

# **Local Housing Strategy (LHS) 2023-2028**

## **Consultation and Engagement**

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## 1. INTRODUCTION

The LHS Guidance states that early engagement with key partners and stakeholders is key to identifying priorities and agreeing, through a range of options, how to address the priorities identified. The LHS can also draw on information obtained through local authorities' continuous engagement with residents, through tenant's organisations, satisfaction surveys and specific topic consultations.

The Council has a duty to consult widely on the LHS, and in that consultation, involve the wider community to ensure that equality duties are met. To build the new Local Housing Strategy, Scottish Borders Council has engaged with key partners and stakeholders to:

- Define a vision for the housing system in the Scottish Borders
- Identify the main issues facing the housing system in the Scottish Borders
- Propose actions and solutions that will address these issues

This report provides an overview of the consultation carried out for developing Scottish Borders Council's Local Housing Strategy 2023-2028. This report will provide a summary of the key messages from the consultation and what we have done to include this in the LHS (you said, we did). There will then be a full breakdown of the key findings in sections 3-11.

## 2. KEY FINDINGS/ SUMMARY

This section provides a summary of the key points from all the consultation and engagement that has taking place during the before and during the development of the LHS.

The table details below the comments and key findings and how these have helped shaped and underpin the LHS.

| Engagement                   | Comments/ Key Findings   | Response  |
|------------------------------|--|---|
| Young People's Housing Study | <ul style="list-style-type: none"> <li>• Demographic projections show steady reductions in the working age population, but a stable population of children. The Scottish Borders demographic trends are more positive than other large rural and remote regions in Scotland.</li> <li>• The key challenge for young people who want to continue living and working in the Borders is the inextricable linkages between jobs, transport and housing.</li> <li>• The quality of life in the region is a key factor for those wishing to stay and those wishing to return to the Borders, and along with its proximity to Scotland's leading economy this is a key pull factor to retain and attract people to the Borders.</li> <li>• Limited further and higher education opportunities are a major push factor for young people leaving the Borders, and there is an opportunity gap for those without the means to move out of the Borders for further and higher education.</li> <li>• There is a moderate need/demand for new housing supply for young people – around 80 new homes per annum for the next five years with areas of highest need/demand in Galashiels, Lauderdale and Melrose, Tweeddale East, and Berwickshire.</li> <li>• The housing investment challenge relates to lack of supply in areas of pressure, and over-supply in other areas – i.e. housing is not always available in the right place at the right time. The large geographic spread in the Borders makes this mismatch between location supply and demand more challenging than in smaller geographic regions. It makes achieving work and further education ambitions difficult for young people, especially lower income households. This returns to the wider strategies around affordable transport, economic development and accessible further/higher education that would help young people with these challenges.</li> <li>• Most newly forming young households will be renting in the short to medium term (5 years), through a combination of social rent, mid-market rent and predominantly private rent. The strategy for young people's housing needs to carefully consider supply options in the private rented sector – both improving existing supply and developing potential new supply.</li> <li>• SBC's and RSLs should recognize the housing aspirations of young people – the current public funding emphasis on social rent should be very carefully considered against the choice in range of housing options.</li> <li>• The long-term aspiration of young people is for home ownership. There is common call from young people for more affordable housing supply to buy, and to a lesser extent to rent in the social sector. Wider options such as shared equity, Mid-Market Rent, sharing and lodging schemes and transition flats could be explored for niche markets.</li> <li>• Housing investment in new supply should be concentrated in areas of pressure, with investment on reconfiguration in existing stock and investment in place in areas of oversupply.</li> </ul> | <p>There is specific section in the LHS around young people</p> <p>Recommendations and actions from this have been carried forward into the LHS and will be included in the action plan</p> |

| Engagement               | Comments/ Key Findings   | Response  |
|--------------------------|--|---|
|                          | <ul style="list-style-type: none"> <li>Current needs data is lacking on vulnerable young people but a common view is that more supported housing options are required, both in terms of volume and types of provision. Particular geographic gaps are in Berwickshire and Peebles. A range of actions in relation to homeless and potentially homeless households are identified in the new R RTP</li> </ul>   |   |
| Wheelchair Housing Study | <ul style="list-style-type: none"> <li>To date, very few studies have been undertaken specifically on housing related needs of wheelchair users and their families anywhere in the UK. One unintended consequence of this is that national and local data is not well placed to report the numbers of wheelchair users or their current housing circumstance's and unmet housing needs.</li> <li>To compensate for the lack of definitive national or local figures it has been estimated that there are currently around 2,000 wheelchair user households living in the Scottish Borders, with alternative estimates ranging from 1,600 and 2,300 households.</li> <li>We also estimate there are a further 2,000 -2,500 mobility limited households, mainly older person households, where someone has substantial difficulties moving around the house but does not necessarily use a wheelchair.</li> <li>Just over half of all wheelchair user households are owner-occupiers with most others renting their home from a social landlord. There are marked differences in the tenure of older and younger households. Two thirds of those aged 65+ are owner occupiers compared to a third of those under retirement age. The net result is that there is a high concentration of children and working age adults that make use of a wheelchair or other mobility aids in social housing.</li> <li>SHS analysis confirms that many wheelchair users struggle to carry out daily activities such as bathing in spite of the fact that their home many have been designed or adapted to make them more accessible.</li> <li>Illustrative scenarios suggest that the size of the current backlog will continue to rise upwards unless actions is taken to boost supply. The core scenario suggests that in the decade to 2028 up to 300 new wheelchair accessible homes (30 pa) across all tenures would be required to resolve unmet need.</li> <li>The views and experiences of wheelchair users point to considerable mismatches between the space, layout and design standards of the home they occupy and the home their family requires. These mismatches often persist even where their home has been adapted, especially in the social rented sector.</li> </ul> | <p>New Wheelchair housing target set for the Scottish Borders, this is included in the SHIP and the LHS</p> <p>Recommendations and actions from this have been carried forward into the LHS</p> <p>Webpages on specialist and supported housing being developed</p>   |
| Early Engagement Survey  | <p>Housing Issues identified:</p> <ul style="list-style-type: none"> <li>Teaching climate change, making homes more energy efficient and more affordable to keep warm</li> <li>Limited housing options for young people and/or first-time buyers</li> <li>Access and affordability across all tenures</li> <li>Bringing empty properties back into use</li> <li>Lack of amenities to support new housing developments e.g. schools, GP surgeries, dentists</li> </ul> <p>Top four priorities identified:</p> <ul style="list-style-type: none"> <li>Local residents are able to afford to either rent or buy a property in the location of their choice</li> <li>Residents can afford to heat their homes</li> <li>Homes are fuel efficient and do not damage the environment</li> <li>Bringing more empty homes back into use</li> </ul> <p>The survey was carried out after lockdown and it was clear that respondents were very aware of housing issues and their surrounding areas, access to housing and affordability issues and community were the key areas mentioned by respondents</p>   | <p>The responses from the survey formed a large part of the Housing Issues paper which were used as part of the resident and stakeholder workshops and surveys</p> <p>Community and placemaking has a much higher importance in this LHS</p> <p>LHS tries to address these issues and the priorities have been taken forward into the LHS and action plan</p> |

| Engagement                                 | Comments/ Key Findings  | Response  |
|--|---|---|
| Resident & Stakeholder Workshops & Surveys | <p><u>Condition, Climate Change and Energy Efficiency</u><br/>SBC should revisit the proposed actions in the paper considering the current economic crisis in particular:</p> <ul style="list-style-type: none"> <li>• The ability of Housing Associations to deliver retrofit programmes in light of the rent freeze</li> <li>• Consider how the prioritisation of Condition, Climate Change and Energy Efficiency actions can provide a solution to the ongoing cost-of-living crisis</li> </ul> <p>SBC should prioritise the following key actions:</p> <ul style="list-style-type: none"> <li>• Action 14 – implement a public engagement strategy for heat in buildings</li> <li>• Action 17 – Grow the skills needed to deliver energy efficiency and zero emissions heating systems</li> </ul> <p><u>Housing Delivery and Placemaking</u><br/>SBC should revisit the proposed actions in the paper considering the current economic crisis, in particular:</p> <ul style="list-style-type: none"> <li>• The impact of interest rate rises to future development capabilities</li> <li>• Key concerns raised by residents and stakeholders in relation to the supply chain for new housing delivery</li> </ul> <p>SBC should place importance on the following key actions:</p> <ul style="list-style-type: none"> <li>• Action 3: Supporting the delivery of homes in town centres</li> <li>• Action 4: Support more community involvement in placemaking</li> </ul> <p>Based on the feedback from residents and stakeholders, SBC should place lower importance on the delivery of 20-minute neighbourhoods and consider wider infrastructure issues and vehicle dependency across the region.</p> <p><u>Homelessness</u><br/>Overall, residents and stakeholders were supportive of SBC’s planned actions for homelessness. Discussions with stakeholders and residents identified that SBC should place importance on the following key action:</p> <ul style="list-style-type: none"> <li>• Partnership working through the ‘Ending Homelessness Together Action Plan’ - in particular, ensuring that partners are aware of provision across the region (e.g. women’s refuge services) and offer them to residents accordingly.</li> </ul> <p><u>Particular Housing and Specialist Provision</u><br/>SBC should take steps to consider the broader impacts of a reducing younger population on the ability to provide care to those who need it. SBC should revisit the proposed actions in the paper considering the current economic crisis, in particular:</p> <ul style="list-style-type: none"> <li>• The ability to deliver more accessible homes</li> </ul> <p>SBC should place importance on the following key actions:</p> <ul style="list-style-type: none"> <li>• Addressing the practical barriers faced by older and disabled home movers – in particular, the impact of being rehoused outside the community in which they currently live</li> </ul> | <p>A number of the actions identified in the workshops and surveys have been added to the LHS action plan</p> <p>The feedback and comments from the engagement helped form the base on the LHS and have been included in every section of the LHS</p>                                       |
| Key workers                                | <ul style="list-style-type: none"> <li>• An emerging drawback to successful recruitment and candidate attraction is housing, the private rental market has all but disappeared during the pandemic.</li> <li>• Issues with staff looking to move to the Borders, finding appropriate affordable housing.</li> <li>• Recent market conditions and inability to recruit in Social Care means looking to recruit from international markets and students to fill gaps. Housing provision is a significant issue in relocating workers to the area</li> <li>• Need to address and clearly define what a key worker is</li> <li>• Access to good communication links and local facilities, while being close to work due to commuting costs. This is difficult in the Borders as there is limited public transport.</li> <li>• More information needs to be available online. There is a need for greater support and/or awareness of options and timescales for access.</li> <li>• It is not only key workers who are having problems accessing housing</li> </ul>  | <p>Key worker have been included in the LHS as a key action</p> <p>Local Lettings Discussions – housing being made available for key workers from local RSL</p> <p>Fact sheet developed for key workers</p> <p>Developing housing options page on website that will include key workers</p> |

| Engagement                            | Comments/ Key Findings   | Response  |
|---------------------------------------|--|---|
|                                       | <ul style="list-style-type: none"> <li>Infrastructure issues: Particularly in a rural setting such as Scottish Borders, working patterns can also impact on affordability for key workers needing to commute during unsocial hours when public transport is less accessible or not available at all.</li> </ul>  |   |
| Gypsy Traveller Need and Demand Study | <ul style="list-style-type: none"> <li>It is clear that the length of seasonal provision is not enough to fully meet the needs and there is a strong message of ensuring that any future provision accommodates travelling needs.</li> <li>The inability to offer provision to those occupying unauthorised encampments has been a source of frustration in providing appropriate support to the Gypsy/Traveller community.</li> <li>The consideration of a location for a future site should address the need of the Gypsy/Traveller community to access services and amenities and be informed by the locations of unauthorised encampments, which present across the central Borders area.</li> <li>In taking further steps towards site development a thorough and robust engagement process both for the Gypsy/Traveller community and the settled community will be required.</li> <li>That in relation to future delivery of services to the Gypsy/Traveller community, adequate training is given to officers and face to face engagement techniques are prioritised.</li> <li>Consideration should be given to the different ethnic groups encompassed within Gypsy and Travellers, which is an umbrella term.</li> </ul>   | <p>Section included in the LHS</p> <p>Action included in the LHS</p> <p>Gypsy/Travellers Site Provision - Call for Sites</p>  |
| Private Landlord Survey               | <ul style="list-style-type: none"> <li>41% said they had been landlords for 10+ years, with a further 28% saying they had been landlords for between 5-10 years</li> <li>50% of responses had only 1 property, followed up by 21% who said they had 2 properties. 86% of total responses said they had less than 5 properties.</li> <li>More than 70% of landlords own property exclusively in the Borders</li> <li>22 % of landlords tend to be 'accidental' and 39% said for other reasons</li> <li>57% of landlords said they manage their own properties, while another 37% use an agent</li> <li>Nearly half of landlords, with 44%, said that they are in contact with tenants at least quarterly, while a further 31% said they were in contact monthly.</li> <li>Most landlords inspect their properties regularly and plan ahead for improvements, with 40% saying they inspect annually, and another 29% inspecting every 6 months.</li> <li>44% said they had plans to install some kind of energy saving measures, where 56% said they did not. The most common reasons for not installing measures were; measures too expensive, need financial incentive, no return on investment and listed building so installing measures is difficult</li> <li>70% of landlords were aware of reforms in the private rented sector.</li> <li>43% said they were very likely or fairly likely to sell part of their portfolio in the next 5 years, while 45% said they were not at all likely or not very likely to do so.</li> </ul> | <p>While the response to the survey was approximately 6% it did provide some trend information that is useful to understand the sector better and issues landlords have.</p> <p>This information will help inform the LHS and actions within the LHS</p> <p>The survey will be used as a starting point for the newly appointed Private Rented Sector Development Officer</p> |

### 3. YOUNG PEOPLE'S HOUSING STUDY

In 2018, SBC appointed consultants to undertake extensive research and consultation with young people in the Borders focusing on the housing needs and aspirations of young people.

The work involved a multi-method approach to establish the housing needs and aspirations of young people. A wide range of engagement with young people and stakeholders took place throughout 2018, this included:

- Qualitative study of young people in schools in May 2018: Six focus groups were undertaken across six different schools across the Borders with young people aged between 14 and 17 years. 48 young people were consulted on reasons for staying and leaving the Borders, the importance of housing and affordability (and a range of other factors) and where they may live on leaving school.
- Data report in September 2018: Detailed secondary data analysis on the demographic and economic context, the local housing market and affordability, estimates of new housing need for young people, and housing needs of vulnerable young people.
- Quantitative and qualitative survey of young people in September 2018. Three surveys were undertaken:
  1. Borders wide quantitative face to face survey involving 398 young people;
  2. Qualitative telephone depth interviews involving 21 interviews; and
  3. A former resident's online survey with 72 responses achieved.
- Stakeholder consultation in Autumn 2018: Face to face/telephone consultation with 14 people representing a range of statutory and third sector service providers including education, employment services, homelessness, social work, Youth Borders, and four Registered Social Landlords (RSLs).
- A steering group involving a range of Community Planning partners has overseen the research and the development of the Action Plan. This has included representation from The Children's and Young People Leadership Group, the Homelessness and Health Strategic Partnership, Health and Social Care and the local RSLs. These partners have shaped and agreed the outcomes and priorities identified in the action plan.

The work of the consultants resulted in a final report on the Housing Needs and Aspirations of Young People and five year Action to better understand and identify:

- The extent and type of housing need and demand for young people in the Scottish Borders,
- Identify and explore housing solutions for young people, and
- How Scottish Borders Council and its partners can improve the housing outcomes of young people.

The results of all the engagement and evidence resulted in the development of an action plan which identified four priorities and outcomes.

- Priority 1: A holistic strategic approach for jobs, housing and transport  
Outcome 1: Community planning partners take a holistic and strategic approach to the skills and employment, housing and transport needs of young people in the Scottish Borders

The recurring theme coming through this research, and the priority for Community Planning partners is that optimising life chances and independence for young people requires a holistic approach that responds to the interdependencies between jobs, housing and transport which is so critical in a large rural region.



- Priority 2: Increasing housing choice and options  
Outcome 2: Young people are able to access a range of different housing options which enable continued skills development and access to employment in the Scottish Borders

The importance of location of housing relative to education and work opportunities in rural areas means rebalancing current supply relative to demand. The priority, and challenge for housing investment, is offering a range of housing options where there is high demand that is also feasible for housing developers in the private and housing association sectors. Making best use of existing housing resources may include lodging schemes, encouraging sharing in the private rented sector through matching services, and bringing redundant space over shops into residential use, all of which may overcome locational challenges.

- Priority 3: Meeting the needs of vulnerable young people  
Outcome 3: Young people are able to access a range of housing information, advice and support to enable independent living

The consultation with stakeholders suggests there is under provision of supported accommodation for a range of vulnerable young people, and for those with complex needs. Data is weak in this area and more analysis of individual needs should establish need relative to supply. This is also identified in the Council's Rapid Rehousing Transition Plan with the key actions replicated in this Plan.

- Priority 4: Monitoring and review of the Action Plan  
Outcome 4: The housing needs of young people are understood and services implemented in the context of a wider Local Housing Strategy and the Integrated Children and Young People's Plan

The steering group called for a review of the mechanisms for strategic oversight on the range of housing and related strategies – so that Partners are clear on the relative priorities for housing investment and management of action across these different strategies. There are a number of strategic groups considering similar and overlapping agendas, and there is scope to consolidate through regular review of the Local Housing Strategy to bring together a whole range of priorities and actions. This Action Plan must also dovetail with the work encompassed through the Integrated Children and Young People's Plan.

Please note that the following information was collated in 2018 so some of the data is out of date.

### **Population and household projections**

Looking at the population projections over the next 25 years we see modest population increases for the Scottish Borders overall (0.7% compared to 2.2% Scotland and 4% in the SESPlan area (South East Scotland)). The projected population profile for young people shows:

- Steady reductions in the number of 16-34 year olds, although picking up post 2034
- Stable population of 0-15 year olds.

Comparing this with other rural and remote regions of Scotland, the Scottish Borders is projected to have a more stable younger population over the coming decades compared with Argyll and Bute, Dumfries and Galloway and Highland. What is striking in the Scottish Borders is that the number of children (aged 0-15 years) is projected to be similar to the number of young people aged 16-34 years, while in other local authorities, there will be far fewer children.

In terms of household projections, the principal scenario suggests 7% increase in households overall in the Borders to 2037, but 0% increase in households headed by people aged between 16-35 years. Again, comparing to other rural and remote regions the Scottish Borders profile is more positive than others e.g. Argyll and Bute is projecting 16% drop in households aged under 35 years, Dumfries and Galloway 7% drop and Highland 6% drop in households headed by people aged under 35 years.

Therefore, while there are challenges, there are some relative positive demographics projected for Scottish Borders compared to other rural areas.

### **Migration**

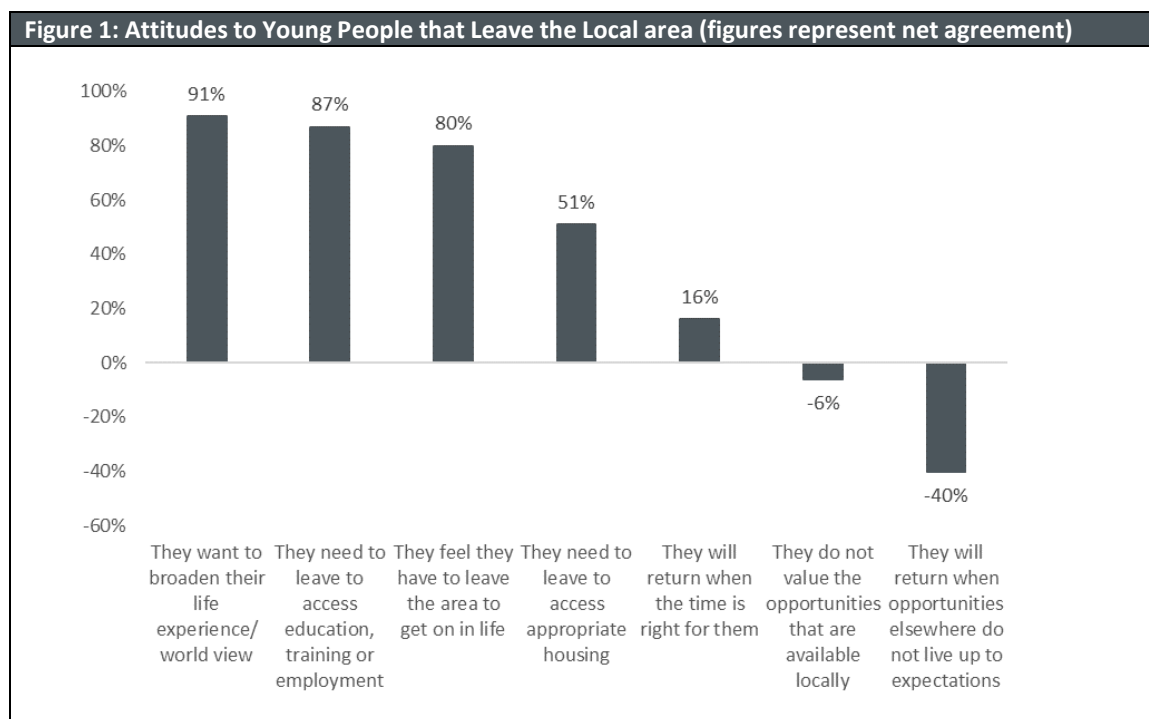
Migration statistics show that the Scottish Borders experiences significant net out-migration of young people, particularly those aged 16-24, and since 2011-2012 there has also been a net loss each year in those aged 20-24 years. However, recently released data shows a positive change in 2016-2017 with a net growth across the 15-34 year old group of 27 young people compared to net losses in each previous year between 2008-9 to 2015-16. Looking at other rural and remote regions in Scotland for this most recent year shows a backwards slide - a net loss of -292 people aged 15-34 years in Argyll and Bute, -284 young people in Dumfries and Galloway and a slight loss (-8) in Highland.

### **Why people stay or leave the Scottish Borders**

The research with young people and former residents of the Borders has explored why people leave, why people stay and why people return to the Borders. This topic has also been explored with professional stakeholders.

When young people are asked what they think of young people that stay in the Borders there is a strong belief that they are “lucky” to be able to do so, earn a living or study locally. This is also associated with being able to enjoy the quality of life and continuing their links with the local community. Some of the younger age groups at school interestingly had different opinions that people who stay in the Borders are unlikely to succeed compared to those that leave to get further education.

When asked about people that leave the Borders the most common perception from young people is that this is about broadening their life experience, accessing education and employment opportunities, and they have to leave to get on in life.



However, a significant proportion (51%) also identified access to appropriate housing as a motivator to leave the Borders, with significant area / age / gender variations:

- More significant for 25-34 year olds (62%), compared to 16-24 year olds (53%).

