the continued expansion of the owner occupied sector in Inverclyde. Of the original goal of producing 1,250 new houses for sale on the market, 70% of this target was achieved by the start of year five (April 2008): 865 new homes were built. In response to the problem of high prices in the Scottish housing market, low cost home ownership initiatives have been developed with funding from the Scottish Government. In Inverclyde a portion of the owner occupied new builds were developed through these schemes for people who cannot necessarily afford typical market prices. The *Monitoring and Update Report 2009* of the *Inverclyde Local Plan 2005* provides more detailed information on the development of the owner occupied sector.

**2.12** While expansion of the private rented sector was not on the agenda for the *LHS*, the co-ordination and consolidation of this sector and its contribution to the housing system was an important aim. To assist with this, the Council commissioned research into the workings of the private rented sector in year one. As well as this, the Council has also developed its understanding of the sector through the registration of private landlords. This has led to landlords of up to 2,213 properties in total registering with the local authority by December 2008. Also, 97 new licenses were granted to private landlords who own houses in multiple occupation. These registers and licenses help ensure that properties let through this sector meet an acceptable standard for tenants. A Private Landlord’s Steering Group and Private Landlord’s Forum were created to strengthen the Council’s links with private

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<sup>4</sup> See Part 3 of this report for further information about strategic housing investment plans.

landlords as well as co-ordinate activity in the sector and provide useful information for delegates. Unfortunately, limited resources have meant that the Forum has had to disband but the Council still keeps in contact with the sector through the local authority's *Letting You Know* newsletter and through the funding activities of the Housing Team in the Planning and Housing Service.

### **Development Sites**

**2.13** The final objective of Strategic Aim A was the maximisation of new housing development on brownfield sites rather than development on greenfield sites or the Green Belt. This aim links in with a central policy of the *Inverclyde Local Plan 2005* which protects, through policy guidance, Inverclyde's Green Belt and directs development towards the available land within the towns and villages of the locality. The target of this objective was that 65% or more completed houses were to be built on brownfield sites. This has been exceeded each year of the *LHS* to the extent that by March 2008, 91% of housing developments were on such sites.

### **STRATEGIC AIM B: HOUSING RENEWAL – WIDENING HOUSING CHOICE**

**2.14** As Strategic Aim A intended to improve the availability of housing in the different tenures, Strategic Aim B of the *LHS* sought to address some of the issues that can affect how residents access housing and how they are affected by it, including problems of cost, location and the size of dwellings.

### **House Types and Sizes**

**2.15** It has been understood through various assessments in Inverclyde that dwellings which are one floor or more above ground level are not suitable for a large number of residents – whether this is due to the resident being disabled, having small children or other reasons. In response to this, all social housing developments have been designed to meet the Scottish Government's Housing for Varying Needs Standard. This helps ensure that the lifestyles of people who are disabled are less limited by the layout of their housing. In addition to this, over the last five years, Inverclyde social housing developers have been attempting to increase house sizes where possible. The policy of demolishing low demand housing has also supported this aspect of Strategic Aim B as all of the 1,413 dwellings that have been demolished have been flats. This increases the proportion of ground floor level, accessible properties in Inverclyde.

### **Geographic Imbalance and Affordability**

**2.16** It was a purpose of this particular strategic aim to move Inverclyde away from the high concentrations of social housing that have become familiar in the area. Central to this aim is including both social rented housing and owner occupied housing in the New Neighbourhood sites of Port Glasgow and Greenock. As this report has explained above, most of the work on the New Neighbourhoods sites is at a very early stage of development but the next few years leading up to the second *LHS* will bring about up to 277 new houses for sale on the market and 347 new houses for social rent in Woodhall, Maukinhill and Gibshill alone. To assist people on lower incomes accessing owner occupied housing, these areas will also provide up to 60 houses for low cost home ownership.

## Neighbourhood Satisfaction

**2.17** The *LHS 2004-2009* aimed to increase the levels of satisfaction expressed by residents with regard to their neighbourhoods. Unfortunately, the information available from year one to year four shows that resident satisfaction decreased by 11%, from 90% satisfaction to 79% satisfaction. It is anticipated that satisfaction levels will be increased when the New Neighbourhood developments progress further. One part of neighbourhood satisfaction that saw an improvement, however, was fear of crime. In year one 44 % of surveyed residents expressed a fear of crime in their area and this reduced to 39% in year 4 (the year five figures are not available at the time of writing). The goal of the *LHS* was to achieve at least 39.62% fear of crime by the fourth year and this has been exceeded.

## STRATEGIC AIM C: HOUSING QUALITY

**2.18** This aim sought to encourage the improvement of the physical quality of housing in Inverclyde throughout all sectors. Its four objectives aimed at

- reducing the number of houses that are below standard in Inverclyde,
- working towards the Scottish Housing Quality Standard in the social rented sector,<sup>5</sup>
- improving quality in the owner occupied sector and
- increasing the energy efficiency of the area's housing.

## Housing that is Below the Tolerable Standard (BTS)

**2.19** It was an objective of the *LHS* to reduce the number of BTS houses. This was achieved but not to the extent aimed for. In year one there were 556 BTS dwellings in Inverclyde and by year five this number had dropped to 500. 103 BTS houses were demolished or brought up to the Standard over the lifetime of the *LHS*, with over £500,000 invested in this programme in the last three years alone.<sup>6</sup> The proportion of BTS housing in Inverclyde decreased from 1.46% to 1.33% yet the absolute number of BTS dwellings was not brought down to the target figure of 381 properties.

## Standards in the Owner Occupied Sector

**2.20** Much of the *LHS* addressed the means by which the Council would support home owners to improve the quality of their properties. At the start of the *LHS* there was a major drive to educate owner occupiers about the essentials of home maintenance with 22,000 advice leaflets being issued to residents. To complement this, the Council employed a Tenement Inspection Officer (now the Property Inspection Officer) who provided, and continues to provide, free inspections for home owners. Owners who use this service are supplied with a report which highlights and prioritises parts of their properties which can be improved or require repairs, and advice is given on how to go about this. There has been an average of 184 inspections carried out each year from the inception of the service in year two.

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<sup>5</sup> At the time of writing, there was no comprehensive information held by the Council with regard to progress towards the Scottish Housing Quality Standard in Inverclyde. This situation will be rectified over the coming years when an official monitoring system is established by the Council.

<sup>6</sup> The figures show that there were 556 BTS dwellings at the start of the *LHS* period and 500 at the end. However, 103 properties were brought up to standard or demolished. There appears to be a conflict within this data. This is because the year five information brought more BTS housing to the Council's attention than had been the case in year one.

## Energy Efficiency

**2.21** In year five the Council launched its Local Energy Savings Scheme (LESS) with its partner SOLAS Insulation Ltd. In its first four months the scheme has provided free insulation to many qualifying residents and given advice to 1,000 households in Inverclyde. This initiative will help to reduce the amount of energy that residents need to use to heat their homes and, subsequently, will reduce the costs of heating their homes thus reducing fuel poverty<sup>7</sup> and improving energy efficiency.

