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**Report To:** Safe, Sustainable Communities Committee      **Date:** 25 October 2011

**Report By:** Corporate Director Education & Communities      **Report No:**  
SCS/76/11/AH/DH

**Contact Officer:** Drew Hall      **Contact No:** 01475  
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**Subject:** Strategic Housing Investment Plan 2012 - 2017

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## 1.0 PURPOSE

- 1.1 This report advises Committee of a change to the arrangements for the annual submission of the Strategic Housing Investment Plan (the SHIP) following the recent introduction of the Innovation and Investment Fund (IIF) for housing development.

## 2.0 SUMMARY

- 2.1 The five-year SHIP is prepared on an annual basis and is normally due for submission to the Scottish Ministers by 30 November each year. This is the first year of the new IIF for housing development and the results of competitive bids for new projects were only announced on 15 September 2011. The Scottish Government (SG) has made it clear that the current IIF budget of £50m is for 2011/12 only and has announced an overall reduction in the housing budget for future years following the outcome of the Comprehensive Spending Review (21 September 2011).
- 2.2 Given the uncertainty over the future budget for IIF projects and given the late announcement of decisions on the first tranche of IIF projects in 2011/12, the SG has decided that it would not be appropriate to ask local authorities to submit their SHIPs by 30 November 2011. The revised submission date will be early in 2012 to allow local authorities time to review their SHIP programmes for the period 2012 – 2017, taking account of the new competitive IIF regime and the impact of recently announced budget reductions.
- 2.3 Consultation on the SHIP 2012 – 2017 will be undertaken with RSLs and representatives of the SG Housing Supply Division to ensure that the plan accurately reflects the current capacity of RSLs to undertake developments at risk (i.e. using their own resources and drawing on private finance). Where this is not possible, projects will be removed from the SHIP, or put back to later years, in the hope that budget pressures will ease in the future. The SHIP 2012 – 2017 will be presented to Committee for approval in the new year following confirmation from the SG of the revised timetable for submission.

## 3.0 RECOMMENDATIONS

- 3.1 That Committee:
- a) Note the alteration to the arrangements for submission of the Strategic Housing Investment Plan 2012 – 2017 to the Scottish Government; and
  - b) Note that the Strategic Housing Investment Plan 2012 – 2017 will be submitted to a future meeting of the Committee for approval in early 2012.

**John Arthur,**  
**Head of Safer and Inclusive Communities**

# **Inverclyde Local Housing Strategy 2011–2016**

## **Final Draft Version**

## **October 2011**

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Education & Communities Directorate

Safer & Inclusive Communities Service  
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## INVERCLYDE LOCAL HOUSING STRATEGY 2011–2016: FINAL DRAFT VERSION

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## FOREWORD

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This is the first “new style” Local Housing Strategy (LHS) to be produced for the Inverclyde Council area and it covers the five-year period from 2011-2016. The LHS has been prepared in line with Scottish Government/COSLA Guidance (2008) and it is now the overarching strategic plan for all aspects of housing and related services such as housing support, homelessness, and the eradication of fuel poverty.

The LHS sets out our understanding of the housing system in Inverclyde in 2011, what changes we would like to see over the initial five-year period up to 2016, and what is still to be done over longer timescales up to 2020 and 2025. We cannot ignore the economic situation that we have to work in and the LHS reflects changes in the funding regime for new social rented housing together with difficulties in accessing private housing for sale due to a more cautious approach to borrowing and mortgage lending. Whilst we recognise these constraints, we also have to recognise that the LHS is a strategic planning document that sets the direction of where we want to be in five years time and we must continue to set our priorities for housing across all tenures regardless of current circumstances.

The Scottish Government has made it clear that the new funding regime directly relates to the achievement of the key objectives and outcomes of the LHS and the local priorities set by individual local authorities. It is our task to set out clearly and concisely the strategic outcomes that we want to achieve over the life of the LHS 2011-2016 and beyond so that we can bid for scarce resources and we can support our bids with accurate and up to date information from the LHS and other strategic planning documents prepared by Inverclyde Council and our key partners.

The LHS sits within the context of the Inverclyde Alliance Single Outcome Agreement (SOA) which will support the delivery of the outcomes set out in this strategy, as the LHS will help to deliver the outcomes set out in the SOA. Inverclyde Council, together with its Community Planning Partners in the Inverclyde Alliance will work in partnership to develop a confident, inclusive Inverclyde. The LHS will help to ensure that we have an appropriate range of housing to support the delivery of the eight local outcomes set out in the SOA, which aim to tackle depopulation, promote social regeneration and area renewal, deliver economic regeneration, develop and deliver on employability, tackle health inequalities and create and protect the physical environment.

We hope that you will find the Inverclyde Local Housing Strategy 2011-2016 a useful source of information on the local housing scene and on the priorities for investment that we have identified through consultation with stakeholders and in collaboration with our Registered Social Landlord partners. The LHS will be reviewed and updated annually to make sure that targets are being met, outcomes are being delivered, and that we are responding to further changes in circumstances as appropriate.

**Councillor Robert Moran**  
**Convener**  
**Safe, Sustainable Communities Committee**

**Albert Henderson**  
**Corporate Director**  
**Education & Communities**

## EXECUTIVE SUMMARY

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1. The Housing (Scotland) Act 2001 requires local authorities to prepare and submit a local housing strategy (LHS) to Scottish Ministers. The strategy must explain how housing provision and the provision of housing-related services (by the Council and by any other person or agency) are to be co-ordinated within the local authority boundaries. Inverclyde Council submitted the first Inverclyde Local Housing Strategy in 2004, which ran for a five-year period up to mid-2009, and this strategy was extended in the Inverclyde Local Housing Strategy Monitoring and Update Report 2009–2011 (approved by committee in May 2009).

2. Following the latest guidance on the preparation of LHSs, published jointly by the Scottish Government and COSLA in June 2008, the Council's Strategic Housing Team within the Safer and Inclusive Communities Service has prepared the Inverclyde LHS 2011-2016. The new guidance has removed the requirement on local authorities to submit separate homelessness strategies, housing support (formerly Supporting People) strategies, and fuel poverty strategies. It is now expected that the LHS will provide an overarching and integrated strategic direction for all aspects of housing.

3. The LHS contains commentary on the Inverclyde housing scene, proposed outcomes, indicators, and policy commitments developed by the Safer and Inclusive Communities Service. As a post-stock transfer local authority and with the latest guidance requiring the LHS to be a cross-sector, corporate strategy, it is more important than ever that the LHS has been developed through consultation with key partners whose input has helped to guide the decision making processes. Consultation took place over the summer months of 2011 and was used to refine and prioritise the policy commitments and their related projects and actions and to set targets for the indicators.

4. A Member/Officer Working group was established to take the development of the LHS forward and input from this group has been incorporated into the final LHS. A LHS Steering Group was also formed to oversee the process of development and meetings of this group helped to refine the strategic outcomes set out in this document.

5. The five strategic outcomes of the LHS are as follows:

**Outcome One: Inverclyde residents have access to a range of suitable housing options.**

**Outcome Two: Inverclyde residents are able to make best use of their housing.**

**Outcome Three: Inverclyde residents can enjoy their neighbourhoods.**

**Outcome Four: Inverclyde residents receive appropriate support when they experience changes to their housing needs.**

**Outcome Five: Inverclyde residents take responsibility for their housing and communities.**

6. The background to the selection of the above outcomes is set out in Part 1 of this document and the five outcomes are examined in detail in Part 2.

7. The LHS is guided by the Inverclyde Alliance Single Outcome Agreement (SOA) which will support the delivery of the outcomes set out in this strategy, as the LHS will help to deliver the outcomes set out in the SOA. Inverclyde Council, along with its Community Planning Partners in the Inverclyde Alliance has agreed a vision for Inverclyde where:

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***'Working together in partnership we will help to develop a confident, inclusive Inverclyde, with safe, sustainable, healthy, caring communities and a thriving prosperous economy, where everyone is encouraged to achieve their potential and can make a positive contribution to the area.'***

8. A core component of this strategy is having an appropriate range of housing to support the delivery of the eight local outcomes set out in the SOA, which aim to:

- Tackle depopulation;
- Promote social regeneration and area renewal;
- Deliver economic regeneration;
- Develop and deliver on employability;
- Giving our young people the best start in life;
- Tackle health inequalities;
- Tackle the negative alcohol culture; and
- Create and protect the physical environment.

9. The LHS has a major role to play in contributing to the achievement of SOA local outcome 1: tackling depopulation:

- Appropriate and attractive housing stock encouraging people to continue living in Inverclyde;
- A range of housing options encouraging people to move to the area;
- Promoting social regeneration and housing-led area renewal;
- Involving communities in the development of area renewal plans;
- Supporting the development of responsible, active communities; and
- Protecting and improving the environment – new and refurbished housing will be more energy efficient, and surrounding areas will be more attractive.

10. The strategy also contributes to the achievement of Financial Inclusion by addressing fuel poverty across all tenures, particularly in the privately owned / private rented sector, which has traditionally been difficult to reach. Financial inclusion is a major issue for the Inverclyde Council area and it forms an essential part of several cross cutting issues identified in the SOA. The Inverclyde Housing Strategy seeks to support and complement ongoing work on financial inclusion by tackling issues such as fuel poverty through improvements to privately owned and rented housing across the area and by providing advice and information to enable householders to improve their energy efficiency and reduce their costs.

11. Inverclyde Council has identified an area of privately owned and privately rented housing in the Clune Park area of Port Glasgow that requires a Regeneration Plan in order to tackle a range of physical and social issues affecting the local populace. A plan has been developed and submitted to the Scottish Government for consideration following approval by Inverclyde Council. It is clear that the nature and extent of the work required in the Clune Park area is beyond the scope of Inverclyde Council and its key partners and will require support and funding from the appropriate divisions of the Scottish Government. The importance of this plan is reflected in the high priority assigned to this project in the Strategic Housing Investment Plan (SHIP) 2011 – 2016 that accompanies and complements the LHS.

### **Key Action Summary**

- Support the delivery of the five strategic outcomes of the LHS in collaboration with key partners and stakeholders (see Outcome Tables)
- Support the delivery of SOA local outcomes by expanding housing options and social regeneration as part of the area renewal strategy (see Outcome Tables)
- Continue to develop the Clune Park Regeneration Plan in collaboration with key development partners and the Scottish Government

## PART 1

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### 1. WHAT IS THE LOCAL HOUSING STRATEGY?

1.1 The Inverclyde Local Housing Strategy (“LHS”) is a five-year strategy designed to show how Inverclyde Council will provide its housing-related services up to 2016, and how it will co-ordinate the provision of housing and related services by other agencies within the Inverclyde area. The Housing (Scotland) Act 2001 (“The 2001 Act”), as amended by the Housing (Scotland) Act 2006 (“The 2006 Act”) places a requirement on the Council to prepare the LHS. The guidance issued jointly by the Scottish Government and the Convention of Scottish Local Authorities (COSLA) in June 2008 has been followed in preparing the LHS.

### 2. THE PURPOSE OF THE LOCAL HOUSING STRATEGY

2.1 The purpose of the LHS is to ensure that housing and related services are provided in an economic, efficient and effective manner; that the standard of all housing tenures in Inverclyde is improved; and that housing need and demand is monitored over the five-year period of the strategy to inform appropriate policy responses.

2.2 The housing-related aims of the LHS are expressed as five strategic outcomes which the Council and its partners intend to bring about by 2016. These outcomes are as follows.

#### **Outcome 1: Inverclyde residents have access to a range of suitable housing options**

This means that there will be enough housing of suitable quality in Inverclyde to satisfy the needs and demands of current and future households, including those that are homeless. This housing will be of the preferred types and sizes and in suitable locations. The processes used by households to let or purchase this housing will be effective and will not unreasonably prohibit anyone from accessing the housing they need. Women affected by domestic abuse are often offered housing in inappropriate areas. Agencies such as Women’s Aid have to deal with large families on occasion and this can lead to options being restricted due to the lack of larger, family size housing. The perpetrator’s family can also be a threat, restricting options even further. The needs of Black and Minority Ethnic (BME) households also have to be taken into account, including the need for larger, family size accommodation and sites to accommodate the seasonal movements of the Gypsy / Traveller community.

#### **Outcome 2: Inverclyde residents are able to make best use of their housing**

This means that households will not be hindered in the use of their own homes when there is no good reason for this to happen. If a resident is disabled or lacks the ability to manage a household independently they might receive housing support. People who care for members of their household will receive assistance to undertake their responsibilities with less strain on their own lives. There will no longer be any households experiencing poverty because too much of their income is spent on fuel costs. Also, dwellings will be safer and more secure as the risk of accidents and crime in the home is reduced. The need for a secure home environment, free from actual or threatened violence or abuse, is also included within this outcome.

#### **Outcome 3: Inverclyde residents can enjoy their neighbourhoods**

This means that households will be able to take pride in the wider neighbourhoods that their homes are part of. The visual appeal of neighbourhoods will have improved and the negative ways that neighbours can affect each other through their behaviour will be reduced, including threatened or actual abuse and violence. In the longer term, households will minimise the environmental

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problems experienced by their neighbours and themselves through a reduction in the carbon emissions they generate from their housing.

### **Outcome 4: Inverclyde residents receive appropriate support when they experience changes to their housing needs**

This means that services will respond to assist households in need. This could be through some of the services described within the outcomes above, but there will also be a significant focus on assisting households at risk of losing their homes, where this is appropriate. The LHS directs the housing element of the Financial Inclusion Strategy and has created an overarching financial inclusion outcome for that strategy. There will be a reduction in evictions and repossessions and fewer people will have to experience homelessness. This outcome also includes situations where individuals and households have to find new homes to escape violent and abusive behaviour, or intimidation.

### **Outcome 5: Inverclyde residents take responsibility for their housing and communities**

This means that households will complement the agency-led work described above by doing what they can to meet their household responsibilities, and to maintain and improve their housing and neighbourhoods. Residents, privately or through their community representatives in housing associations, will improve the physical quality of their houses. Neighbours will find ways to co-operate together and resolve disputes, where local agency intervention is not necessary and individual responsibilities towards rent and mortgage payments will be improved. The LHS directs the housing element of the Financial Inclusion Strategy and has created an overarching financial inclusion outcome that will assist residents to take responsibility for their own housing.

## **3. LOCAL HOUSING STRATEGY – CONTENTS**

### ***The Issues***

**3.1** Many of the housing-related issues addressed within the LHS affect each other in different ways, and therefore appear more than once throughout the document.