- Females are more likely to see this as an issue “to a significant extent” (62% compared to 54% of males).
- Duns / Eyemouth is significantly higher (92%), but less so in Peebles (39%).

A large proportion (73%) of people responding to the former residents survey said they have a desire to return, with majority leaving in the first place for education and work (75%). In terms of motivators to return the most important factor is availability of a suitable job, followed by quality of life. Compared to the current young Borders residents, these former residents were firmer in their view that young people that stay in the Borders are unlikely to meet their full potential. Current young residents and former residents all think the three most important things that would make the Scottish Borders a good place to live are availability of high quality jobs, good access to housing and affordable transport links.

Consultation with professional stakeholders agree with concerns around the lack of availability of further education and employment opportunities being the key push factors for leaving the Borders. These consultees identified the geographic challenges and large distances in the Borders which make taking up job or education opportunities very difficult and expensive for some people living in rural and remote areas.

The key challenge for young people who want to continue living and working in the Borders is the inextricable linkages between jobs, transport and housing. The quality of life in the region is a key factor for those wishing to stay and those wishing to return to the Borders, and along with its proximity to Scotland’s leading economy this is a key pull factor to retain and attract people to the Borders.

### **Economic context and outlook**

Like the rest of Scotland and UK, the Scottish Borders experienced a considerable economic downturn between 2008 and 2010, but the SBC Economic Strategy pointed to local improvements in 2011 where Gross Value Added (GVA) and local employment rate improvements were better than the national rate. However, in overall terms the projected economic performance (by GVA) is poor relative to other regions in Scotland.

However, a major challenge for the Scottish Borders in future is likely to be high levels of economic activity but lower earnings. The earnings of people living in the Scottish Borders were close to the Scottish average in 2013, but since then earnings have not increased at the same rate. In 2017 the median income in the Scottish Borders was just 94% of median income in Scotland.

The number of young people claiming benefits aged 18-24 years has halved since 2013, with the claimant count stabilising at around 300 claimants across the Borders. The claimants are highest in Galashiels and Hawick and lowest in Leaderdale and Melrose, Jedburgh and Tweeddale.

As discussed above, young people identify the availability of quality jobs as the most important factor in making the Scottish Borders a good place to live, and for leavers (potential returners) this is also the case, who also identify opportunities for career progression as an important factor in potentially returning to the Borders.

In depth interviews with young people identify some of the concerns around the local economy:

“It is only Call Centre jobs that are available.”

“There are not enough well paid jobs to be able to rent and, at the same time, save for a deposit for your own home.”

“There are no career prospects in Galashiels. I know people with lots of little jobs to make ends meet but they would have to go to Edinburgh for a proper career.”

“When you want to move up and get to the next level then you have to go elsewhere for better opportunities.”

“Job security is a massive issue for me. Our factory is foreign owned and if they closed down lots of people would be out of work and I would have pretty few job options.”

Despite the recent investment in the public transport infrastructure (especially trains) the option to commute is not always seen as practical due to distances involved. For people with jobs (or potential jobs) there was a common feeling amongst young people consulted that the additional travel costs (and associated time and hassle) outweigh the benefits of perceived lower housing costs in the Scottish Borders.

### **Education attainment, further and higher education, and training**

Educational attainment figures for the Scottish Borders for 2015/16 show broadly similar attainment levels overall compared to Scotland at SCQF Level 3, slightly lower at Level 5 and slightly higher at Level 6. There has been a gradual improvement in attainment from School over the last five years or so. However, there are signs of significant attainment gaps between pupils at the same schools who live in the most and least deprived areas. Hawick and Galashiels High Schools are particular examples.

In term of modern apprenticeships, the Scottish Borders has one of the highest attainment rates in Scotland – 83% of leavers achieving their qualification compared to 78% across Scotland.

Results for 2012-2013 showed proportionately more young people in East Berwickshire, Tweeddale East and Hawick and Hermitage leaving school into unemployment. However, more recent data on claimant counts shows reducing numbers, but a higher claimant count for those aged 16-24 in Galashiels and Hawick, followed by Selkirkshire. Levels of economic activity are high among young people in the Scottish Borders, but, as discussed above, wages are lower and have not increased at the same rate as in Scotland overall, particularly for lower earners.

In terms of further and higher education opportunities, consultation with young people identified the fact that people who want to go to university have to leave the Borders to meet these aspirations and comment that the range of courses at Borders College is limited, and again the geographic challenge makes accessing further education in the Borders difficult.

“The College here is good but it is just the problem of getting there because the Borders is such a big area and it takes people more than an hour to get there. There is a college in Hawick I think but it is pretty small and doesn’t have many classes.”

“There is a limited offering at the College.....it’s okay if you want to be a baker or a beauty therapist but not if you want to study things like graphic design at a good level.”

“You can go to College in the Scottish Borders, and I would like to, but if they don’t have the right opportunities at the right level I will have to go elsewhere. Edinburgh has more and better options.”

Consultation with professional stakeholders confirm concern over the low wage economy, limited employment opportunities (focused in traditional industries or the public sector), and limited range of further and higher education opportunities particularly for those without the means to move or travel to Edinburgh. The issue of the attainment gaps and social polarisation was raised which should be considered not only around education, but also in terms of housing and community environments. Some consultees suggest this points to the need for a strategic approach being taken to community well-being which should include developing mixed housing tenure/mixed income communities.

In conclusion, there continues to be areas of the Scottish Borders where young people face challenges in educational / training attainment and high value employment without moving out of the Borders. There is evidence to suggest that the attainment gap between pupils in the most and least deprived areas is a particular concern for the Scottish Borders. There could be opportunities to take a more strategic approach to community well-being which should include action for new housing development, and in the management of existing places / communities.

### **Current and household tenure**

The current household tenure of young people in the Scottish Borders shows:

- A third of younger households in the Scottish Borders are home owners, which is similar to the Scottish rate amongst young people. This compares to over 60% of all households across the Scottish Borders and Scotland.
- A higher proportion of younger households in the Scottish Borders rent from a social landlord (33%), compared to young people across Scotland (25%).
- Private renting is more common among younger households than households overall – 35% in the Borders (14% all SB households) compared to 40% of younger households across Scotland.

The population of the Scottish Borders young person's survey is different to published survey data sets as it includes young people that have not yet set up their own home. This showed that a high proportion of respondents were living with parents (55%), followed by private renting (20%), social housing (12%), and ownership (12%). Excluding people living with their parents, we can see that the most common household tenure is private renting.

### **Housing costs, household incomes and affordability for young people**

House purchase and rental costs may be summarised as:

- Scottish Borders house purchase prices in 2017 were similar to Scottish house average prices, ranging from lower quartile £97,000 to upper quartile £236,000 with an average of £184,540 (similar to the Scottish average of £180,663).
- Private rental costs for a 2-bedroom property range from an average £346 per month, with a low of £315 in Hawick to high of £443 in Peebles.
- Social rental costs for a 2-bedroom property are typically £320 per month.
- Mid-market rent for a 2-bedroom property are typically £340 per month.

Scottish Household Survey data shows the household incomes for householders aged under 35 years in the Scottish Borders:

- On average £21,490 (median £18,540), lower than the Scottish average of £24,170 (£22,000).
- For newly forming younger households (those previously living with parents) incomes are an average of around £17,112 (median £13,440) lower than Scottish average of £19,227 (£16,000 median).
- A newly forming young person household with an income of £13,440 would be able to afford an RSL rent and a 2-bed mid-market rent, but not a private let, assuming they were spending around 25% of income on housing costs. With an average household income of £17k, the private

renting in some areas would be more feasible. House purchase would be out of reach at the lower quartile price of £97,000.

The apparent lack of affordability needs to be measured against the proportion of younger households that are actually living in the private sector (a third in private rent and over a third own their home) suggesting higher incomes than the median for these young households, or a willingness to pay a higher proportion of their income on housing costs.

### **Future housing tenure**

Considering likely future housing tenure, from the Scottish Household Survey we can see that where a young person's last tenure was in the parental home the majority of newly forming households rent their first home - we find that 55% rent from a private landlord, 23% rent from a social landlord, only 19% own their home while 3% are in other housing tenures.

The Scottish Borders young person's survey confirms this trend. We see that within the next five years the largest proportion of young people, 36%, want to be renting privately, 30% want to own their home, and 16% expect to be living in social rent. The aspiration for home ownership increases significantly over 10 years where nearly 70% of respondents expect to own their home.

This combined evidence suggests for newly forming households we can expect the household tenure choice to be renting, with owning in the longer term.

**Table 1: If you stay in the Scottish borders in the future, in which of the following forms of housing would you HOPE to be living in over each of the following time periods?**

| Area   | Current | 1 Year | 5 Years | 10 Years |
|--|---------|--------|---------|----------|
| Living in parental / family home                                       | 55%     | 53%    | 16%     | 1%       |
| Living in private rented home, by self or with partner                 | 20%     | 20%    | 36%     | 15%      |
| Living in Council / Housing Association home, by self or with partner  | 12%     | 13%    | 16%     | 16%      |
| Living in own home (owned or with a mortgage), by self or with partner | 12%     | 13%    | 30%     | 69%      |
| Other (including shared accommodation and student accommodation)       | 2%      | 1%     | 1%      | 0%       |
| Base   | 398     | 389    | 366     | 362      |

Source: Scottish Borders Young Person Survey 2018

### **Estimates of housing need/demand**

The estimates for new housing supply is based on modelling in the SESPlan Housing Needs and Demand Assessment (HNDA). In terms of volume of new housing supply, the total projected new supply requirement for young people is 1,465 new homes between 2012 and 2038. This is around a quarter (27%) of the total 5,407 housing need/demand projected by SESPlan for all households in the Scottish Borders. The new housing supply requirement for young people (16-34 years) is broken down by:

- 2012-2022 – 832 new housing supply, 83 new homes per year
- 2022-2032 – 526 new supply, 53 new homes per year
- 2032-2038 – 107 new supply, 18 new homes per year.

The higher supply rate in the early years is related to tackling existing housing need, which in later years should be resolved, which means lower supply requirements later. If this higher need/demand is not met in the short term then the new supply requirements will just carry forward to future years. Location of new supply varies, with the greatest volume of new supply is required in:

- Galashiels and District
- Leaderdale and Melrose, and
- Tweeddale East
- Mid and East Berwickshire (combined).

The lowest level of new supply is required in Hawick, Selkirkshire and Tweeddale West. The data report sets out volumes and tenure by ward (Table 34 and 35).

Qualitative feedback from young people and stakeholders suggest that there appears to be inadequate supply of housing available for young people. However, consultees also suggest that the difficulty in accessing housing for young people is about the lack of housing supply in the right place, at the right time. Consultees note there are areas of oversupply (Hawick) and undersupply (Galashiels, Peebles, Berwickshire), which is all supported by the HNDA data analysis. Again, a key challenge for housing strategy in rural areas is matching need and demand over large geographic areas, and many small rural communities have no affordable housing supply with the effect of potentially losing the future generation of young people and families in these rural communities.

The household tenure required for newly emerging households should be focused on renting, ranging from a low of 64% in Leaderdale and Tweeddale East, to 95% in Hawick. The likely level of ownership is driven by migration rates – there will be higher levels of ownership where there are higher levels of migration, with lower levels of ownership in areas with moderate to low migration expected and much lower ownership where a net loss of young people is expected so that most of the additional need will be for social housing. Higher levels of ownership / lower levels of renting for young people are projected in Leaderdale and Melrose, Tweeddale East and Kelso and District.

The data report shows the likely profile of renting, breaking this down by private rent, social rent and mid-market rent area according to affordability of young households. This shows that for renters, around two thirds can afford private renting, but this is less likely to be affordable in Galashiels and Hawick. Other options will be social rent (around 25-34% of the renting population depending on the area) and Mid-Market rent (around 10% of renters).

These estimates raise a number of questions for housing investment policy. In theory private renting or Mid-Market rent may be affordable for most young people in the Borders, but with relatively low rent levels and a low Local Housing Allowance rate, the feasibility of expanding the Private Rented Sector (PRS) or providing below market rent housing needs careful consideration.

There were some concerns raised about private renting by professional consultees, specifically around the affordability and quality. However, all the research (secondary data analysis, projections and primary research with young people) suggests that private renting should play an important role in meeting future housing needs and demands for young people in the Borders. Looking at the feasibility of different mechanisms for expanding and improving quality in the PRS will be important in a future housing strategy for young households.

In terms of house size requirements, the Scottish Household Survey shows that 47% of younger households in the Scottish Borders have two bedrooms, 25% have three-bedroom properties, 22% have one bedroom, and 6% have four bedrooms or more.

### **Poverty and deprivation among young people**

The analysis of housing need undertaken by consultants Indigo House looks beyond the standard HNDA methodology which does not take account of 'hidden households', and other young householders that may be struggling in housing due to poverty. There are three measures –

- Being 'Young and stuck' – these are young hidden households - young people who are old enough to be independent and are working but are not living independently. These households contain someone aged 26 or older who works full time or is self-employed and lives in a household where they are neither the highest income householder or the spouse of the highest income householder. Most of these young people are living with parents and could potentially create their own household if the right housing option was available.

- ‘Young and struggling financially’ – these young people (aged 16-34 years old) are householders who say they have ‘some financial difficulties’ or are in ‘deep financial trouble’.
- ‘Young and in fuel poverty’ – these young people (aged 16-34 years old) are householders who say that they cannot afford to heat their home.

The table shows 1,100 potentially ‘young and stuck’ hidden households - these are households in addition to the need identified in the HNDA and in addition to the new supply estimates. There are also 685 young people who are struggling financially, and 560 young people that may be struggling with heating their home.

| Locality              | Young and stuck | Young and struggling | Young and fuel poor |
|-----------------------|-----------------|----------------------|---------------------|
| Berwickshire          | 205             | 100                  | 70                  |
| Cheviot               | 190             | 110                  | 80                  |
| Eildon                | 355             | 250                  | 240                 |
| Teviot and Liddesdale | 170             | 140                  | 110                 |
| Tweeddale             | 190             | 85                   | 60                  |
| Scottish Borders      | 1,110           | 685                  | 560                 |

### **Social rented sector demand and sustainability for young people**

Data provided from the local RSLs suggests that younger people (aged under 35 years) make up 29% of social tenants but 44% of new lets and 41% of the waiting list. This shows there is a high level of demand from young people, and that the profile of social renting may be changing. In all localities, young people make up about half the proportion of current tenancies compared to numbers of new lets and the waiting list.

In terms of demand for social housing from young people, Hawick is projected to see a loss in younger households over the next ten years, and has a low level of new supply requirement, but currently has high numbers of new lets and waiting list demand from young people. This is in line with the data analysis that shows that demand from young people in this area will predominantly be for social housing. Demand from younger people is also high in Eildon.

Data provided by two of the local RSLs for 2016-2017 lets suggests that tenancy sustainment rates are lower among younger tenants, with one RSL reporting tenancy sustainment rates of 76% for under 35s, compared with 80% among tenants overall. Another RSL reported that 76% of tenancies let to people aged under 35 years lasted at least 12 months, compared with 87% of tenancies let to those aged 35 years old or older.

Consultation findings from young people and stakeholders provide a range of different viewpoints about the demand for, and perception of social housing. Those young people interviewed living in the social rented sector included a mix of people who were well settled and happy where they were, but also a number of people that had an aspiration towards home ownership; this was driven by whether or not individuals were currently economically active. From wider consultation with young people there is a perception of stigmatization in the social rented sector, and while this is also true from professional consultees, there is a strong sense of the need for greater supply of affordable housing but a mismatch between current demand and supply by location.

### **Young people’s housing aspirations and experiences**

The Scottish Borders young people’s housing survey outlined the housing tenure that young people are ideally looking for in the next five to ten years. As outlined above the majority see themselves moving to private rented sector and then eventually aspire to home ownership. Looking at the tenure preferences of former residents that may want to return to the Borders, the vast majority of these are looking at home ownership – most of these potential returners are aged over 25 years.



The preference for eventual home ownership was also reflected in the qualitative telephone interviews. Taking the cohort of younger people, typically living with their parents currently, the broad housing path they saw for themselves follow was:

- Typically, to remain with parents for a period of time, with there being some sense that people were staying an increasingly long time with their parents;
- To rent a property at some stage, with the desire for this being much more commonly “a small house” rather than a flat.
- To potentially buy in the future though, especially for people in their late teens and early twenties, this was sometimes seen as a relatively distant aspiration.

Being able to save for a deposit was the challenge identified by most of the people that were interviewed, and aspiring to home ownership was seen as an increasingly long-term aspiration and, in some cases, not something that people could see attainable due to issues of affordability:

“I am 29 now and the thing for me is to be able to save for a deposit and that’s why I moved back with my parents. Over the medium term I would aim to buy my own property.”

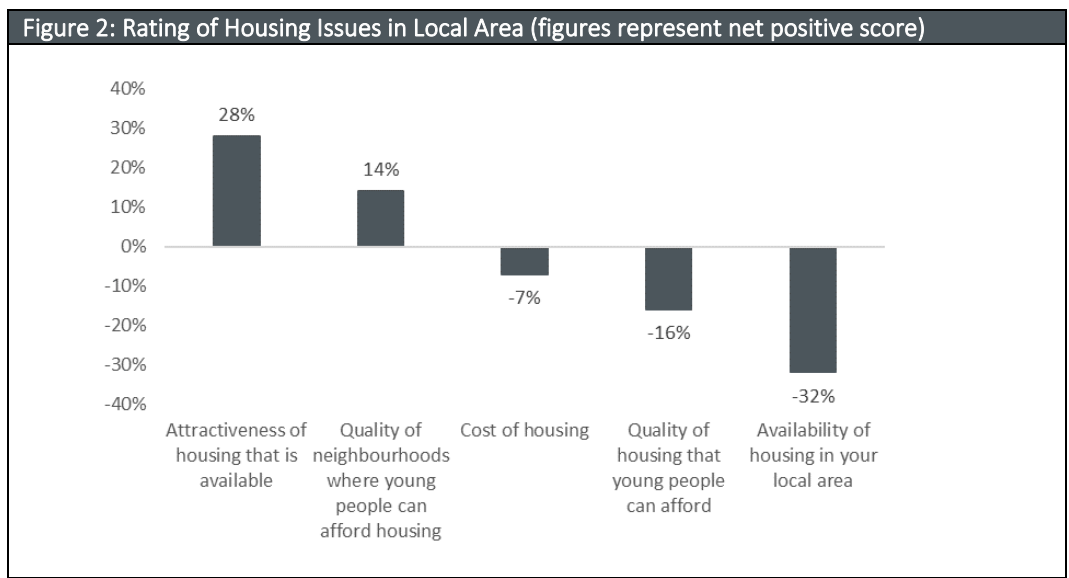
“A lot of my friends are not bothering to save anymore because they know home ownership is unattainable.”

“It is difficult for people to save for a mortgage because rents are so high.”

However, there were a number of observations from slightly older and more settled respondents that there could be achievable options for young people to buy:

*“In the area where I am, I managed to buy my first flat for £45,000. There is definitely property in this area to buy that is much more achievable than the likes of Edinburgh.”*

There was a common theme of there being a lack of housing generally. This was articulated most commonly around more affordable homes to buy, but also lack of social housing. When asked to rate housing issues in their local area the most positive responses were around attractiveness, and the most negative were around the availability of housing in the local area.



However, despite this general opinion about overall supply the great majority of interviewees (85%) indicated that their current housing arrangements were appropriate.

However, despite this general opinion about overall supply the great majority of interviewees (85%) indicated that their current housing arrangements were appropriate for their needs. It is notable that the proportion of people that disagreed with this statement was higher in Duns / Eyemouth (22%), supporting views from some professional stakeholders that there is lack of affordable housing options in the East of the Borders.

There is general agreement that housing in the Scottish Borders is less expensive than in neighbouring areas (though this is clearly seen as a matter of degree, given the poor ratings noted above for cost of housing), but a small majority (51%) also felt “it is getting harder to live here because property prices are going up”. Agreement with this statement was particularly apparent in Duns / Eyemouth (86%) and in Peebles (76%) but was much less evident in Hawick / Jedburgh / Kelso (24%).

### **Wider housing options**

The appetite to look at broader housing options was explored through the qualitative telephone interviews. It should be noted that this was a small sample of 20 respondents. The options and responses discussed are set out below.

*Mid-market rent – where rents are between the cost of private and social renting. They are often managed by a Housing Association but targeted at people in work.*

Some interviewees that provided a view on mid-market rent were generally positive and saw particular benefits in it:

“This would be good if it gave you a bit more security. Part of the problem with private renting is that they can give you short notice.”

However, people would generally compare any mid-market rental offer to the offer in the private rented sector and so support would be conditional on the detail of what was offered:

“It is maybe something that I would look at in the future but it would depend on the property and on the price.”

“This is fine in principle but the price would need to be right.”

In general terms, therefore, people were open to the idea of mid-market rent. It would be fair to say that the concept was not one that people always understood clearly, and its benefits and relative costs would need to be articulated clearly.

A ‘matching service’ for sharing a rented home - to help young people share properties with others rather than having a tenancy themselves; this could be private rented or Housing Association properties.

It was clear from a number of the interviews that the prevalence of sharing properties amongst friends was not as common as in cities (albeit not unheard of):

“There is not a lot of flat sharing here. It seems to be more of a city thing.”

Some people saw this option in positive terms as it gives some young people an option that they did not have previously:

“I could see this being a good thing for people if they find it hard to find someone to share with.”

However, it was seen as being a short-term approach for most people:

“People prefer to have their own home. This is really just a short-term thing, like for people that are studying.”

A key issue here would be the extent to which young people choose (and are able) to stay in the parental home for longer, often with the aim of building a deposit for their own home, as opposed to incurring costs in renting a flat, even if those costs are kept to a minimum by being shared with other people.

*Lodging scheme - where a homeowner lets out a bedroom for a young person and the rent includes other costs (heat, electricity, possibly meals).*

There was considerable skepticism about this concept amongst the people that we interviewed:

“I would have zero interest in this. You would have no privacy and would be as well staying with your parents.”

“To be honest, you would want to know the person you were moving in with.”

“I think people would be in and out of places like this; I don’t think it is something people would stick with.”

Worries about issues of independence and privacy were very common in interviewees’ reaction to this concept and it will be important to clearly identify the specific nature and scope of any need and demand that may exist for this.

*Shared ownership / shared equity - where the homeowner has a mortgage/deposit for a share of the home and pay rent for the remainder, or shares the equity with Scottish Government. Over time, the owner could buy a greater share of the home, when they could afford it.*

A range of views were apparent about shared ownership / shared equity schemes. For a number of people, they recognised it as potentially a significant opportunity for them to get onto the housing ladder:

“This could be a good option for me in the future. My wages are not the highest but if it can keep costs down it might help me to get my own home. It would be slower but maybe more realistic.”