## STRATEGIC AIM D: MEETING HOUSEHOLDS' PARTICULAR NEEDS

**2.22** The next strategic aim of the *LHS 2004-2009* focussed on improving the way that the housing system and its services met the requirements of the people who have particular needs. This included specific objectives pertaining to the housing system's role in reducing homelessness and also objectives that intended to make better use of existing housing and housing services to support people with particular needs.

### Providing Housing to Help Reduce Homelessness

**2.23** The *LHS* set a target of ensuring that there were between 90 and 130 crisis and temporary houses available every year for the Council to provide to homeless people from 2004-2009. On average the Council's Homelessness Services annually had access to 103 units for this purpose, meaning that this target was achieved. Part of this accomplishment was due to the partnership working the local authority has undertaken with housing associations and private landlords: through Section 5 agreements, the service level agreement with River Clyde Homes and leasing agreements with a number of private landlords in the area. Overall, primarily through the leadership of the Council's Homelessness Services and its *Inverclyde Homelessness Strategy 2007-2009*, Inverclyde has experienced a reduction in both the numbers of households presenting themselves for a homelessness assessment and a reduction in the number of households who are actually assessed as homeless. In year one 830 households presented themselves and 427 were assessed as homeless. In year four the number presenting had decreased to 523 and the number assessed as homeless was 344.<sup>8</sup>

### Using Existing Housing and Services to Meet the Requirements of People with Particular Needs

**2.24** Across many services there has been much success in making housing more suitable for people with particular needs. This has involved growing amounts of grant funding, increased numbers of adaptations and repairs, and support services being made available for people to help them remain in their home and become more independent. The number of adaptations carried out in homes across Inverclyde more than tripled over the life of the *LHS*, from 41 adaptations in year one to 150 in year five. From year two to year five, the number of small repairs carried out for older people in the private sector by Inverclyde Care and Repair almost doubled. It provided 5,052 repairs in total. Similarly, the number of people receiving housing-related services from Social Work Services to, among other things, support independent living and promote security and safety, almost doubled. In year one 3,018 people received these services and 5,448 received them in year four.<sup>9</sup>

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<sup>7</sup> Where 10%, or more, of a household's income is spent on heating their home.

<sup>8</sup> Figures for year five were not available at the time of writing.

<sup>9</sup> Again, figures for year five were not available at the time of writing.

## **STRATEGIC AIM E: INFORMATION, ACCESS TO HOUSING, AND RESEARCH**

**2.25** The *LHS 2004-2009* anticipated progress in the use of information from Inverclyde's housing system which would improve the way in which the system was understood and the way that housing was accessed within it. In many ways this was achieved.

**2.26** To help residents understand the housing issues in Inverclyde, and also to help them meet their own responsibilities with regards to housing, a new section of the Council's website was created to cover these matters. This section is in the process of being updated. In addition to this, as has been explained, information leaflets have been provided to people in the private sector, and information on legislation and housing benefits was supplied through the Private Landlords' Forum and newsletters.

**2.27** To make access to a new home in the social rented sector easier for applicants the Council, with local housing associations, has created a common housing application form. This means that applicants only need to complete one form to apply for housing with the five partner housing associations; in the past they would have had to complete five forms. In order to bring about more understanding of the demand for social housing and to make administration more efficient these partners have also been working towards the creation of one central list of applicants for housing association tenancies, known as a common housing register. This is still under discussion by Inverclyde Housing Association Forum because of the ICT issues involved in pooling and sharing application details.

**2.28** The Council has undertaken several research projects over the last five years to enhance the ability of housing professionals, both within and outwith the Council, to comprehend the housing system in Inverclyde as it was and as it may become in future. This has been, and will be, essential for the effective provision of services within Inverclyde. Work has begun on the Glasgow and the Clyde Valley Strategic Development Planning Authority (which includes Inverclyde) HNDA and also on a new private sector stock condition survey for the locality. There will be more information on these studies later in this report. Work that was completed during 2004-2009 included feasibility studies for the New Neighbourhoods of Maukinhill in Greenock, and Woodhall in Port Glasgow, and the Clune Park area in Port Glasgow. Also, Social Work Services, in partnership with the Scottish Government's Joint Improvement Team, has been developing an older people's housing review which is near completion and will be of considerable value in preparing the next, and subsequent, LHSs.

## **3.0 DEVELOPMENTS IN HOUSING POLICY IN SCOTLAND: 2004-2009**

### **INTRODUCTION TO PART 3**

**3.1** In the last three years we have arguably seen more changes in Scottish housing policy than at any time since powers were devolved to the Scottish Parliament and Government in 1999. This part of the report will describe some of the major changes from the last five years (the lifetime of Inverclyde's first LHS) and explain the impact that they will have on the way the housing system operates in Inverclyde. It will cover the higher level policy statements issued by the Scottish Government, the revision of the way housing is funded and provided, the changes to the way local housing strategies need to be prepared and the new context in which physical housing quality is to be improved.

### **SCOTTISH GOVERNMENT POLICY STATEMENTS**

#### ***Firm Foundations***

**3.2** In October 2007 the Scottish Government issued an important public consultation document, *Firm Foundations: the Future of Housing in Scotland*, in which it set out a wide range of housing policy changes it intended to bring about. While much of the document was open to discussion its significance is confirmed retrospectively by the fact that so much of it has been implemented, or is on course for implementation, two years later. Some of the developments that have grown out of *Firm Foundations* – the new regional housing and planning framework for the preparation of LHSs, lead developers, and affordability initiatives for first-time home owners - are too significant to be included in this general consideration of the document and are discussed in more detail later in this part of the report.

**3.3** However, some other important issues raised in the document are worth mentioning here. The first of these is that the Scottish Government wants the housing system to increase the number of new dwellings it produces each year to 35,000 by 2015. The Government admits that on average over the last few years Scotland has only produced 25,000 homes per year. To many of *Firm Foundations*' respondents, including Inverclyde Council, this target seems to be both unrealistic (well above the housing system's capabilities) and unsubstantiated (it was not clear where the figure of 35,000 came from). However, the Government is committed to this figure therefore Inverclyde Council, as part of the Glasgow and the Clyde Valley Strategic Development Planning Authority, will support efforts towards this goal. Also mentioned in the consultation paper was the intention to end social tenants' rights to buy their properties from their landlords, where these properties have been built after the policy is implemented. This is a welcome relief for the social rented sector which is struggling to cope with demand. Among other policies announced in the document there was mention of encouraging local authorities to become social housing developers again and encouraging more mid-market rented properties in the voluntary sector – both of these policies aimed at easing the difficulties caused by the lack of affordable housing in Scotland.

#### **Recession**

**3.4** *Firm Foundations* may have been enough to see the Scottish Government and its partners through a number of years before any further major policy statements were required, if the context in which policy is created had remained



relatively unchanged. However, within the two years since the publication of the consultation paper, the Scottish housing system has been gripped initially by a credit crunch and subsequently by a recession. The Chartered Institute of Housing's *The Credit Crunch and the Scottish Housing System* (2008) tells us that the number of mortgages approved in Scotland has decreased significantly and that house prices have been reducing. Production on building sites has slowed as approximately 15,000 jobs have been lost in the house building industry. There is anecdotal evidence that banks are less willing to lend to social landlords for new building work and the Council of Mortgage Lenders has announced that owner occupier repossessions in the UK had risen to 40,000 in 2008. They expect this figure to increase to 75,000 in 2009.<sup>10</sup>

## **The Government Response to Recession**

**3.5** Consequently, the Scottish Government was compelled to release policy statements which expressed how it would respond to the credit crunch and recession. It did this through two documents, one in August 2008 (*Responding to the Changing Economic Climate*) and the other in January 2009 (*Responding to the Changed Economic Climate*). The recession has not moved the Government to re-think any of the policies of *Firm Foundations*. In fact, it has accelerated some of its policy activities, an example of this being the first-time buyer initiatives described later in this part of the report.