**3.2** Following the latest guidance and legislative changes, this LHS acts as the official Inverclyde Council strategy for all of the following issues:

<b>Homelessness</b>	The 2001 Act requires local authorities to produce a strategy for the prevention and alleviation of homelessness. Scottish Ministers no longer expect this to be submitted as a stand alone strategy as it should be fully integrated into the LHS.
<b>Housing support</b>	Housing support services are considered to fall under the “related services” mentioned in the 2001 Act, and the guidance says that the LHS should identify how housing support needs will be addressed.
<b>Fuel poverty</b>	The 2001 Act states that housing strategies should be prepared so as to ensure that, where practicable, households no longer live in fuel poverty.
<b>Private sector housing</b>	The 2006 Act amends the 2001 Act to confirm that the LHS must set out a strategy for dealing with houses that do not meet the tolerable standard, a policy for designating housing renewal areas and a strategy for improving private housing in line with the Council’s Scheme of Assistance.



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<b>Housing and related services in general</b>	The four changes in guidance and legislation above did not alter the established requirements of the 2001 Act, which must still be met through the LHS. These relate to an assessment of the nature and condition of the housing stock, the need and demand for housing accommodation in the area, and the availability of housing including housing designed or adapted for people with special needs. The needs of the BME population, including the need to accommodate the seasonal movement of the Gypsy / Traveller community, also have to be taken into account and responded to as appropriate. This assessment should also include housing related services, such as care and support to allow people to make best use of their own homes.
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### **Outcomes**

**3.3** The greater part of this strategy document has been grouped under the five strategic outcomes listed at paragraph 2.2 above. Under each strategic outcome section you will find an analysis of some of the most pertinent issues related to the outcomes. Many housing issues relate and connect in different ways. For example, homelessness is affected by the supply of housing and the ability of households to access it (an issue for Outcome 1), the ability of residents to manage their housing responsibilities (Outcomes 2 and 5) and the extent to which they can retain their housing when it is at risk (Outcome 4). For this reason some topics will appear throughout the outcome based discussions, but others will only be found under one outcome. For example, housing development will only be discussed under Outcome 1.

### **Commitments**

**3.4** As well as an analysis of the key issues under each outcome, there is also an explanation of the commitments made by partners and a statement of the related projects and actions that partners will undertake to achieve the outcomes.

### **Housing Supply Targets**

**3.5** The most practical aspects of the LHS, which are essential reference points for partners with joint responsibility for implementing the strategy, are the housing supply targets and outcome tables situated at the end of the strategy. The housing supply targets show how many additional houses the Council and its partners expect to bring into use in Inverclyde through new construction or the improvement of existing housing. These targets are derived from information contained in the Glasgow and the Clyde Valley Housing Need and Demand Assessment (HNDA), which is discussed in more detail in paragraphs 4.10 – 4.13 below. The HNDA outcomes indicate that there is an overall shortfall of social and affordable housing across the Inverclyde Council area and further work is now being undertaken at a local level to identify appropriate responses through the LHS, the related Strategic Housing Investment Plan (SHIP), and the Local Development Plan (LDP). The targets principally relate to the period up to 2016 however the housing supply targets are also set for the years 2020 and 2025, to ensure the strategy is supportive of the medium to longer-term housing needs and demands of the area, and the timeframes of the Local Development Plan.

### **Outcome tables**

**3.6** The outcome tables (see Section 15 below) are based on templates developed by the Scottish Government and COSLA for local housing strategies. There is an outcome table for each of the five strategic outcomes and each contains a note of the indicators that are being used to measure progress towards the outcomes, targets that are set for each indicator, and all the necessary actions and commitments for achieving these targets are listed.

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### *Additional features*

3.7 A glossary, a list of abbreviations, a bibliography, and a list of appendices can also be found in Part 3 at the end of this document.

## 4. PREPARATION OF THE LOCAL HOUSING STRATEGY

### *The first phase of consultation*

4.1 In line with its vision and values expressed in its Corporate Plan, Inverclyde Council has developed the LHS by listening to, engaging with, and responding to the needs of its partners and local communities.

4.2 As an indicator of how important partner and community input is, the first task undertaken in developing the LHS was to create a register of stakeholders with a potential interest in the strategy. There are around 200 individuals noted on the register, representing approximately 170 services and organisations. Interests represented include, among others:

- Architects
- Benefits agencies
- Carers (Non-professional)
- Care providers
- Community groups
- Community Safety
- Construction
- Developers
- Energy agencies
- Equalities groups
- Estate agents
- Factors
- Finance agencies
- Health agencies
- Homelessness agencies
- Housing associations
- Housing support agencies
- Infrastructure agencies
- Landowners
- Letting agencies
- Planning agencies
- Private landlords
- Regeneration agencies
- Scottish Government
- Surveyors
- Tenants and residents groups

All stakeholders were given the opportunity to decide in what ways and to what extent they wished to be involved in the consultation process.

4.3 It was decided that the most effective way to ensure that the LHS has the essential support it needs from its partners and the communities of Inverclyde, and to make sure it has a firm grasp of the issues of the area, was to start by asking those partners to help the Council set the agenda for the strategy from the outset. This proved to be a popular and fruitful approach.

4.4 From September 2009 to January 2010 a series of meetings were held between the Council's Strategic Housing Team and a variety of stakeholders. Some meetings were one-to-one, some were regular meetings of other agencies that the Housing Team were invited along to, but most were themed focus group-type meetings held specifically for the LHS. Around 60 agencies (from all sectors) and community groups were represented at these meetings and each was given the opportunity to state what issues they believed the LHS needs to address.

4.5 The wide-ranging information gathered from the meetings, and from the other concurrent consultation methods (for example, postal responses) has been essential to the development of all aspects of this strategy. The five strategic outcomes listed at paragraph 2.2 above were drawn from the consultation information, as were the indicators which will be used to measure the progress of the LHS. Also, much of the analysis of the different housing issues facing Inverclyde has been written in light of the initial consultation work.

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### ***Internal development***

**4.6** Inverclyde Council used the consultation information to draft the outcomes and indicators. It is understood that, because the indicators are the central evidence for achievement of the outcomes, the LHS policies of the Council and their partners need to focus on improving these indicators and moving them in the required direction. With this in mind, the Strategic Housing Team spent a significant part of 2010–2011 drafting potential policy commitments that partners could make, and actions or projects they could undertake in order to move the indicators towards their targets.

**4.7** Several goals were set for this process and were achieved: the policy commitment proposals developed in this time were wide-ranging because the newly integrated strategy requires this for success; they were drafted without regard for existing organisational boundaries, because it is acknowledged that joint working will often be the only solution to some problems; the actions and projects proposed were numerous, because joint ownership of the strategy can only be achieved by giving partners real variety of choices in which direction to take our work; and finally, the proposed commitments were innovative where possible as it should not be assumed that existing ways of working are always the most effective.

### ***The second phase of consultation***

**4.8** With the first draft outcomes, indicators, policy commitments, projects and actions completed in early 2011, the Safer and Inclusive Communities Service went back out to consultation in May 2011. Consultees were provided with a variety of means of responding to the consultation exercise, including online responses, a dedicated email address for posting comments, and dedicated web pages on the LHS as part of our main housing website. Invitations were also issued to specific stakeholder groups inviting responses to particular aspects of the LHS to allow for more specialised input where required. As in the earlier consultation phase in 2009/10, these invitations were based around themes reflecting the five key outcomes as detailed in paragraph 2.2 above. Inverclyde Council would like to thank the West of Scotland Regional Equality Council (WSREC) for its assistance during this phase of the consultation. WSREC helped Inverclyde Council to develop surveys aimed at minority ethnic households in the Inverclyde area and then went out to the communities to make contact, promote interest, and help households to complete the surveys. This gave minority ethnic households in Inverclyde the opportunity to comment on the proposed policies and the information gathered from this survey has helped Inverclyde Council to undertake the equalities impact assessment for the strategy.

### ***Research***

**4.9** The 2001 Act states that local authorities must support and justify their housing strategies based on an assessment of housing and related service provision in their area. The assessment must:

- look at the nature and condition of the housing stock across all tenures;
- the needs of households for housing (housing needs);
- the demands of households for housing (market-led demand); and
- the availability of housing and requirements for housing for households with special needs.

Inverclyde has met this requirement by undertaking, or taking part in, the following pieces of research.

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### ***Glasgow and the Clyde Valley Housing Market Partnership Housing Need and Demand Assessment, 2008–2025***

**4.10** The most substantial piece of research undertaken for the purposes of producing the LHS was the Housing Need and Demand Assessment (HNDA). The housing services and planning services staff of the eight local authorities that make up the Glasgow and the Clyde Valley (GCV) area have formed a partnership specifically to undertake a joint assessment of all the topics mentioned in the legislation. As well as the eight local authorities in the area, the HNDA work was supported by the GCV Strategic Development Planning Authority and its staff, based in Glasgow. The partnership was formed as it is acknowledged that the eight authorities cover an established housing market: a geographical area within the boundaries of which a large number of residents will restrict their search when purchasing a new house. The GCV housing market can be broken down into several sub market areas, two of which are in Inverclyde. These are the Renfrewshire sub market area (shared with Renfrewshire Council and East Renfrewshire Council), which contains Kilmacolm and Quarrier's Village, and the Inverclyde housing market, which contains the main settlements of Port Glasgow, Greenock and Gourock, together with the coastal villages of Inverkip and Wemyss Bay. These sub market areas within Inverclyde recognise the fact that a Kilmacolm household, when moving, is more likely to look elsewhere in Kilmacolm, Quarrier's Village or in Renfrewshire for a new house, and a Greenock household, for example, is more likely to look within the Inverclyde housing market area.

**4.11** While the housing market across the GCV area has helped to set the scope of the HNDA, it is important to remember that the assessment is also concerned with the needs that households have for non-market housing, including:

- registered social landlord (RSL) housing;
- mixed tenure housing (such as shared equity / ownership); and
- Council housing (outside of Inverclyde).

**4.12** The HNDA also investigates the demographic make up of households in the GCV area. Through analysis of recent trends in household size, age, and particular needs, in house sales, and lets in the private and social sector, and in the construction and demolition of housing in all sectors, the HNDA sets out the starting point for this LHS, but also projects these same trends over the five-year period of the LHS, and for the medium to longer term to 2020 and 2025. With this understanding of potential developments within the housing system, the LHS can attempt to anticipate future problems for Inverclyde and try to prevent these from coming about – as well as tackling existing problems.

**4.13** The HNDA will be referenced throughout this strategy, and many of the strategic targets that have been set have taken full recognition of the information contained in the HNDA outcomes. The GCV HNDA has been given “robust and credible” status by the Scottish Government and has been agreed through the Joint Committee as the main source of evidence of housing need and demand across the GCV area.

### ***Inverclyde Private Sector House Condition Survey 2011***

**4.14** Although the HNDA contains vital information at the local authority area level, and even at sub-area levels within local authorities, the assessment primarily covers the entire GCV region. This means that there is still much about the Inverclyde housing system that can only be discovered through specifically local research. The first local assessment of this kind for this housing strategy was the Private Sector House Condition Survey (Private Sector Survey) carried out between late 2010 and early 2011. A number of discrete areas were examined in more detail as part of the Private Sector Survey due to larger than normal BTS failures, disrepair, and emerging quality issues. The survey results confirm that further investigation is needed in these

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areas to fully assess the extent of work required and to identify the level of investment needed to address these issues. Further analysis of the survey results is being undertaken in order to develop a strategy for improving private sector housing conditions in line with Inverclyde Council's Scheme of Assistance and as required by the LHS Guidance.

### ***Other research***

**4.15** The Strategic Housing Team also took part in two surveys being undertaken by the Council at a corporate level. The first was a survey of Polish migrants who lived and worked in the Inverclyde area in 2009. The survey took a wider view beyond housing issues alone, but the inclusion of some housing questions provided the LHS with extra information about one of the minority ethnic populations in the local housing system. Also, several housing questions were put to the Inverclyde Citizens' Panel as part of the regular surveys they complete for the Council. The Panel is made up of 1000 Inverclyde residents who have volunteered to give their views on important local issues, and in the summer 2010 survey they provided useful facts about their housing circumstances and their views on housing in Inverclyde.

## **5. KEY PARTNERS IN THE LOCAL HOUSING STRATEGY**

**5.1** The key partners involved in developing and implementing the LHS are as follows:

- Locally-based and national RSLs;
- The Scottish Government Housing Supply Division;
- Inverclyde Council service departments and Inverclyde Community Health and Care Partnership services, including –
  - Homelessness Services,
  - Health and Community Care,
  - Regeneration & Planning,
  - Corporate Policy; and
  - Financial Services
- External agencies with an interest in housing, including representative groups (see Appendix 1 for full list of partners).

### ***The Inverclyde Local Housing Strategy Steering Group***

**5.2** To oversee the preparation and implementation of the Inverclyde LHS, a Steering Group was formed consisting of Council officers who have responsibility for the different aspects of the strategy. This is to meet the challenge of the wider ranging LHS. Collective agreement is needed from officers on the content and direction of the housing strategy: the aim of the strategy is to support and complement the actions of all services. As well as overseeing the development of the strategy, the Steering Group has a key role in ensuring that the strategy is submitted to the relevant Council committees for consideration and approval. This is a necessarily internal role, acknowledging the position that these officers have as advisers to the Council, it also recognises that the Council alone has final responsibility for preparing the LHS whilst acknowledging the role played by partnership working in the process. Only one external partner, the Scottish Government, is represented at Steering Group meetings. As the authors of the guidance on housing strategies and as the body that the strategies are submitted to, their inclusion provides a practical advisory benefit to the Group. It also supports the unique collaborative approach local and central governments now take as a result of the Concordat and the single outcome agreements.

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### ***The Inverclyde Local Housing Strategy Elected Member/Officer Working Group***

**5.3** Due to its increased importance in local strategic planning and because of the integrated nature of the “new style” LHS, it was decided that Elected Members of the Inverclyde Council should have involvement in the preparation and monitoring of the strategy beyond the traditional committee cycles. Four councillors have formed an Elected Member/Officer Working Group with officers from the Safer and Inclusive Communities Service. Through this Working Group, Members provided direction to the development of the strategy and provided another means of ensuring responsiveness to the needs of the Inverclyde communities which they represent.