“This sounds like a good idea to me. I’m also pursuing a “help to buy” scheme through my bank.”

“We had shared ownership before. We bought 70% and it helped us get on the property ladder. In principle, the scheme was good.”

Others were considerably more skeptical, with the concerns often relating to the practicality of the arrangements:

“I would rather do one thing or the other. If I decided I wanted to own a property I would want to invest as much in it as I possibly could. I wouldn’t want half of it going on rent.”

“What happens if you want to enhance the property? You wouldn’t get all the benefit.”

“My dad’s partner had something like this and bought 25% of the house but it was quite hard to sell part of a house when she came to do so.”

“This sounds like a complete mess.”

In general, shared ownership / shared equity does have the potential to be of value to a number of young people in the Scottish borders but the devil would be in the detail in terms of what would be offered and at what cost. The content of some of our discussions suggested that the rights and responsibilities of shared ownership / shared equity may not be fully understood and would need to be articulated clearly.

*Transition flats - where young people may learn about keeping a home, cooking and budgeting through light touch support / concierge.*

In no instances did interviewees see this concept as being “for them”. Some did, however, see it as having a relevance to certain young people in specific circumstances:

“A very good idea for young people who have been in care.”

“I think this is a good idea for vulnerable young people.”

“Something like this should only be for people who are vulnerable or have learning difficulties.”

Others were significantly more sceptical:

“These skills should be taught at home and in schools”

“Surely it is parents that should prepare young people for moving into their own place?”

“I could see that this could make life easier for some young people but it might be better to throw them in at the deep end.”

“This wouldn’t be for me; I would rather just go out on my own.”

In general, this would be seen as a specific offering for a relatively narrowly defined group of people who may not have formed part of the depth interview sample.

In conclusion, the data analysis confirms that there is a moderate need/demand for new housing supply for young people – around 80 new units per annum for the next five years with areas of highest need/demand in Galashiels, Lauderdale and Melrose, Tweeddale East, and Berwickshire. The impression from young people and professional stakeholders is the lack of affordable housing is greater than this, but this is likely more to do with challenges of lack of supply in areas of pressure, and over-supply in other areas – i.e. mismatch between supply and demand - housing is not always available in the right place at the right time. The large geographic spread in the Borders makes this mismatch between location supply and demand more challenging than in smaller geographic regions and makes achieving work and further education ambitions difficult for young people, especially lower income households. Wider strategies around affordable transport, economic development and accessible further/higher education would help young people with these challenges.

Most newly forming young households will be renting in the short to medium term (5 years), through a combination of social rent, mid-market rent and predominantly Private Rent. The strategy for young people's housing therefore needs to carefully consider supply options in the private rented sector – both existing supply and potential new supply.

In the social rented sector this is an ambition for a minority of young households, although a necessity for young households on lower incomes, and there is a call for more affordable rented housing. There appears to be scope to address the polarisation between social housing and other housing options through community well-being approaches, and ensuring future development is mixed tenure and mixed income. Housing strategists in the Council, and RSLs should be careful around future housing investment – the current public funding emphasis on social rent should be very carefully considered against the need for balanced communities to ensure there are mixed communities and choice in housing options. Housing investment in new supply should be concentrated in areas of pressure, with investment/reconfiguration in existing stock and place in areas of oversupply.

The long-term aspiration of young people is for home ownership. There is common call from young people for more affordable housing supply to buy, and to a lesser extent to rent in the social sector. Options such as shared equity and Mid-Market Rent are tentatively welcomed, but options such as matching for sharing, and lodging schemes are viewed less favourably. Transition flats are acknowledged as a potential option for more vulnerable young people.

#### **Housing needs of vulnerable young people**

The number of young people assessed as homeless or threatened with homelessness just over 300 in 2016-2017, down from a high of almost 500 in 2008-2009. The change in numbers over the last decade reflects a 'Housing Options' approach has been adopted, which is consistent with high levels of acceptances and more advice and assistance to prevent homelessness. Young people make up a higher proportion of temporary accommodation residents, compared to all homeless applicants - 61% of applicants aged under 35 years (compared with 53% of all homeless applicants).

Most recent data for 2017-2018 shows the Scottish Borders at 11<sup>th</sup> place out of 32 local authorities in terms of ranking of youth homelessness, at 13.9 per 1,000 persons aged 16-24 11<sup>th</sup> place. This is a change from the previous 10<sup>th</sup> place.

#### **Young people at risk**

The Adult Protection Interagency Operational Group (APIOG) has flagged up a growing unmet need in relation to support for young people at risk and appropriate available supported housing. The group has identified an increasing number of young people at risk due to their vulnerability, specific health conditions, or substance abuse, or at risk of social exclusion, and even becoming involved in offending behaviour.

Data on the exact nature and scale of the gap in supported accommodation for young people is lacking. Qualitative feedback from professional stakeholders suggests there is lack of a range of support housing options, from transition (e.g. with concierge), to a range of higher supported accommodation options. Particular shortfalls are identified in Berwickshire and Tweeddale. The lack of caretaker at Maxmill Court (temporary accommodation) is suggested to make this resource unsuitable for vulnerable young people.

There is a call for generic housing support that does not necessarily have to follow a diagnosis, and a suggestion that housing officers could provide more low-level support. Stakeholders also called for more holistic working between education, social care and health to break down professional silos to meeting the housing support needs of vulnerable young people. A total of 146 young people (aged

under 35 years) received housing support services from Scottish Borders Council in 2017-2018. These were split through the localities as follows:

- 20 in Berwickshire
- 27 in Cheviot
- 81 in Eildon
- 34 in Teviot and Liddesdale
- 18 in Tweeddale.

### **Disabled young people**

It is difficult to quantify the true 'market' for housing for young people with physical or mental health needs, including those with Autism/Asperger's but current provision is not suitable. Even if only 1 in 10 young people with health needs wanted to live independently, this would be 75 households.

Information about young people in institutional care is also incomplete. For historical reasons Scottish Borders Council do not have comprehensive contractual residential placement records for young people in institutional care. However, qualitative data suggests that some young people with complex needs live in residential care out of area apart from their families and local communities. There is currently an exploration underway for new residential accommodation, but apart from housing needs, consultees note that the barriers faced in relation to employment, housing and transport are even greater for disabled young people than they are for able bodied young people.

The evidence base of housing provision for at-risk young people is patchy and incomplete, but points to significant concerns about a lack of specialist and supported provision for vulnerable young people, both in volume and range of options. Particular geographic gaps are in Berwickshire and Peebles.

### **Summary and conclusions**

This large body of research provides a strong evidence base around the key challenges facing the Scottish Borders in retaining and attracting young people to the Borders. We see that the demographic projections show steady reductions in the working age population in the Borders, but a stable population of children. Scottish Borders' trends are actually more positive than other large rural and remote regions in Scotland and public sector agencies and their partners could use this potential to develop its economic development, education and training, housing and transport strategies to retain young people.

The research with young people and wider stakeholders has confirmed the key challenge for young people who want to continue living and working in the Borders is the inextricable linkages between jobs, transport and housing. The quality of life in the region is a key factor for those wishing to stay and those wishing to return to the Borders, and along with its proximity to Scotland's leading economy this is a key pull factor to retain and attract people to the Borders. However, the limited further and higher education opportunities are a major push factor for young people leaving, and there is an opportunity gap for those without the means to move out of Borders for further/higher education.

The focus of this work is about the housing needs and aspiration for young people, and developing a housing strategy/action plan to meet those needs. However, it should be recognised that housing is only one element of a complex landscape of needs that young people have to meet their potential living in the Borders – education, jobs, transport and housing all need to be considered by the local authority in the round.

In terms of housing needs there is a moderate need/demand for new housing supply for young people – around 80 new units per annum for the next five years with areas of highest need/demand in Galashiels, Lauderdale and Melrose, Tweeddale East, and Berwickshire. These projections are

based on current demographic and economic projections - if education / economic development strategy changed positively then these housing needs would grow.

The impression from young people and professional stakeholders is the lack of affordable housing is considerable, but this relates to the challenges of lack of supply in areas of pressure, and over-supply in other areas – i.e. mismatch between supply and demand - housing is not always available in the right place at the right time. The large geographic spread in the Borders makes this mismatch between location supply and demand more challenging than in smaller geographic regions and makes achieving work and further education ambitions difficult for young people, especially lower income households. Again, we return to wider strategies around affordable transport, economic development and accessible further/higher education would help young people with these challenges.

Most newly forming young households will be renting in the short to medium term (5 years), through a combination of social rent, mid-market rent and predominantly Private Rent. The strategy for young people's housing therefore needs to carefully consider supply options in the private rented sector – both existing supply and potential new supply.

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The long-term aspiration of young people is for home ownership. There is common call from young people for more affordable housing supply to buy, and to a lesser extent to rent in the social sector. Options such as shared equity and Mid-Market Rent are tentatively welcomed, but options such as matching for sharing, and lodging schemes are viewed less favourably. Transition flats are acknowledged as a potential option for more vulnerable young people.

The evidence base of housing provision for at-risk young people is patchy and incomplete, but points to significant concerns about a lack of specialist and supported provision for vulnerable young people, both in volume and range of options. Particular geographic gaps are in Berwickshire and Peebles.

## 4. WHEELCHAIR ACCESSIBLE HOUSING STUDY

In 2019, the Council commissioned Consultants to carry out research regarding the need for wheelchair accessible housing in the Scottish Borders, which was completed in January 2020. The Consultants were supported by a working group consisting of Council officers, and representatives from other related communities of interest including service users and carers, voluntary sector service providers and the Registered Social Landlord sector. The final report recommended 20 additional wheelchair accessible homes as an annual all tenure wheelchair accessible housing target, and also provided a proposed action plan.

The study was based on a mixed method approach. It involved a review of research and policy relevant documents, an analysis of available statistical evidence and a programme of interviews and meetings with stakeholders from the public, voluntary and private sectors, including organisations that represent people with disabilities in the Borders. The study also included an e-survey to allow wheelchair users and their families the opportunity to share their experiences. A total of 48 individuals submitted a valid response, of which 13 participated in in-depth follow up phone interviews.

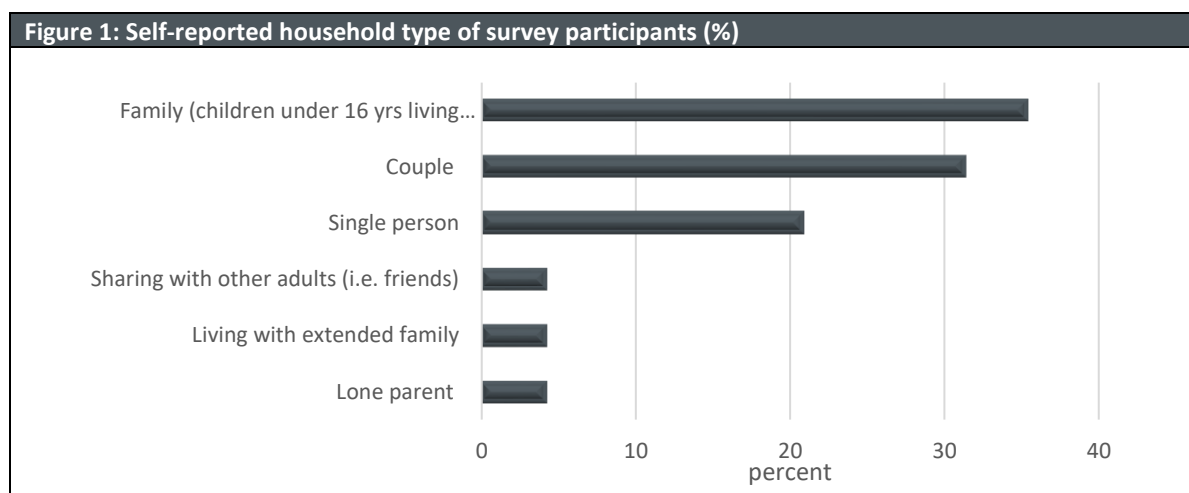
### Perceptions and Experiences of Wheelchair Users

This section explores the housing related arrangements and experiences of wheelchair user households it draws on information from 48 individuals (or their carers/representatives) that participated in the on-line survey and 13 follow up interviews with survey participants. Whist both exercises relied on self-selection, participants come from a wide range of backgrounds and live in different localities throughout the Scottish Borders.

#### Profile of participants and their current home

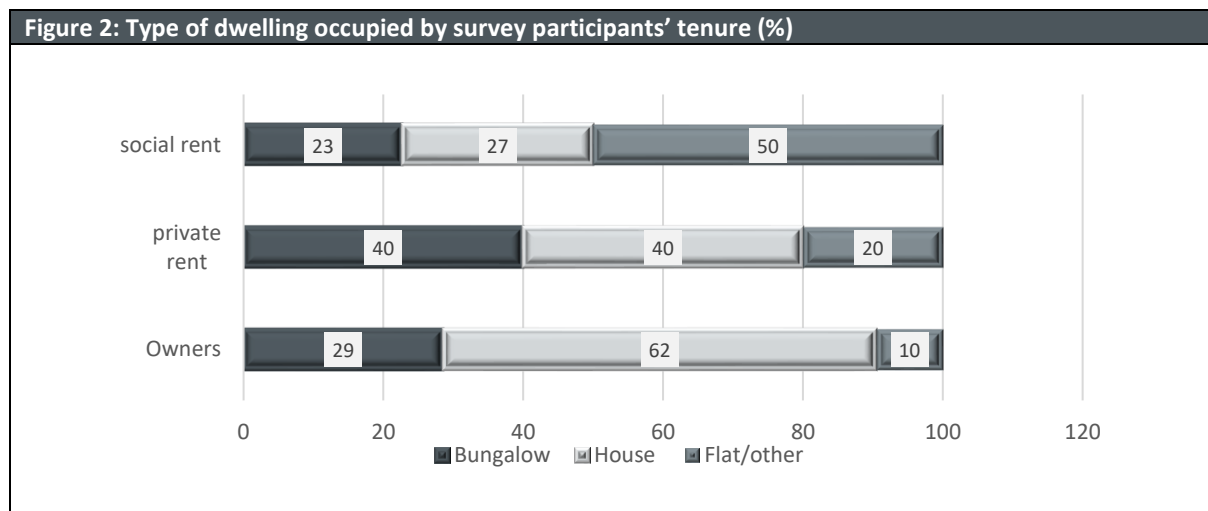
People that participated in the survey range in age from children to older people but the largest concentrations are in the 65+ age group (31%) the 25-49 age group (31%) and the 50-64 age group (29%). This age profile is not too dissimilar to national survey evidence and confirms that in the case of wheelchair users, the overlap between disability and old age is less pronounced than policy documents can inadvertently imply. Most participants are female, partly reflecting the concentration of female wheelchair users in the 65+ age group and all participants described themselves as Scottish, English or British.

Figure 1 illustrates that three quarters of survey participants, including all wheelchair users under the age of 18 years, live with other people, typically in couples, lone parent and extended family households. Most other wheelchair users live alone, with the numbers more or less evenly split between those under 65 years and those aged 65+ years.



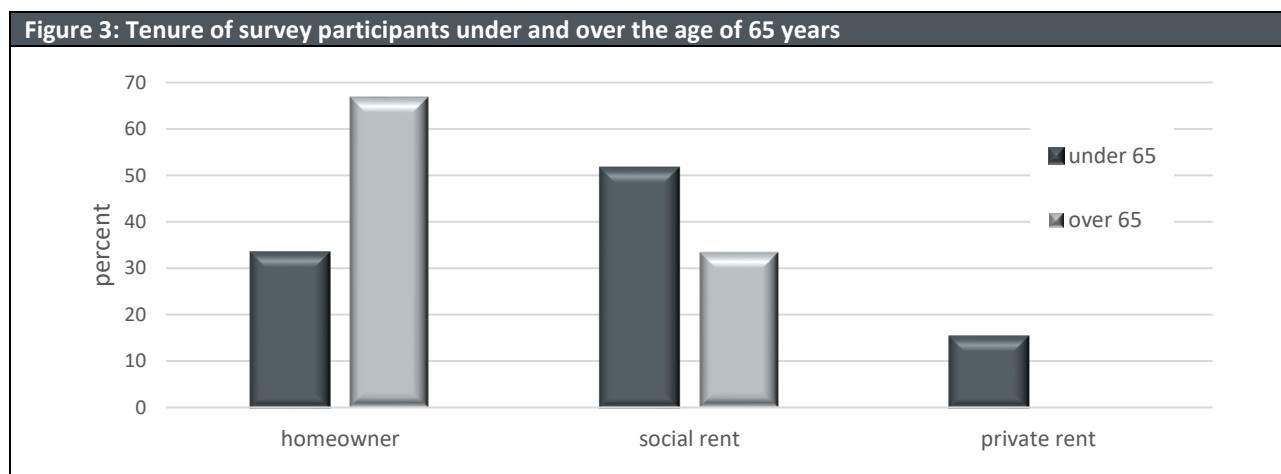


Over 70% of participants live in a house or bungalow and 30% live in a flat (see figure 2). Interestingly, the proportions in each tenure that live in a bungalow is in line with the tenure distribution of the population as a whole. Most of the 14 participants that live in a flat are social renters, including 4 that live in supported housing. Participants that live in a bungalow or house typically have access to three or more bedrooms whereas those living in a flat mostly have access to one or two bedrooms. Equal proportions of survey participants have lived at their present address for more than and less than five years.



### Tenure, income, work and benefits

Virtually identical numbers of participants live in the owner-occupied and social rented sectors but the tenure profile of working age and retired households are distinctive (see figure 3). Two thirds of those aged 65+ years are homeowners and the remaining third are social renters. In contrast, slightly over half of working age participants are social renters and a third own their home. Participants that live in the private rented sector are all of working age.



The different tenure patterns of retired and working age participants is consistent with national survey evidence. The follow up interviews also confirmed that older wheelchair user households generally acquired their disability later in life, long after they had become homeowners. Younger homeowners also say they had been homeowners prior to a deterioration in their health, which in some cases was the result of an adverse life event such as an accident at work or road traffic accident.

In contrast, working age wheelchair users that rented their home tended to be excluded from the workplace and were not in a financial position to buy a home<sup>1</sup>. The need to provide care for children that

<sup>1</sup> Around 40% of all survey participants of working age were in paid work, which is only slightly below the UK employment rate amongst people with disabilities of working age (46%).

use wheelchairs also routinely prevents those who care for them from seeking work. Interviews with private renters suggest that other than money, difficulties accessing social rented housing and a desire to live close to family and social networks also influence tenure choices.

The survey provides little background information on the income of wheelchair user households<sup>2</sup>, but it broadly corresponds with evidence from national studies in the sense that:

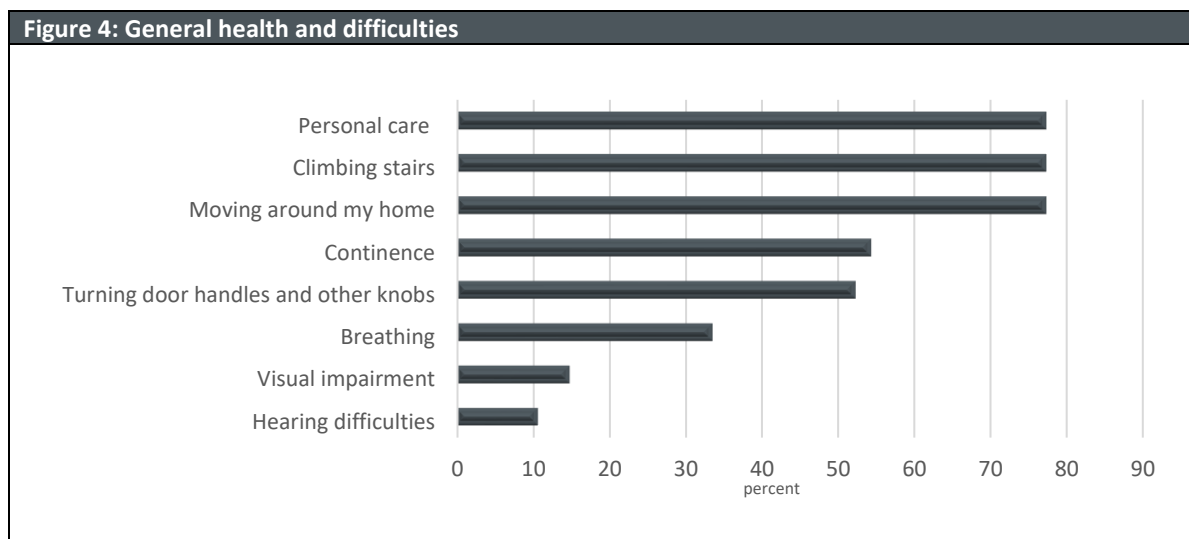
- Wheelchair user households that own their home generally report higher incomes than those that rent their home and are far more likely to have at least one member of the household in work or has recently retired.
- Most social and private renters are in receipt of Housing Benefit, indicating they are lower income households.
- Upwards of 80% of participants claim a disability related benefit such as PIP, DLA or Attendance Allowance.

A fifth of participants said they struggle to pay their housing costs, increasing to a third if outright owners are excluded. Most of those who are struggling are of working age<sup>3</sup>.

#### General health, access to support and wheelchair use

The online survey did not examine medical and care needs but it did collect some basic information on the kind of difficulties that individuals face as a result of their disability and housing situation. As figure 4 shows, these problems often extend beyond mobility difficulties:

- Over three quarters of participants report having difficulties with moving around their home, with most participants finding it difficult or impossible to climb stairs, access upstairs bedrooms, access bathrooms and reach cupboards. Some participants also told us they have problems with reaching light sockets and using door handles.
- Similar proportions also experience difficulties with personal care such as getting in and out of bed, washing, dressing and eating, whilst around half report problems of incontinence.