**3.6** However, the *Changing/Changed Climate* documents did announce that £120m of planned social housing funding will be brought forward to the years 2008-2010, to stimulate the house building sector. It is important to note that this money is being *brought forward* and is not being distributed as additional funds. This means that after 2010 development budgets may suffer. From these documents the Government has also set out the rules by which social landlords can purchase dwellings that private developers are struggling to sell on the open market. A final reference should be made to the fact that the *Changing/Changed Climate* publications also aim to ease the position of some home owners facing repossession, by widening the alternatives to repossession. This mostly consists of owners selling their properties in full to housing associations and renting them back, or selling a share of the property to them. These initiatives are known as Mortgage to Rent and Mortgage to Shared Equity, respectively. Five associations in Inverclyde are willing to be participants in this last, more recent scheme.

## **CHANGES TO THE FUNDING AND DEVELOPMENT OF NEW HOUSES**

### **Strategic Housing Investment Plans**

**3.7** There have been some notable alterations in the way that housing is provided and funded in Scotland over the last few years. The first of these came about in 2007 when the Scottish Government announced that local authorities were required to produce strategic housing investment plans (SHIPs). These are intended to act as implementation plans for the aspects of LHSs that refer to housing association developments in a locality. Inverclyde Council, with its partners, prepared its first operational five-year SHIP in 2008, covering the period 2009-2014. The SHIP allows the Council to set out how it sees Scottish Government funding of housing association developments being allocated over that period in Inverclyde. When they are making funding decisions, the Government will refer to the SHIP for guidance. This system ensures that investment is tied to the goals of the LHS and it also means

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<sup>10</sup> See <http://www.cml.org.uk/cml/media/press/2108>

that the Council retains an important strategic role in delivering housing. The SHIP allows competing projects to be prioritised and gives all partners an opportunity to introduce flexibility to ensure that development difficulties will be overcome over the term of the SHIP.

### **Central Government Funding of Social Housing**

**3.8** In 2008 the Scottish Government reviewed its understanding of the financial capabilities of housing associations to develop housing. It has since reduced the amount that Housing Association Grant is to cover as a proportion of each new development. Associations are expected to fund the remaining costs with their own income and with private finance. This has been a controversial decision yet there is another funding policy which has prompted more debate on the Scottish housing policy scene.

**3.9** Later in 2008, following on from *Firm Foundations*, the Government released a consultation paper named *Investing in Affordable Housing*. In this document the Government proposed some of the most sweeping changes to affordable housing development since the Scottish housing association movement underwent major growth in the 1970s. Basically, the Scottish Government would like to see all affordable housing being developed by a handful of 'lead developer' housing associations across geographical regions larger than local authority areas. These lead developers will secure the funding in that region and then sell their newly developed properties to other housing associations that will own and manage them. This will deliver bureaucratic streamlining for the Government which will no longer have to allocate funding to over 100 housing associations, and the Scottish Government expects that savings can be made in the creation of large-scale building contracts.

**3.10** Many associations perceive this as threat: a traditional income (HAG) will no longer be available to them and the encouragement of large-scale housing developers could potentially see some smaller housing associations having to merge. Implementation of this policy is expected from June 2009 though this will not happen across Scotland at the same time. When it does come to Inverclyde the Council will have a role to play in ensuring that 'lead developer' bids for HAG meet the requirements of the LHS.

### **Low-cost Initiative for First Time Buyers**

**3.11** Finally with regard to funding and providing housing, the Government, in 2007's *Firm Foundations*, announced the creation of its Low-cost Initiative for First Time Buyers (LIFT). This was a response to the problem of first time buyers being excluded from much of the owner occupation market because of high house prices in many areas in Scotland. With the schemes funded and promoted through LIFT eligible first time buyers can:

- become joint owners of properties with housing associations and pay some rent to the association and make mortgage payments to their bank (known as shared ownership) or
- become joint owners of a property with the Scottish Government (acting through a housing association) in which the resident makes mortgage payments to their lender and when the property is sold the Government claims back a share of the equity (shared equity).

**3.12** In both cases the resident has to take out a smaller mortgage than they would have if they were the sole owner. Since the credit crunch took hold the Government has announced increased funding for LIFT, committing £250m to the programme for the years 2008-2011.

## **THE NEW FRAMEWORK FOR PREPARING THE LHS**

### **Joint Working**

**3.13** The years 2007 and 2008 saw the Government overhaul the way in which LHSs are produced. The first indication of change came in *Firm Foundations* but it was the new LHS guidance, the new HNDA guidance and a revised *SPP3*, each released in 2008, that have set the new processes out clearly. These three documents have all worked together to produce the same overarching message: planning and housing services need to work much closer together to improve their understanding of housing systems and make their key policy documents (LHSs and development plans) link together in a stronger, more supportive manner. This section of the report explains that joint message further and then describes some of the more specific changes relating to the LHS. (Particular planning issues raised in the revised *SPP3* are covered in other reports issued by the Inverclyde Council Planning and Housing Service.)

### **Housing Need and Demand Assessments**

**3.14** The LHS guidance, HNDA guidance and *SPP3* state that planning and housing services need to work together to produce HNDAs. These assessments are required to establish the need and demand for housing across housing market areas (HMAs)<sup>11</sup> for a period of up to 15 years, with a renewed emphasis on all tenures being analysed. Because many HMAs operate beyond local authority boundaries councils are expected to co-operate regionally to produce HNDAs, as well as internally integrating the work of planning and housing services. The assessments need to provide 'robust and credible' evidence upon which housing and planning policies can be produced.

**3.15** The HNDA will directly inform the Glasgow and the Clyde Valley strategic development plan main issues report and the respective eight LHSs in the city region. The latter will provide housing supply targets (for all tenures) which will become the basis for the housing land supply targets in the local development plan. This chain of mutual dependence<sup>12</sup> – HNDA, leading to the main issues report and LHS, then to the strategic development plan and local development plan – is now fundamental to local housing policy and all the activities of strategic housing teams are affected by it. In future, LHSs and development plans are to be reviewed at the same time (based on the results of a concurrent review of the HNDA), every five years, to ensure that they complement and support each other and that their objectives continue to be relevant. As another dimension to their connection, the LHS guidance and *SPP3* re-iterate the Government's desire for 35,000 houses to be developed each year 2015. To achieve this the Government now requires development plans to make a 'generous' amount of land available for housing development. Planning authorities will therefore require accurate, statistically reliable information from the HNDA and the LHS.

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<sup>11</sup> Housing market areas are geographical areas which are generally self-contained in terms of housing demand.

<sup>12</sup> See Appendix 2 for more details.