### ***The Inverclyde Alliance***

**5.4** The Inverclyde Alliance is the partnership body that brings together various public, voluntary and private organisations to agree the long-term planning of service provision in Inverclyde in order to deliver the Single Outcome Agreement (SOA). Individual members have been consulted in the preparation of the LHS and, as the guidance requires, the strategy has been adopted by the Inverclyde Alliance as the central plan for housing issues in Inverclyde. Members are committed to supporting the achievement of the outcomes of the SOA and the LHS.

## **6. EQUALITIES ISSUES IN THE LOCAL HOUSING STRATEGY**

**6.1** It is a legislative requirement for the LHS to make sure that the actions contained within it will encourage equal opportunities. Inverclyde Council has clearly stated in its Corporate Plan that ensuring equality of opportunity is one of its fundamental commitments. An essential device used by the Council to bring equalities considerations to the centre of housing policy development is the equalities impact assessment. This impact assessment helps policy makers, working with the relevant agencies and communities, to anticipate the possible effects the strategy could have on equalities groups. This gives the Council and its partners the chance to revise the strategy to minimise potential problems and maximise potential benefits, where possible. In particular, the needs of women subject to violence and domestic abuse, those affected by issues such as Korsakov’s Syndrome (alcohol-related brain damage), vulnerable young people and those who were formerly looked after by the local authority, and the wide ranging needs of disabled people have been specifically noted in this strategy. The equalities impact assessment used to prepare the LHS has been incorporated into the Policy Impact Assessment and included as an appendix.

### ***The Related National Policies***

**6.2** Although the focus of the Inverclyde Housing Strategy is local, it also contributes to agreed national and regional policies. As the guidance requests, the LHS supports the primary goal of the Scottish Government’s Economic Strategy (2007): “increasing sustainable economic growth.”<sup>1</sup> This is achieved by:

- supporting housing construction throughout Inverclyde;
- aiding the supply of housing through other means, such as conversions;
- increasing the capacity of households to access this housing;
- helping improve the quality of the housing ‘product’ and related services provided; and
- improving the relationships between housing providers and housing ‘consumers’ (i.e. the tenants and residents).

With a view to longer-term progress, the Inverclyde Housing Strategy is arguably a major local contributor to this national goal. The Scottish Government has instituted fifteen strategic outcomes

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<sup>1</sup> Scottish Government, *The Government Economic Strategy*.

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for Scotland to help reach its primary goal. Whenever possible, policies within the Inverclyde Housing Strategy were devised to assist in the delivery of these outcomes.

### **The Related Local Policies**

**6.3** As noted above, the Inverclyde Housing Strategy 2011–2016, through its policies, seeks to help turn both the Inverclyde Alliance's and the Inverclyde Council's visions into reality by making the communities of the locality inclusive, sustainable, safe and caring, and encouraging residents to make a positive contribution to their neighbourhoods. The Alliance's Community Plan (2008) recognises that housing is a core part of the delivery of each of its outcomes.<sup>2</sup> The LHS guidance also requires that housing strategies inform and support the work of SOAs.

**6.4** LHS guidance and recent national planning policies have encouraged greater unity between local housing strategies and development plans. Development plans are to provide a generous supply of land to support the house construction and redevelopment policies of housing strategies, making sure that the housing supply targets of the LHS can be met. The Inverclyde Development Plan comprises of two elements: the Strategic Development Plan ("SDP") prepared by the Glasgow and the Clyde Valley Strategic Development Planning Authority (SDPA) and the Local Development Plan ("LDP") prepared by Inverclyde Council, as the local planning authority. The unified approach to the housing matters of the IHS and both 'levels' of the Development Plan has been encouraged by joint preparation and use of the HNDA to back their policies by the Strategic Housing Team and the Planning Policy Team of the Regeneration and Planning Service. The consultative draft LHS and the LDP Main Issues Report were prepared in parallel due to the close links between the two and the same Inverclyde Council committee is responsible for both planning and housing matters which helps to maintain these linkages. Housing and Planning will continue to be the Council's representatives during future reviews of the HNDA, and Planning and Regeneration representatives will continue to sit on the LHS Steering Group. The Inverclyde Housing Strategy and the related SHIP can only be delivered in partnership with the Regeneration and Planning Service as land use, planning permission for developments, and the monitoring of building standards throughout the construction phase are all within the remit of the Planning Service and no work can take place without their approval.

#### **Key Action Summary**

- Support the delivery of the five strategic outcomes of the IHS in collaboration with key partners and stakeholders (see Outcome Templates)
- Support the delivery of SOA local outcomes by expanding housing options and through social regeneration as part of the area renewal strategy (see Outcome Templates)
- Ensure that Housing Supply Targets are refined as more intelligence is gathered and more local information becomes available over time
- Continue research into housing need and demand at GCV and local authority levels through the ongoing HNDA Work Programme [links to above and to the Local Development Plan]
- Analyse the results of the Inverclyde Private Sector House Condition Survey 2011 and ensure that they are used to inform assistance designed to improve private sector housing conditions in line with Inverclyde Council's Scheme of Assistance
- Maintain good working relationships with key partners and stakeholders through the Inverclyde LHS Steering Group to inform and support the rolling review process
- Ensure that the actions contained within the IHS encourage equal opportunities and that potential problems are minimised and that benefits are maximised, wherever possible
- Continue to work closely with colleagues in the Regeneration and Planning Service to ensure greater unity between the emerging Development Plan (comprising the Strategic Development Plan for the GCV area and the Local Development Plan for the Inverclyde Council area) and the IHS

<sup>2</sup> Inverclyde Alliance, *Inspiring Inverclyde: Inverclyde Alliance Community Plan 2008 – 2018*, section 9.

## PART 2

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### 7. STRATEGIC OUTCOMES

#### OUTCOME 1: INVERCLYDE RESIDENTS HAVE ACCESS TO A RANGE OF SUITABLE HOUSING OPTIONS

##### CROSS TENURE ISSUES

**7.1** There are important distinctions between the different housing tenures in Inverclyde – owner occupied, private rented, and housing association rented – and the features that Inverclyde residents are looking for from each of these. These are all addressed individually in subsequent sections of this strategy. However, there are also desired features which are common to all of these tenures. These are addressed here.

**7.2** The Inverclyde Alliance, in its Community Plan, expresses the Inverclyde communities' shared expectations for the future housing of Inverclyde. From its consultations, it discovered that local residents want:

*“A vibrant housing market that meets the needs of all the residents of Inverclyde, with a mix of socially and privately rented and owned housing. The housing will be appropriate for the many different types of households in the area from single to larger families, and will meet the needs of people over the whole of their lives”.*<sup>3</sup>

But who are the residents and 'different types of households' that share these expectations? The HNDA provides us with some of the answers.

##### ***The number of households in Inverclyde***

**7.3** There is considerable evidence to prove that Inverclyde's overall population has been decreasing, and this is confirmed by the HNDA outcomes. The HNDA reported that from 2001 to 2008 population declined an average rate of -0.57% per annum whilst the number of households increased at a rate of 0.04% per annum. Despite this trend, it is crucial to note that policies relating to the supply of housing do not respond directly to changes in population, but instead respond to alterations in the number of households in an area. Population rates tell us of individuals, but household rates tell us how many dwellings are required in an area. Some households will contain no more than one individual member, but it is not their quality of being an individual that housing policy is interested in, it is their quality of being a household. This distinction is of central importance to the LHS: while the population of individuals is declining, the number of households in the area is increasing.

**7.4** During the five-year period from 2011–2016 the HNDA projects that the number of households in Inverclyde will increase from between 60–80 per year<sup>4</sup>, an increase in the growth rate of 14 new households per year from 2001–2008. Although the number of households is projected to increase for Inverclyde, the increase is rather modest in comparison with the other GCV authorities and the GCV region as a whole. This is due to the fact that household formation rates are low and there are more households leaving Inverclyde than migrating in. There were 37,156 households in Inverclyde in 2008, and this is expected to rise to 37,632–37,846 by 2016.<sup>5</sup> This is a significant issue for this LHS to respond to, but there may be challenges of a different type ahead for future housing strategies: the number of households living in Inverclyde is expected to decrease again

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<sup>3</sup> Inverclyde Alliance, *Inspiring Inverclyde*, from the section addressing the future of Inverclyde

<sup>4</sup> The Glasgow and the Clyde Valley Housing Market Partnership (GCV HMP), *Housing Need and Demand Assessment (HNDA): Working Draft*, p61

<sup>5</sup> GCV HMP, *HNDA: Working Draft*, p72



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after 2016, to as low as a possible 37,560 by 2025.<sup>6</sup> The housing supply response of this LHS to these projections is explained in the tenure-specific sections below, and in the housing supply targets in Section 8 of this strategy document.

### ***Households, age and related needs***

**7.5** The age of residents within a household is a major contributor to its housing-related needs and wants. Age can affect the income of a household, and affect its ability to afford certain dwellings and tenures. The amount of housing benefit available to a younger household will be less than that of an older household, and households with members who are of working age may have a higher income than households of a pensionable age. The HNDA projects that the population of Inverclyde residents who are of working age (from 16 to 59/64) will decrease from nearly 50,000 people in 2008 to between 45,866 and 46,224 by the end of this strategy.<sup>7</sup> There are several policies contained in this strategy that address affordability issues for housing, in response to these figures. In contrast, the potentially more economically vulnerable age group of 60/65–75 and older is expected to increase. There were over 10,000 residents who were aged between 60/65–74 living in Inverclyde in 2008 and the HNDA expects that this will increase to over 11,000 by 2016. The number of residents aged 75 or older is expected to increase by around 700 to about 7,330 people in 2016.<sup>8</sup> Age can also have an impact on the location or type of housing that a household can use. If household members experience disabilities commonly associated with older age groups, particularly in relation to their mobility, then they will have a greater need for ground floor housing, that has level access from the outside, and possibly adaptations for their needs within the house. There may also be a need for greater assistance within the home, from family, professional carers or wardens. The policies responding to these issues in this strategy are supported by the above noted increase in the population of older people in Inverclyde.

### ***The size of households***

**7.6** As explained above, there is a link between the number of households in Inverclyde and the number of dwellings required to house them. However, the LHS appreciates that the relationship is not as simple as this suggests. The relationship between the number of households and the number of dwellings is complicated by the fact that different sized households (i.e. households containing different numbers of individuals) need different sizes of dwellings (with particular reference to the number and size of bedrooms) and that, even within households of the same size, the different ages of the individuals, their relationships to each other, and whether they are disabled or not, can mean that very different sizes of dwellings are required.

**7.7** To complicate matters further, although the overall number of Inverclyde households is projected to increase in the near future, this is not a universal trend across all household sizes. From the HNDA demographic projections, family sized households (i.e. either one adult or two adults with children) at 2008 take up nearly 26% of all households in Inverclyde which is projected to decrease to around 22% (for both migration scenarios) at 2016 and to around 20% (for both migration scenarios) at 2025. However, the projection course for one adult household's is the opposite of family sized households and the number and proportion are projected to increase over the projection period. In 2008, nearly 39% of all households in Inverclyde were one adult household's; by 2016 this will increase to around 43% (both migration scenarios) and by 2025 this is projected to increase to around 47% (for both migration scenarios) of all households. This scale of change in household type is line with the other local authorities in the Glasgow and the Clyde Valley region and represents one of the most challenging issues in terms of planning for housing by providing the appropriate size and type of housing for the changing household structure. It should be noted that this situation, from a housing supply point of view, is preferable to the

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<sup>6</sup> GCV HMP, HNDA: Working Draft, p72

<sup>7</sup> As above, p67

<sup>8</sup> As above, p67

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opposite one of the demand for existing smaller housing decreasing: smaller households can always live in a larger house, within reason and if needed, but a larger household cannot live in a smaller one without some degree of overcrowding. It is worth mentioning here that the HNDA is projecting large increases in single person households over the lifespan of the LHS and beyond.

### **Particular needs**

**7.8** As well as the need for housing of different sizes, the local housing supply must also meet the need for dwellings that do not inhibit the lives of residents who are disabled, who have limiting long-term illnesses, people with support needs, those who have particular cultural requirements, and those who are affected by violence and abuse. In fact, where possible, housing should help to enhance these residents' lives and not merely prevent the problems dwellings can sometimes cause them. It was recorded that in 2007/08 in Inverclyde there were around 15,600 households that had at least one person with a disability or a long-term illness<sup>9</sup>, and, as a result of the NHS agenda of shifting the balance of care from institutional to community living, many of these are resident within private or in shared accommodation. This creates a demand for housing with relevant access, amenities and support services. The HNDA (see paragraphs 4.10 – 4.13 above) has produced information on housing for particular needs at a city region level and individual local authorities will undertake further research within their own areas to identify local needs. Information from the recently completed Inverclyde PSHCS (see paragraph 4.14 above) will also be used to assess current and future need for housing that does meet, or that can be made capable of meeting, particular needs.

**7.9** Inverclyde is the local authority area in the GCV region that contains the highest proportion of people with learning difficulties (454 adults known to the Council<sup>10</sup>) and 31% of these own or rent their own accommodation. Although in many cases, individual/shared accommodation is the preferred housing response for people with particular needs, there are also 21 specialised care homes in Inverclyde, with 913 registered places provided by voluntary, private and public agencies.<sup>11</sup> The policies and targets of this LHS will ensure that the right balance of appropriate housing for people with different needs is developed – whether it is care homes, private homes or housing with some measure of care and support. Another consideration of the strategy, moving away from the main stream of housing need, is issues of different cultural preferences. For example, some Gypsy/Traveller households are not drawn to the types of settled accommodation discussed above and where possible this strategy will seek to assist in meeting their housing needs through other means, such as the provision of seasonal, or transit, sites with appropriate services and facilities, perhaps in collaboration with neighbouring local authorities.

### **OWNER OCCUPIED HOUSING**

**7.10** The first specific tenure addressed by this LHS is the most popular for households in Inverclyde: around 65% of households in the area live in and own their own homes.<sup>12</sup> The three core issues affecting the owner occupied sector in Inverclyde are the quality of the housing, the availability or supply of housing, and the affordability of the housing. Matters of quality are covered under the fifth strategic outcome of this strategy, later in the document, and supply and affordability are discussed here. It may be useful to note that the level of owner occupation in Inverclyde is roughly the same as the GCV region as a whole.