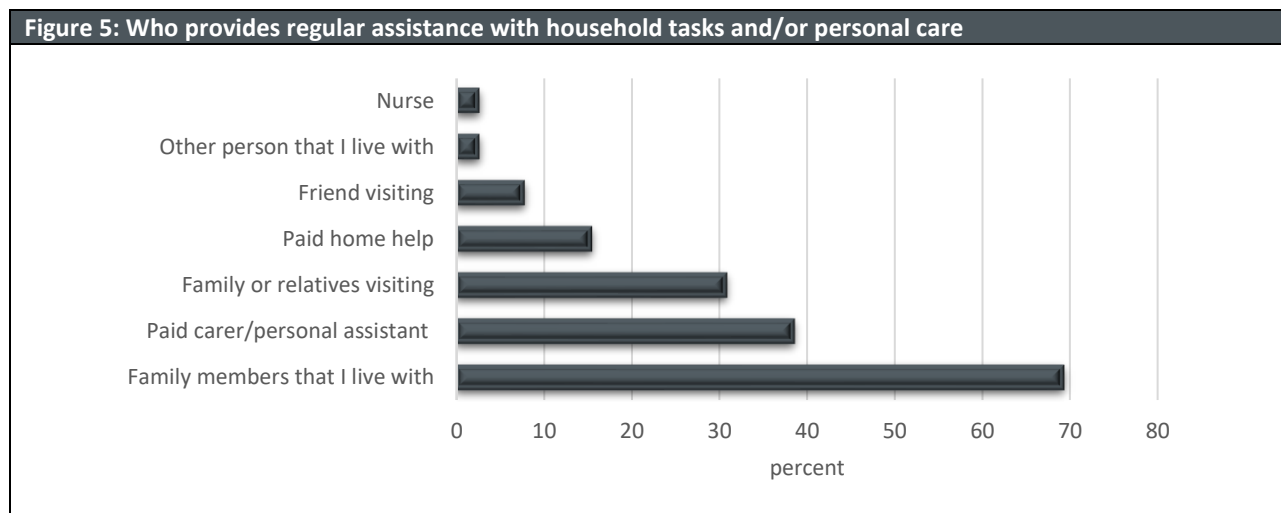
Whilst responses suggest mobility related difficulties do not vary significantly by tenure or dwelling type, it does suggest there are differences in terms of age and household composition. As expected, children and older people aged 75+ years typically have more extensive and more complex health conditions and

<sup>2</sup> Aside from the small sample size, 16 participants did not answer the income question and it is well documented that survey respondents under-report income, especially Housing Benefit and other state benefits.

<sup>3</sup> Other than age, there were no obvious patterns in terms of tenure, income and so on that might be plausibly associated with difficulties paying housing costs.

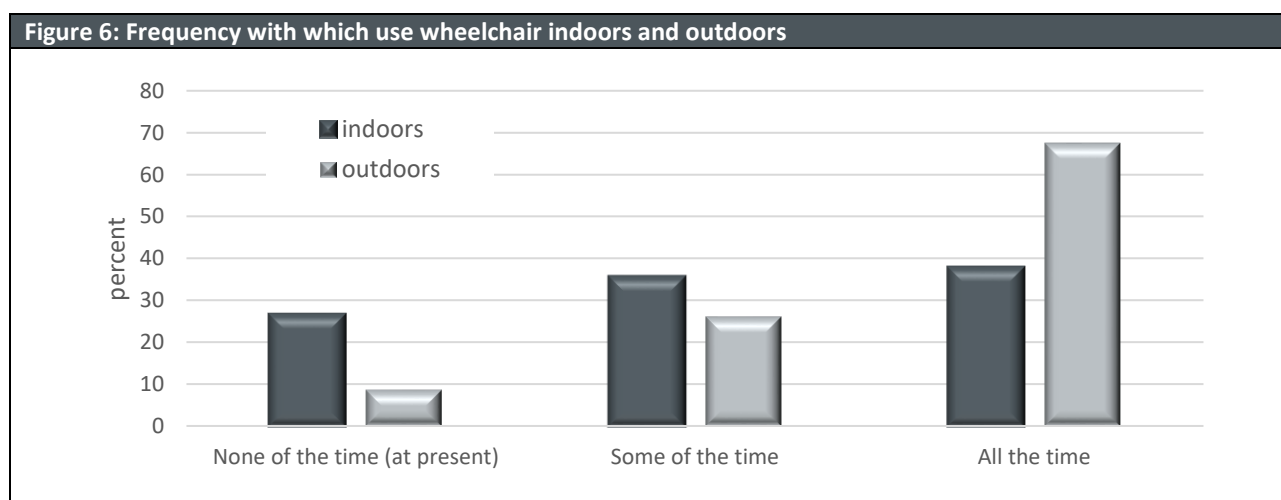
personal care needs. In contrast, wheelchair users that live alone are less likely to report mobility difficulties such as moving around the house or personal care needs. This may be partly because they are less likely to have multiple health conditions and partly because they are more likely to live in property better suited to their mobility needs.

A total of 38 (79%) survey participants say they receive regular help with household tasks and/or personal care. Of these, as figure 5 illustrates almost all rely on family or relatives, most commonly other members of their household, although those living alone rely on visiting support from their family. Slightly over half also receive formal or paid care, most commonly paid personal care or assistance.



#### Use of wheelchair and other mobility aids and equipment

Three out of five participants have used a wheelchair for 6 years or more and virtually all have used a wheelchair for a year or more. Participants were asked how often they use a wheelchair within and outside the home. Of those who responded, two thirds use a wheelchair 'all of the time' when outdoors and a third use a wheelchair 'all of the time' when indoors (see figure 6).



Participants use a range of other mobility aids and equipment depending on the nature and severity of their disability. When prompted, 10 or more participants say that they use one or more of the items of equipment listed in table 1. Some 17 participants said unprompted that they use other equipment indoors, such as:

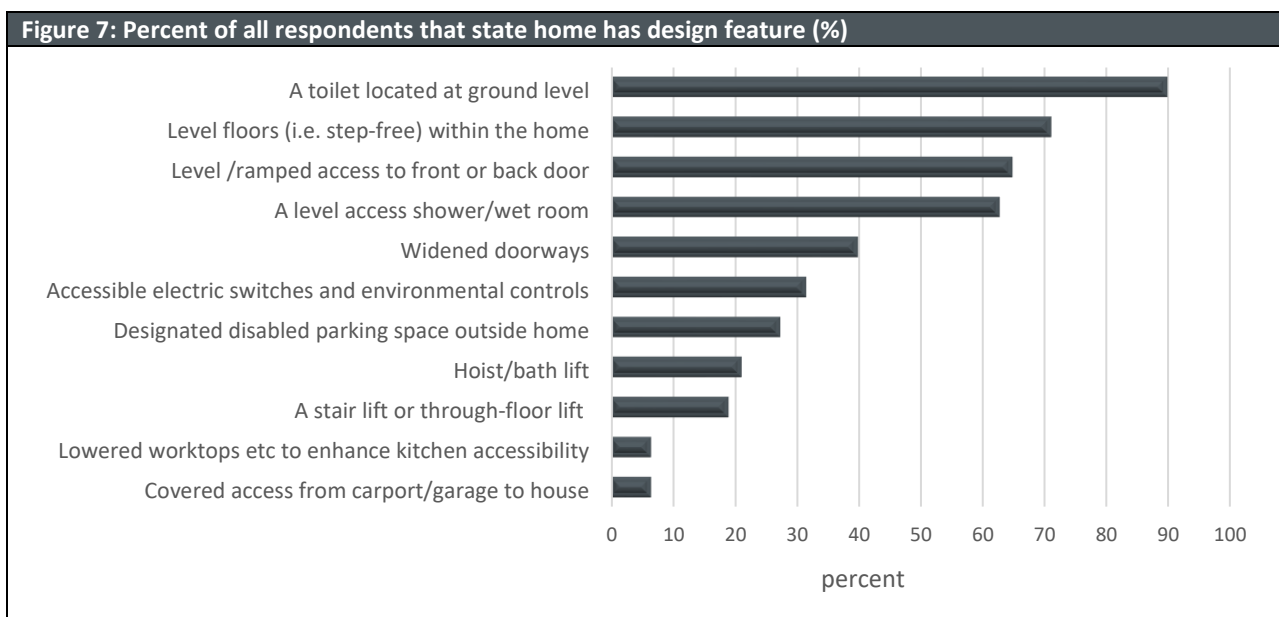
- Hospital or other specialist beds
- Commodes and Closomat toilets

- ‘Sara Steady’ and other standing aids
- Grabrails and bedrails
- Raised toilet frame and other forms of toilet and shower seats.

| <b>Equipment</b>             | <b>No.</b> |
|------------------------------|------------|
| Stick                        | 13         |
| A Zimmer frame               | 11         |
| Powered wheelchair           | 18         |
| Self-powered wheelchair      | 17         |
| Wheelchair pushed by another | 34         |
| Mobility or adapted car      | 26         |
| Hoist                        | 10         |

### Design features and adaptations

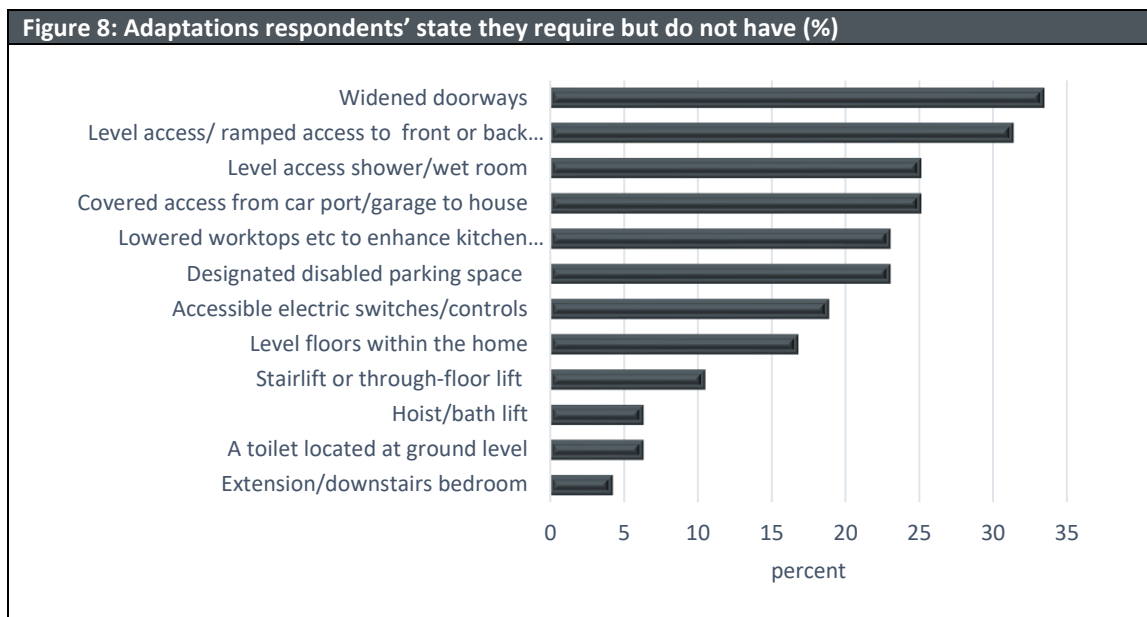
Less than half of participants say their home has been designed or adapted for wheelchair use or that their home is in the process of being adapted. There is also a lot of variation in the presence of design features that are associated with the Housing for Varying Needs (HfVN) ‘standard’ and ‘wheelchair’ accessibility guidelines within the homes of participants. Figure 7 shows that upwards of 3 out of 5 respondents say their home has at least one accessibility feature such as a ground floor toilet, level access or ramp access to the house, step free interiors and a level access shower room. However, less than half say their home have ‘wheelchair accessible’ features such as accessible switches and environmental controls or widened doorways. In addition, less than a fifth say their home has covered access from carports/garages, stair/through lifts or features that affect kitchen accessibility such as lowered or moveable worktops. Responses also indicate that owners are more likely to have a stairlift or through lift within their home than households in other tenures.



A list of adaptations and design features was presented to survey participants who were asked to say whether they needed them but do not have them. Participants also had the opportunity to identify other adaptations they needed. Both prompted and unprompted responses are summarised in figure 8. There is considerable overlap between the Scottish Household Condition Survey (SHCS) 2015-2107 and the online responses as to the most commonly required adaptations which are needed but not available, with upwards of a quarter of participants saying they need but do not have:

- Widened doorways

- Level access and/or ramped access to the front or back door
- Level access shower/wet room
- Covered access from a carport and/or garage to the house.



As a general rule, single person households are less likely to say they require further adaptations than other types of household. In terms of the two main tenures, there is little apparent difference in the propensity for owners and social renters to have access to ‘standard’ accessibility features such as ramps, downstairs toilets and wet floor showers. On the other hand, social renters are more likely to have access to ‘wheelchair’ accessible features such as accessible switches and environmental controls, hoists and bath lifts but they are also far more likely to say they require additional adaptations. In particular, families and couples of working age that live in the social rented sector (as opposed to older people and single adults) tended to express a need for further adaptations.

#### Experience of adaptations and equipment

The programme of interviews shed light on some of the lived experiences wheelchair users have in trying to secure adaptations and the impact of living with or without them made.

Feedback from homeowners pointed to a keen sense of independence, choice and control and a strong desire for solutions that addressed both their disability and the housing needs of their whole family. All had experience of adaptations services at some point and some believe they receive a good service and are very satisfied with the work undertaken, often pointing to the benefits derived from improvements to the accessibility of their homes, especially the ground floor. This view was summed up by one person who described the ‘Help to Adapt’ service as ‘a ‘fabulous scheme’.

Those with less positive views voiced frustration with the lengthy waiting times and processes involved. OT services and advice are generally well regarded but there is a view that OTs can be overly rigid and fail to recognise the need to create a living environment for the whole family. Owners also talked about the importance of good communication with architects and other professionals, with suggestions that architects may be less familiar with accessibility standards than with environmental sustainability standards and features. Owners also queried why funding for adaptations was not subject to the arrangements as direct payments for care.

“I have been waiting for a portable ramp to be installed for some time and there has been little contact from ‘social services’ on what stage the process was at.”

To gain greater choice and control, some homeowners with the financial capability had opted to organise and pay for adaptations themselves. We also heard from owners that they had taken the decision to commission a bespoke house to secure a home suitable in spite of the fact that the process of acquiring land and planning permission is far from straightforward.

Private renter experience of adaptations was also variable, but for different reasons. One tenant described their landlord as ‘extremely supportive’ and gave examples such as explaining that his landlord had voluntarily funded and fitted a walk-in shower when they realised that “I could not use a bath”. The other said had asked for an assessment 3 months ago but was still waiting.

Social renters, two of whom had a child that used a wheelchair, expressed the strongest and most extreme views. At one end of the spectrum tenants felt their RSL had been responsive and had made all the necessary adaptations. At the other end of the spectrum tenants had been left feeling angry and helpless at RSL decisions to refuse adaptations and queried the rationale for such decisions.

### Perceptions about current home

Participants were asked whether they were satisfied or dissatisfied with the design and layout of their home. Participants were also asked how strongly they agreed or disagreed with a series of statements about the design and layout of their home (see table 2).

| <b>Table 2: Survey respondents that agree or disagree with statements about their home</b> |                  |                     |                    |
|--|------------------|---------------------|--------------------|
| <b>Layout and design questions combined</b>  | <b>Agree (%)</b> | <b>Disagree (%)</b> | <b>Neither (%)</b> |
| I can move around (and turn around) the kitchen in my wheelchair                           | 56               | 29                  | 8                  |
| I find it easy to get in and out of my home  | 52               | 40                  | 15                 |
| I need more storage space for equipment  | 46               | 50                  | 35                 |
| The design and layout of my home has helped me live more independently                     | 35               | 52                  | 31                 |
| The design of my home meets the needs of everyone who lives here                           | 33               | 54                  | 29                 |
| I can move around (and turn around) the bathroom in my wheelchair                          | 33               | 38                  | 17                 |
| I am not able to access the garden   | 33               | 52                  | 19                 |
| Design features/adaptations have reduced the care/ assistance I need from others           | 31               | 58                  | 31                 |
| My home makes it hard for me to do many of the things I want to do                         | 31               | 63                  | 33                 |
| Doors are too narrow to allow me to move around the house in my wheelchair                 | 29               | 52                  | 19                 |
| I need more storage space for medical supplies   | 27               | 67                  | 40                 |
| I can move and turn around with ease in my wheelchair throughout my home                   | 27               | 56                  | 23                 |

Just 54% of survey participants are satisfied with their home. Although national surveys in different parts of the UK consistently report that disabled people are significantly more dissatisfied with their current home than non-disabled people, these figures are still very low. However, we doubt survey bias is the only factor at play, in the sense that wheelchair users who participated in the study are more frustrated with their housing situation than those who did not participate in the survey. Looking more closely at the responses to the layout and design of their home summarised in table 4.2, survey responses suggest that:

- Wheelchair users that live in a property designed or adapted for wheelchair use are markedly more satisfied with their home than other survey participants. Only one such participant expressed overall dissatisfaction with their home.
- Most participants that live in a suitably designed or adapted property agree that their home has improved their ability to live independently and increased their freedom of movement within the home and garden. However, views on whether it has reduced the need for care are mixed and some have concerns about the lack of storage space.
- Participants between the ages of 25 to 64 years and who live in a household comprised of 2 or more persons are considerably more dissatisfied with their home than single adults of working age or respondents aged 65+ years.

Discussions with participants reinforced our survey-based perceptions that issues around a lack of space, inadequate toilet and bathing facilities and perceptions of the home being unsuitable for the whole households needs all contribute to their low rates of satisfaction amongst wheelchair users under the age of 65 years, most of whom are renters.

“The housing situation is really difficult and is causing us great stress but we want to stay in the area.”

“My daughter has to sleep in the living room as she cannot get upstairs and the two boys need separate rooms. This means that the boys have to go upstairs really early as daughter goes to sleep early evening.”

“The house has a temporary ramp which is unstable and the bathroom is not a wet floor shower which makes washing daughter difficult.”

“It was a brand-new home but there are many issues – the wet floor shower room flooded because the shower was installed wrongly; the bedroom is not big enough for the size of bed they require and for the hoist equipment. The kitchen is all adapted but it is not required but there is no fire escape for my son.”

### Perceptions about location

Just under half of participants are satisfied with the location of their home and a third are dissatisfied with the location of their home, again most of whom are renters. Dissatisfaction with location is partly linked to the local terrain, lack of public transport and problems accessing local amenities (see table 3).

| Table 3: Percent respondents that agree or disagree with statements about the location where they live |           |              |             |           |
|--|-----------|--------------|-------------|-----------|
|  | Agree (%) | Disagree (%) | Neither (%) | Total (%) |
| I find it difficult to get out of my home  | 33        | 38           | 29          | 100       |
| The roads or pavements where I live are too steep for me to get about in my wheelchair without help    | 69        | 13           | 19          | 100       |
| Pavements near my home are difficult to navigate due to obstructions                                   | 45        | 34           | 21          | 100       |
| I have difficulty travelling to shops, leisure facilities, health services etc.                        | 50        | 30           | 20          | 100       |
| I need help to go outside to access shops, leisure and other facilities                                | 70        | 17           | 13          | 100       |
| It is difficult for me to access or use public transport   | 71        | 16           | 13          | 100       |

Discussions also highlighted other aspects about their local areas that wheelchairs users were less than positive about. This include older style shops in traditional town centres which were sometime inaccessible and led some preferring to use the larger supermarkets and ‘out of town’ centres. Cambers on pavements and unaligned dropped kerbs also cause problems for wheelchair users.

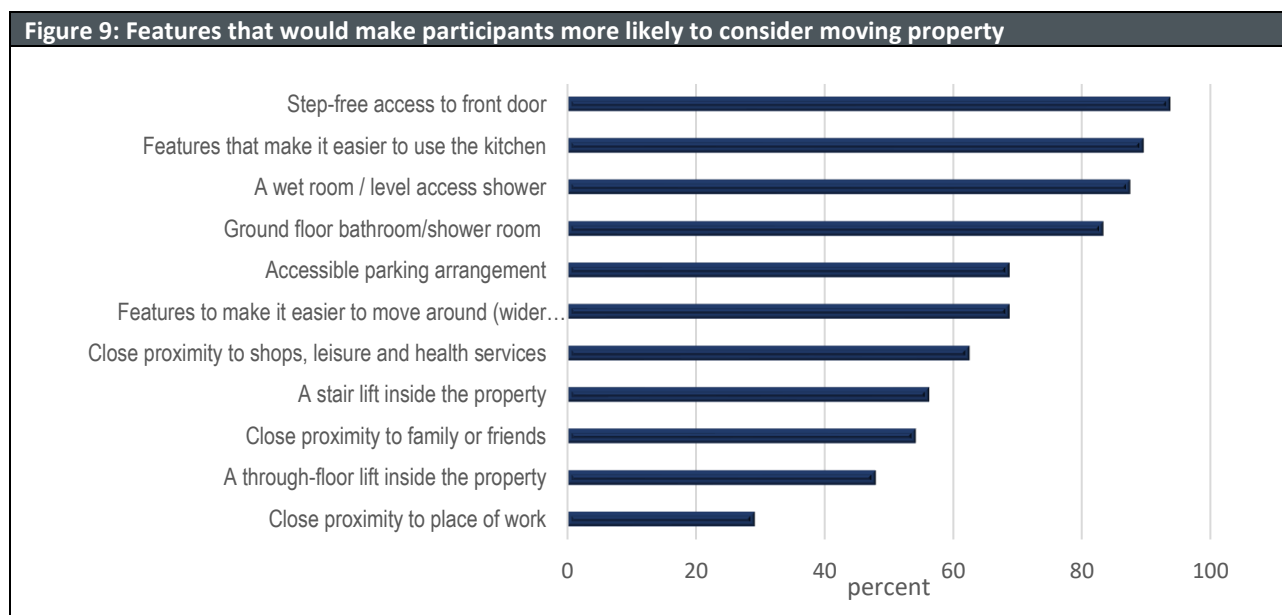
“The condition of roads make life difficult – bumps, rough surfaces and speed bumps are very painful. Too many shops have steps up to them and the bank staff have to come into the street to attend to any business because cannot get the wheelchair even close to the door.”

Curiously, survey participant views about their home and/or location of their home often appear to conflict with their views about their current housing situation. More specifically:

- Most participants that say they are dissatisfied with their home also say they would prefer to remain in their current home, typically with adaptations to enable them to live more independently.
- Over half of those who express dissatisfaction with the location of their current home also say they would prefer to remain in their current home, again with adaptations.
- Just a handful of participants that express dissatisfaction with their home and/or location say they want to move house, usually to a property designed or adapted for wheelchair users.

### Moving house and future housing requirements

Whilst survey participants report that their current property or the location of their home or both are less than suitable, 7 out of 10 participants do not want to move home. Moreover, less than a quarter say they are currently looking to move home or might consider moving home in the next five years. Of these 11 participants, most are under 65 and currently rent their home.



Participants were provided with a list of statements and asked which of these factors would make them more or less likely to consider moving to another property. Results are summarised in figure 9, which shows that the ability to secure accessibility features was a bigger motivator to consider moving to another property than locational factors. As it was far from clear why this pattern may have emerged the follow-up interviews asked people about these matters.

Homeowners told us they generally wished to remain in their current home for as long as possible, although one or two were considering a move to modern bungalow type accommodation at some point. Some homeowners that lived in older and more spacious properties also explained that they had found ways to make their home work for them, albeit in more than one instance this had meant effectively abandoning the upper storey of their home.