**3.16** Because the HNDA is such a fundamental part of the new LHS and development planning framework the Scottish Government has established a group of civil servants to support the preparation of these assessments. The Centre for Housing Market Analysis (CHMA) was formed in 2008 and is part of the Communities Analytical Services Division of the Government. The three staff members of the team provide training events and documents, respond to enquiries and, when HNDAs are complete, will confirm if these are suitably 'robust and credible' to act as evidence bases for housing and planning policies.

### **The 'New Style' LHS**

**3.17** While the above mentioned parts of the new LHS guidance refer to the strategy's relations with the development plan, other parts of the guidance provide further changes which will also bring about a 'new style' LHS. The most prominent change is that local authorities will no longer need to prepare and submit separate strategies for Homelessness, Housing Support (formerly known as Supporting People) and Fuel Poverty. Instead, the LHS will contain councils' strategic statements in relation to these issues. This new direction will see housing teams co-operating more fully with social work services and homelessness services within local authorities because these are the services that currently work on some of these policy areas. It will be seen from this expansion of the LHS and the substantial collaboration required that it is a much more central, strategic and corporate document than had previously been the case.

**3.18** The Scottish Government added to their LHS guidance in 2009 when they confirmed their procedures for determining the suitability of a newly prepared LHS. Whereas before, the Government would have assessed an LHS against many criteria and allocated it a grade (A, B, C etc.) they have now, in partnership with COSLA, revised this system. Instead, panels of civil servants and local authority housing strategy officers will use ten agreed criteria to peer review new LHSs. There will be no grades given but comments will be offered and areas that need improved or areas that demonstrate good practice will be highlighted. The Government is also keen to provide continued support to housing services after the LHS has been reviewed.

## **THE HOUSING (SCOTLAND) ACT 2006 AND HOUSING QUALITY**

### **New Powers for Local Authorities**

**3.19** The 2006 Act covers many housing issues over its ten parts but its main concern is that of improving physical housing standards in Scotland's owner occupied and private rented sectors. The 2006 Act will provide local authorities with a range of new responsibilities – such as including a private sector strategy statement in the LHS - and enhanced powers to tackle disrepair and poor standards in their locality's private sector. It has amended the Tolerable Standard for housing and also defined a new Repairing Standard for the private rented sector which landlords must achieve. Due to this legislation, local authorities can, if a property is in severe disrepair, issue maintenance orders to dwelling owners which require them to create maintenance plans to bring their properties up to standard within five years. As well as these advances, and several others, there are two significant opportunities created for Councils by the 2006 Act described below.

## **Schemes of Assistance for Housing Purposes**

**3.20** The first of these comes in the form of schemes of assistance that councils can provide for owners in their area. Through these schemes local authorities should make advice, training, information, staff services, grants and loans available. In cases where an order for works has been issued by a council they must provide the owner with suitable assistance through these schemes. The authority must publish a statement on how it will administer its scheme of assistance to ensure fair access and accountability for all those who might receive its benefits. The 2006 Act says that this statement must be contained in the LHS along with other strategic statements covering housing which is below the Tolerable Standard and procedures for the designation of HRAs.

## **Housing Renewal Areas**

**3.21** Another important part of the 2006 Act relates to housing renewal areas (HRAs). These replace housing action areas as a route for tackling sub-standard housing. For any specific area within a locality where there is a high density of housing which is sub-standard a council should create an HRA action plan. If approved by Scottish ministers, the plan can be used to guide the issuing of notices to residents to have the properties improved and, where this is not possible, the council may carry out the work itself and recharge the owners. In some cases a local authority can purchase the housing to make the improvements and demolition is also an option that can be considered.

## **4.0 STRATEGIC HOUSING ISSUES FOR INVERCLYDE: 2009-2011**

### **INTRODUCTION TO PART 4**

**4.1** The existing LHS covers the period from 2004-2009 and it is anticipated that the next LHS will not be produced until 2011 (as permitted by the Scottish Government). This is to allow time for the Glasgow and the Clyde Valley Strategic Development Planning Authority to prepare the HNDA prior to the next round of LHSs in the region. This means that Inverclyde will in theory be without an LHS for a two year period. To minimise disruption to the strategic activities taking place across Inverclyde the aim of this part of the report is to provide the following:

- an account of the strategic housing aims of the *LHS 2004-2009* which will be continued during the two-year intervening period and
- an indication of some of the work that will be undertaken to prepare the 'new style' LHS for 2011-2016.

**4.2** With regards to the first of these points, the central message of this report is that the five basic aims of the *LHS 2004-2009* are still relevant and valid as a guide for housing activity in Inverclyde, with some modification at lower and operational levels. This part of the report will describe how the strategic challenges of

- restructuring tenure balance,
- widening housing choice,
- improving housing quality,
- responding to particular needs and
- improving information and advice

will continue to be utilised for the improvement of Inverclyde's housing system.

### **ACHIEVING A MORE APPROPRIATE BALANCE BETWEEN THE DIFFERENT HOUSING SECTORS IN INVERCLYDE**

**4.3** It is generally accepted that the three basic conditions under which a property can be held – owner occupation, renting from private landlords and renting from social landlords - provide, between them, a satisfactory basis on which to meet the requirements of all of Inverclyde's residents or potential residents. A main issue highlighted in the *LHS 2004-2009*, however, and still relevant today, is the need to re-apportion the share of the housing system that each of these tenures holds so that they more accurately reflect the needs and demands of current and future households.

#### **Owner Occupation**

**4.4** Following on from the *LHS 2004-2009* Inverclyde Council still accepts that it is necessary to expand the owner occupied sector within its geographical boundaries. This is a key policy of the Council's in meeting the aspirations of residents but to also attract more households into the area and help arrest de-population. With the central government promotion and funding of affordable owner occupation options, this policy will be widened to accommodate more households with lower incomes who have traditionally been excluded from owning their own home.

**4.5** As noted earlier in this report the current recession is proving to be, and will remain for the near future, a major obstacle to the implementation of this policy. On the basis of current monitoring, the Council expects that new build completions will slow down further and the ability of households to access the requisite mortgages to purchase housing will decrease. There is a possibility that the situation will not improve until some time into the life of the next LHS. In response to this the Council will continue to promote the affordability measures mentioned above and work with its partners to encourage and market the owner occupied sector in Inverclyde as a popular choice for housing.

### **Renting from a Private Landlord**

**4.6** Historically, the private rented sector has formed the smallest share of the Inverclyde housing system, yet the Council, as well as the Scottish Government, believes that it can still provide an important role as an alternative to the other two main tenures in the area. This may be all the more important during the recession for households that cannot afford the owner occupied sector. On the other side of the housing spectrum, the private rented sector will continue to be utilised by the local authority for temporary accommodation for its homeless households when the social rented sector has difficulty meeting this need. It is intended that this particular use of the private rented sector will increase.

**4.7** It is a goal of the Council to make private renting in Inverclyde a more improved housing tenure for its tenants and landlords. The local authority will continue to provide advice and support to tenants and landlords to ensure both groups meet their responsibilities and have their rights upheld. Regular newsletters will be distributed and the existing Housing Rights Advice Project will be expanded to provide an improved service within the private rented sector.