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<sup>9</sup> GCV HMP, *HNDA: Working Draft*, Ch 8 table 8.5.1

<sup>10</sup> As above, Ch 8 table 8.5.6

<sup>11</sup> As above, Ch 8, table 8.4.2

<sup>12</sup> As above, p28

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### Supply

**7.11** The current stock of owner occupied housing totals 25,557 dwellings and these dwellings are occupied by 25,003 households.<sup>13</sup> This represents a considerable change in the tenure balance of the Inverclyde Council area where social housing was, at one time, the dominant tenure and owner occupiers were in the minority. The introduction of the Right to Buy for tenants of local authorities and other social landlords has had a significant impact on the growth of owner occupation and the increased availability of new build housing for sale over the past 20 to 30 years has also altered the tenure balance. The results of the household tenure projections show that growth in owner occupation is projected to be low. Households at 2016 are projected to be between 24,298 and 25,368 (including households moving from the social rented sector through Right to Buy sales). Growth is projected to be modest as there are lower numbers of households entering the sector and there are more households moving out of the Inverclyde area than there are households moving in to take up residence.

### Affordability

**7.12** House prices and household income are the chief factors to consider when assessing the affordability of housing in the owner occupied sector. However, the recent economic downturn has seen mortgage lenders move away from using a simple multiplier of household income to determine what value of property could be afforded. A much more cautious approach to lending combined with the need for substantial deposits has resulted in fewer homes being purchased by first time buyers and this trend is likely to continue.

**7.13** As with the GCV region and Scotland as a whole, the last decade saw significant increases in the cost of housing for sale in Inverclyde. Across the whole local authority area the lower quartile house price rose from £35,000 in 1999 to £75,000 in 2008, and in the same period the median house price rose from £60,000 to £140,000.<sup>14</sup> Although Inverclyde has the most affordable house prices for the lower quartile in the whole of the GCV region, the increases to both lower quartile and median prices over this period were more than 100%, and are only welcome so far as household incomes were able to keep up. However, the HNDA tells us that only 43% of newly forming, or newly arriving households in Inverclyde can afford to purchase their own home in this locality.<sup>15</sup> This percentage, being less than the current 65% of Inverclyde households who are owner occupiers, suggests that affordability could affect the future shape of the owner occupied sector in Inverclyde.

**7.14** New households (i.e. first time buyers) entering the owner occupied sector are essential for a dynamic, well functioning sector. New households are needed to help other house sales and to provide a “chain” of vacancies as households move from one property to another. Inverclyde has one of the lowest percentages of new households seeking to enter owner occupation. The HNDA (see paragraphs 4.10 – 4.13 above) has produced information on the affordability of housing at a city region level and individual local authorities will now undertake further research within their own areas that will be used to inform the monitoring and update of the LHS on an annual basis.

### Assistance to home buyers

**7.15** The Scottish Government and its partners have developed several schemes to assist lower income households and first time buyers (often one and the same) into home ownership, where affordability is the biggest restriction. Some schemes, such as shared ownership with an RSL, have been in operation for many years, but others, such as sharing the equity of the property with the Scottish Government, are more recent solutions to the affordability problem. As a whole, these

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<sup>13</sup> Inverclyde Council, *GCV HNDA – Working Draft Background Report for Consultation*, Table 2 and table 4.

<sup>14</sup> GCV HMP, *HNDA: Working Draft*, p31

<sup>15</sup> Inverclyde Council, *GCV HNDA – Working Draft Background Report for Consultation*, Table 14

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initiatives are described as low cost home ownership (LCHO). There are restrictions on which households can access LCHO, to ensure that it is only those who need the support, but who can also afford their own stake, are given the assistance. It is anticipated that between 1,000 and 2,100 newly forming households in Inverclyde could be eligible for LCHO support from 2011–2016.<sup>16</sup> This strategy supports these developments, and also investigates other policies which could improve affordability in this locality.

### PRIVATE RENTED HOUSING

**7.16** The private rented sector across Inverclyde, as in the rest of the UK, has gradually decreased its share of the housing system and is often viewed as back-up tenure for households who cannot afford owner occupation and those who cannot access social rented housing. However, this is not an entirely accurate description of the tenure: for some households it is the most suitable and preferred type of housing. It is a goal of this strategy to promote and improve private rented housing in Inverclyde, and with that, increase its supply. In Inverclyde 5% of households privately rent their homes, which is a relatively small percentage; however, it is the second highest share in the GCV area after Glasgow.<sup>17</sup> The HNDA expects that the number of households privately renting will increase from 2,103 (in 2008) to between 2,119 and 2,603 in 2016.<sup>18</sup> Current demand for private rented housing is satisfied by the available supply of 2,213 dwellings.<sup>19</sup> The HNDA (see paragraphs 4.10 – 4.13 above) has produced information on the private rented housing sector at a city region level and individual local authorities will now undertake further research within their own areas that will be used to inform the monitoring and update of the LHS on an annual basis.

### SOCIAL HOUSING

**7.17** Since Inverclyde Council transferred its stock to local housing associations in December 2007, housing associations have become the only local suppliers of what is known as social housing: housing developed partly or entirely from public subsidy, to be prioritised for those households in need and provided at below-market rents. In 2008 there were 11,566 social houses available in Inverclyde, which accounts for 29% of the total housing stock in the locality.<sup>20</sup> In the same year there were 10,050 households residing in this social housing, indicating a surplus of over 1,000 houses. However, it is important to recognise that much of this surplus housing is of poor quality and cannot be used to address housing need. There are 3,536 households in Inverclyde unable to make their own arrangements for housing – households in need – and this need has to be viewed in the context of both quality and quantity of the housing stock.<sup>21</sup> The HNDA expects that the number of households in need is likely to reduce to 3,026 by 2016<sup>22</sup> however more research needs to be done at local level and at sub area level to determine how this need can be met as it is clear that new house building alone will not be sufficient. The introduction of the Innovation and Investment Fund (IIF) and an overall reduction in the funding available for social housing development over the period up to 2014/15 will clearly have an impact on the ability of housing associations to provide new build housing, or to access other means of supply. This will also have an impact on the associated Strategic Housing Investment Plan (SHIP) that relies upon IIF funding from the global housing budget.

### **Stock projections**

**7.18** It is still necessary for the LHS to ensure that these current and projected needs are met. It will not be entirely the responsibility of the social rented sector to meet these needs. There is the

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<sup>16</sup> GCV HMP, *HNDA: Working Draft*, p92

<sup>17</sup> GCV HMP, *As above*, p28

<sup>18</sup> Inverclyde Council, *GCV HNDA – Working Draft Background Report for Consultation*, table 23

<sup>19</sup> Inverclyde Council, *as above*, table 2

<sup>20</sup> Inverclyde Council, *as above*, table 2

<sup>21</sup> GCV HMP, *HNDA: Working Draft*, p89

<sup>22</sup> GCV HMP, *As above*, p91

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possibility that fewer than 600 households in current need could afford to rent privately, while between 1,000 and 2,100 households may be able to use LCHO as a way out of need.<sup>23</sup>

Projections for the possible social rented housing provision in 2016 have been developed based on 2008 information, and these suggest that there may be up to 9,672 properties available – a decrease on the 10,050 properties available in 2008. However this may represent an overall improvement in the quality of the stock available as housing that cannot be brought up to standard will have been removed from the system. There will be more households requiring social rented housing at 2016 and beyond than the Council and its key partners are currently planning for. However there is the potential that intermediate housing products such as low cost home ownership and mid market rent housing could meet some of this shortfall. The HNDA has produced information on stock projections at a city region level and individual local authorities will now undertake further research within their own areas that will be used to inform the monitoring and update of the LHS on an annual basis.

### CLUNE PARK AREA, PORT GLASGOW

**7.19** Inverclyde Council has identified an area of private rented and privately owned housing in Clune Park, Port Glasgow, that cannot be brought up to the aspirational Scottish Housing Quality Standard and where a large number of houses have been found to be below the Tolerable Standard (BTS) following an extensive physical survey. This area has been identified as a Regeneration Initiative by Inverclyde Council and its key partners, and an active task group, including Elected Members, has been established to take forward the regeneration initiative. A physical and social survey of the tenement blocks in the area has been undertaken to determine the extent of disrepair, to identify BTS housing, and to establish the current circumstances and rehousing preferences of the residents and tenants living in Clune Park. The outcomes of these surveys are being used to refine and enhance a Regeneration Plan for the Clune Park area taking account of the needs and wishes of the local population. The proposed Regeneration Plan was approved at a special meeting of the Council's Safe, Sustainable Communities Committee on 24 May 2011.

**7.20** Clune Park is included as a high priority project in the Strategic Housing Investment Plan (SHIP) 2011 - 2016 as a direct result of the social and physical problems prevalent in the area and Inverclyde Council wishes to make clear its willingness to tackle the issues in the Clune Park Area through comprehensive regeneration. Preliminary discussions have been held with Civil Servants of the Scottish Government regarding the proposed Regeneration Plan for the Clune Park area, focusing on the needs of owner-occupiers and long-standing tenants living in the area. Through the SHIP, Inverclyde Council has set out the funding required to deliver comprehensive regeneration of the Clune Park Area. It is hoped that Inverclyde Council's financial and political commitment to securing the comprehensive regeneration of the area will be supported by Scottish Government funding for this ambitious, but much needed, regeneration initiative.

#### Key Action Summary

- Continue to review the need for and availability of housing of all types, including housing for particular needs
- Ensure, as far as possible, that there is a wide choice of housing available across all tenures to meet current and future needs
- Continue to monitor changes in the Inverclyde population, particularly growing numbers of older people and the development of smaller households, with a view to providing appropriate housing options
- Monitor the private sector housing market for owner occupation and for private renting to establish the effects of the down turn in the economy and difficulties in accessing finance

<sup>23</sup> Inverclyde Council, *GCV HNDA – Working Draft Background Report for Consultation*, table 13

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- Continue to support the development of new social housing for affordable rent to meet the gross shortfall identified in the GCV HNDA 2009 – 2025
- Continue to develop the Clune Park Regeneration Plan in collaboration with key development partners and the Scottish Government

### **OUTCOME 2: INVERCLYDE RESIDENTS ARE ABLE TO MAKE BEST USE OF THEIR HOUSING**

#### **HOUSING SUPPORT**

**7.21** Housing support services are provided to people who would otherwise have difficulties in making use of their housing. The support services, which most commonly involve assistance from professional carers within the resident's home, can be provided by agencies from any sector, but the Council itself funds much of this work, primarily through the Inverclyde Community Health and Care Partnership ("CHCP"). Many vulnerable people can require housing support packages to assist them:

- people with mental or other health problems;
- people who have learning disabilities or physical disabilities;
- people with limiting long-term illness;
- people with addictions;
- people affected by violence / abuse;
- young people leaving care; and
- older people, etc.

**7.22** With such a wide range of people potentially requiring housing support it is essential that this strategy maximises the funding available for these services, and prioritises their distribution effectively. Sometimes people may not be aware that they require support which can cause difficulties with their landlords or neighbours, or if they are aware of their problems they may not realise that there are services available which can help them. It is the aim of this strategy to ensure that the services can reach those that need them. It is acknowledged that individual needs for support can vary dramatically, even within the same category of need, and it is not the case that one solution fits all. Attempts will be made to improve the flexibility of services provided so that they provide no more nor less than the resident needs to make the best use of their housing.

#### **CARERS**

**7.23** While professional care providers were mentioned above, Inverclyde also benefits from many informal carers who, while not necessarily requiring housing support themselves, provide care as a regular part of their daily lives, as a part of their own housing circumstances. For many it cannot be separated from their residency, if they are caring for people they live with, and, for some, that is a full time responsibility. It is therefore essential that not only vulnerable people need housing support, but that informal, resident carers also need their own appropriate kinds of support. It is known from the consultation for this strategy that carers can struggle to fulfil their responsibilities where the housing that they and the person they care for live in is inadequate, for example, in relation to a lack of adaptations in the home. There can also be difficulties caused by the mental toll that these responsibilities can take, and the fact that they can also be physically demanding. It is the intention of this strategy, through its policies, to ease the difficulties faced by informal carers in Inverclyde, and to help them meet their responsibilities.

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### SAFETY/SECURITY IN THE HOME

**7.24** For residents to make the best of their housing, and enjoy it to its full potential, they must be free from harm within their homes: whether this is harm from accidents, or harm from others within their home. For example, residential fires are a significant cause of harm to households in Inverclyde, with 183 people injured and three people dying because of them in 2009 and cases of domestic abuse are, by definition, a crime of the home. The needs of children and young people require particular attention and the Inverclyde Housing Strategy will support the range of Community Safety initiatives promoted by Inverclyde Council where possible to reduce the incidences and risks of harm that residents experience in their own homes.

### FUEL POVERTY

**7.25** Fuel poverty is found wherever a household spends 10% or more of its income on the cost of fuel. It is a national priority for the Scottish Government to eradicate fuel poverty in Scotland, where practicable, by – conveniently for this strategy – 2016. This national priority is fully supported by Inverclyde Council. The attainment of the Scottish Housing Quality Standard (SHQS) within the social housing sector by 2015 will ensure that almost 30% of the Inverclyde housing stock meets 21<sup>st</sup> Century standards of efficiency and effectiveness in relation to home energy. Substantial improvements in the private sector are also being achieved through the Local Energy Savings Scheme (LESS) in partnership with SOLAS Scotland and Scottish Hydro Electric, and through provision of grant assistance to vulnerable households to install energy efficient heating systems. The Inverclyde Citizens' Panel reported that the biggest complaint of residents in Inverclyde is that their housing can be too expensive to heat<sup>24</sup> so it is clear that the Council and its partners need to expand the services and assistance they provide to eliminate fuel poverty in the local area.

#### Key Action Summary

- Continue to monitor the demand for housing support services as demographic changes take effect over the period of the LHS and beyond
- Ensure, where possible, that maximum benefit is obtained from improved service delivery and the use of assistive technology in the home
- Recognise the key role played by care services and informal carers in helping people to remain in their own homes and communities within their own care and support networks
- Continue to support Community Safety initiatives focussed on safety and security within the home, as delivered by Inverclyde Council and its key partners
- Analyse the results of the Inverclyde Private Sector House Condition Survey 2011 to identify households affected by fuel poverty, target investment programmes, and provide information and assistance to improve energy efficiency, reduce fuel costs, and maximise the uptake of benefits

### OUTCOME 3: INVERCLYDE RESIDENTS CAN ENJOY THEIR NEIGHBOURHOODS

#### SAFETY/SECURITY AROUND THE HOME

**7.26** It is recognised above that Inverclyde residents must feel safe and secure in their homes, but this situation must extend into their neighbourhoods, and to their relations with their neighbours. Neighbourhood crime and antisocial behaviour are problems that can affect any residential area and it is the intention of this strategy, in support of Community Safety initiatives, to prevent these difficulties from arising. All residents have a responsibility to respect the wellbeing and property of

<sup>24</sup> Inverclyde Council, *Citizens' Panel Summer 2010 Postal Survey*

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their neighbours, but many housing agencies have a role in reducing problems. Most tenancies contain clauses which prohibit crime and antisocial behaviour in relation to the property let and neighbouring households, giving landlords a duty to respond to these issues, as they would if the rent payment clause was being flouted. But just *how* landlords respond to these problems – along with the primary agencies such as the police and community safety services – is a matter which continues to be developed. This LHS will provide a strategic role in strengthening these partnerships and responsibilities where it can.