For the majority of people that we spoke to across all tenures, remaining in the same settlement and in close proximity to family and friends were over-riding factors. We repeatedly heard that people were fearful that due to a lack of suitable and /or affordable homes they could find themselves in a position of having to move elsewhere. Based on our discussions it appears that people already tend to live near their support networks so moving to be near them is not a primary issue. Moreover, while wheelchair users appear to be prepared to move to an accessible property it is doubtful that many would be prepared to move to another settlement to achieve this.

“The area is nice and there are some nice parks. Mum lives next door and other relatives nearby so the network support is great. I couldn’t manage without that.”

“We both love the area they are in and do not want to have to move out of their area in order to try and secure a more suitable long-term home.”

Irrespective of the future movement intentions, survey participants were asked what their tenure preference would be if they were to move to another property. More or less equal numbers of participants say their preference would be the owner-occupied sector or the social rented sector. Not surprisingly

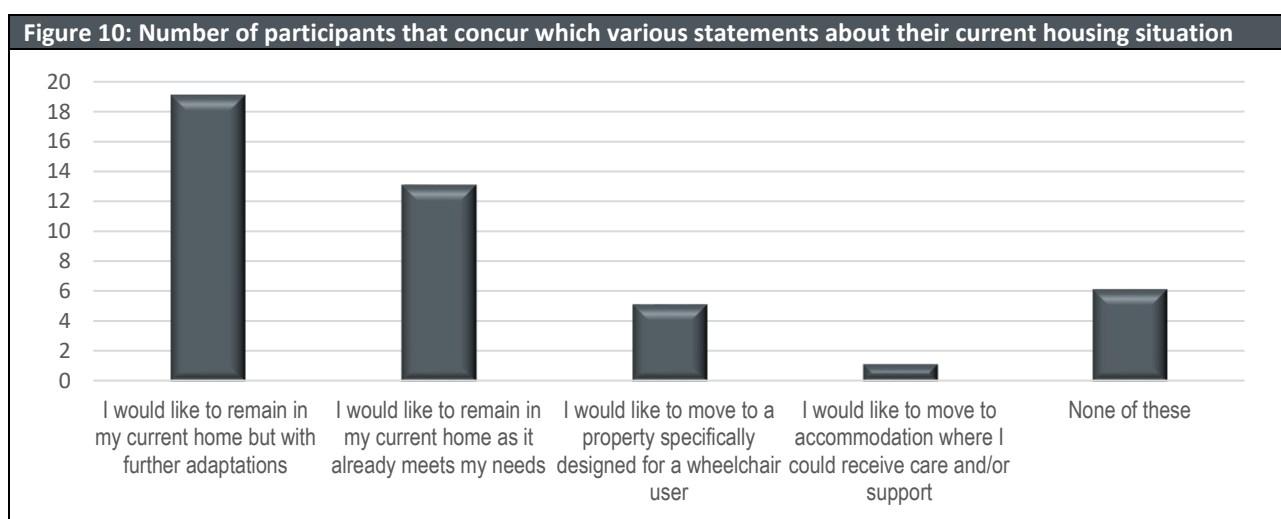


existing renters generally would prefer a social rented tenancy whilst homeowners almost exclusively would prefer to remain in their current tenure.

Survey participants were asked what barriers might prevent them from moving and although not all answered this question, their feedback was reinforced through the follow up interviews:

- I couldn't afford a suitable home
- There are no suitable homes available that can meet my needs
- I would have to move away from friends and/or family
- I couldn't face the upheaval of moving.
- I need to be close to services and facilities (e.g. GP, Council, shops, leisure)

The following topics were considered: participant views on moving to another property, the factors that might encourage them to move house and the barriers to moving house help to explain why two thirds of participants, when asked about the feelings about their current housing situation, express a clear preference to stay put (see figure 10).



### Information and advice

Participants were asked if they know where to go to obtain housing advice or general advice on issues such as employment, financial matters and welfare benefits. They were also asked a more specific question on who they would contact if their needs changed in order to obtain advice on making their house more suitable or to explore other housing options. Responses to these questions suggest that knowledge of where to secure information and advice is limited:

- Only 20 participants said they agree that know where to go to find general advice.
- Only 16 said they agree they know where to go to find housing advice.
- 15 participants said they know who they would contact if their needs were to change but only 10 named one or more organisations they would contact if their needs changed.
- The Council (including Adult Services and OT Services) and RSLs were the main sources of advice mentioned. Care and Repair was the only other source of advice mentioned.

Homeowners, especially those who are outright owners, seem to struggle to know where to turn to obtain information and advice on housing issues. Only one owner that took part in the survey referred specifically to Care and Repair. None mentioned Housing Options Scotland or the Council's Housing Options Service.

### Concluding Remarks

To sum up, the online survey and follow up interviews point to a lack of accessible housing, difficulties securing housing adaptations, potentially problematic allocation systems, barriers to accessing information,

and problems navigating services and accessing appropriate support. They also suggest there is potential hidden demand for bungalows and other forms of accessible housing in the private housing market that mass built housing developers are not yet catering for. These and other challenges are examined further in the following section.

## **Policy Workshop Findings**

The workshop was held in the Committee Room of the Scottish Borders Council Offices on the morning of 11<sup>th</sup> November and 17 people participated in the event. This included three people who use or represent wheelchair users alongside representatives from housing, planning and social work services and the private sector.

### **Overview of the workshop discussion**

A number of inter-connected actions were proposed that could form part of Scottish Border's Local Housing Strategy and, if implemented, could help to:

- Reduce the barriers that can hinder or prevent wheelchair users and their families for accessing suitable housing and housing services such as adaptations.
- Increase the numbers of wheelchair users and their families that are able to attain their human rights to independent living and adequate housing.

These proposals were used to inform the preparation of the Delivery Plan set out in Appendix 2. It sets out proposed actions and accompanying monitoring indicators that members of the Advisory Group felt would be appropriate for the Housing Strategy Team to pursue, subject to the availability of resources.

In arriving at these proposed actions, workshop participants identified several issues and principles that should drive the development of a more strategic approach to improving the supply of homes that are accessible to wheelchair users and other people with mobility issues. Many of the same issues were also raised by stakeholders that were interviewed in the run-up to the Workshop. The following paragraphs therefore summarise the main issues and principles that informed the Draft Delivery Plan.

### **Key principles and issues**

#### **Engaging with wheelchair user and their representatives**

- A key principle is that the housing needs and aspirations of wheelchair users and other people that find it difficult to move around their home should be at the centre of the collective efforts of the Council and its partners to shape the local housing markets to deliver good quality, well-located and accessible housing.
- Consistent with feedback throughout this study, wheelchair users and their representatives who attended this workshop stressed the need for their voices and those of other people with mobility issues to shape the planning, delivery and monitoring of new accessible homes and housing related services.
- From the view point of wheelchair users and their families and/or carers, housing is integral to their ability to live healthy, active and independent lives and to enjoy everything that their local community and the wider Scottish Borders area has to offer.
- The Housing Strategy Team's approach to communication and engagement should build on this understanding and look to 'piggy back' on and make best use of existing mechanisms for gathering and sharing information and engaging with wheelchair users and their representatives. These key mechanisms include the Joint Physical Disability Strategy Group, the Access Panels, RSL resident participation activities, the Council's "Have Your Say" Survey programme and leaflets issued with Council Tax Notification Letters and local newsletters of organisations such as Borders Care Voice and RSLs.

### Engaging with health and social care

- A second key principle is that more effort is required to further strengthen relationships and pool resources between housing, planning, health and social care.
- Accessible housing and housing related services can have positive outcomes for the public purse by exerting downward pressure on demand for health and social care services and this is therefore a central element of care and support. Individual housing organisations can make changes that will benefit households. For instance, Eildon HA is revising its social housing allocation policy to ensure applicants that use a wheelchair or have other specific housing needs have fairer and more equal access to their stock of social housing. Nonetheless, there is a strong and clear impression that greater collaboration and joint working between public services (housing, planning, health and adult and child social services) and local organisations is required to deliver better and more efficient services and to deliver substantial improvements in the living arrangements of wheelchair users and other households that need accessible housing.
- Greater collaboration is not easy to achieve and much will depend on the continued efforts of the Scottish Borders Health & Social Care Partnership to drive forward efforts to:
  - Improve engagement between housing, health and social care partners, including RSLs, the voluntary, community and private sector.
  - Ensure funding streams and decisions across all partners are more closely aligned and more focused for prevention.

### Joined up information, advice and advocacy services

- Wheelchair users in all tenures require access to free, independent information, advice and support to enable them to make more informed choices about their current and future housing and living arrangements. Moreover, this advice and information has to be available in a range of channels and formats (e.g. digital, paper, telephone and face-to-face). We heard that:
  - People who use wheelchairs and their families are often unaware of the options for moving home in their area of choice or the different services that can help improve the accessibility of their current home and maximise their independence and well-being.
  - Frontline staff working across different organisations and services do not always have the knowledge about these options or where to refer people requesting advice and assistance.
  - Online advice specific to the Scottish Borders could be improved. Whilst not all wheelchair users may access the web, it can be an effective vehicle for sharing information and advice with their families and carers.
- There is widespread support for an integrated service person-centred approach for all older and disabled people, including wheelchair users that straddles housing, health, social care housing and finance. This reflects awareness that the housing needs and aspirations of older or disabled households are interwoven with their health and social care needs and financial circumstances.
- We heard that this policy option, albeit in rather different guises, has been outlined in previous local plans and strategies. However, little progress has so far been made in terms of translating this policy ambition into service delivery. This suggests that a feasibility study to scope out what such an integrated advice service would look like and how it could be delivered might be advisable.
- Feedback from workshop and other study participants suggest any such feasibility study should be underpinned by a review of existing provision and a deeper understanding of the experience of the diverse range of older and disabled households in seeking and accessing advice across the Borders. The feasibility study would also have to consider:
  - How to secure collaboration between housing, health and social care in the planning, funding and delivery of such services and possible efficiency gains.
  - How to involve older and disabled people and carers in order to ensure an integrated approach would meet their needs.
  - How to achieve a focus on early advice and support to prevent problems reaching a crisis point.
  - Suitable access points, suitable providers, the role of volunteers and a manageable set of outcomes for collectively monitoring services.

- Workshop discussions also pointed to a need to think creatively about how people receive and share information. For instance, we heard that getting people to tell their stories to neighbours and the wider community can be a powerful way of sharing information and advice.
- Overall, it would be appropriate for the Scottish Borders Health and Social Care Partnership rather than the SBC Housing Strategy Team to lead on any future appraisal of the feasibility of integrated approach to the delivery of advice. In large part this is because it is the Partnership that has overall responsibility for investing and commissioning services to deliver an integrated approach to information and advice would rest with the Partnership.
- Irrespective of what longer term plans emerge for the delivery of an integrated service, there is scope to strengthen housing related information and advice for older and disabled households in the shorter term. In particular, there are opportunities to improve the accessibility of housing related information throughout the Borders. This includes improvements to the Council's webpages to ensure these provide an accessible route to independent information and advice.

#### Increasing the supply of wheelchair accessible housing

- There is broad support for an overall numerical target for new supply of wheelchair accessible housing that covers all tenures, although there are differing views on whether and how this could be applied to the private sector.
- In the main, there is support for the adoption of a numerical target of anywhere between 15-25 new homes to be built to wheelchair accessible standards each year. Most stakeholders take the view that the large majority of these units will be delivered by the affordable housing sector and that this may necessitate a higher target than the provisional 10% target of new social homes set out in the Strategic Housing Investment Plan 2019-24.
- Current plans for wheelchair accessible housing largely rely on the Council's plans to expand the provision of extra care housing. This is somewhat at odds with local evidence confirming that the majority of applicants seeking wheelchair accessible social rented housing are represented by someone of working age. This includes families with at least one child who has to use a wheelchair.
- The delivery of additional wheelchair housing suitable for families and other working age households who require wheelchair housing may also partly rely on Waverley Housing's regeneration plans for Upper Langlee in Galashiels. This phased programme will see the demolition of 156 properties, the construction of around 100 new homes and refurbishment of 68 flats at a cost of some £21.5 million. At present, Waverley Housing is still investigating the suitable composition of the new homes, including the numbers that could be built to wheelchair accessible standards. The Council will therefore want to be assured that the numbers of wheelchair and other accessible housing incorporated into these plans is reasonable, taking into account local need and the local terrain.
- Demographic trends indicate that the drive to build higher numbers of private homes risks being short-sighted if the dwellings constructed are not accessible for what older and disabled people both want and need. Recent planning legislation provides added impetus to explore new ways to encourage and incentivise the construction of well-designed private homes that are suitable for wheelchair users and other older and disabled people looking for accessible homes.
- On saying that, there are perceived barriers to increasing the supply of wheelchair accessible housing in the private sector. One is the perception that it could be cost prohibitive. Another is that private developers are not familiar with wheelchair specifications and layouts.
- Some local authorities, such as Moray Council, have issued supplementary planning guidance to secure the delivery of wheelchair accessible housing across all tenures. It took some time to develop and implement the policy, secure support from elected members and planners and explain the policy to developers. Although only a small number of private sector homes have been so far been built, others are now in the pipeline.
- One way forward may be to develop a deeper understanding of local demand for wheelchair accessible housing across the 5 locality areas and to use this information as a platform for engaging with private housing developers to raise awareness of local demand and the potential benefits of delivering wheelchair and other forms of accessible housing. A potential starting point would be to ensure regular

updates are obtained in respect of the numbers of people in each Health and Social Care Locality Area that are issued a wheelchair by the NHS.

- A further consideration is what Accessibility Standard the Scottish Borders would like to see housing designed to, especially affordable housing. Wheelchair users perceive the Housing for Varying Need (HfVN) Standards for general needs and wheelchair accessible housing to be out of date. Discussions also suggest there is continuing uncertainty around how precisely the different accessibility standards relate to each other.
- One way forward would be to follow the example of some other local authorities and look at the possibility of introducing a Scottish Borders Accessibility Standard that would set of accessibility requirements applicable to new wheelchair and other forms of affordable homes. However, a prior necessary step would be to review the increasing range of Accessibility Standards that exist and weight up their potential impact and costs in the Scottish Borders.

#### Making best use of existing stock

- As most people with mobility problems will continue to live in mainstream housing that already exists, the adaptation, allocation and maintenance of the current housing stock will continue to have the greatest impact on the wellbeing of older and disabled people and consequent costs for social care and health.
- Workshop discussions confirmed that major adaptations (ramps, bathroom conversions, extensions, stair lifts, etc.) often transformed people's lives. Discussions stressed the need to sustain funding support for mandatory grants for adaptations in the private sector and to continue to seek additional funding from the Scottish Government to support the adaptation of RSL properties. They also stressed the need to continue efforts to ensure people have greater choice and control over the adaptation process and to reduce the length of time that can elapse from making an initial enquiry through to works completion.
- Workshop discussions reinforced the research evidence that wheelchair users often struggle to find information and advice about where to get support with organising adaptations. There was also a clear sense that households that adapt their home without grant support would benefit from information and advice on how to identify and secure reputable products, builders and designers. Although it is appreciated that Scottish Borders Council interpret the mandatory grant regime as flexibly as possible, there is some continued frustration that mandatory grant funding is not available for property extensions to enable people to live with dignity and comfort in their home.
- There was more limited discussion around the process of allocating social rented housing. The main focus was on the potential development of an Accessible Housing Register to improve the ability to match individual wheelchair users to a suitable newly built or adapted property.
- The term Accessible Housing Register covers a variety of different arrangements. Simpler models involve documenting the accessibility of the housing stock whilst more complex models combine data on accessible properties and applicants requiring accessible housing for all social landlords in a given area. At present there is no clear view or consensus on what kind of accessible housing register might be feasible. An important first step would therefore be to establish which model might be appropriate for the Scottish Borders.

#### Build a stronger evidence base

- An Accessible Housing Register would generate valuable data to both inform and monitor local policies and activities to improve the ability of wheelchair users to secure fair access to housing and other services. To maximise the strategic benefits of this data, consistent data definitions and data sharing arrangements would be required, and these would therefore have to be scoped out as part of any work to refine and test the feasibility of developing a local register.
- More generally, there is need to ensure that data systems are more attuned to capturing data on the characteristics of people using services, including whether they use a wheelchair, and the outcomes that are achieved in terms of independent living and wellbeing.

### Asks for the Scottish Government

- Finally, participants called for sustained action from the Scottish Government to ensure:
  - That the planned reviews of the HfVN Standard and Building Regulations take full account of the human rights of wheelchair users and balances the short-term financial interests of developers with the longer-term financial interests of the public purse.
  - The importance of ensuring grant funding for new homes and RSL adaptations is better aligned to the anticipated growth in the need and demand for wheelchair accessible housing.
  - Local authorities report the number of new homes constructed to wheelchair accessibility standards (which is already allowed for in the new build annual returns) and thereafter publish annual statistics on the numbers of social and private homes built to this standard, thereby allowing Scottish Borders to compare progress with other local authorities.

## 5. EARLY ENGAGEMENT SURVEY

The early engagement survey ran from 1<sup>st</sup> October 2021 to 30<sup>th</sup> November 2021. The main aim of the survey was to find out what Scottish Borders households and organisations thought were the main housing issues and priorities for the region. This took the form of an online survey that was widely publicised through social media, press release and working closely with RSL tenant groups and other community groups to gain maximum responses. In total there were 330 responses (301 from individuals and 29 from organisations). This summary report provides some analysis of the key findings.

| How are you responding to this survey? |     |      |
|--|-----|------|
|  | No. | %    |
| Individual                             | 301 | 91.2 |
| Organisation                           | 29  | 8.8  |
| Total                                  | 330 | 100  |

Of the 29 responses from organisations these were grouped into categories, table 1 shows the breakdown of organisations that replied to the survey. The majority of responses were from Third Sector Organisations or other (70%). Other included; solicitor, country estate, consultant and landlord.

| Table 1: What type of organisation are you? (%) |    |
|---|----|
| Community Council                               | 7  |
| Government Organisation                         | 17 |
| Housing Association                             | 7  |
| Other   | 35 |
| Third Sector Organisation                       | 35 |

For those who responded as individuals, we asked a number of questions about their characteristics, and the next five tables provide a breakdown of answers. Of the 301 individuals, over 60% of respondents to the survey were female, with males accounting for 30.9% of respondents.

| Table 2: Gender of Respondents |     |      |
|--------------------------------|-----|------|
|                                | No. | %    |
| Female                         | 201 | 66.8 |
| Male                           | 93  | 30.9 |
| Other (please specify)         | 1   | 0.3  |
| Prefer not to say              | 6   | 2.0  |
| Total                          | 301 | 100  |

A large % of the respondents were aged 55+ accounting for 44% of all those who took part in the survey. Younger age groups, those aged under 35, accounted for around 16% of total respondents.

| Table 3: Age Group of Respondents |     |      |
|-----------------------------------|-----|------|
|                                   | No. | %    |
| Under 18                          | 3   | 1.0  |
| 18-24                             | 5   | 1.7  |
| 25-34                             | 41  | 13.6 |
| 35-44                             | 53  | 17.6 |
| 45-54                             | 59  | 19.6 |
| 55-64                             | 67  | 22.3 |
| 65+                               | 65  | 21.6 |
| Prefer not to say                 | 8   | 2.7  |
| Total                             | 301 | 100  |

The majority of those responding to the survey were owner occupiers (60.5%) with those in the social rented sector accounting for 21.6% and the private rented sector (15%). This is similar to the tenure split of housing in the Scottish Borders.

| Table 4: Housing Tenure                                    |     |      |
|--|-----|------|
|  | No. | %    |
| An Owner Occupier in the Scottish Borders                  | 182 | 60.5 |
| Renting from a Housing Association in the Scottish Borders | 65  | 21.6 |
| Renting from a Private Landlord in the Scottish Borders    | 45  | 15.0 |
| Other (please specify)                                     | 9   | 3.0  |
| Total  | 301 | 100  |

Table 5 shows the number and percentage of individuals who consider themselves to have a disability or not. 13.6% consider themselves to have a disability. It might be worth carrying out analysis on the responses to housing issues and priorities to see if there is any difference between those who consider themselves to have a disability or not as the housing experiences of individuals could potential differ greatly.

| Table 5: Do you consider yourself to have a disability? |     |      |
|---|-----|------|
|   | No  | %    |
| Yes   | 41  | 13.6 |
| No  | 249 | 82.7 |
| Not Answered  | 2   | 0.7  |
| Prefer not to say                                       | 9   | 3.0  |
| Total   | 301 | 100  |

Table 6 shows the postcode area for individual respondents, clearly showing that the largest number of responses comes from TD1, which is Galashiels (19.3%).

| Table 6: Postcode Area |      |                           |      |
|------------------------|------|---------------------------|------|
|                        | %    |                           | %    |
| EH26                   | 0.3  | TD14                      | 4.7  |
| EH38                   | 0.3  | TD15                      | 0.3  |
| EH43                   | 1    | TD2                       | 0.7  |
| EH44                   | 3    | TD3                       | 0.3  |
| EH45                   | 9    | TD4                       | 2.7  |
| EH46                   | 8    | TD5                       | 9.6  |
| ML12                   | 0.3  | TD6                       | 10.3 |
| TD1                    | 19.3 | TD7                       | 5.3  |
| TD10                   | 2.3  | TD8                       | 5.6  |
| TD11                   | 5.6  | TD9                       | 6.6  |
| TD12                   | 1.3  | Out with Scottish Borders | 1    |
| TD13                   | 2.3  |                           |      |

## Housing Issues

As part of the survey those responding were asked to what extent they felt certain housing issues were an issue within the Scottish Borders. Over 78% of respondents indicated that they feel tackling climate change, making homes more energy efficient and more affordable to keep warm was a big issue to them. Limited housing options for young people and/or first-time buyers was also seen as a big issue to many with 76% of respondents rating this as a big issue within the Scottish Borders. Table 7 provides a full breakdown of how the respondents viewed each housing issue.