### **Renting from a Social Landlord**

**4.8** The majority of activities that have taken place in Inverclyde over the last four years to restructure the social rented sector will carry on beyond 2009 as they now form part of established programmes. There are two broad strands to this activity: demolishing the properties which are in low demand and below standard and building new, higher quality dwellings of the sizes and types that people want in the locations where people wish to live.

**4.9** The total number of below-standard social housing properties to be demolished has recently been reviewed, and will continue to be reviewed, as new information about the condition of the stock becomes available. The most recent understanding of the situation is that more properties than originally anticipated cannot be brought up to the Scottish Housing Quality Standard (SHQS) by 2015, the date that the Government expects. This means that more of River Clyde Homes' social housing needs to be demolished than was expected in the current LHS. These changes may have an impact on future housing demand in Inverclyde and the HNDA will consider these developments carefully.

**4.10** Inverclyde is currently experiencing the best opportunities it has had to build new and improved social housing for a generation. The large scale transfer of housing stock from the Council to River Clyde Homes and the smaller transfer to Cloch Housing Association, together with a very substantial Scottish Government funding allocation for the year 2009-2010, means that work to provide new and improved social rented housing in the area can be progressed. The introduction of

the *SHIP* to the *LHS* has allowed the Council to maintain an important strategic input into the direction of housing investment to meet agreed housing objectives.

**4.11** The recession has the potential to be both a help and a hindrance to the expansion of the social rented sector. With regard to the former, the Government has set out the principles by which housing associations can purchase unsold housing from private developers with subsidy. This will bolster social rented numbers in the area and some associations operating across Inverclyde are already in negotiations relating to this. On the other hand, a key trend in Scottish housing policy is that of developing social rented housing on estates that also feature owner occupation and private rented properties. It is believed that mixed tenure neighbourhoods – the ‘New Neighbourhood Initiative’ and the partnership strategy of Area Renewal in Inverclyde – can help to reduce geographic concentrations of households living in poverty. The difficulty with this policy, in view of the recession, is that private developers may have less capacity to contribute to housing in these areas. It will be an essential strategic task of the Council, in partnership with the Scottish Government, to ensure that these developers retain an interest in these areas in order to continue development of mixed-tenure neighbourhoods.

### **Using Brownfield Sites**

**4.12** In line with the *Adopted Inverclyde Local Plan 2005* and the *Inverclyde Local Housing Strategy 2004-2009*, the Council will continue to prioritise and maximise the opportunity for the use of brownfield sites for new housing development.

## **WIDENING THE CHOICES FOR INVERCLYDE RESIDENTS**

**4.13** Within the three primary housing tenures the Council believes it is desirable to increase the housing choices available to current and potential households. This relates to the sizes, costs and locations of dwellings as well as other factors. It is expected that the HNDA, due to be completed in 2010, will help to provide the local authority with a strategic picture of Inverclyde’s present and future requirements in connection with these issues.

### **Matching Dwelling Size with Need and Demand**

**4.14** In Scotland, for a generation, there has been a growing trend towards smaller households and the demand for dwellings with smaller apartment sizes is expected to continue to increase. However, there is also an acknowledged shortage of housing for larger households such as families. Inverclyde is committed to balancing these demands in its future housing developments. The basis of understanding these demands will primarily be through the HNDA but there are other methods being used. For example, while River Clyde Homes, the largest housing association in the area, is preparing for further demolitions it is surveying affected tenants to gauge house size requirements in the homes that they are developing as part of the Reprovisioning Programme.

### **Developing More Appropriate Types of Dwellings**

**4.15** Inverclyde Council maintains that the predominance of flats throughout the area is impractical and sometimes unpopular. The growing number of disabled people excluded from potential housing, or inconvenienced by their own housing, because it is situated on upper levels with only stairs for access has led the Council to become committed to reducing the number flats in the area. The primary route to



achieving this is through the ongoing demolition programme. Also, the demand for houses rather than flats is still prominent.

**4.16** As well as physical access to housing there is also a requirement for all new build social housing that it must meet the Scottish Government's Housing for Varying Needs Standard. This is to ensure that people, such as older and disabled people, who require more than the often limited living standards of general needs housing are not excluded from the opportunities that social housing has to offer. Without meeting this standard, housing associations would not receive funding for their developments and Inverclyde Council fully supports this condition being applied.

### **Redressing the Geographic Imbalance of the Housing Tenure Distribution**

**4.17** For the reasons mentioned above in relation to mixed-tenure communities<sup>13</sup> the Council will promote owner occupied housing development in the areas where social housing dominates, principally in the New Neighbourhoods<sup>14</sup> and other designated areas. In considering the anecdotal evidence received from residents, the Council has also looked into the need to promote social housing in areas where owner occupation is the predominant tenure, for example, in the smaller settlements and Gourock, but there was insufficient hard evidence to support this. If, however, the HNDA and other research does reveal a need for more social housing in settlements outside of Greenock and Port Glasgow the next LHS will provide the appropriate response.

### **Promoting Affordability**

**4.18** The Government has been working to increase the range of affordable housing available to those in need, so that social housing is not the only option for them. For example, shared ownership and shared equity<sup>15</sup> are alternative forms of owner occupation available to potential home owners who cannot afford a full deposit or full mortgage payments, and mid-market rent is a form of private renting available from some housing associations for households who might have been priced out of owner occupation.

**4.19** Shared ownership and shared equity are both available in Inverclyde through housing associations and the Council will support the expansion of the affordable sector across all tenures where possible. As explained in Part 3 of this report, there are also initiatives for owner occupiers struggling with full mortgages, so they can revert to shared equity with a housing association. The Council and welfare rights agencies in the area would like to see as many owner occupiers as possible considering this as a solution to their housing problems.

### **Community Engagement**

**4.20** There will be two important mechanisms for residents in Inverclyde to ensure that the Council and its partners fully understand their needs and desires. These are the Council-led Area Renewal Strategic Group and the Federation of Inverclyde Tenants' and Residents' Associations (FITRA). The Area Renewal Strategic Group will include, and consult with, residents of areas affected by the housing association's renewal projects and FITRA will allow tenants and residents to be involved in housing

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<sup>13</sup> See Section 4.11.

<sup>14</sup> These are Oronsay/Park Farm and Woodhall in Port Glasgow and Peat Road/Hole Farm, Maukinhill and Gibshill in Greenock.

<sup>15</sup> See Section 3.11.

policy development at a strategic level. As the strategic enabler in the area, the Council is committed to supporting and involving community representative groups at every opportunity.

## **IMPROVING HOUSING QUALITY**

### **Reducing the Number of Properties Which are Below the Established Standards**

**4.21** It is explained above that River Clyde Homes has an ongoing demolition programme to reduce the number of social houses that do not meet the Scottish Housing Quality Standard. Demolition is carried out where it would not be economically viable to attempt to bring these properties up to standard. In the private (rented and owner occupied) sectors, however, the Council will be taking a more strategic approach based upon the 2006 Act.<sup>16</sup> A private sector stock condition survey, to be undertaken by mid-2010, will illustrate the extent of the problem of below-Tolerable Standard dwellings in the private sector.