### **CARBON EMISSIONS ORIGINATING FROM HOUSING IN INVERCLYDE**

**7.27** The problems that carbon emissions are causing and have the potential to cause in the long-term future are widely acknowledged. The national outcomes seek to reduce the environmental impact of our consumption and Inverclyde's own SOA aims to safeguard the environment for future generations. All new build housing in the social rented and private sectors has to conform to strict emission targets and must meet current standards. The attainment of the SHQS in the social rented sector stock will serve to reduce carbon emissions in around 30% of Inverclyde households and inroads are being made in the private sector through LESS Inverclyde and targeted grant provision for vulnerable households affected by fuel poverty and inefficient heating and home insulation. It is recognised that more needs to be done to reduce emission levels and Inverclyde Council and its key partners will continue to encourage the adoption of the SHQS across all sectors as an aspirational standard in order to improve energy efficiency and reduce emissions.

### **THE IMPRESSION PEOPLE HAVE OF INVERCLYDE'S NEIGHBOURHOODS**

**7.28** The reputation that the residential areas of Inverclyde have is a major factor in the reputation that the local authority area has as a whole. Consultation has shown that there are significant perceived weaknesses and strengths in the neighbourhoods of the locality which cause a mixture of concern and pride in how residents view them. Where a household's neighbourhood is a cause for concern to them, this can be a restriction on their quality of life. Unfortunately, if the problems connected with living in Inverclyde are evident to some of its residents, it is inevitable that negative reputations also filter out to people who live outside the area. This can create a barrier to people moving into Inverclyde. It is therefore an aim of this strategy to support moves to improve neighbourhoods through social and physical regeneration. It is also a priority of the LHS and of the SOA to ensure that knowledge of the good qualities of Inverclyde communities is transmitted outside the locality. This LHS wants Inverclyde to be a place where existing residents want to continue to live and where households across Scotland will seriously consider moving when the opportunity arises.

**7.29** There are many things that can contribute to a neighbourhood being considered problematic, but they can be grouped together under two main classifications. Firstly, problems caused by the behaviour of residents and secondly, problems caused by the response (or lack of response) of services that have a stake in that neighbourhood. Consultation and research for the LHS has told us that residents can cause problems in their neighbourhoods through littering and vandalism, by not looking after their closes or gardens, as well as more urgent matters such as territorialism and gang-related violence. On the other hand, it was also noted that agencies can neglect neighbourhoods or damage them through inadequate service provision. Landlord allocation policies have been accused of creating concentrations of poverty and deprivation, properties can be abandoned and unsecured (a particular problem for Inverclyde) and landscaping not maintained. Housing-led regeneration is addressing some of the physical and environmental issues that have given rise to problems in the past by taking away unwanted housing and providing new housing that people want to live in. Community representatives have played and continue to play an active role in area renewal Task Groups that bring together all of the key players involved in housing-led regeneration projects, including RSLs, Scottish Government representatives, and Inverclyde Council services.



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**7.30** But where it has been both the people and agencies of Inverclyde who have caused the problems of local neighbourhoods – not as a whole, and not always intentionally – it is also the people and agencies of Inverclyde who have caused the successes; and it is evident that there are many successes. The majority (65%) of residents on the Citizens' Panel have stated that they do like their neighbourhoods. This LHS will support the people and agencies of Inverclyde to ensure that this level of satisfaction continues to increase.

### Key Action Summary

- Continue to support Community Safety initiatives focussed on neighbourhoods and communities, such as Community Wardens, Anti-Social Investigation and Support Team (ASIST) and CCTV
- Support the SOA outcome of encouraging people to remain within and to attract new people to Inverclyde by improving housing quality and choice, and by making the environment more attractive
- Support and complement the work of SOA Outcome Delivery Groups, such as the Depopulation and Social Regeneration Groups, through housing-led regeneration programmes and environmental improvements
- Continue to support the work of the area renewal Task Groups across Inverclyde and encourage commitment and involvement of community representatives
- Continue to attract investment in energy efficiency measures designed to reduce carbon emissions, improve energy efficiency and levels of home comfort, and direct funding to households / areas identified as suffering fuel poverty

## OUTCOME 4: INVERCLYDE RESIDENTS RECEIVE APPROPRIATE SUPPORT WHEN THEY EXPERIENCE CHANGES TO THEIR HOUSING NEEDS

### HOMELESSNESS

**7.31** Homelessness is an important challenge in Inverclyde and could be considered the most telling sign of problems in any housing system. In 2010–2011, 399 households were assessed by the Council as homeless, with 94% of these being in priority need.<sup>25</sup> It is crucial that services – from housing suppliers and Homelessness Services to housing support providers and health agencies – work together to tackle the multifaceted causes of homelessness and help minimise the harm it can cause when it occurs. The pressure to respond to homelessness has never been greater as the legislative requirement that all unintentionally homeless households are to become entitled to settled accommodation comes into force during the course of this LHS (in 2012).

**7.32** This LHS must ensure that there is more appropriate and affordable housing available to homeless people. Some residents who have experienced homelessness are concerned that the quality of the housing provided to them is below standard and in less desirable areas.<sup>26</sup> However, there have been many innovations in improving access to better housing and these will continue to be developed, as far as possible, under this strategy in partnership with RSLs who provide both temporary and permanent accommodation to homeless people.

**7.33** There are many reasons that people find themselves to be homeless, and through increased understanding of these the LHS intends to help prevent homelessness from occurring. The HNDA tells us that in 2009–2010 the most common cause of homelessness was the household being asked to leave a dwelling (40% of homelessness applicants) or relationships breaking down

<sup>25</sup> GCV HMP, *HNDA: Working Draft*, Ch 8, table 8.13.1

<sup>26</sup> Inverclyde Council, *Citizens' Panel Summer 2010 Postal Survey* and Inverclyde Council, *Local Housing Strategy Consultation*

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(21%).<sup>27</sup> Where appropriate the LHS will look at options for early interventions and mediation which could prevent homelessness or at least provide time for other options to be considered.

**7.34** Homelessness, or the threat of homelessness, can be distressing to anyone, but particular attention needs to be paid to vulnerable people who lose, or who may lose their home. In 2009–2010, 61 homeless applicants gave domestic abuse as their reason for applying while 16% of applicants were single parents – reminding us that children also suffer from homelessness. People who are disabled, or have health and addiction problems also experience homelessness, and there is an important role for housing support and care services to play in protecting these households from the worst effects of homelessness when it occurs and to help them retain and make best use of the housing made available to them through tenancy sustainment measures. There is a protocol in place between the Homeless Service and Inverclyde Women’s Aid and this is of particular importance in ensuring that women and children are removed from violent and abusive situations to a secure environment as quickly as possible when they have to leave the family home. The Homelessness Service is making every effort to reduce the time taken to reach decisions so that the needs of individuals and households can be addressed as quickly as possible to avoid stress and anxiety at a very vulnerable time in people’s lives.

### REPOSSESSIONS AND EVICTIONS

**7.35** Repossessions and evictions can lead to homelessness, but in some situations this is not a consideration as some households will be fortunate enough to obtain suitable alternative accommodation. However, although repossession or eviction does not always lead to homelessness, it can still be a disruptive and distressing experience for households and can act as an important indicator that there has been a failure somewhere in the relationship between the household and either the lender or the landlord. On a wider scale, regular occurrence of repossessions and evictions can warn us that there are problems in the housing system as a whole. Advance notification that landlords and lenders are considering repossession and eviction has been of assistance in allowing Inverclyde Council and partner agencies to intervene and to seek alternatives to the loss of a home. The requirement to provide advance notification has been seen as beneficial to all parties and in many cases has been sufficient to stave off costly and complex legal action to the benefit of landlords and tenants, and lenders and home owners.

#### Key Action Summary

- The Homelessness Strategy now forms an integral part of the Inverclyde Housing Strategy and we will continue to support preventative measures whilst ensuring that there is an adequate quality and quantity of housing to meet the needs of those who are homeless, or threatened with homelessness
- Continue to work with RSL partners to improve the options available to homeless people through Section 5 referrals and through direct applications for housing
- Monitor the effectiveness of referral arrangements and the stock of temporary accommodation units available to ensure that the identified needs of the homeless are being addressed
- Continue to work closely with housing providers and mortgage lenders to prevent homelessness occurring as the result of eviction and repossession procedures
- Support new developments, such as the proposed Common Housing Register and the proposed adoption of a common allocation policy by the three largest RSLs in Inverclyde
- As far as possible, ensure that the needs of all applicants for housing are recognised and catered for, including overcrowding, opportunities for downsizing from larger homes, and widening housing options and choices
- Continue to support the proposals for a “one stop shop” providing information, advice, and assistance to those seeking housing and to householders whose circumstances have changed

<sup>27</sup> GCV HMP, *HNDA: Working Draft D*, Ch 8, table 8.13.3

### OUTCOME 5: INVERCLYDE RESIDENTS TAKE RESPONSIBILITY FOR THEIR HOUSING AND COMMUNITIES

#### HOUSING QUALITY

**7.36** In meeting the needs and demands for housing in Inverclyde, addressing supply issues, as set out in the first strategic outcome of the LHS, is insufficient. When appropriate housing has been provided there is also a need to ensure that it *continues* to provide its residents with the shelter and quality of life that they need over the longest period possible. To do this the physical condition of a property must be maintained to a good standard. This means newly occurring repairs should be responded to but also that the more fundamental but predictable works of renewing or repairing structural elements of the property need to be planned for and funded. As social tenants, through their representatives on housing association boards, or as private home owners, the residents of Inverclyde have primary responsibility towards the maintenance of the dwellings of Inverclyde. The one exception to this position is that, in the private rented sector tenants have less control over property maintenance and it is the role of the private landlord to meet these responsibilities. Where this strategy sets out policies in relation to housing quality it will be clear where there are expectations of the private landlords as well as the residents of Inverclyde. Early intervention and prevention with regard to empty homes could have big benefits in keeping home quality standards up. Occupied properties tend to be better maintained than unoccupied properties.

**7.37** There are different standards and expectations for the private sector and for the social sector, with the former subject to a legislated tolerable standard and the latter being subject to the more demanding SHQS. This difference in requirement acknowledges that social landlords potentially have more resources to support the achievement of a higher standard than individual owners in the private sector, but it also seeks to protect the public funds which are heavily invested in the provision of social housing. However, housing associations are experiencing reductions to their funding and having to find more innovative ways of achieving their requirements. The Inverclyde Community Plan states that a co-ordinated plan across all agencies is needed to help the social sector of Inverclyde meet the SHQS by 2015, as expected by the Scottish Government.<sup>28</sup> This strategy intends to support such an approach. In the private sector there are many owners who do not have the funds to maintain their properties as they are required to, and the policies of this strategy will respond to these problems in the an effort to ensure that conditions improve in the private sector.

**7.38** The Private Sector Survey has identified over 1,000 houses as being below the Tolerable Standard (BTS), which represents around 3.5% of the total private sector stock. BTS failures were found mainly in the private rented sector, in housing constructed before 1919, and predominantly in tenement flats. The national average for BTS properties is 1% of stock however it should be noted that the main failures in Inverclyde relate to electrical systems, a relatively new item in terms of the Tolerable Standard definitions. Levels of dampness (< 1%) and condensation (4.4%) are below the national averages of 4% and 11% respectively. Around 55% of all private sector houses (15,757) are estimated to have some evidence of disrepair and 6,000 of these houses require extensive repairs. Approximately 1,400 houses are in need of urgent repairs. It is estimated from the survey results that the cost of general repairs is around £9m and that the cost of extensive and urgent repairs is around £38m.

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<sup>28</sup> Inverclyde Alliance, *Inspiring Inverclyde*, in the section addressing the housing stock and built environment

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### ***Below Tolerable Standard Dwellings***

**7.39** The tolerable standard is defined through a list of criteria set in law and a property which is below the standard will have failed to meet the criteria. Where an assessment of a property confirms it as being below the Tolerable Standard financial assistance will be provided to encourage the owner to carry out works and bring the property up to at least the Tolerable Standard. This financial assistance will be at a 50% flat rate of the cost of the works required to meet the Tolerable Standard. Prioritisation of funding will be directed by the 'significance' of the element which has led to failure and the findings of the Private Sector House Condition Survey will assist this process. Where financial assistance is provided it will be at Inverclyde Council's discretion as to whether or not a maintenance plan should be put in place and monitored to prevent future disrepair. Where a privately rented flat is found to be below Tolerable Standard, consideration will be given to a Closing Order until the property is brought up to the private rented repairing standard.

### ***Policy for identifying housing renewal areas***

**7.40** If any area within a local authority boundary contains properties which are sub-standard, or if the state of repair or appearance of the properties are affecting the quality of the neighbourhood, then Inverclyde Council may designate it as a housing renewal area (HRA), with ministerial approval. When an HRA is established a strategy is prepared and implemented to improve the standard of the housing within the designated geographical area concerned. Inverclyde Council has set its local criteria for identifying an HRA as:

- the level of below Tolerable Standard housing in a defined geographical area;
- the level of sub-standard housing in a defined geographical /neighbourhood area;
- the level and condition of disrepair;
- the sustainability of the geographical/neighbourhood area;
- previous investment in the surrounding area; and
- links and strategic fit with the agreed Area Renewal Strategy.

A weighted options appraisal system will be developed as an additional assessment tool. Information received through the Private Sector House Condition Survey will be factored in to ensure a targeted, transparent approach to HRA identification and tackling below Tolerable Standard housing in Inverclyde. Environmental considerations are of paramount importance in determining the long-term viability of HRAs and a full assessment will be carried out in order to avoid flooding and other issues that can be tackled through design and construction methods.