**Table 7: To what level do you believe these are housing issues within the Scottish Borders?**

|  | A big issue | A small issue | Not an issue | Don't Know |
|--|-------------|---------------|--------------|------------|
| Teaching climate change, making homes more energy efficient & more affordable to keep warm | 79%         | 14%           | 4%           | 4%         |
| Limited housing options for young people and/or first-time buyers                          | 76%         | 14%           | 2%           | 8%         |
| Demand and affordability for home ownership  | 70%         | 19%           | 3%           | 8%         |
| Availability and accessibility of social housing   | 65%         | 18%           | 4%           | 13%        |
| Affordability of private rented accommodation  | 60%         | 22%           | 5%           | 13%        |
| Bringing empty properties back into use  | 59%         | 21%           | 5%           | 14%        |
| Lack of amenities to support new housing developments e.g. schools, GP surgeries, dentists | 54%         | 27%           | 8%           | 12%        |
| Lack of specialist housing   | 48%         | 15%           | 4%           | 33%        |
| Second homes and holiday lets  | 44%         | 22%           | 11%          | 24%        |
| Property condition issues  | 42%         | 24%           | 7%           | 27%        |
| Capacity of construction sector locally to support new build housing projects              | 31%         | 18%           | 15%          | 36%        |
| Homelessness   | 28%         | 35%           | 8%           | 32%        |
| Lack of appropriate land for house building  | 27%         | 29%           | 19%          | 25%        |

When examining the differences between the responses from individuals and organisations the top housing issues were the same. Respondents were asked if there are any additional housing issues they would like to highlight. Out of 117 comments, here is a breakdown of the issues that were raised:

| Table 8: Are there are any additional housing issues you would like to highlight (%) |     |
|--|-----|
| Supply - New builds, access to housing and affordability (rent/ mortgage)            | 51% |
| Place making - Infrastructure, Communities and Outside space                         | 10% |
| Holiday Homes  | 8%  |
| Specialist Housing   | 15% |
| Energy Efficiency and Quality  | 14% |
| Homelessness   | 3%  |

Below is a selection of quotes by each theme:

|  |
|--|
| <p><b>Homelessness</b></p> <p><i>'Adults and young people at risk who are also vulnerable are not usually safely placed in wider homeless accommodation where there are other people who may present a risk to them. There is an acknowledged lack of safe homeless availability for these groups. There is also a shortage of local supported housing for younger adults with disability, mental health, addiction or other support needs.'</i></p>   |
| <p><b>Energy Efficiency and Quality</b></p> <p><i>'I private rent, it's expensive and the property is in poor condition, it's costing a fortune to heat (oil) as there's no insulation! Please pressure landlords to look after their properties, tenants and the planet!'</i></p> <p><i>'Current housing is not energy efficient and is expensive to heat. Windows and doors are not fit for purpose and heating systems are out of date, useless and extortionate.'</i></p> <p><i>'Tackling improving and maximising energy efficiency/affordability of energy bills for EXISTING properties.'</i></p> |
| <p><b>Place making - Infrastructure, Communities and Outside space</b></p> <p><i>'Never build new houses where there are inadequate services (health services, education, shops, etc) in the immediate area to support the increased population.'</i></p> <p><i>'The lack of sufficient public transport in rural areas means that the location of housing for those who do not own a car is constrained.'</i></p>   |
| <p><b>Holiday Homes</b></p> <p><i>'Allowing people out with the area to buy second homes here for Air BNB purposes inflates the prices and means locals cannot afford to buy property and are therefore excluded from the market and may have to move away from the area.'</i></p> <p><i>'I think that second homes and holiday lets are a small issue at the moment but will in the next 2-5 years become a big issue.'</i></p>   |

### Supply - New builds, access to housing and affordability (rent/ mortgage)

*'The availability of rental properties for young people is a huge problem. Prices are far too high and this is driven up by tourism. The huge number of empty properties / second homes mean that although I deeply wish to live and work in the beautiful borders it is becoming increasingly difficult. I think young people will continue to move away from the area and we will lose community because of it.'*

*'Not enough provision for single elderly requiring affordable housing. Too many larger properties being built and not enough smaller units. Houses should be built with a view to mixed incomes and family size. Small Social housing communities should be more available in rural areas not just concentrated in larger towns. Councils should consider buying individual houses for sale on open market and then make them available for social housing market. House construction industry should have to pay some percentage towards additional community infrastructure as part of planning agreements. Help should be available to those who can't afford to upgrade their oil heating in rural areas given climate impacts.'*

*'We believe that any new housing strategy should prioritize investment in the on-going maintenance, use and re-use of our already existing buildings and places. This will be essential in meeting the challenges of climate change and our current target of achieving net zero emissions by 2045. Investment is also required to sustain the value of our historic environment and the important contribution it makes to our well-being, economic prosperity and the quality of our places.'*

*'Young people are struggling to buy homes as the Borders has become so popular.'*

*'Cost of housing association houses is ridiculous and only just under private rents by a few pounds.'*

*'There is just not enough affordable housing and is really hard for the younger population to get renting.'*

### Specialist Housing

*'There is a considerable lack of disabled accessible housing, especially wheelchair accommodation which is not being addressed!!!'*

*'There is a real lack of affordable housing for people with learning disabilities or challenging behaviour in Scottish Borders. There is a lack of specialist accommodation that can meet their needs. Having more 'sheltered' type environments where there is a degree of security, or sound-proofed properties, where noise issues are key elements are also severely lacking.'*

## **Housing Priorities**

Respondents were given a list of housing priorities and asked to select which of these they thought were the top 5 priorities within the Scottish Borders. 75% of respondents felt that local residents being able to afford to either rent or buy a property in the location of their choice was a housing priority within the Scottish Borders. The second most selected issue was that residents can afford to heat their homes (61%). Priorities where over half of respondents picked as a priority include:

- Homes are fuel efficient and do not damage the environment (56%)
- Bringing more empty homes back into use (50%)

| Table 9: What do you think are the top five housing priorities in the Scottish Borders?                                     |     |     |     |     |     |                |              |
|---|-----|-----|-----|-----|-----|----------------|--------------|
|   | 1   | 2   | 3   | 4   | 5   | Total Selected | Not Selected |
| Local residents are able to afford to either rent or buy a property in the location of their choice                         | 35% | 13% | 8%  | 9%  | 11% | 75%            | 25%          |
| Homes are fuel efficient and do not damage the environment  | 8%  | 15% | 12% | 14% | 7%  | 56%            | 44%          |
| Houses are well designed, functional and of a high standard   | 8%  | 10% | 13% | 9%  | 5%  | 46%            | 54%          |
| Where we live is safe, easy to get around and has good transport links with good quality amenities in the vicinity          | 5%  | 11% | 5%  | 8%  | 10% | 39%            | 61%          |
| Residents can afford to heat their homes  | 11% | 12% | 15% | 12% | 10% | 61%            | 39%          |
| There is a range of housing options available to suit the different needs of people in the community                        | 8%  | 12% | 10% | 10% | 8%  | 48%            | 52%          |
| Households have the ability to reside in a home that is the right size and meets their needs                                | 1%  | 1%  | 2%  | 3%  | 8%  | 15%            | 85%          |
| Bringing more empty homes back into use   | 8%  | 10% | 12% | 10% | 11% | 50%            | 50%          |
| New housing developments contain a mixture of both private and social housing, with the same quality of build standards     | 3%  | 5%  | 7%  | 5%  | 6%  | 25%            | 75%          |
| Improved access to both green space as well outdoor facilities and activities to promote both physical and mental wellbeing | 1%  | 3%  | 4%  | 7%  | 5%  | 21%            | 79%          |
| To live comfortably in a home which can be adapted over their lifetime  | 4%  | 3%  | 3%  | 6%  | 4%  | 19%            | 81%          |
| Availability of help and advice for both home owners and private renters to help repair and maintain their homes            | 10% | 5%  | 8%  | 8%  | 15% | 47%            | 53%          |

Respondents were asked if there are any additional housing priorities they would like to highlight. Out of 39 comments, here is a breakdown of the priorities that were raised:

| Table 10: If you have a housing priority that is not listed above please detail (%) |    |
|---|----|
| Housing Supply and Place Making   | 54 |
| Specialist Housing  | 18 |
| Energy Efficiency and Quality   | 18 |

Below is a selection of quotes by theme:

#### Specialist Housing

*'Housing to support people who have traditionally been hard to find homes for - e.g. ground floor accommodation, wheelchair accessibility; dementia designed;; robust construction to support people who may challenge support services; good design and use of assistive technology and TEC to enable people to have greater independence.'*

*'More single story, accessible housing needed to cope with ageing population, for both private and social housing, near to public transport.'*

#### Energy Efficiency and Quality

*'Houses are safe and practical to live in.'*

*'EPC recommendations need to be economic & more tailored to the age of the housing stock. EPCs need to take account of the carbon being destroyed when they recommend the removal of traditional features e.g. lath and plaster replaced by insulation that forms a vapour barrier. Condensation and its implications on building & residents health needs to be understood as the air circulation in traditional homes is slowly strangled by current recommendations.'*

### Housing Supply and Place Making

*'More housing opportunities for younger people.'*

*'There should be more rural options as well as in towns.'*

*'Availability of services adjacent to new housing.'*

*'To live in a multi-generational co-housing community where common facilities are shared and members mutually support one another. Such arrangements, slightly similar to residential mutual care, could easily be included in large new developments were developers pressed to do this.'*

*'New houses should have good-sized gardens. I think often, too many houses are squeezed into a site with gardens that are smaller than the footprint of the house. The quality of the house AND garden area should be more important than the quantity of houses.'*

### **COVID-19**

Respondents were asked in what ways had the COVID-19 pandemic impacted upon their housing situation and/or housing within the Scottish Borders in general. There were in total 219 comments with 29% of respondents say Covid had little or no impact on them personally.

**Table 11: In what ways has the COVID-19 pandemic impacted upon your housing situation and/or housing within the Scottish Borders in general? (%)**

|   |    |
|---|----|
| Supply - New builds, access to housing and affordability (rent/ mortgage) | 32 |
| Increased Living Costs  | 10 |
| Repairs/ Condition  | 11 |
| Communities and Infrastructure (Place Making)                             | 7  |
| Homelessness  | 1  |
| No impact/ small impact/ not personally impacted                          | 29 |

Below are a selection of quotes by theme:

### Repairs/ Condition

*'Unable to get repairs /improvements done in a timely fashion during lockdowns, and shortage of supplies available in shops.'*

*'Ability to source trades has become chronic, possibly a function of jobs held over from the lockdown period but probably more likely a lack of trades generally and a very difficult labour market for trades people to cope with the regulation and cost of having employees.'*

*'People have spent more time at home and have invested in their properties. So there are a number of properties in better condition now than prior to the pandemic.'*

Supply - New builds, access to housing and affordability (rent/ mortgage)

*'Slowed down new developments. Costs increased for material and labour.'*

*'It has clearly delayed some RSL projects.'*

*'Huge lack of rental properties, private rental in huge demand so Costs have soared with no prospect of getting social housing.'*

*'Increased demand for rural properties has led to a huge increase in property prices and reduced availability of affordable rental properties. People with more cash have moved out from the cities and bought up local properties, including some going for 'buy to let' properties that make it harder for struggling families locally to compete.'*

*'In our area, the pandemic and now staycation culture has led to a dramatic increase in property being bought up to be used as holiday lets. The property prices have also risen significantly, and the housing market is out of control. There are no houses available at affordable first-home prices.'*

*'Young people are struggling to buy homes as the Borders has become so popular.'*

*'More people coming on staycation and mountain biking, meaning more available housing is put for tourism rather than local residents. Work being only part-time now rather than full-time meaning it's harder to save towards a deposit or paid rent.'*

Increased Living Costs

*'Working from home now needs to be accommodated. This will require my property to be retrofitted at a cost to me and the running costs of my property have increased significantly and this is far beyond the value of the tax incentives for working from home for an employee.'*

*'It is more important now that my property is as fuel efficient as possible, but the costs of this work is increasing, the capacity of the local construction industry is not there and there is no guarantee of any government support until after the works are complete (100% risk on homeowner).'*

*'Working from home and the impact on electricity and heating bills.'*

*'I am unable to work due to Covid so am reliant on universal credit so unable to afford my rent plus council tax.'*

Communities and Infrastructure (Place Making)

*'Communities have supported one another however there is a number of individuals who have suffered due to isolation; illness; loss and general inability to meet other people. There is a huge disconnect in our communities and housing has a role to play to ensure people are supported and their mental health does not continue to deteriorate.'*

*'It was good for properties with outside spaces so that people could get out for some recreational purposes and to take an interest in their gardens for growing vegetables etc. Also a space for young families to keep together in a safe environment.'*

*'We have seen a general trend toward home-working as a result of the COVID-19 pandemic, and there is now a requirement that our homes should be digitally connected and able to accommodate work spaces. People have also become better connected to their neighbourhoods and there is an increasing requirement for access to services and green space within localities. The trend towards home working may also necessitate the conversion of some town centre buildings from office to residential use.'*

Homelessness

*'The impact on domestic abuse victims was felt with the reduction in and ability of temporary homeless accommodation during Covid; victims having to make housing choices that don't keep them safe; lack of affordable housing and safe housing across the Borders means choices are reduced.'*

*'Increased stress has affected individual's wellbeing, particularly the mental health of younger adults, and also safety such as domestic violence. This have potentially led to increased housing and homeless needs.'*

Finally, respondents were asked if they had any additional comments, this is a useful way for people to share their views on housing that haven't already been covered in the questions, in total there were 203 comments (62% of all responses). Table 12 provides a breakdown on the themes of the comments.

| Table 12: Are there other issues that you believe we should consider in our Local Housing Strategy? (%) |    |
|---|----|
| Supply - New builds, access to housing and affordability (rent/ mortgage)                               | 56 |
| Communities and Infrastructure (Place Making)   | 21 |
| Holiday Homes   | 3  |
| Homelessness  | 4  |
| Energy Efficiency and Quality   | 8  |
| Specialist Housing  | 5  |

Below IS a selection of quotes by theme:

|  |
|--|
| <p><b><u>Holiday Homes</u></b><br/> <i>'Restricting second homes and holiday rents. Taxing them more and increasing their Council Tax, homes should not be sitting empty while people are desperate for a decent home in their own town.'</i></p> <p><i>'There needs to be positive discouragement to second homes and holiday cottages to help free up supply locally.'</i></p>   |
| <p><b><u>Homelessness</u></b><br/> <i>'There has to be some recognition of locality for homeless people. I have come across people forced to move from Peebles to Kelso as they are only entitled to one offer and if they refuse this then the Homeless service won't assist them further. The Borders is a huge area and this cuts people off from their social supports.'</i></p>   |
| <p><b><u>Specialist Housing</u></b><br/> <i>'More disabled adapted properties need to be included in each new build projects.'</i></p> <p><i>'Not just housing being accessible, but the streets and services that go along with it.'</i></p> <p><i>'Do as promised and INVOLVE disabled people in planning their homes. INVOLVE their own medical experts instead of building to minimum acceptable dimensions. These do NOT work as a one size fits all!'</i></p>  |
| <p><b><u>Communities and Infrastructure (Place Making)</u></b><br/> <i>'The infrastructure needs to support new development.'</i></p> <p><i>'Developing infrastructure before permitting ANY new development. Includes schools, doctors, roads, parking to allow access to supermarkets.'</i></p> <p><i>'Greenspace within new housing developments. I have seen developments with 50+ houses and no public greenspace was provided as part of it. It shouldn't only be on the Council to provide decent greenspace.'</i></p> <p><i>'Holding meetings with local people. Town hall type meetings can be productive if done the right way, and they give the public the opportunity to be heard. I think we need to know who Borders people are and give them the chance to speak about where they live.'</i></p> <p><i>'If transport links were improved more families could enjoy living in smaller rural communities.'</i></p> |
| <p><b><u>Energy Efficiency and Quality</u></b><br/> <i>'Making new houses more eco-friendly , installing solar panels to the roofs ground source heat pumps installed , better insulation , heat exchange units.'</i></p> <p><i>'Fixing the older houses that people live in instead of fully concentrating on new builds.'</i></p> <p><i>'Building standards should demand PV cells on every roof and heat pumps where at all possible. Now is the time to be phasing out gas.'</i></p>   |

Supply - New builds, access to housing and affordability (rent/ mortgage)

*'Allow smaller villages and building groups to grow organically, with one or two houses at a time, instead of the stupidity of imposing large developments on communities. The damaging impact of dumping a mass of people into a community can be devastating to village communities and take years to recover. Communities historically always grew by small steps, and this worked well - the experiment of large estates has failed, and it is time to recognise that.'*

*'There really needs to be more capacity for single occupants, and childless couples. Whenever I see new builds going-up, they always have a minimum of two bedrooms. As a single male who is now in his 40s, and still can't afford to leave the family home, this is no help to me, whatsoever.'*

*'Location, location location of new sites with due consideration of appropriate size and design of developments that do not adversely affect the environment'*

*'Limit new house building, especially in greenfield sites. Do not allow developers to cut down ANY trees.'*

*'It is important to look at areas within towns (e.g. Galashiels) that can be redeveloped rather than developing new homes on green space. As a thought and as there are so many derelict shops in many of our towns (which have been this way for many years) it may be worth considering turning these into homes too.'*

*'Consider distance from town centres when allocating building land to avoid the use of cars.'*

*'Incentives to Local House Builders.'*

*'Priority to local residents to stay in the area particularly if working, have children and are contributing to local economy.'*

*'Support for young people to afford to rent or buy housing to enable them to live and work in the Borders.'*

*'Give people a greater incentive to move out of properties that have more space than they require.'*

*'Allow single people in 3 / 4 bedroom properties to move to a 2 bedroom property rather than just a 1 bedroom as most people want another room for grandchildren / carers/ relatives staying over etc.'*

## 6. RESIDENT & STAKEHOLDER WORKSHOPS & SURVEYS

### Introduction and Methodology

The previous LHS for Scottish Borders was developed in 2015-16 and covers the period 2017-2022. Elected members made the decision to defer this new LHS by one year and carry forward the previous LHS for an additional year.

This current (new) LHS has been informed by the third South East Scotland Housing Need and Demand Assessment (HDNA3).

The LHS sets out how SBC plans to address housing related opportunities and challenges from 2023 – 2028. Scottish Government expects councils to collaborate with residents and stakeholders in relation to the LHS.

The four housing issues papers for the engagement are as follows:

- Housing Supply and Place Making
- Condition, Climate Change and Energy Efficiency
- Particular Needs and Specialist Provision
- Homelessness

This report shares the findings of a series of opportunities for residents and stakeholders to share their views on the housing issues papers through workshops and surveys. The methodology for the engagement is set out in table 1 below.

| Table 1: Methodology for engagement   |   |  |
|---|---|--|
| Stage   | Approach  | Dates  |
| Early Engagement Survey for residents and stakeholders (carried out by SBC) | Survey hosted on SBC's website  | November 2021 – October 2021   |
| Resident Survey – Housing Issues Papers                                     | Survey hosted on SBC's website  | 17 <sup>th</sup> July 2022 – 9 <sup>th</sup> September 2022  |
| Resident Workshops  | Four workshops scheduled around each of the four housing issues papers  | <ul style="list-style-type: none"> <li>• Housing Supply and Placemaking: Monday 8<sup>th</sup> August 3pm – 5pm</li> <li>• Condition, Climate Change and Energy Efficiency: Tuesday 2<sup>nd</sup> August 11am – 1pm</li> <li>• Particular Needs and Specialist Provision: Wednesday 10<sup>th</sup> August 9am – 11am</li> <li>• Homelessness: Wednesday 3<sup>rd</sup> August 5.30pm – 7.30pm (rearranged to Wednesday 24<sup>th</sup> August 10.30am – 12noon)</li> </ul> |
| Stakeholder Survey  | Survey hosted on SBC's website  | Survey dates 17 <sup>th</sup> July 2022 – 30 <sup>th</sup> September 2022  |
| Stakeholder Workshops   | Three workshops scheduled around the housing issues papers and one workshop for key housing delivery partners | <ul style="list-style-type: none"> <li>• Key Housing Delivery Partners: Monday 5<sup>th</sup> September at 2pm-4pm</li> <li>• Condition, Climate Change and Energy Efficiency &amp; Housing Supply and Place Making: Wednesday 7<sup>th</sup> September at 9.30am – 11.30am</li> <li>• Particular Needs and Placemaking: Thursday 15<sup>th</sup> September at 2pm-4pm</li> <li>• Homelessness: Tuesday 13<sup>th</sup> September at 2pm – 4pm</li> </ul>                    |



## Resident Survey Findings

The resident survey sought to identify the views of residents against each of the planned actions outlined in the housing issues papers. Overall, residents rated the following action as the most important:

- Set tenure-neutral standards so that everyone can live with dignity and in comfort, no matter what tenure they live in – overall rating 8.97 out of 10.

Residents rated the following action as the least important:

- Develop approaches and test new models to attract and accelerate private investment in housing programmes and projects and in the transition to decarbonised heat – overall rating 7.05 out of 10.

Residents were asked to rank the four housing issues (housing supply and place making, condition climate change and energy efficiency, particular needs and specialist provision and homelessness) by importance, the most important housing issue to residents was improving the build quality and energy performance of homes (with 51.9% of respondents ranking this first), followed by tackling homelessness, building more general use homes and the least important issue to residents was building/modifying homes for particular/specialised needs (with 54.1% of respondents ranking this as the least important).

For each of the four housing issues, residents were asked if they felt anything was missing from the proposed actions. In response to the Condition, Climate Change and Energy Efficiency actions, 19 respondents provided commentary. In the main respondents raised the following key themes:

- Environmentally friendly housebuilding including not building on flood plains or the green belt, poor build quality of new build homes, building homes that are gas dependent.
- Considering the rural nature of Scottish Borders including the use of alternative fuels (stoves and fireplaces) and the level of emissions from the region in comparison to larger towns.
- Holding private landlords to account.

In response to the action for 'All new homes delivered by Registered Social Landlords (RSLs) and local authorities to be zero emissions by 2026' those living in Social Housing rated the importance of this action to be 8.08.

In response to the Homelessness actions, 16 respondents provided commentary as to whether there were missing actions. Respondents discussed the following key areas:

- Repurposing homes and shops to house the homeless
- Increasing the supply of (social) housing
- Proactive activity and addressing homelessness before it occurs, including specific commentary about considering employment opportunities for young people
- Broadening the status of homelessness to consider overcrowding
- Better use of resources to address homelessness

In response to the Housing Delivery and Placemaking actions, 11 respondents provided commentary as to whether there were missing actions. Respondents discussed the following key areas:

- Repurposing homes
- Prioritising affordable homes and reducing second home usage
- Ensuring that there is the appropriate infrastructure around new homes such as schools, shops, and employment opportunities

In response to the Particular Housing and Specialist Provision actions, 8 people provided commentary about missing actions:

- The length of time to wait for future Scottish Housing Standards is too long
- Consideration of integrated social housing for multiple needs and generations
- Providing accommodation in the local community for older people, including an increase of bungalows and one bedroom homes
- Delivering Specialist Housing for younger people either leaving home and offering more employment opportunities for younger people
- Providing specialised mental health accommodation

## **Resident Workshop Findings**

### Condition, Climate Change and Energy Efficiency workshop findings

The most prevalent discussion themes were around the importance of applying effective engagement and clear communication techniques to both retrofitting social homes and encouraging private owners to invest in the condition of their homes. These were discussed specifically in relation to the use of new technology in homes and clear communications for private owners so they can make the right choices about their own homes. Additional concerns raised included:

- The technical difficulties involved in renovating older, pre-1945 housing stock, which is very common across Scottish Borders.
- CARS – the Conservation Area Regeneration Scheme – was highlighted as an exemplar of effective communication surrounding the maintenance and restoration of older properties. Conversely, the campaigns run by Home Energy Scotland were perceived by focus group attendees as superficial and ineffective.
- It was suggested that collaborative community networking initiatives, such as the Oxton & Channelkirk Community Council (OCCC), were more likely to receive a positive response than one-way, sender-receiver information campaigns. Residents reported that when residents are engaged in the council's decision-making they are more likely to respect those decisions.
- The threat of fuel poverty, particularly against the backdrop of rising energy prices and the inefficiency of much of Scottish Borders' housing stock, was raised as a growing concern.
- Some participants suggested that there was a lack of local technical expertise to implement new energy efficiency (EE) adaptations. Attendees reported that some local technicians are skeptical about new technologies, such as heat pumps.