**4.22** Inverclyde Council has been concerned for a number of years about the condition of a high density of private properties in the Clune Park area of Port Glasgow. The Council has a *Clune Park Regeneration Strategy* for this area which may result in housing renewal area status for the neighbourhood. After an options appraisal process which included community representatives, the Scottish Government and the Council, the overall quality of the properties was deemed to be so poor that complete demolition and rebuilding is considered to be the only realistic approach to take for this area.

### **Increasing the Number of Properties Which Meet the Established Standards**

**4.23** During the period of the first LHS, the Government set the national target of all social houses meeting the SHQS by 2015. One housing association in Inverclyde, Cloch, has practically met this target but others are still working towards it. The Council is adopting a monitoring and supporting role towards the achievement of this goal.

**4.24** The SHQS is not a requirement for the private sector but where possible the Council will promote it as an aspiration for home owners embarking on improvements to their properties. As a minimum, however, Inverclyde Council will seek to have all properties brought up to the Tolerable Standard. With guidance on the implementation of the 2006 Act having been recently released Inverclyde Council will employ the full range of powers made available to support owners in achieving this and take action to ensure that all owners accept their responsibilities to maintain their homes.

### **Making Homes More Energy Efficient**

**4.25** With the aim of reducing damage to the environment and eliminating fuel poverty Inverclyde Council is keen to assist individuals or organisations to improve the overall energy efficiency of dwellings. The Government intends to issue specific guidance on how Councils can incorporate fuel poverty strategies into LHSs but until then Inverclyde Council will back the efforts of housing associations to ensure all new build housing is energy efficient and existing stock meets the energy requirements of the SHQS. The stock condition survey of the private sector will identify fuel poor

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<sup>16</sup> See Sections 3.19-3.21.

households and those at risk of fuel poverty and this information will allow the Council to target resources to deal with the problem. Also, the LESS Inverclyde project will contribute significantly to reducing carbon emissions and tackling fuel poverty.

## **MEETING THE PARTICULAR NEEDS OF INVERCLYDE'S HOUSEHOLDS**

**4.26** Inverclyde Council acknowledges that much work needs to be carried out to identify the full range of particular needs within Inverclyde. The Council will use the HNDA to improve its next LHS in relation to the extent of particular needs in the area. There was a focus, in the first LHS, on issues of homelessness and disability across Inverclyde and these issues, together with others identified through the HNDA and other research, will be addressed in the LHS for 2011-2016.

### **Improving Services for Homeless Households**

**4.27** As outlined in Part 3 of this report, the LHS for 2011-2016 must address the strategic issues of homelessness. Until then Social Work Services will be responsible for the implementation of the *Inverclyde Homelessness Strategy 2009-2011*, which is currently being developed. In support of the activities of Social Work, the Planning and Housing Service has highlighted some key issues which will be seen through until the new LHS is prepared.

**4.28** A vital consideration for the Council is the abolition of 'priority need' in all homelessness assessments by 2012. This means that by 2012 all households presenting as, and assessed as, homeless in Scotland will be entitled to be rehoused by their local authority. In current cases, many will only be rehoused if they are considered to have a priority need. The Council has been phasing this change in and it is under increasing pressure to deal with rising numbers of households eligible to be classed as homeless. Inverclyde Council will continue to develop ways to meet this challenge. So far this has included utilising the private rented sector for temporary accommodation, improving the referral system in use with housing associations and helping prevent homelessness through information and support. More innovations are anticipated in the lead up to 2012.

### **Making Better Use of Existing Housing to Meet Particular Needs in Inverclyde**

**4.29** In addition to the measures taken to improve housing standards for people with particular needs through new builds,<sup>17</sup> efficient action can also be taken to improve housing that already exists. The Council presently funds and supports a range of solutions to inappropriate housing allowing disabled people to remain in their established home for longer. These include adaptations by Social Work Services and housing associations as well as the wide ranging services of Inverclyde Care and Repair which assists older people in the owner occupied sector. It is intended that these services will continue to play an important role in meeting particular needs across all tenures.

**4.30** The inclusion of adaptations in the Council's *SHIP* is helping to endorse the need for funding for these works and, also, it is the Council's intention to develop a register of properties in Inverclyde that have been adapted. This will allow all relevant agencies the opportunity to plan work in this area more effectively. This, along with the Social Work Service's older people's housing review, currently near completion, will be a very important building block for the forthcoming LHS.

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<sup>17</sup> See Section 4.15.

## **IMPROVING HOUSING-RELATED INFORMATION AND ADVICE IN INVERCLYDE**

### **Better Advice for Residents**

**4.31** Although Inverclyde Council is no longer a landlord it does still have a role ensuring that its residents are well informed about their options, and their rights and responsibilities in the housing system.

**4.32** The Council is re-designing and updating the housing pages on its website and it will support the housing associations as they develop a housing options guide for the area. As already mentioned in Sections 3.20 and 4.24 above the Planning and Housing Service will also progress its Scheme of Assistance for the private housing sector and will establish an advice service for individuals and businesses in the private rented sector.

### **Better Information for Professionals**

**4.33** In preparation for the next LHS, and to maintain the policies which are currently operative, Inverclyde Council needs to undertake a comprehensive study of housing issues within the locality. As this report has stated in Part 3, the LHS is now a central corporate document for the Council and a thorough and definitive understanding of the housing system is required, to not only meet the legal requirements of the *Housing (Scotland) Act 2001*, but to also ensure that the LHS is a potent force for change in Inverclyde.

**4.34** To help achieve this the Council is actively involved in the work of the Glasgow and the Clyde Valley Strategic Development Planning Authority HNDA. This involves providing staff time through day-to-day work and representation on technical groups but it also involves providing funding for the HNDA Project Manager post created to assist with this major new initiative as well funding for additional consultancy work. Although the HNDA is expected to be completed in 2010, it will be reviewed every five years and Inverclyde Council is committed to being an integral part of this. As important as the HNDA will be, it will provide information at the strategic level (in aid of the Glasgow and the Clyde Valley strategic development plan), which means that there will be some gaps in the information provided at a local level. To fill these gaps – some of which the LHS has not covered before - it will be essential for the Council to continue to fund its own programme of local level research for the benefit of the future LHSs and LHS reviews.

**4.35** Over the next two years (and beyond) the Planning and Housing Service will identify research that needs to be carried out to provide a necessary understanding of Inverclyde's housing system for the purpose of strengthening the LHS. With Planning and Housing Services and Social Work Services, as well as the housing agencies, businesses and residents of Inverclyde, to some degree dependent on the success of the LHS, it is essential that the Council develops a comprehensive and relevant strategy and this can only be secured through gathering full and reliable information.

## 5.0 CONCLUSIONS

**5.1** The strategic aims set out in the *Inverclyde Local Housing Strategy 2004-2009* have directed much progress and improvement in the Inverclyde housing system. Low demand and below-standard housing has been reduced. Much needed social and private housing has been developed and it is increasingly becoming more suitable and accessible for the varying range of household needs in the area. However, some overall targets have not yet been achieved and these aims, as confirmed in Part 4 of this report, will remain relevant and valid over the two years leading to the next LHS. Both *SHIP 2009-2014* reviews in the intervening period will be based upon these strategic aims, and activities in the private and social housing sectors will continue to be guided by them.