### ***Improving the condition of houses in line with the authority's Scheme of Assistance***

**7.41** The Inverclyde Council Scheme of Assistance seeks to provide the advice and information, the practical assistance and the financial assistance that owners require to allow them to exercise their rights and responsibilities relative to the maintenance of their property. The Scheme of Assistance has a 3-strand approach to delivery, namely:

- Advice & Information;
- Practical Assistance; and
- Financial Assistance.

The approach that is relevant to each homeowner will be dependant upon their ownership status, the repair or improvement that is required to the property and the budgets available to the Council. To ensure that the Council meets it's obligations and delivers on the objectives of the LHS the following categories of repair or improvement will be given priority:

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- Work to meet the needs of a disabled person;
- Houses failing the Tolerable Standard;
- Tackling fuel poverty:
  - Improving thermal insulation;
  - Improving energy management; and
  - Maximising household income
- Replacing lead pipe supplying drinking water; and
- Communal Scottish Housing Quality Standard works.

Practical assistance is offered to all homeowners in Inverclyde. Advice on tackling disrepair is delivered by Care & Repair and is aimed at providing owners with an opportunity to identify issues of disrepair in and around their property and take the most appropriate course of action. The Small Repairs Service, operated through Care & Repair, will assist elderly home owners with a range of small repairs that are required around the home and will continue to build on the success of the existing service. To ensure that the Council achieves maximum output for the budgets available for private sector housing in Inverclyde financial assistance will be available for the priorities mentioned above. The advantages of returning empty homes to productive use have been noted and owners of empty properties will be encouraged to bring them up to standard with a view to making them available for sale or renting to add to the overall stock of housing in Inverclyde.

### **NEIGHBOURHOOD ISSUES BEING DEALT WITH BY RESIDENTS THEMSELVES**

**7.42** This LHS is set against a background of major financial cutbacks which are affecting many services across the public, voluntary and private sectors. As a result, it is inevitable that services will be withdrawn or reduced. In this context, it needs to be recognised that for successful neighbourhoods to continue to work well, and for problematic neighbourhoods to improve, the residents of Inverclyde will have to take on more responsibilities than may have previously been expected of them. This does not absolve service providers of their responsibilities towards the communities of Inverclyde; supporting these communities in one way or another is the reason they exist. Also, it is clear that the vast majority of this strategy is geared towards various agencies carrying out work to improve the local housing system for the benefit of all its residents. However, there is often more that can be done by households to better their neighbourhoods as well. A full support network is available to communities through Community Warden Services, CCTV monitoring, and the Anti-Social Investigation and Support Team (ASIST), all of which can be accessed by remote reporting and by third party reporting.

**7.43** Improving the capacity of residents to respond to the needs of their neighbourhoods can be done in several ways. For example, if the communication skills of individuals throughout the area can be improved then there should be a reduction in the incidences of conflict between neighbours. If consideration for others can be increased then there is the chance that antisocial behaviour and vandalism can be reduced. Also, if co-operation and leadership can be encouraged then neighbours can tackle large projects together and make greater impacts on improving the area where they live. For example, neighbourhood cleanups have been successful in fostering community spirit and dealing with litter, fly tipping and vandalism. This section of the strategy will attempt to promote and support these processes and more.

### **MORTGAGE AND RENT ARREARS**

**7.44** Arrears can be a great source of worry to residents and can be a disruption to the effective operation of housing-related businesses, particularly landlords, and can put both at risk: the former of repossession/eviction and the latter of becoming untenable as a business. The LHS will continue to support advice and assistance, mediation, and other measures to resolve arrears issues and to prevent homelessness. Existing protocols will be regularly reviewed to ensure that the best options are made available in all cases to allow owners and tenants to remain in their

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homes and to preserve continuity of employment, education, access to care and support, and networks of family and friends.

### HOUSING-RELATED COMMUNITY SCENE

**7.45** The SOA goal, that Inverclyde communities will become more able to identify, articulate and take action on their needs and aspirations, can be brought about in two fundamental ways. The first, addressed above, is that individual residents can work on an issue-by-issue basis to improve their neighbourhoods. The second is that they can organise in a more structured manner, and on a longer-term basis. The most common way to do this is the formation of community groups. The LHS is particularly concerned with the successful operation of tenants' and residents' representative groups in Inverclyde. In terms of funds and resources at their disposal, the committees that direct local housing associations are arguably the tenant and resident voluntary groups which have the greatest potential to affect change and improvement in the area. But there are many tenants' and residents' groups that have formed, who may have fewer resources, and may operate on a smaller scale, but are no less ambitious in their desire to improve their neighbourhoods. The LHS will support where it can the formation of new groups for the households of Inverclyde to help them achieve their communities' goals.

#### Key Action Summary

- Analyse the results of the Inverclyde Private Sector House Condition Survey 2011 to develop a strategy for improving the quality of private sector housing, and to identify housing renewal areas where appropriate
- Monitor the effectiveness of Inverclyde Council's Scheme of Assistance to ensure that the overall quality of the private sector housing stock is maintained and, where necessary, improved to meet the Tolerable Standard and the aspirational Scottish Housing Quality Standard (SHQS)
- Assess housing conditions throughout the Inverclyde Council area on a regular basis to ensure that housing is fit for purpose and meets relevant quality standards for both the social rented sector (SHQS) and the private sector (Tolerable Standard and the Repairing Standard for private rented property)
- The Scheme of Assistance is based on the principle that owners should take the main responsibility for maintaining their homes and that assistance should only be made available where necessary (Housing (Scotland) Act 2006) and owners will be encouraged to fully meet their responsibilities, where possible
- Ensure, as far as possible, that home owners and prospective owners are aware of their responsibilities to repair and maintain their homes by providing a guide to home ownership that offers practical information and advice, with links to the Scheme of Assistance
- Encourage RSLs to support the development of tenants and residents representative groups, and encourage the development of similar groups representing the interests of owners in order to obtain their views on housing matters and their input to the LHS
- Continue to work closely with housing providers and mortgage lenders to prevent homelessness occurring as the result of eviction and repossession procedures by providing advice, assistance, and mediation services to tenants and owner occupiers

## PART 3

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### 8. HOUSING SUPPLY TARGETS

**8.1** The Housing Supply Target (HST) dates have been set at 2016, 2020 and 2025 in order to bring the SDP, LDP, and LHS into alignment. This is of particular importance as the HSTs inform the SDP Proposed Plan and the land requirements that will be set out in the LDP Proposed Plan in due course. The HNDA has identified an overall shortfall of affordable housing in the Inverclyde Council area of up to 3,000 units at 2016 and this would require a supply target of 600 units per annum over the five-year period of the LHS. However even at the peak of production in previous years when subsidy levels were high and developing RSLs had ready access to funding it was not possible to provide 600 units in one year. A realistic approach has to be taken in setting the HSTs based upon past performance and taking account of the introduction of the new challenge funding regime for social housing development and overall reductions in the Scottish Government's housing budget.

**8.2** The following table provides HSTs for affordable housing, private housing (including privately owned and privately rented units), and an overall total for each of the three time periods noted in paragraph 8.1 above. The figures provided are based upon the HNDA results and the projected out turns of the SHIP programme using assumptions relating to affordability and the availability of grant and other funding for new supply.

#### Housing Supply Targets for the Inverclyde Council Area

Housing Type	2011-2016 Target	2016-2020 Target	2020-2025 Target
Affordable Housing	500	400	500
Private Housing *	750	720	900
Overall Total	1,250	1,120	1,400
Cumulative Total	1,250	2,370	3,770

\* Incorporating privately owned and private rented housing

#### *Private Housing for Sale*

**8.3** To assist with setting the HSTs for the Inverclyde Housing Strategy, Inverclyde Council requested that private developers and private landlords complete specially-designed surveys. The private developers who responded were quite optimistic about their future potential to develop housing, and some indicated that they were in a sound financial position to deliver their business plans. However, the effects of the recent economic downturn have taken their toll and some private developers indicated that the Inverclyde area lies outside of their typical zone of operation, and that housing sites currently available locally did not meet their requirements. For example, developers wanting to produce low density detached and semi-detached dwellings were only interested in very specific sites for development where they were "guaranteed" sales and a return on their investments. These responses correspond with the general down turn in levels of production noted in the HNDA and reflect a more cautious approach to development, in general.

#### *Private Rented Housing*

**8.4** As an indicator of demand for privately developed housing, private landlords who responded to the surveys stated, with few exceptions, that they did not intend to expand their businesses through commissioning their own new developments, or purchasing new build units. Some of the reasons they gave were the restrictions on the borrowing that they would need to fund purchases, the insufficient profit-margins involved in their business, and the fact that letting properties is not their primary business. Because of these reasons, and those at 8.3 above, which are effectively constricting supply and demand, this strategy has currently set private sector HSTs that meet the

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anticipated shortfall. However, changes in the housing market are constantly being monitored and future annual updates of the strategy will provide evidence for a review of these targets.

### ***Affordable Housing***

**8.5** When considering affordable housing, as explained at 8.1 above, there is no reason to assume that there will be large numbers of new housing developments in Inverclyde. Inverclyde Council will support local housing development in a variety of ways, as described in the policies of this housing strategy, however the Council is no longer a housing developer or a social landlord itself. The development of affordable housing now rests with the RSLs operating within the boundaries of Inverclyde. In the completed surveys there were firm expressions from local and national RSLs of their intention to develop more affordable housing in Inverclyde, across different tenures. Most RSL respondents reported substantial access to private finance to support developments, but a number of them stated that their development plans have either been delayed or reduced due to the recent reductions in housing association grant levels by the Scottish Government and the adoption of a benchmark level of public subsidy for social housing developments currently as low as £40k per unit. The recent lack of success of Inverclyde-based RSLs in accessing the Scottish Government's Innovation and Investment Fund only compounds this problem.

**8.6** Other innovative forms of development funding are being considered, but housing development levels of the recent past are not expected to be repeated over the period of this strategy. In common with the private sector situation noted in paragraphs 8.3 and 8.4 above, this strategy cannot commit to eliminating the shortfall between the need for and the supply of affordable housing in the short term. Targets have therefore been set lower than the identified shortfall. However, every effort will be directed to exceeding the targets if possible, and to taking advantage of any improvement in the housing funding situation that may occur in future years.

**8.7** The requirement for affordable housing does not directly translate into a target for new build housing. New build housing is one option designed to meet housing need however there are other options that should be considered before setting a new build target. Making the best use of existing supply in the affordable sector and the private sector would make a significant contribution to addressing the overall shortfall. The projections in the HNDA assume that a higher than average proportion of social housing lettings go to transfer tenants to meet the requirements of the ongoing Reprovisioning Programme. This programme will not continue indefinitely and if lets to new tenants and homeless referrals were at regional / national average levels this could lead to 100-120 households a year having their needs met in the social rented sector. This would clearly reduce the pressure on the new build output. The LHS has a target to reduce the void rate in the social rented sector to 1% by 2016 by increasing the effectiveness of allocation and letting procedures. If the target of 1% was achieved this could potentially reduce the requirement for affordable housing by up to 500 households over the period from 2016 to 2025.

### ***Summary***

**8.8** The HSTs are based upon Inverclyde Council priorities for housing as set out in the five strategic outcomes referred to throughout this strategy document. Account has been taken of the likelihood of particular sites being developed over the five-year timeframe of the LHS and the accompanying SHIP, and of sites that are unlikely to be developed until some time beyond 2016. The major sites that are likely to be developed over the period 2011-2016 are part of the Reprovisioning Programme and therefore will not contribute directly to reducing the overall shortfall identified in the HNDA. It should also be noted that the HSTs for the affordable housing sector cover both the social rented sector and the intermediate sector, such as LCHO in its various forms and mid market rent. The HSTs provide an indication of what is needed to begin to address the identified shortfall and they reflect current economic circumstances affecting the private sector together with the availability of subsidies and of development funding in the affordable sector.



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### 9. GLOSSARY

Community Plan	The Community Plan sets out arrangements for partnership working between public agencies, the voluntary sector, the community, and businesses across an area, with a shared vision which is used to identify priorities to enhance service delivery for the sustained benefit and wellbeing of the community.
Development Plan	A land use plan prepared by the local authority that reflects the wider issues contained in the Strategic Development Plan (see below) covering a number of council areas and the more specific local issues affecting the Inverclyde Council area contained in the Local Development Plan (see below).
Dwelling	A self-contained house or flat with its own separate access.
Fuel poverty	A household is defined as being in fuel poverty when it spends 10% or more of its income on fuel costs. The LHS aims to reduce, and eventually eradicate, fuel poverty by providing advice and assistance to all households that will allow them to increase their energy efficiency and reduce their fuel costs. Practical assistance may also be provided in the form of highly efficient central heating systems, cavity wall and loft insulation, and other measures to increase thermal and energy efficiency across all tenures.
Household	A single person or a group of people who may or may not be related, who live together in one dwelling, or would do so if their housing needs/demands were appropriately met.
Housing need	The need for housing of the right size and type to meet the requirements of a single person or a group of people, including the special needs of older and/or disabled people.
Housing demand	Demand for housing of a particular size and type, or in a particular location, can be measured in terms of the private housing market for sale, or in terms of waiting lists for social housing.
Housing market (Housing Market Area)	A distinct geographical area containing a unique market for housing for sale that may cross local authority boundaries or that may be self-contained as in the case of Inverclyde.
Housing support	The services that are provided by the public or voluntary sector that allows people to remain in the comfort of their own homes, such as home help, home care, and health services.
Local Development Plan (LDP)	A land use plan prepared by the local authority that outlines a framework for development for new housing, business, industrial, and other uses, and safeguards open space, countryside and the built heritage. Formerly known as the Local Plan which it will replace in due course.
Main Issues Report (MIR)	A report that precedes the preparation of a major strategic planning document such as the Strategic Development Plan and the Local Development Plan (see above and below). The MIR provides a consultation phase in the preparation of these plans and highlights the main issues that the public and stakeholders are asked to comment upon as part of the consultative process. The results of consultation on the MIR are used to inform the development of the subsequent plans

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	(e.g. SDP and LDP Proposed Plans, approved by the Council).
Mixed tenure housing	Housing that consists of more than one tenure within a single building or group of houses, for example, privately owned housing alongside privately rented or social rented housing in one tenement or in a particular group of houses.
Private sector	The private sector is made up of housing in private ownership that may be lived in by the owner (owner-occupier) or that may be rented to a private tenant under a commercial leasing agreement.
PSHCS (Private Sector House Condition Survey)	Surveys commissioned by Inverclyde Council to establish housing conditions in the private sector (see above) as required by the Housing (Scotland) Act 2001 for LHS purposes. The PSHCS results will also be used develop a strategy for improving conditions in the private sector, where necessary.
Registered Social Landlord (RSL)	A not-for-profit organisation renting social housing that has generally been provided through some form of public subsidy such as Housing Association Grant. Landlords are registered with the Scottish Housing Regulator (SHR) and the conduct of their business is inspected and regulated by the SHR.
Scheme of Assistance	All local authorities are required to prepare a Statement under Section 72 of the Housing (Scotland) Act 2006 setting out the assistance that they will provide to owners of private houses to help them to keep their property in good repair, or to bring their property up to the Tolerable Standard. The Scheme of Assistance also covers the provision of grants for equipment and adaptations for private owners and for tenants of private landlords who have particular needs.
Shared ownership	A scheme operated by Registered Social Landlords that allows people to buy an equity share (i.e. a percentage) in the property that they live in and to pay an amount of rent to the landlord for the part of the property that they do not own. Schemes generally allow 'staircasing' so that the sharing owner can acquire a larger percentage share in the ownership of the property over time as their financial circumstances change.
Single Outcome Agreement (SOA)	The Inverclyde Alliance Single Outcome Agreement is an agreement between the partners of the Inverclyde Alliance and the Scottish Government, designed to improve the prospects of Inverclyde and to secure a better future for the people of Inverclyde.
Social sector	Housing provided by social landlords such as housing associations and other not-for-profit organisations such as charitable bodies that is intended to remain as affordable rented housing in perpetuity.
Strategic Development Plan (SDP)	The 'upper tier' of the Development Plan prepared for city regions, made up of several local authorities and charged with identifying the broad scale of housing and other development land requirements for a 15 – 20 year time period, while safeguarding the natural and built heritage. Formerly known as the Structure Plan, or Joint Structure Plan, which it will replace in due course.