### Housing Delivery and Placemaking workshop findings

The strongest discussion themes were concerns about expected future demand exceeding development targets, and the difficulties of balancing competing priorities, such as retaining younger people across the region whilst providing appropriate support to older people. Additional issues raised included:

- The Scottish Government's Housing to 2040 strategy was praised as being admirable in its intentions; equally, however, doubts were raised over whether it would be affordable or realistically achievable.
- Some noted that the rise of short-term lets, via Airbnb and similar sites, was exacerbating the shortage of long-term private rental stock. One participant suggested that private developers have greater incentive to develop large 3-4 bed homes, due to larger profit margins, and that this lies behind the ongoing shortage of smaller starter homes for first-time buyers and young renters.
- Some residents expressed confusion or concern regarding how SBC classifies a home as under-occupied. They noted that older couples may wish to remain in properties after their adult children have left, due to an emotional attachment to the home.
- Some participants supported SBC's efforts to subject empty homes to higher rates of Council Tax.

### Particular Housing and Specialist Provision workshop findings

The strongest discussion themes emerging were about understanding older people's needs in relation to staying in their own communities in later life. In particular, concerns were raised about the rural nature of the region, causing older people having to relocate and facing loneliness when they do so. Other issues raised included:

- The worsening labour shortage is afflicting care homes and care at home. Solutions proposed by the group included providing more training courses at local higher education colleges, and raising the wages and social status of carers.
- Those discussing the labor shortage also discussed the barriers for young people to stay within the Scottish Borders such as poor public transport links and expensive housing mean that many who want to stay are unable to.

### Homelessness workshop findings

Unfortunately, attendance at this workshop was insufficient for it to proceed, despite attempts to reschedule. The findings in this report are from the discussions held at the stakeholder session and the feedback from the resident and stakeholder surveys.

### Cross cutting themes – resident workshops

Several cross-cutting themes emerged through the three sessions:

- Ensuring new developments (Housing Delivery and Placemaking) meet future zero carbon targets (Condition, Climate Change and Energy Efficiency).
- Ensuring that new developments (Housing Delivery and Placemaking) meet the multifaceted needs of the community (Particular Housing and Specialist Provision).
- Taking account of the rural nature of the region across all objectives.
- Applying effective local engagement for all objectives.

### **Stakeholder Survey Findings**

Stakeholders prioritised improving build quality and energy performance of homes as the most important priority (50% selecting this as the first choice, 37.5% as second choice and 12.5% as the fourth choice) and building or modifying more homes for particular or special needs as the less important priority (37.5% selecting it as third choice and 62.5% selecting it as fourth choice).

Stakeholders were given the opportunity to make specific comments about each of the actions in a free text box.

### Condition, Climate Change and Energy Efficiency – stakeholder survey feedback

Key concerns that stakeholders raised in relation to condition, climate change and energy efficiency were:

- Skills and labour shortages – responses in relation to this were particularly strong from private sector stakeholders
- Concerns about available technologies being appropriate for homes across the region
- Broad concerns about the timescales for delivery being unrealistic

When asked whether there were any missing planned actions, one stakeholder responded as follows:

- The council should seek to understand the quality of housing stock and the requirements for improvements

### Homelessness – stakeholder survey feedback

Key challenges that stakeholders raised about SBC's planned actions for homelessness were:

- Considering the infrastructure around accommodations and that provision of housing is not the only solution
- Exploring further partnership options (a shared housing register and data sharing)

- Linking tenancies and support

The Homelessness housing issues paper included one action so to further understand perceptions of stakeholders, they were asked to share their views on the Rapid Rehousing Transition Plan (RRTP) and whether services had been impacted by COVID-19.

Five stakeholders responded in relation to the RRTP, two of which responded 'don't know/no opinion', one responded that the RRTP was 'very effective' in tackling the problems associated with homelessness, one chose 'quite effective' and one selected 'completely ineffective.'

One stakeholder identified that COVID-19 had an impact on homelessness, sharing the following key points:

- Increased staffing absence
- Reduction of the willingness to allow others to 'sofa surf' in accommodation
- Remote engagement has made it a challenge to deal with complex cases

When asked if anything was missing from the planned actions, stakeholders responded with the following key points:

- Increasing prevention duty
- Improving collaboration between SBC and their partners
- Impact assessment of homeless prevention activity

#### Housing Delivery and Placemaking – stakeholder survey feedback

Key challenges raised by stakeholders in relation to the delivery of housing and placemaking actions were:

- Viability of new development considering rising interest rates and costs – this was a significant concern for stakeholders
- Impact of rent freezes on the future viability of development in the social housing sector
- Quality site provision responses included a direct request to engage in discussion about any vacant land owned by SBC
- Caution about high density and low-quality developments across the region and applying urban approaches to rural areas

When asked if anything was missing from the planned actions, stakeholders responded with the following key points:

- Including a practical approach to the current high inflation
- Ensuring future development includes consideration of infrastructure, e.g. transport, access to shops and health services

#### Particular Housing and Specialist Provision – stakeholder survey feedback

Key challenges raised by stakeholders in relation to the delivery of particular housing and specialist provision actions were:

- The challenges in ensuring that all future new build housing can meet all imagined future needs of residents
- Concerns about supply chain (skills, materials, and workforce) being able to deliver
- Reviewing the adaptations process
- Not having a clear picture of supply/demand for specialist accommodation

When asked if anything was missing from the planned actions, stakeholders responded with the following key points:

- The impact of the cost-of-living crisis on the efforts to tackle poverty and personalise services
- How the plans will be financed

### **Stakeholder Workshop Findings**

Four workshop sessions were held with stakeholders. The aim of the workshops was to gather feedback on the housing issues papers and the new LHS from professionals whose work is within or adjacent to the housing sector.

The stakeholder workshops were structured slightly differently from the resident workshop sessions. The first session was an invite-only event for specified “key delivery partners;” i.e., organisations who were identified by SBC as playing a particularly important role in helping the Council to achieve the LHS objectives. Discussion covered all four housing issues papers.

The remaining three sessions were more focused on particular themes, and open to any interested stakeholders. Session two combined themes from two housing papers: Condition, Climate Change and Energy Efficiency, plus Housing Delivery and Placemaking. Session three looked at the issues raised by the Homelessness paper, while the fourth and final session covered Particular Housing and Specialist Provision.

SBC directly approached stakeholders to send representatives to attend the workshops. Apart from the first workshop, for key delivery partners, all sessions were advertised in advance to stakeholders through SBC’s website, Facebook, and Twitter pages.

All attendees to the first stakeholder session were directly invited by SBC. For the remaining sessions, some attendees were invited by SBC directly, while other attendees signed up by filling in a short Microsoft Form providing their contact details. All attendees were provided with the Teams meeting link through email, upon invitation or sign-up.

Attendance at the stakeholder workshops was higher than at the resident workshops. This, combined with the high level of engagement during the workshops, has meant that each session has provided useful insights which SBC can use to inform the final development of its new LHS.

Sessions with stakeholders covered:

- An overview of the engagement approach
- An overview of the housing issues papers
- Actions and achievements from the previous LHS
- Current housing issues as identified by SBC
- Findings from the early engagement survey
- In progress findings from the resident and stakeholder surveys
- SBC’s intended actions

### **Key Housing Delivery Partners – workshop findings**

As this session covered themes spanning all four housing issues papers, discussion was varied and wide-ranging. The cost-of-living crisis was a salient topic, with many participants highlighting the damaging impact of inflation on both housing supply (e.g. with regards to construction material costs) and household budgets, with a growing number of residents at risk of falling into arrears with rent or mortgage payments, with some in danger of falling into homelessness.

In terms of property condition, climate change, and energy efficiency:

- Participants noted that property owners are more inclined to spend limited resources on immediate repair and maintenance needs, such as stopping roof leaks, rather than investing in retrofitting for greater energy efficiency (EE).
- Participants expressed frustration that Scottish Government funding for EE was blind to the different needs of newer and older properties. Which presents a challenge for Scottish Borders with a higher proportion of older properties.
- Participants discussed that the impact of the fuel poverty crisis was exacerbated to older accommodation across the borders, the aging local population and that many homes are off the grid.

In terms of homelessness:

- It was noted with concern that people are spending longer periods living in temporary accommodation.
- Homelessness amongst younger residents was linked with wider problems regarding retaining young people in the area. Participants discussed that many young people are deterred from remaining in or coming to the Borders due to lack of decent job opportunities, lack of training opportunities, insufficient provision of affordable housing, and poor transport infrastructure.
- Participants discussed that many applicants for homelessness support are presenting with complex needs, which requires specialised expertise.

In terms of housing delivery and placemaking:

- The Scottish Empty Homes Partnership was highlighted as a potential means of reducing the number of empty homes in Scottish Borders. One participant suggested that compulsory sales orders should be deployed more frequently.
- Experiments in Modern Methods of Construction (MMC) by firms like the Wee House Company were suggested as one model of upscaling housing delivery.

In terms of particular housing and specialist provision:

- The average speed at which adaptations were made in care homes was criticised as being too slow.
- It was noted that there are low levels of public support for providing supported housing for individuals in recovery from substance abuse. Participants suggested that consideration was needed about possible means of building public support for this issue.
- Participants highlighted that there is a limited amount of housing choice for older people and this presents an issue for the options for older people needing care beyond that provided at home.

### **Condition, Climate Change and Energy Efficiency, and Housing Delivery and Placemaking - stakeholder workshop findings**

Participants noted that a high proportion of homes in the Scottish Borders are off-grid, relying on gas canisters for their energy supply; this is expensive for residents and acts as a source of carbon emissions, worsening climate change. Enhancing the energy efficiency (EE) of existing housing stock is one way of ameliorating these issues; however, the shortage of local skilled labour – required for making EE adaptations – was repeatedly raised as an issue, as was the fact that Scottish Borders’ aging housing stock requires a specialized approach to retrofitting.

Some participants criticised the fact that grassroots community organisations are not given enough say in planning decisions. Some of the key concepts used in the new National Planning Framework (NPF4), such as the “20-minute neighbourhood,” were criticised as an example of central-belt bias, unsuitable for predominantly rural areas like the Scottish Borders.

Empty homes were flagged as an issue, although some participants noted that building new homes may be a more effective use of limited resources than renovating a relatively small number of abandoned, isolated

farmland properties. Short-term lets were described as a growing threat to the availability of homes for residents; it was suggested that it would be useful to learn from the negative experiences of island and rural communities elsewhere in Scotland.

### **Homelessness – stakeholder workshop findings**

Participants recognised that the ambitious plans set out in the previous LHS, particularly the Rapid Rehousing Transition Plan (RRTP), were massively disrupted by the unforeseen COVID-19 pandemic, which increased the demand for homelessness support. It was also recognised that SBC and local RSLs handled the COVID-19 crisis relatively well – SBC managed to increase lettings without resorting to bed and breakfast accommodation throughout 2020 and 2021, while the incidence of repeat homelessness is generally on a downward trend. While the pandemic appears to be receding, the cost-of-living crisis has placed renewed pressure on homelessness services. It was highlighted that women’s refuge services are under-utilised. The reasons behind this are unclear, although it may be due to a lack of public awareness about available services. Some participants noted that statistics about homelessness can sometimes obscure the complexity of individual cases.

### **Particular Housing and Specialist Provision – workshop findings**

A recurring theme discussed was the need to avoid working in silos: the work undertaken by housing services must be coordinated with that of the NHS and social care partners, for example. Participants argued that future homes should be designed so that they are suitable for every stage of an inhabitant’s life cycle; in the meantime, re-allocations and adaptations should be undertaken. Participants emphasized that adaptations are not needed only for residents with physical limitations or disabilities, but mental illnesses, such as dementia, as well.

### **Cross Cutting Themes**

The engagement activities identified a number of cross cutting themes across the views of stakeholders and residents and across the four housing issues papers. The cross-cutting themes are outlined below.

The current economic crisis was a prevalent concern of both stakeholders and residents in the delivery of the LHS. Key concerns related to:

- The ability to finance future development in light of rising interest rates
- The impact of the rent freeze on viability of future developments
- Increasing household expenditure exacerbating SBC/Stakeholder efforts to address poverty and other inequalities
- The increased importance and urgency of activity to decarbonise homes

Both residents and stakeholders have identified that there is an acute shortage of one-bedroom homes across the region with the following specific point:

- Residents reported that the supply of one-bedroom homes needs to be well considered and located within existing communities rather than out of town developments.

Residents and stakeholders frequently raised specific concerns about the rural nature of the region as follows:

- Delivery of particular housing and specialist provision is incredibly location-dependent and consideration should be given to ensuring that specialist provision is located within communities, where possible.

- Delivery of retrofit programmes need to take account that programmes will be needed for stone-built homes that are hard fuel dependent.
- There was a low appetite for 20-minute neighbourhoods from both residents and stakeholders, who felt that this was the application of an urban answer to specific rural issues.
- Residents identified that new developments should include parking spaces, due to the nature of relatively high vehicle dependency across the region.

Residents and stakeholders frequently raised concerns about linking the LHS to infrastructure:

- They felt that new developments should be located close to amenities.
- Residents regularly stated that consideration should be given to repurposing properties into homes, which already benefit from local infrastructure.

Residents and stakeholders raised concerns about the impact of the reduction in the numbers of young people across the region as follows:

- Ability to provide care services.
- Not being able to develop key skills in relation to new retrofit technologies.

Residents particularly discussed the importance of community involvement in the delivery of the LHS actions.

### **Conclusions and Recommendations**

The approach to the engagement enabled a broad range of both resident and stakeholder views to be captured through different means, as the project captured resident views in the main through the survey and stakeholder views in the main through the stakeholder sessions. There were low response levels for the resident sessions and low responses for the survey by stakeholders.

The approach to this engagement has enabled Altair to identify strong cross cutting themes and key recommendations for consideration by SBC, with the appropriate assurance that a broad range of residents and stakeholders have engaged in the discussion around the new LHS.

Broadly, the housing issues papers were well received by stakeholders and residents. However, the exercise has naturally identified key areas that SBC should revisit, and consider placing increased or reduced importance on during the development of the new LHS. Specific recommendations in relation to each paper are outlined in table 2 below:



| <b>Table 2: Recommendations for further consideration in the development of the LHS</b> |  |
|---|--|
| <b>Housing Issues Paper</b>   | <b>Recommendations</b>   |
| Condition, Climate Change and Energy Efficiency   | <p>SBC should revisit the proposed actions in the paper considering the current economic crisis in particular:</p> <ul style="list-style-type: none"> <li>• The ability of Housing Associations to deliver retrofit programmes in light of the rent freeze</li> <li>• Consider how the prioritisation of Condition, Climate Change and Energy Efficiency actions can provide a solution to the ongoing cost-of-living crisis</li> </ul> <p>SBC should prioritise the following key actions:</p> <ul style="list-style-type: none"> <li>• Action 14 – implement a public engagement strategy for heat in buildings</li> <li>• Action 17 – Grow the skills needed to deliver energy efficiency and zero emissions heating systems</li> </ul>   |
| Housing Delivery and Placemaking  | <p>SBC should revisit the proposed actions in the paper considering the current economic crisis, in particular:</p> <ul style="list-style-type: none"> <li>• The impact of interest rate rises on future development capabilities</li> <li>• Key concerns raised by residents and stakeholders in relation to the supply chain for new housing delivery</li> </ul> <p>SBC should place importance on the following key actions:</p> <ul style="list-style-type: none"> <li>• Action 3: Supporting the delivery of homes in town centres</li> <li>• Action 4: Support more community involvement in placemaking</li> </ul> <p>Based on the feedback from residents and stakeholders, SBC should place lower importance on the delivery of 20-minute neighbourhoods and consider wider infrastructure issues and vehicle dependency across the region.</p> |
| Homelessness  | <p>Overall, residents and stakeholders were supportive of SBC’s planned actions for homelessness. Discussions with stakeholders and residents identified that SBC should place importance on the following key action:</p> <ul style="list-style-type: none"> <li>• Partnership working through the ‘Ending Homelessness Together Action Plan’ - in particular, ensuring that partners are aware of provision across the region (e.g. women’s refuge services) and offer them to residents accordingly</li> </ul>  |
| Particular Housing and Specialist Provision   | <p>SBC should take steps to consider the broader impacts of a reducing younger population on the ability to provide care to those who need it.</p> <p>SBC should revisit the proposed actions in the paper considering the current economic crisis, in particular:</p> <ul style="list-style-type: none"> <li>• The ability to deliver more accessible homes</li> </ul> <p>SBC should place importance on the following key actions:</p> <ul style="list-style-type: none"> <li>• Addressing the practical barriers faced by older and disabled home movers – in particular, the impact of being rehoused outside the community in which they currently live</li> </ul>  |

### Identified Specific Housing Solutions

During the course of the engagement Altair has identified a few specific housing solutions that SBC may wish to consider in the development and implementation of the new LHS with partners.

| <b>Housing Issue/ Cross Cutting theme</b>   | <b>Potential Solutions</b>  |
|---|---|
| Particular Housing and Specialist Provision – key concerns about the location of specialist provision outside of residents existing communities | The provision of smaller multi-use residential units within existing towns to be used for a range of particular housing and specialist needs with access to the appropriate care and support. |
| Reducing levels of younger people/key workers across the region   | The provision of key worker accommodation linked to employment opportunities such as in the NHS/Care services   |

## 7. KEY WORKERS

At the beginning of September 2022, SBC sent out a survey to a wide range of partners to find out about key workers in the Scottish Borders and if there are any accommodation issues when recruiting key workers in particular from other areas or overseas. This piece of work is to inform the LHS and to identify any evidence that accommodation is an issue for key workers.

In total there were 7 responses to the key worker questions. These responses were from:

- SBC - Justice Services
- SBC - Commissioning and Partnerships
- SBC - Children and Families, Social Work
- NHS Borders - HR
- Waverley Housing
- SBHA
- Eildon Housing Association

This section provides a summary of these responses. For the purpose of this piece of work we identified key workers based on the definition from the *'Affordable Housing For Key Workers' Project Group August 2015'* A 'key worker' should be defined as a public sector employee who provides an essential service (as well as workers in the public sector, it was noted that this definition could also apply to low paid employees in the private sector/ service industries who are also providing essential services).

### Summary of Results

There were two sets of questions that were sent out, one for employers and one for Housing Associations/ Registered Social Landlords (RSLs). These were different as we wanted to ask RSLs about their allocation policies. The list of questions asked can be found in Appendix 1. A full breakdown of responses can be found in Appendix 2.

#### **To what extent do you believe that accommodation issues have an impact on the recruitment and retention of staff? Do you have evidence that you can provide or examples?**

There were two responses where there was no accommodation issues that had an impact on recruitment, however other responses noted that accommodation was an issue in recruitment. Some anecdotal evidence includes:

- Issues with staff looking to move to the Borders and finding appropriate affordable housing. Feedback included there being few private lets of a suitable size for families within preferred areas Cheviot/Berwickshire and limited affordable properties to buy.
- Recent market conditions and inability to recruit in social care means current recruitment is from international markets and students in order to fill gaps. Housing provision is a significant issue in relocating workers to the area.
- Accommodation issues are linked to recruitment and retention challenges but it is difficult to disentangle this from the wider dynamic of other household costs – it is a complex web of costs that households face alongside how they trade-off other issues such as travel to work and the costs of travel to work etc.

NHS Borders believe this is a significant and growing issue since the pandemic. An emerging drawback to successful recruitment and candidate attraction is housing, the private rental market has all but disappeared during the pandemic. Temporary rented accommodation is in very short supply and that is a disincentive for incoming health professionals if they cannot immediately access the local property market. Here is some evidence that supports NHS Borders view:

- The local labour market cannot provide all of the workforce demand; so we will rely on people moving to the area (from elsewhere in the UK or overseas) to sustain local delivery of health & social care services.
- For NHS Borders there has been 627 new starts or candidates with offers pending since January 2022, of which 90 had addresses on application out with the Scottish Borders area (around 15%). We estimate that going forward for the next 3 years around 75 new members of NHS staff annually may come from out with the Borders and move to the area.
- The turnover for registered nurses is higher than average at 16%, for all occupational groups it is slightly less at 12.5%. The average age of our workforce reflects our local demographics being higher than the Scottish average in turn leading to higher rates of staff turnover, and also in turn for the nursing profession the need to recruit replacement staff.

- The lack of housing options has been referred to by at least 3 health professionals from elsewhere in the UK as a reason for rejecting our offer of employment since April 2022.
- We are aware of 2 further health professionals who have delayed their start dates, the temporary accommodation issues were resolved by colleagues who gave informal help.
- A further 3 health professionals have reported that the only option for temporary accommodation whilst they completed house purchase was Airbnb at high cost.
- The focus has been on recruitment of new staff into the area but there are concerns also about retention and we can refer to two examples:
  - One senior manager informed us of a member of their team living in East Lothian and commuting to Borders not through personal choice given the shortage of affordable accommodation in Scottish Borders, circumstances not conducive to retention.
  - One senior manager reported that staff on temporary contracts have declined our offer of permanency, looking to resign as their short term let was coming to an end and they could not secure another tenancy locally.
- Since January 2022, 17 overseas recruits have been employed by NHS Borders, mostly nurses but also 2 doctors. There has been provision for short term onsite shared accommodation in the BGH Huntlyburn Residencies – in fact 15 of the recruits are accommodated there on a temporary basis, which is a significant support to international nurses as they study for the final professional examination (OSCE exam usually taken between 8 weeks – 12 weeks after arrival to the UK). Only 2 of the international nurses have successfully found accommodation and that was a result of informal contacts; a colleague on their ward sign-posting them to an available 2-bedroom property for rent before it was advertised.
- The demand for the on-site BGH Huntlyburn residencies exceeds available supply given the contractual responsibility (with Higher Education) to provide housing for healthcare students. Housing at Huntlyburn terrace is required thereafter for short term supplementary staffing e.g. agency nurses and locum doctors who provide an essential component of the workforce (for short notice gaps as well as vacancy time lags) and training grade junior doctors on rotation (4 month placements so cannot secure tenancies easily).
- Feedback from our international recruits is that there is excessive demand, when they pursue rented accommodation and arrange viewings there are many other prospective tenants which leads to international recruits not hearing back from landlord/ agents after the viewings.