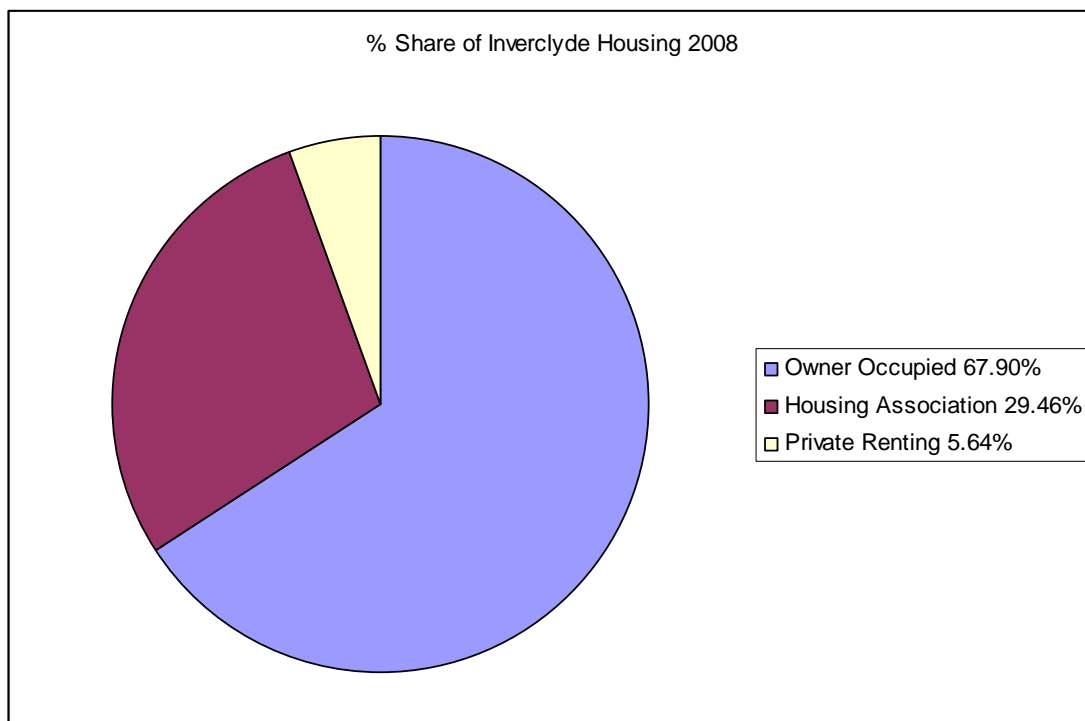
**5.2** As well as continuing with many of the key themes established in the first LHS over the next two years, there will be many new challenges leading up to the 2011-2016 LHS. The integration of housing policies and planning policies, the HNDA of the Glasgow and the Clyde Valley Strategic Development Plan Authority, the new schemes of assistance under the 2006 Act and more substantial community consultation, among other innovations, will encourage new ways of co-operating at various levels, understanding the housing system, delivering joined-up services and rebuilding neighbourhoods.

**5.3** The next LHS will cover a pivotal period in Scottish housing policy and Inverclyde Council and its partners will be key players at this time. By 2012 councils will be required to offer housing to all households assessed as homeless, by 2015 all social rented housing is required to meet the Scottish Housing Quality Standard and it is intended that fuel poverty will be eradicated by 2016. All these issues will be partly determined by the success of the next LHS and all these deadlines are going to fall within its year range of 2011-2016. Over the coming years, the LHS is going to become central as a means of achieving substantial improvements both in the operation of housing systems and in the lives of residents across Inverclyde and Scotland.

## APPENDIX 1: INVERCLYDE'S HOUSING SYSTEM – SOME FIGURES

### Number of Dwellings 2008\*

Tenure	Number of Dwellings	% Share of Inverclyde Housing
Owner occupied	25,478 (approx.)	64.90% (approx.)
Renting from housing association	11,566	29.46%
Private renting (registered with Council)	2,213	5.64%
<b>Total</b>	<b>39,257</b>	<b>100%</b>



\*In some cases, accurate figures for 2009 were not available at the time of writing.

### Changes to the Housing System 2004-2009\*

Description of Change	No. of Dwellings
New dwellings built for owner occupation	865 (to 2008)
New dwellings built for housing associations	350 (to 2008)
Dwellings transferred from local authority to housing associations	7,950
Dwellings transferred from local authority to owner occupation (Right to Buy)	591 (to 2007, the year of transfer)
Demolitions of social housing	1,413

### Homeless Presentations 2004/05-2007/08\*

Year	No. of Households Presenting as Homeless	No. of Households Assessed as Homeless	No. of Households Assessed as Homeless Compared with Preceding Year
2004/05	839	427	66.80% increase
2005/06	878	570	25.09% increase
2006/07	743	503	11.75% decrease
2007/08	523	344	31.61% decrease

\*In some cases, accurate figures for 2009 were not available at the time of writing.

## **APPENDIX 2: HNDA, LHS AND DEVELOPMENT PLAN CYCLE**

This flow chart is in the process of being amended. It will be included prior to the publication of the report.



### APPENDIX 3: GLOSSARY OF TERMS

<b>Adaptations</b>	<b>Allocation Policy</b>	<b>Area Renewal</b>
Modifications to make an existing house suitable for a disabled person.	Document that sets out how a local authority or housing association allocates its houses.	Regeneration initiatives within a defined geographical area, involving action such as demolition and new house building.
<b>Below Tolerable Standard</b>	<b>Brownfield</b>	<b>Care and Repair</b>
Housing that does not meet the statutory minimum physical quality standard.	A planning term used to describe land that has been previously developed and is generally either vacant or derelict.	A service that helps older and disabled homeowners to repair and maintain their homes.
<b>Centre for Housing Market Analysis</b>	<b>Clyde Valley Region</b>	<b>Common Housing Application Form</b>
Scottish Government team which supports local authorities in the preparation of housing need and demand assessments.	A region in the West of Scotland comprising eight local authorities: Inverclyde, Glasgow City, East and West Dunbartonshire, North and South Lanarkshire, Renfrewshire and East Renfrewshire.	An application form will usually have to be completed by anyone who wants to become a tenant of a social landlord. A common form is one which allows the applicant to apply for housing with more than one landlord.
<b>Common Housing Register</b>	<b>Development Plan</b>	<b>Dwelling</b>
When someone wants to become a social housing tenant their details are usually put onto a housing register of eligible people waiting for the next available, suitable house. A common register is a housing list shared by more than one landlord.	The plan prepared by a planning authority showing how it will make use of land in its area. These are a statutory requirement and in the four city regions of Scotland - of which Inverclyde is a part of the Glasgow and the Clyde Valley area - they are composed of a strategic development plan and a local development plan.	A place in which people live, such as a house or a flat.