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Sub Area	A distinct geographical sub-division within the boundaries of a larger area such as a Housing Market Area (see above) that has its own particular characteristics. For example, the Inverclyde Housing Market Area is sub-divided into Inverclyde East and Inverclyde West Sub Areas as they have different characteristics in terms of property types and they display different market behaviour in terms of volume of sales, etc.
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## 10. LIST OF ABBREVIATIONS

The following abbreviations, used throughout this document, have the following meanings:

ASIST	Anti-Social Investigation and Support Team
BTS	Below the Tolerable Standard
CHCP	Community Health and Care Partnership
COSLA	Convention of Scottish Local Authorities
GCV	Glasgow and the Clyde Valley
HNDA	Housing Need and Demand Assessment
HIS	Inverclyde Housing Strategy
IIF	Innovation and Investment Fund
LDP	Local Development Plan
LESS (Inverclyde)	Local Energy Savings Scheme (Inverclyde)
LHS	Local Housing Strategy
PSHCS	Private Sector House Condition Survey
RSL	Registered Social Landlord
SDP	Strategic Development Plan
SDPA	Strategic Development Planning Authority
SHIP	Strategic Housing Investment Plan
SHQS	Scottish Housing Quality Standard
SOA	Scheme of Assistance
WSREC	West of Scotland Regional Equality Council
2001 Act	Housing (Scotland) Act 2001 - The main housing legislation setting out the Scottish Government's policy objectives for all social housing.
2006 Act	Housing (Scotland) Act 2006 - Legislation introducing new housing standards for privately owned and rented houses, including Housing Renewal Areas.

Further explanation of some of these terms is provided in the Glossary above (paragraph 9).

## 11. BIBLIOGRAPHY

- A - Inverclyde Council, *Citizens' Panel Summer 2010 Postal Survey: Summary Report*, Greenock, July 2010
- B - Inverclyde Council Planning and Housing Service, *Local Housing Strategy Consultation* September 2009–February 2010

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- C - Inverclyde Council Planning and Housing Service, *Migration, Housing and Integration: Report on the Results of a Survey of Polish Migrants living in and around Inverclyde, Scotland*. Greenock, 2009
- D - The Glasgow and the Clyde Valley Housing Market Partnership, *Housing Need and Demand Assessment: Working Draft*. Glasgow, November 2010. NB Where any part of Chapter 8 'Household Groups with Specific Housing Requirements' is mentioned, this relates to the version of the chapter that was revised and released separately after the Working Draft was distributed.
- E - Inverclyde Alliance, *Single Outcome Agreement: 'Tackling Poverty, Sustaining Growth', 2009–2011*. Greenock, 2009
- F - Glasgow and the Clyde Valley Strategic Development Planning Authority, *Glasgow and the Clyde Valley Strategic Development Plan: Main Issues Report*. Glasgow, 2010.
- G - Inverclyde Council Regeneration and Planning Service, *Inverclyde Local Development Plan: Main Issues Report*. Greenock, 2011
- H - Scottish Government and the Convention of Scottish Local Authorities, *Review criteria for Local Housing Strategies*. (Final Version)
- I - The Scottish Government and the Convention of Scottish Local Authorities, *Local Housing Strategy Guidance*. Edinburgh, June 2008
- J - Inverclyde Alliance, *Inspiring Inverclyde: Inverclyde Alliance Community Plan 2008–2018*. Greenock, 2008
- K - Inverclyde Council, *Glasgow and the Clyde Valley Housing Need and Demand Assessment – Working Draft Background Report for Consultation: Overview of Process, Outcomes and Main Issues for Inverclyde*. Greenock, 2011.
- K1 - Scheme of Assistance
- L - SG, housing in the 21<sup>st</sup> century
- M - Scottish Government, *The Government Economic Strategy*. Edinburgh, 2007
- N - Inverclyde Council, an *Ambitious, Confident Council: Corporate Plan 2007–11*. Greenock, 2007
- O - Housing (Scotland) Act 2001
- P - Inverclyde Private Sector House Condition Survey
- Q – Scottish Government, *National Outcomes*. Edinburgh, <http://www.scotland.gov.uk/About/scotPerforms/outcomes>
- R - Regeneration plans
- S - Community Care plans
- T - Health improvement plans
- U - Same as You
- V – Climate Change Scotland Act
- W – Guidance on Climate Change Act and the LHS
- X - SHQS Delivery Plan guidance
- Y - 2006 Act
- Z - Guidance on homelessness prevention
- AA - 2003 Homelessness Act
- BB - 1987 Act (tolerable standard)
- CC - LDP Main Issues Report
- DD - Report on Travellers 2007
- EE - Council's race equalities scheme
- FF - Council's disability equalities scheme
- GG - Planning policy SPP (Feb. 2010) and PAN2/2010 (linking to supply targets for 2016, 2020 and 2025)
- HH - Council's gender equality schemes
- II - Equalities Act 2010

## Appendix

### 12. LIST OF APPENDICES

The following supporting material is contained in the Appendices to the LHS.

Name	Description of Contents
Appendix 1	Key partners involved in developing the LHS
Appendix 2	
Appendix 3	
Appendix 4	

### 13. CONSULTATION QUESTIONS

**13.1** Responses to the following questions about the Consultative Draft of the Inverclyde Local Housing Strategy were invited from all consultees and opportunities were given to respond in writing, by email to a dedicated email address ([LHS@inverclyde.gov.uk](mailto:LHS@inverclyde.gov.uk)), and by completing an online version of the questions within the Housing section of Inverclyde Council's main website ([www.inverclyde.gov.uk](http://www.inverclyde.gov.uk)).

#### Question 1

*Do you agree with the five strategic outcomes for the Local Housing Strategy? If not, please give your reasons.*

#### Question 2

*Are there any other strategic outcomes that should be included in the Local Housing Strategy? Please give your reasons for their inclusion.*

#### Question 3

*Does the Local Housing Strategy provide an overarching strategy for all aspects of housing including homelessness, housing support, fuel poverty, private sector housing conditions, and need and demand for housing? If not, please provide comments.*

#### Question 4

*Does the Local Housing Strategy pay sufficient attention to changes in the make up and age range of the Inverclyde population and the effects that these changes may have on housing need and demand? If not, please provide comments.*

#### Question 5

*How would you prioritise the five strategic outcomes and the associated actions? Please give reasons for your choice of priorities.*

#### Question 6

*Do you consider that appropriate attention has been given to the equalities aspects of the Local Housing Strategy? If not, please provide comments.*

#### Question 7

*Would you / your organisation be prepared, in principle, to support the achievement of the five strategic outcomes in partnership with Inverclyde Council?*

#### Question 8

*Would you / your organisation be prepared to support the actions set out in the Outcome Templates of the Local Housing Strategy? (See Section 15 for details).*

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### 14. CONTACT DETAILS

For further information on the Inverclyde Local Housing Strategy 2011 – 2016 or any other matters relating to the Strategic Housing Team within Safer & Inclusive Communities please contact:

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## Appendix

### 15. OUTCOME TABLES

#### OUTCOME 1

Outcome 1	Indicators	Data frequency/type/source	Baseline (date)	Targets	Timescale
<b>Inverclyde residents have access to a range of suitable housing options</b>	1.1 Average case duration for homeless/potentially homeless presentations	Annual/Statistical Report/Scottish Government Homelessness Annual Report	18.69 weeks (2010/11)	28 days	2012
	1.2 Percentage of homeless presentations which are repeat presentations	Annual/Statistical Report/Scottish Government Homelessness Annual Report	6.5% (2010/11)	5.5% (Current national average)	2016
	1.3 Percentage of RSL lets to section 5 homelessness referrals	Annual/Statistical Report/APSR	21% (2011/12)	50%	2013
	1.4 Average length of time RSL property is empty between lets	Annual/Statistical Report/APSR	103 days (2010/11)	29 days (Current national average)	2016
	1.5 Percentage of new RSL tenancies that last more than one year	Annual/Statistical Report/APSR	91% (2010/11)	96%	2016
	1.6 Number and percentage of available RSL properties which are void	Annual/Statistical Report/APSR	244 dwellings/ 2.2.% (31 March 2011)	1% (National RSL average 2010)	2016
	1.7 Number of house sale transactions	Annual/Statistical Report/Regeneration and Planning Service & Sasines	924 (2010/11)	1,500	2016
	1.8 Average deposit required by households to purchase a property/equity stake	Annual/Statistical Report/Analysis from Sasines & CACI Data	34% (Median household income 2009 and median house price 2009/10)	20%	2016
Key actions and commitments by local partners	<p><b>ACTIONS</b></p> <p><b>Actions to help with obtaining or letting existing housing</b></p> <ul style="list-style-type: none"> <li>1.1 RSLs, private landlords and Council work together to market available RSL and registered private lets effectively in Inverclyde.</li> <li>1.2 Continue to develop a housing options guide for the area as proposed by the southwest regional Housing Options Hub in partnership with Inverclyde Council, RSLs, private landlords, estate agents, etc. Promote the guide and measure popularity</li> <li>1.3 Partners jointly review and agree processes for households with particular needs accessing stable and appropriate</li> </ul>				

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	<p>housing.</p> <ul style="list-style-type: none"><li>• 1.4 Inverclyde Council will work with RSLs to secure 50% of their total annual lets for section 5 referrals.</li><li>• 1.5 The Council will expand its Rent Deposit Guarantee Scheme</li><li>• 1.6 The Council will investigate the possibility of guaranteeing the deposits of household mortgages</li><li>• 1.7 Partners work together to develop schemes which assist more households in accessing affordable mortgages</li><li>• 1.8 Partners make better use of the private rented sector in developing solutions to homelessness.</li><li>• 1.9 Use an accreditation scheme and other initiatives to promote Inverclyde's private rented sector as tenure of choice.</li><li>• 1.10 Develop a protocol for young people leaving care to avoid having to go down the homelessness route.</li><li>• 1.11 Support the work of the multi-agency, interdisciplinary Housing &amp; Accommodation Sub Group to ensure that, as far as possible, housing and support/care providers can respond to changing needs and demand.</li></ul> <p><b>Actions to help improve the variety of housing options</b></p> <ul style="list-style-type: none"><li>• 1.12 The Council and its partners will develop an approach to identifying and rehabilitating empty homes and properties, to increase the housing supply in Inverclyde, including buying back houses to address shortfalls in particular areas and in sizes and types of houses available.</li><li>• 1.13 Continue to support initiatives aimed at addressing imbalances in the housing stock such as ROTS (Rental off the Shelf) and buy backs of houses to secure an expansion of choice and widening of housing options.</li><li>• 1.14 The Council will work with RSLs to investigate alternative methods of funding affordable housing development in Inverclyde</li><li>• 1.15 Hold a publicity event to promote Inverclyde's housing development opportunities and sites to developers from across Scotland</li><li>• 1.16 Create and promote a self-build information pack</li><li>• 1.17 Investigate methods for establishing and improving links between the Council and private developers</li><li>• 1.18 All agencies in Inverclyde will review how their portfolio of land can be used to increase housing development</li><li>• 1.19 Support private developers and RSLs to form development partnerships</li><li>• 1.20 Prepare an affordable housing policy in conjunction with the Local Development Plan</li><li>• 1.21 Support the improvement of liaison and co-operation between infrastructure agencies and developers</li><li>• 1.22 Explore options for the expansion of affordable housing across all tenures</li><li>• 1.23 Continue research into the suitability of current housing and the varieties of housing which will be required to satisfy need and demand in Inverclyde</li></ul> <p><b>COMMITMENTS</b></p> <ol style="list-style-type: none"><li>1. By the Council and RSLs to improve lettings processes in Inverclyde</li><li>2. By Inverclyde Council to expand existing schemes, and look into new ones, that support households with rental or mortgage deposits</li><li>3. By the Council to improve opportunities for homeless households to find appropriate housing</li><li>4. By the Council to work with and improve the private rented sector</li><li>5. By the Council, RSLs and the Scottish Empty Homes Co-ordinator to rehabilitate empty homes in Inverclyde</li><li>6. By the Council to support housing providers in exploring funding options for new developments.</li></ol>
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	<p>7. By the Council to encourage greater involvement by private developers in local policy</p> <p>8. By the Council to develop an affordable housing policy.</p> <p>9. By the Council to carry out further research into housing need and demand in Inverclyde (linked to the HNDA process)</p>
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## OUTCOME 2

Outcome 2	Indicators	Data frequency/type/source	Baseline (date)	Targets	Timescale
<b>Inverclyde residents are able to make best use of their housing</b>	2.1 Number of households that received equipment	Annual/tbc/tbc	TBC (TBC)	To be determined	
	2.2 Number of households that received an adaptation	Annual/tbc/tbc	TBC (TBC)	To be determined	
	2.3 Number of landlords on the private landlord register	Annual/Register Count/Safer and Inclusive Communities	1,915 (2011)	2,500 (reflecting no. of known properties)	2016
	2.4 Total number of sheltered/very sheltered houses (RSL and private)	Annual/Statistical Report/APSR & Social Work Service	650 (2011)	To be determined	
	2.5 Number of customers receiving a service from Inverclyde Care and Repair	Annual/Statistical Report/Inverclyde Care and Repair	2025 (2011)	2200–2300	Mar 2013
	2.6 Number of households receiving housing support services (all agencies)	Data requested			
	2.7 Total hours of housing support services provided (all clients, all agencies)	Data requested			
	2.8 Number of private sector properties meeting the SHQS energy efficiency standard	5 yearly/Survey/Inverclyde PSHCS	16,177 dwellings (2011)	1000 new households	Mar 2012
	2.9 Percentage of local RSL (not national RSL) dwellings that meet SHQS energy efficiency standard	Annual/Statistical Report/APSR	64.3% (2011)	100%	2016
	2.10 Percentage of households in fuel poverty in the social rented sector	Biennial/Survey/SHCS	28% (2009)	0%	2016
	2.11 Number and percentage of households in fuel poverty in the private	5 yearly/Survey/Inverclyde PSHCS	3,895 households/14.3% (2011)	0 households/0% (Less 1000 households per year/less 2.8% of	2016

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	sector			baseline per year)	
	2.12 Number and percentage of households in extreme fuel poverty in the private sector	5 yearly/Survey/Inverclyde PSHCS	576 households/2.1% (2011)	0 households/0% (Less 115 households per year/0.4% of baseline per year)	2016
	2.13 Percentage of victims in domestic abuse incidents who are repeat victims	Annual/Statistical Report/Strathclyde Police	63.8% (2009/10)	59.8%	2013/14
	2.14 Number of incidents of reported burglary	Annual/Statistical Report/Scottish Government Crime and Justice Statistics – Recorded Crime (Table 8)	306 (2010)	260	2016
	2.15 Percentage of residents who feel very or fairly safe when home alone at night	Biennial/Survey/SHS	98% (2010)	Maintain level	2016
	2.16 Percentage of households with contents insurance	Biennial/Survey/SHS	81% (2009/10)	85%	2016
Key actions and commitments by local partners	<p><b>ACTIONS</b></p> <p><b>Actions to ensure residents can get in and around their homes without difficulty</b></p> <ul style="list-style-type: none"> <li>• 2.1 Assess the problems that residents face in coming-and-going from their neighbourhoods and dwellings, and develop co-ordinated responses to these problems</li> <li>• 2.2 Partners create central database of adapted properties to be used by housing providers and referral agencies working to house people with particular needs</li> <li>• 2.3 Continue use of multi-agency store where used equipment is kept until a new household can benefit from it</li> <li>• 2.4 Partners review the approach they take to defining a practical and accessible dwelling for residents with particular needs</li> <li>• 2.5 Partners carry out a cross-sector review of funding of equipment and adaptations in Inverclyde, and investigate ways of increasing this and using it more effectively</li> <li>• 2.6 Promote the development of wheelchair accessible and lifetime homes across all tenures in Inverclyde</li> <li>• 2.7 Continue to provide the Care and Repair service for older and disabled residents in the private sectors of Inverclyde</li> </ul> <p><b>Actions to make homes safer and more secure</b></p> <ul style="list-style-type: none"> <li>• 2.8 Increase the number of residents who benefit from home security and safety checks</li> <li>• 2.9 Landlords will develop a securing standard for their properties</li> </ul>				

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- 2.10 Encourage private and housing association landlords to arrange fire service home visits as part of new tenancy/settling in arrangements
- 2.11 Establish an ongoing training system to ensure housing agency staff can confidently respond to suspected or actual cases of domestic, vulnerable person or child abuse in the homes they visit
- 2.12 Promote the wider uptake of contents and buildings insurance by households in all sectors

### **Actions to improve the facilities available in Inverclyde's dwellings**

- 2.13 Review access to household communications across Inverclyde and develop solutions to improve access where needed
- 2.14 Investigate with suppliers the potential to supply gas to currently all-electric dwellings in Inverclyde
- 2.15 Develop an area based, cross-tenure scheme for delivery of all relevant domestic energy efficiency, carbon reduction and fuel poverty activity
- 2.16 Explore with energy suppliers the potential for beneficial rates for residents in Inverclyde
- 2.17 Improve existing RSL energy and heating advice provision

### **Other actions**

- 2.18 Investigate alternative ways to support and complement the work of informal carers
- 2.19 Inverclyde Council will continue to expand the private landlord register and investigate ways of making use of it to benefit the sector and its tenants

### **COMMITMENTS**

1. By Inverclyde Council and RSLs to create a database of adapted homes in Inverclyde
2. By Inverclyde Council and RSLs to review funding of adaptations and equipment in Inverclyde
3. By Inverclyde Council and RSLs to promote wheelchair accessible and lifetime homes in Inverclyde
4. By Inverclyde Council to continue to provide the Care and Repair service
5. By Inverclyde Council to encourage partners to engage in all policies relating to home safety, and those relating to improvements of facilities available in dwellings.

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### OUTCOME 3

Outcome 3	Indicators	Data frequency/type/source	Baseline (date)	Targets	Timescale
<b>Inverclyde residents can enjoy their neighbourhoods</b>	3.1 Percentage of residents satisfied with their neighbourhood as a place to live	Biennial/Survey/Citizens' Panel	89% (Winter 2009)	Maintain level	2013
	3.2 Number of antisocial behaviour complaints	Annual/Statistical Report/Safer and Inclusive Communities	4,184 complaints (2010/11)	Improve level of satisfactory outcomes year on year	2012
	3.3 Number of antisocial behaviour orders issued	Annual/Statistical Report/Safer and Inclusive Communities	1 order (2010/11)	Minimise number of ASBOs issued	2012
	3.4 Total carbon emissions for all dwellings in private sector	5 yearly/Survey/Inverclyde PSHCS	135,380 tonnes (2011)	Reduction of 446.8tCO2	2012
	3.5 Average carbon emissions for each private sector dwelling	5 yearly/Survey/Inverclyde PSHCS	4.99 tonnes (2011)	Reduction of 0.016tCO2	2012
	3.6 Percentage of residents who feel very or fairly safe when walking alone in their neighbourhood after dark	Biennial/Survey/SHS	69% (2010)	76% (Current national average)	2016
Key actions and commitments by local partners	<p><b>ACTIONS</b></p> <ul style="list-style-type: none"> <li>• 3.1 Review local response to neighbourhood vandalism and graffiti and investigate potential to improve this</li> <li>• 3.2 Continue the programme of demolishing low demand and below standard housing association dwellings, where they cannot be brought up to standard at reasonable cost</li> <li>• 3.3 Regenerate Clune Park, Port Glasgow</li> <li>• 3.4 Assess the potential for HRAs in Inverclyde. Review criteria for deciding areas where these would be suitable.</li> <li>• 3.5 Investigate options for converting more households to greener energy use</li> <li>• 3.6 Improve the arrangements by which housing and other agencies provide a co-ordinated response to neighbourhood crime and antisocial behaviour</li> <li>• 3.7 Continue to target the use of mobile CCTV in hot spots</li> <li>• 3.8 Housing agencies will provide Fire and Rescue with comprehensive and regular updates on planned demolitions and construction work, enabling them to plan their service around the increased fire risks associated with empty sites and buildings</li> </ul> <p><b>COMMITMENTS</b></p> <ol style="list-style-type: none"> <li>1. By the Council, RSLs and the police to respond effectively to vandalism and graffiti and other antisocial behaviour</li> <li>2. By the Council and RSLs to continue the demolition programme for Inverclyde</li> <li>3. By the Council to pursue an effective strategy for regenerating Clune Park, Port Glasgow</li> </ol>				

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### OUTCOME 4

Outcome 4	Indicators	Data frequency/type/source	Baseline (date)	Targets	Timescale
	4.1 Number of households presenting as homeless	Annual/Statistical Report/Inverclyde Annual Homelessness Report	532 (2010/11)	10% reduction per year	2012
	4.2 Number of households assessed as homeless or potentially homeless	Annual/Statistical Report/Inverclyde Annual Homelessness Report	399 (2010/11)	5% reduction per year	2012
	4.3 Number of households assessed as homeless with a priority need	Annual/Statistical Report/Inverclyde Annual Homelessness Report	356 (2010/11) 94%	100%	2012
	4.4 Number of households threatened with homelessness that do not become homeless	Annual/Statistical Report/Inverclyde Annual Homelessness Report	138 (2010/11)		
	4.5 Number of Notices of Proceedings (NOPs) issued resulting in referrals to homeless service	Annual/Statistical Return/HL2	161 (2010/11)	Overall reduction year on year	2016
Key actions and commitments by local partners	<p><b>ACTIONS</b></p> <ul style="list-style-type: none"> <li>• 4.1 Review housing finance advice and training provision in Inverclyde and investigate the potential for increased co-ordination of service provision</li> <li>• 4.2 Partners provide landlords with training and advice for when their tenants homes are at risk</li> <li>• 4.3 Investigate ways of ensuring tenants can sustain their tenancy during hospital stays, rehabilitation and re-ablement</li> <li>• 4.4 Expand and improve existing services that allow people to stay in their homes when they develop care needs or their needs change</li> <li>• 4.5 Investigate the requirement for an increased uptake of mortgage-to-rent cases in Inverclyde</li> <li>• 4.6 Review and improve the methods the Homelessness Service and its partners use to respond to homeless presentations, including introducing the 'housing options' approach</li> <li>• 4.7 Review the Homelessness Services ability to respond to the earliest indications of repossession procedures</li> <li>• 4.8 Investigate the potential for increasing the number of emergency homes available to the households presenting to the Homelessness Service</li> <li>• 4.9 All homeless households and those at risk of homelessness are provided with a welfare rights/household finance assessment where this would be helpful</li> <li>• 4.10 Develop and adopt improved methods of reviewing residents' housing support needs</li> <li>• 4.11 Review and improve interagency housing support assessment processes in Inverclyde</li> <li>• 4.12 Develop support programmes for preparing people to manage their own households</li> <li>• 4.13 Develop ways in which landlords can play a greater role in identifying potential support needs of their applicants or tenants and in responding to those</li> </ul>				

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	<p><b>COMMITMENTS</b></p> <ol style="list-style-type: none"> <li>1. By Inverclyde Council and the CHCP to improve and increase the ways in which households experiencing change can remain in their homes</li> <li>2. By Inverclyde Council to introduce a 'housing options' approach for responding to homelessness presentations</li> <li>3. By Inverclyde Council, RSLs and advice agencies, to improve the financial advice and assessment services in Inverclyde</li> </ol>
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## OUTCOME 5

Outcome 5	Indicators	Date frequency/type/source	Baseline (date)	Targets	Timescale
Inverclyde residents take responsibility for their housing and communities	5.1 Average household income in Inverclyde	Annual/Statistical Report/CACI	£23,650 (2009)	£26,323 (2009 national average)	2016
	5.2 Percentage of households with savings/investments	Biennial/Statistical Report/SHS	53% (2009/10)	60% (Current national average)	2016
	5.3 Percentage of current RSL tenants owing more than 13 weeks' rent	Annual/Statistical Report/APSR & Scottish Housing Regulator	8.3% (31 March 2011)	3.3% (Scotland median 2010)	2016
	5.4 Amount of current local RSL tenant rent arrears as percentage of gross rental income	Annual/Statistical Report/APSR	4% (31 March 2011)	Reducing year on year	
	5.5 Percentage of social rented properties that meet the SHQS	Annual/Statistical Report/APSR	43.4% (2011)	100%	2016
	5.6 Percentage of private rented properties that meet the repairing standard	5 yearly/Survey/Inverclyde PSHCS	65% (2011)	100%	2016
	5.7 Percentage of private sector properties that meet the SHQS	5 yearly/Survey/Inverclyde PSHCS	41.4% (2011)	50%	2016
	5.8 Percentage of private properties that meet the tolerable standard	5 yearly/Survey/Inverclyde PSHCS	91.3% (2011)	100%	2016
Key actions and commitments by local partners	<p><b>ACTIONS</b></p> <ul style="list-style-type: none"> <li>• 5.1 Promote income maximisation, savings schemes and rightful uptake of benefits in Inverclyde</li> <li>• 5.2 Continue to provide opportunities for local people to be employed and trained in the housing sector</li> <li>• 5.3 Partners develop ways of monitoring and improving the maintenance of dwellings across all dwellings in Inverclyde</li> <li>• 5.4 Review the criteria used by the Council for deciding which households receive assistance when improving their</li> </ul>				

## Appendix

	<p>property conditions</p> <ul style="list-style-type: none"><li>• 5.5 Investigate ways of improving the Council's advice provision to private households in regards to their property conditions</li><li>• 5.6 Support RSL work towards the achievement of the SHQS</li><li>• 5.7 Inverclyde Council continue to support RSLs in remedying communal area disrepair in mixed tenure blocks</li><li>• 5.8 Partners continue to investigate alternative methods of providing housing support which can replace or complement traditional practices.</li><li>• 5.9 Investigate ways of making efficiency savings in Council-funded housing support services</li><li>• 5.10 Develop ways of measuring the benefits and savings that housing support services provide.</li></ul> <p><b>COMMITMENTS</b></p> <ol style="list-style-type: none"><li>1. By Inverclyde Council to encourage partners to implement policies aimed at improving household income</li><li>2. By Inverclyde Council to review and improve the assistance it provides private home owners in relation to the maintenance of their properties</li><li>3. By RSLs to achieve the SHQS</li></ol>
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### Note relating to all of the above outcomes:

The following three actions will support the achievement of all five strategic outcomes of the LHS:

1. Partners open a central "one stop shop" providing housing access and advice services.
2. Partners encourage housing-related agencies to record equalities information, to analyse it for planning purposes and to share it with other relevant agencies
3. Establish and improve links between the Council and private landlords in Inverclyde

Actions and commitments intended to support the achievement of specific outcomes are listed in the Outcome Tables under the appropriate outcome above.