<b>Energy Efficiency</b>	<b>Federation of Inverclyde Tenants' and Residents' Associations</b>	<b>Fuel Poverty</b>
A house is energy efficient when it retains a high level of the heat produced by its heating system.	A group which represents the interests of many local tenants' and residents' groups from across Inverclyde.	Where a household has to spend 10% or more of its income on heating its home.
<b>Glasgow and the Clyde Valley Strategic Development Planning Authority</b>	<b>Greenfield</b>	<b>Homeless</b>
The authority comprising the eight local authorities of the region - its constituent members - which have a statutory requirement to jointly prepare a strategic development plan.	A planning term used to describe land that has not previously been developed.	A term used to describe people who have no secure, permanent accommodation of their own.
<b>Homelessness Strategy</b>	<b>Household</b>	<b>Housing Association</b>
The Strategy by which all local authorities must show how they will tackle problems of homelessness in their area.	One or more people who believe that they ought to have a self-contained dwelling for their own private use. The typical example is a family, but an individual can be a household too.	A not-for-profit social landlord providing mainstream and/or particular needs housing.
<b>Housing Association Grant</b>	<b>Housing Market Area</b>	<b>Housing Need and Demand Assessment</b>
Grants made to housing associations by the Scottish Government as part of the funding of new social housing developments.	A relatively self-contained geographical area of housing market activity. For example, people selling a property might only look to buy a new home in the same housing market area as they currently live.	An assessment of the current and future housing needs, demands and market activity in a specific area. These are to be carried out by local authorities, usually in partnership within the city regions of Scotland.
<b>Housing Renewal Area</b>	<b>Housing (Scotland) Act 2001</b>	<b>Housing (Scotland) Act 2006</b>
A designation that can be given to a particular area of a locality which has high concentrations of sub-standard housing. Councils should prepare action plans for improving these areas.	A central piece of legislation which amends much of the operation of the social housing sector in Scotland.	Legislation introducing new housing standards and mechanisms for privately owned and rented houses, including housing renewal areas.

<b>Housing Support</b>	<b>Housing System</b>	<b>Lead Developer</b>
Housing-related support provided by Social Work Services and its partners to people with particular needs. This is usually aimed at promoting independent living.	The interacting and often interdependent variety of agencies, individuals and resources (including houses) that form the context in which any housing-related activity takes place.	A lead developer will be a housing association which develops social housing for the purposes of selling it on to other housing associations which will own and manage it.
<b>Local Housing Strategy</b>	<b>Locality</b>	<b>Local Development Plan</b>
A local authority area's strategy for providing housing of all tenures to meet identified housing need and demand, covering a five-year period.	The overall geographical area in which a local authority operates.	The planning framework of a local authority that identifies land for new housing, business and other uses, and safeguards open space, countryside and the built heritage. Formerly known as the local plan.
<b>Low Cost Home Ownership</b>	<b>Low-cost Initiative for First Time Buyers</b>	<b>Low Demand Housing</b>
A form of owner occupation by which first time buyers on low incomes may access affordable housing.	A Scottish Government scheme to enable potential home owners with low incomes to become owner occupiers. This will usually come about through shared ownership or shared equity.	Social housing which is difficult to let to housing applicants. This can be because it is poor quality, in an unpopular area or because it is a type of housing that is no longer popular.
<b>Mid-market Renting</b>	<b>Mixed-tenure Community</b>	<b>New Neighbourhoods</b>
Some housing associations have arms-length private companies which let houses. As these are social enterprises they are able to let housing at prices lower than the private market would usually offer.	Communities that contain housing which is owner occupied, rented from a social landlord and rented from a private landlord, or at least any two of these.	Areas in Port Glasgow and Greenock, designated in the <i>Local Plan</i> , which will be regenerated according to the partnership strategy set out in <i>Area Renewal – A New Inverclyde: The First Steps</i> (2003).

<b>Owner Occupation</b>	<b>Priority Need</b>	<b>Private Renting</b>
Where the resident of a dwelling is also the owner, either outright or by having a mortgage.	When someone has been assessed by a council as homeless, it will also be determined whether their circumstances mean that they are in more need of assistance than certain other households. Priority need is defined in legislation.	Where a resident is not the owner but rents the dwelling from an individual or business which is not a social landlord. These individuals and businesses are known as private landlords.
<b>Private Sector Housing</b>	<b>Private Tenant</b>	<b>Recession</b>
All housing which is owner occupied or owned by a private landlord.	Someone who rents a property from a private landlord.	A period of reduced economic activity and prosperity.
<b>Region</b>	<b>Right to Buy</b>	<b>Scheme of Assistance for Housing Purposes</b>
An area larger than a locality but smaller than a nation. Inverclyde is within the geographical region of Glasgow and the Clyde Valley, in the West of Scotland.	The right, as stated in law, which allows tenants of social landlords to buy their homes under certain conditions.	The information and services that a local authority must provide owner occupiers and private landlords to help them improve the quality of housing in the private sector. The local authority decides in which circumstances it will provide assistance.
<b>Scottish Housing Quality Standard</b>	<b>Section 5 Agreement</b>	<b>Shared Equity</b>
A common standard covering the physical quality of houses and the areas around them that should be met by all owners and landlords.	Section 5 of the 2001 Act states that housing associations and housing co-operatives must assist local authorities in providing housing to homeless people. These agreements set out the roles and responsibilities of the agencies involved.	The Scottish Government will provide funding support to allow certain lower income households to become home owners. When the property is sold, a share of the equity must be returned to the Government.

<b>Shared Ownership</b>	<b>Social Rented Sector</b>	<b>Social Tenant</b>
A housing association and a private individual can share the ownership of a dwelling. The individual will pay a combination of rent (to the housing association) and mortgage. When the property is sold, equity is shared between the two.	Housing owned and managed by local authorities, housing associations and housing co-operatives, and built using public money.	Someone who rents a property from a social landlord (a local authority, housing association or a housing co-operative).
<b>Stock Transfer</b>	<b>Strategic Development Plan</b>	<b>Strategic Housing Investment Plan</b>
The transfer of the ownership and management of houses from one landlord, such as a local authority, to another landlord, such as a housing association. Stock transfer can be either in full or in part (sometimes referred to as partial transfer).	The plans prepared for city regions, made up of several local authorities that jointly identify the scale of housing and other land requirements for a 20-year time period. Formerly known as the structure plan.	An annex of the LHS which helps direct central government funding of social housing developments in a locality.
<b>Tenure</b>		
A description of the basis of occupation of a house, e.g. an owner-occupier, a tenant of a social landlord, or a tenant of a private landlord.		

## APPENDIX 4: ABBREVIATIONS

<b>2001 Act</b>	Housing (Scotland) Act 2001	<b>HRA</b>	Housing Renewal Area
<b>2006 Act</b>	Housing (Scotland) Act 2006	<b>LDP</b>	Local Development Plan
<b>BTS</b>	Below Tolerable Standard	<b>LESS</b>	Local Energy Savings Scheme
<b>CHMA</b>	Centre for Housing Market Analysis	<b>LHS</b>	Local Housing Strategy
<b>FITRA</b>	Federation of Inverclyde Tenants' and Residents' Associations	<b>LCHO</b>	Low Cost Home Ownership
<b>HMO</b>	House in Multiple Occupation	<b>SHQS</b>	Scottish Housing Quality Standard
<b>HAG</b>	Housing Association Grant	<b>SPP</b>	Scottish Planning Policy
<b>HMA</b>	Housing Market Area	<b>SDP</b>	Strategic Development Plan
<b>HNDA</b>	Housing Need and Demand Assessment	<b>SHIP</b>	Strategic Housing Investment Plan

## APPENDIX 5: REFERENCES

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- *Inverclyde Local Housing Strategy 2004-2009* (2004)
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