RSLs responded that there haven't been any significant issues in relation to recruitment or retention specifically linked to accommodation but there is a risk that this could be an issue in the future. Some RSLs are generally seeing challenges in recruiting to construction roles and high turnover in these areas, but have no evidence at this time that this is due to accommodation issues. Due to the nature of hybrid working, successful applicants living out with the area are looking for more flexible tenures (e.g. longer-term, non-secure accommodation for part of the week to fit with their work patterns) which can be challenging for them to find at affordable cost. Lockdown also highlighted the challenges of home working due to accommodation size and space for home working, which would previously not have been considered as making best use of the home (particularly in areas of high demand), resulting in the home being considered as under-occupied. Particularly in seasonal working industries there can be affordability issues for the tenant during periods of unemployment.

**To which groups of staff and in which locations do these issues particularly apply? Which groups of staff would you consider to be key?**

There was some discussion about the term key worker and if there is a need to clearly define this. For example what occupations are covered by key worker and does this need to be expanded beyond essential public services to include key local industries in the Scottish Borders such as tourism/hospitality, construction, care, fishing & agriculture. Is this something that needs to be reviewed regularly to fit in with demand over time? It might be worth linking in with SoSE on work that has been carried out recently on the Regional Economic Strategy. Other responses agreed with the current definition and responded to identify key workers and key locations:

- NHS Borders agrees that the definition of a key worker being “public sector employee who provides an essential service” is adequate. Whilst there is a major focus on clinical staff the definition allows for non-clinical staff to be included as key workers. The main priority for recruitment in NHS Borders is Registered General Nurses of which there is approx. 40 vacancies at any one time in the BGH and in central Borders.
- Frontline social care staff are required to deliver social care across all localities in the Scottish Borders.
- Social Workers, including Newly Qualified Social Workers moving from university and experienced workers moving to Scotland need to be included as key workers.

### **What approaches do you use, or have you tried to date, to overcome the difficulties at point 1?**

- We have reprioritised and accommodated Junior Doctors out with on-site residency in University accommodation and agreed provision with letting agencies for 2 properties in Galashiels to extend the available accommodation. This has released temporary space in the on-site hospital residencies for international recruits, much preferable for them to be housed on site during the OSCE training.
- Further international cohorts have been offered 3 months accommodation provided on site or with external partners; a reduction from the initial 6 months.
- We have examined the key worker initiative in Grampian; but NHS colleagues have informed us that they were not involved.
- Looking at converting office accommodation back to residency (original purpose) but early stages and depends on capital / estates strategy.
- H.R. have prepared an information leaflet for international recruits and new staff about options for local accommodation for new recruits and made contact with letting agencies and private landlords.
- Discussions with a Housing Association for an informal referral scheme for international recruits and NHS staff moving to Scottish Borders from elsewhere in the UK.
- Shortly after their arrival from overseas and at the point when International Nurses obtain NMC registration and therefore confirmed in a permanent nursing post; the HR Lead has met / will meet with them personally to outline options.
- Informal contact with our own staff, appeals are made and volunteers do step forward with offers of accommodation but they cannot meet HMO standards if shared family accommodation is on offer. However, no requirement for HMO when we seek more permanent housing from our staff (i.e. family home for the international recruit).
- Introduced hybrid working/ home working/ flexible location policy and have more flexible recruitment approaches. This has broadened the applicant pool but recognise that not all roles can be delivered working from home.
- Current Allocations Policy allows for under-occupation of homes resulting from downsizing – will consider them for a property with an extra bedroom.
- Offering attractive terms and conditions (as an accredited Living Wage employer).
- Support staff in training and development.
- Being increasingly creative in marketing and advertising opportunities.

### **What factors would make key worker housing attractive, where you believe it is required?**

- Availability mostly in Central Borders, on bus routes and affordable rent furnished rental preferred are usually preferred by international recruits.
- Unfurnished properties are usually the preference of recruits from elsewhere in the UK.
- Housing that is suitable for families - most of the international recruits have a spouse and children.
- Social Care are looking internationally for low paid workers. These workers would want to live close to one and other for support. In addition they would need to have access to facilities but local to area of work. Given salary would need to be affordable, living potentially in shared ownership or subsidised rent – low utility costs etc.
- Access to mid-market lets/ varying sizes of properties for individuals and families. Access to affordable homes to buy. Prioritising key workers within plans for new build developments.
- Access to good communication links and local facilities, while being close to work due to commuting costs. This is difficult in the Borders as there is limited public transport.
- More information needs to be available online. There is a need for greater support and/or awareness of options and timescales for access. Workers tend to find accommodation in the city and then seek employment closer to home. Workers don't want to come from University to live in the middle of the country with no amenities nearby (farm cottages are sometimes available for rent).

**From these answers, could you describe characteristics – for example – rough salary or household income bracket, age band, and household composition of key workers who would benefit from a targeted housing policy in the relevant areas?**

- Recruitments are all ages and backgrounds but generally Registered General Nurses who are in their 30s with family dependants. Wages are between £26k and £33k depending on experience. Unsocial hours allowance are variable depending on roster commitment.
- In social care wages are lower (approx. £19k) so housing needs to be affordable.
- Social care workers have a similar demographic to nurses (age 18-40) single or with young families.
- Newly Qualified Social Workers and Social Workers moving to Scotland would benefit from targeted housing policy.
- Social Workers who are single households need access to affordable properties near to work bases as commuting is very expensive.
- Social Workers with families need affordable accommodation near to work bases/ amenities. Properties of a sufficient size for families.

**What would you like to see included in a Key Workers Housing Policy for the Borders?**

- Increased availability of mid rent properties in the Scottish Borders area for key workers.
- Promotion of shared ownership schemes open to key workers, hopefully encouraging long term commitment.
- Affordable key worker housing – (shared ownership or subsidised rent) local and specific to staff shortage areas.
- Guaranteed rents – for example provide cheaper or free rent for a short period of time .
- Access to Housing Support.
- Prioritise housing locally for key workers where there are staff shortages.
- Access to local amenities.
- Better transport infrastructure.
- Access to priority points system which would give a realistic chance of access to local housing.
- Prioritise key workers within the planning and development of new housing stock similar to what is in place for new development planning e.g. mixed of share ownership, tenanted, owned etc.
- Support with energy efficiency measures for those living off gas and in rural areas. Heating costs are very high, especially as many Borders' houses are on oil tanks or LPG.

**Do you have any other comments or information you can provide?**

- Helping spouses of key workers gain employment - Our concern for attracting overseas candidates with families is that a dual income is often key to affordability of local accommodation; we can direct spouses to advertised employment opportunities, give advice on applications, interview preparation, arrange informal meetings but we cannot guarantee employment.
- Demand and Balanced Communities: Careful consideration of the eligibility criteria for key worker is required if introducing key worker status priority. Given the diverse local housing and economic markets across the Scottish Borders, there could be unintended consequences on housing demand and diversity of communities and there needs to be a balance to meet a plethora of housing needs and create balanced communities.
- Infrastructure issues: Particularly in a rural setting such as Scottish Borders (and a volatile fuel market currently experienced) working patterns can also impact on affordability for key workers needing to commute during unsocial hours when public transport is less accessible or not available at all.
- Given housing is the major cost to most households, it is logical that the availability and cost of housing is a substantial factor in decisions on taking up employment. It is not however obvious what the appropriate public policy response should be. The current affordable housing supply has very many pressures already placed on it. Substantial amounts of public funds are in place to support affordable supply provision (not least through HAG) and it is important that these resources are used where they most make a difference. Whilst we believe there is a specific set of issues in terms of health and social care workforce pressures, it would be concerning if these scarce resources were to be spread too thinly or misdirected to address issues that are not well evidenced – we need to proceed with caution in pursuing 'key worker' housing initiatives.
- We believe there is a key argument that housing is a factor in the recruitment and retention of workers in the health and social care sector. However, it is also arguable that this is dynamic in several other sectors of the economy as well.
- It is important to consider how the needs of 'key workers' (however defined) sits against other priorities for the scarce and rationed resource of housing in general.

The following questions were only asked to RSLs on their allocations policies.

**Do you collate information from individuals when they register for choice based lettings that would identify themselves as key workers?**

None of the RSLs who responded collect specific information on key workers. Although there is the flexibility to consider local employment when determining priority, with the potential to award social points for those who are taking up employment in the local area.

**Are key workers considered in your current allocation policy? If so in what way?**

While key workers are not part of the allocations policies all the RSLs stated that they can be considered under community and family support, community needs and Local Letting Initiative (LLI).

**How are you planning on considering key workers in your next review of your allocations policy?**

Two RSLs are updating their allocation policies in 2022/23 and will consider key workers.

The other RSL has been having discussions with NHS Borders about providing a small number of homes for overseas workers but this would be limited. There is also a meeting with IJB colleagues to discuss potential sites and innovative funding to build homes for future health and social care workforce needs.

## 8. GYPSY TRAVELLER NEED AND DEMAND STUDY

Altair Consultancy and Advisory Services Ltd (Altair) were commissioned by Scottish Borders Council to identify the housing needs and requirements of the Gypsy and Traveller (GT) community across the region. The purpose of engagement and needs analysis was to provide an evidence base to inform SBCs approach to meeting current accommodation needs for the GT population and projected needs from 2023-2028.

This research did not include travelling show people and is focussed on the GT population. The assessment undertaken by Altair reviewed the following data sources; national and local data, surveys with households residing at Victoria Park and Innerleithen sites, a survey of those attending the St Boswells Fair and one response to an open survey.

| Engagement Methods   |  |
|--|--|
| Group/ engagement opportunity  | Method   |
| Those vacating Victoria Park   | Face to face surveying by the Gypsy Traveller Liaison Officer (GTLO) (held w/c 23 <sup>rd</sup> June 2022) |
| Those occupying the Innerleithen site  | Face to face surveying by the GTLO arranged through the site operators (held 2 <sup>nd</sup> Sept)         |
| Those visiting St Boswells fair  | Online surveying promoted by the GTLO at the fair  |
| Those living in bricks and mortar accommodation or not picked up through other methods | Online surveying advertised on SBC's Twitter and Facebook accounts   |
| Those identified in unauthorised encampments   | No surveys have been conducted with those in unauthorised encampments                                      |

### Victoria Park

Initial findings from Victoria Park (June 2022) identified a high need for appropriate accommodation, however upon further discussions with the GTLO, it has been identified that there is a reduced need in light of the movements of the families from Victoria Park both out of the region and into bricks and mortar accommodation.

### Innerleithen Findings

The GTLO conducted short interviews with those at the site willing to engage in the analysis. The GTLO reported that four families are currently living across nine pitches.

The only provision across the region is a seasonal site open between April-October. The site is SBC owned but privately run. Allocation of pitches is completely managed by the site operators and no nominations arrangements are in place between the operators and SBC.

All those interviewed at the Innerleithen site indicated a need for the provision at Innerleithen to run longer than the season. Both families expressed that they wish to retain the ability to travel. Therefore the need for an increased provision is outlined in the analysis is a permanent 4 pitch requirement.

### Unauthorised Encampment Findings

The consultants were provided with the log of unauthorised encampments running from February 2019 to August 2022. A total of 33 unauthorised encampments were set up during this period, consisting of 73 caravans (on average 2.3 per encampment, ranging from one to nine caravans) for an average of 5.18 days.

Some of the unauthorised encampments were set up repeatedly by six of the same families, with one family setting up seven unauthorised encampments for a total of 63 days. 11 families set up a single unauthorised encampment during the time period.

From the data provided, none of the reoccurring unauthorised encampments appear to constantly reside within the region, however the GTLO has advised that management and recording of unauthorised encampments generally only happens if complaints are made to SBC. The GTLO also reported that some unauthorised encampments get set up without complaint to SBC.

### **Stakeholder Workshop**

A stakeholder workshop was held on 18<sup>th</sup> August attended by stakeholders from:

- COSLA
- NHS
- Police Scotland
- SBC (housing, planning, social care, homelessness and legal)

The purpose of the stakeholder workshop was to share the findings to date, to understand the opportunities and challenges in the delivery of future provision and current services, and to obtain broader engagement in relation to the scope of the analysis.

The following key opportunities for delivering services to the Gypsy Traveller (GT) population were raised during the workshop:

- Increasing training and awareness of the GT population across local service providers
- Direct engagement has proved successful for education, and this could be broadened
- Bring health workers to the GT community

The following key challenges for delivering services to the GT population were raised during the workshop:

- The infrequent usage of the Innerleithen site makes it difficult for those occupying it to be able to access education and GP services
- Institutional racism by way of some officers not wanting to visit GT sites or only visiting accompanied by another officer or the police
- Low school attendance which participants understood was linked to GT concerns about racism in school and a perception of oversexualisation of the curriculum by the GT community
- Late presentations for healthcare

The following key opportunities for delivering housing provision to the GT population were raised during the workshop:

- Finding GT community – appropriate locations for sites which are close to local services and businesses
- Engaging with the settled population alongside the GT community for an future site provision
- Using church-based organisations to support specific communities (specific churches mentioned were the Catholic Church and the Baptist Church)

The following key challenges for delivering housing provision to the GT population were raised during the workshop:

- The Police Act 2022 potentially triggering an increase in the GT population travelling to Scotland



- That GT is an umbrella term representing lots of different ethnic groups and that consideration of engagement between different ethnic groups should be given
- Concerns about potentially low political will to support the delivery of a site

### **St Boswells Fair Findings**

During the recent St Boswells fair, SBC conducted a survey of attendees with questions prepared by the consultants. Due to the festive nature of the gathering, very few attendees took part in the survey.

Responses to the survey identified the areas of important for those interviewed including the importance of council/ housing association run sites and within those sites the importance of reasonable pitch fees.

### **Full Report**

The full report on the housing needs and requirements of the Gypsy and Traveller (GT) community across can be requested from the Housing Strategy Team.

## 9. PRIVATE LANDLORD SURVEY

The Private Rented Sector (PRS) plays an important role in the Scottish Borders with approximately 14% of households living in the private rented sector. The Private Rented Sector is a diverse tenure, catering for several key demand groups. The characteristics of the sector suggest that its most important role within the modern housing system is to provide flexible accommodation for young and mobile people.

Scottish Borders Council is currently developing the new Local Housing Strategy (LHS), this will cover the period 2023-2028. As part of the LHS process, there has been a wide range of early engagement and consultation to identify the key housing issues and priorities for the LHS. Part of the engagement for the LHS included a private landlord survey which included information on letting practices, identified concerns and what the council can do for landlords. This report provides a summary of these results. In total there were 223 responses to the survey from October 2022 to November 2022, although the two responses who answered no in table 1 have been excluded from the rest of the analysis.

### Portfolio

Table 1 shows 41% of respondents have been a landlord for more than 10 years, with those who have been landlords for between 5 and 10 years following behind (28%). The smallest group were those who have been landlords for less than a year.

| Table 1: How long have you been a private landlord in the Scottish Borders? |       |         |
|---|-------|---------|
|   | Total | Percent |
| Less than 1 year  | 10    | 4.5%    |
| 1 to under 3 years  | 28    | 12.7%   |
| 3 to under 5 years  | 30    | 13.6%   |
| 5 to under 10 years   | 62    | 28.1%   |
| 10+ years   | 91    | 41.2%   |

Table 2 shows half of all private landlords in the Scottish Borders rent out one property with only 5% of landlords rent over 10 properties.

| Table 2: As a registered private landlord, how many properties do you hold in your portfolio? |       |         |
|---|-------|---------|
| Number of Properties  | Total | Percent |
| 1   | 111   | 50.2%   |
| 2   | 46    | 20.8%   |
| 3   | 24    | 10.8%   |
| 4   | 11    | 4.9%    |
| 5-9   | 17    | 7.7%    |
| 10+   | 10    | 4.5%    |

28% of respondents to the survey said they had at least one property outside of the Scottish Borders. Table 3 shows 23% who have property outside of the Scottish Borders said they had between 1-4. A small proportion said they have between 5-9 properties and 10+ properties.

| Table 3: Number of properties outside the Scottish Borders |       |         |
|--|-------|---------|
| Number of Properties                                       | Total | Percent |
| 1-4  | 51    | 23.1%   |
| 5-9  | 6     | 2.7%    |
| 10+  | 6     | 2.7%    |

Of those who said they had properties outside of the Scottish Borders, the largest number were in Edinburgh, followed by the Rest of Scotland and Rest of UK respectively. The rest of the properties were in the Lothian area as shown in table 4.

| <b>Table 4: Other areas where property is held</b> |              |                   |
|--|--------------|-------------------|
| <b>Location of Properties</b>                      | <b>Total</b> | <b>Percentage</b> |
| Edinburgh  | 18           | 14%               |
| Lothians   | 9            | 7%                |
| Rest of Scotland                                   | 13           | 10.1%             |
| Rest of UK   | 13           | 10.1%             |

Table 5 shows how landlords describe themselves, in past surveys a larger number of landlords class themselves as 'accidental landlords', outside of the 'other' category, the highest number of respondents said that they were 'accidental landlord' (30%) who are letting out their former home or a property they inherited, followed up by those who said they were an investor building their portfolio. Only 6% of respondents classed themselves as professional landlords.

| <b>Table 5: How would you describe your business activity as a private landlord?</b>     |              |                |
|--|--------------|----------------|
|  | <b>Total</b> | <b>Percent</b> |
| I am an 'accidental landlord' who is letting out my former home/property I inherited     | 67           | 30%            |
| I am a property investor seeking to build up a portfolio of rental homes                 | 48           | 21.5%          |
| I am a professional private landlord with a portfolio of assets as my full time business | 14           | 6.3%           |
| I provide tied accommodation to employees within my business                             | 14           | 6.3%           |
| Other  | 87           | 39%            |

Some common responses to 'other' were:

- Those who were using property as an investment towards a pension income for later in life
- People renting out their homes while working or living abroad
- People using property as a location to live in upon retirement, but renting in the mean time
- Farm cottages or other buildings being rented out as they are not currently needed for farm workers

Table 6 shows 67% of respondents owned between 1-4 properties outright, with 23% not owning any of their properties outright.

| <b>Table 6: Number of properties owned outright</b> |              |                   |
|---|--------------|-------------------|
| <b>Number of Properties</b>                         | <b>Total</b> | <b>Percentage</b> |
| 0   | 50           | 22.6%             |
| 1-4   | 147          | 66.5%             |
| 5-9   | 16           | 7.2%              |
| 10+   | 8            | 3.6%              |

As expected and shown in table 7, 63% of the respondents had 0 properties with a mortgage as this coincides roughly with the number who owned their properties outright. The second most common number of properties with a mortgage was between 1-4, followed by 10+ which had a very small number.

| <b>Table 7: Number of properties with mortgage</b> |              |                   |
|--|--------------|-------------------|
| <b>Number of Properties</b>                        | <b>Total</b> | <b>Percentage</b> |
| 0  | 139          | 62.9%             |
| 1-4  | 71           | 32.1%             |
| 5-9  | 5            | 2.3%              |
| 10+  | 6            | 2.7%              |

## Sourcing Tenants

Table 8 shows over half of landlords said that they provide tenancy management by themselves without any help, followed by a third of those who said they use an agent to manage such services.

| Table 8: How do you manage property you let out?      |       |         |
|---|-------|---------|
|   | Total | Percent |
| I provide tenancy management services myself          | 126   | 56.5%   |
| I use an agent to provide tenancy management services | 83    | 37.2%   |
| Other   | 12    | 5.4%    |

Some common responses to 'other' were:

- Landlord has different ways of managing different properties in portfolio, depending on the property
- The landlord handles some elements of management themselves but leaves others to agents

The most common tenant group is couples at just under half (49%), followed by single (41%) people and followed up in third by families as shown below in table 9.

| Table 9: Who is your main tenant group? |       |         |
|---|-------|---------|
|   | Total | Percent |
| Single people                           | 92    | 41.3%   |
| Couples                                 | 109   | 48.9%   |
| Families                                | 78    | 34.9%   |
| Other                                   | 12    | 5.4%    |

Landlords were asked if there any groups of tenants who they would prefer not to rent to, landlords were able to pick multiple options. Table 10 shows the most common requirement for landlords to rent to someone was if they had a reference from a previous landlord or a positive credit reference check and if they were in employment. The most common groups who landlords would not rent to are tenants who have been previously evicted from a tenancy and homeless households. 10% of landlords said they would accept any tenant.

| Table 10: Are there any groups of tenants you prefer not to rent to?                                     |       |         |
|--|-------|---------|
|  | Total | Percent |
| No, I will accept any tenant   | 24    | 10.8%   |
| Yes, I will only accept tenants who are in employment  | 71    | 31.8%   |
| Yes, I will only accept tenants who can provide a reference from a previous landlord                     | 117   | 52.5%   |
| Yes, I will only accept tenants who have a positive credit reference check                               | 114   | 51.1%   |
| Yes, I will not accept tenants claiming Universal Credit   | 51    | 22.9%   |
| Yes, I will not accept homeless households   | 77    | 34.5%   |
| Yes, I will not accept tenants who have been evicted from a previous tenancy                             | 115   | 51.6%   |
| Yes, I will not accept a particular household type, for example young people or households with children | 19    | 8.5%    |
| Yes, I will not accept tenants with pets   | 42    | 18.8%   |
| Yes, other (please state)  | 24    | 10.8%   |
| Prefer not to say  | 18    | 8.1%    |

Some common responses to 'other' were:

- The landlord will not consider smokers in any capacity
- Tenants are considered on a case-by-case basis and there is not general rule for who they will or will not offer tenancy to

- Letting is done on the recommendation of an agent and therefore might change depending on the tenant

Landlords were to comment on why they would not want to rent to any of the groups of tenants selected in the previous questions. Some common responses were:

- Landlord had previous bad experience with some or all of the groups above – this could be to do with non-payment of rent or builds, or to do with issues like causing damage to the property or antisocial behaviour
- Some feel that maintaining the property is more difficult when extra factors like those above are included
- Some also feel that they need reliable and stable income, and do not believe some of the groups above can offer this with their tenancy

Two thirds of respondents have not needed to end a tenancy in the last 5 years. As table 11 shows, out of those that have the most common issue has been a tenant stopping paying rent, followed by tenants dealing significant damage to the property. The less common causes were the length of time before a First Tier Tribunal ruling and the tenant refusing to leave after a refusal to quit.

| <b>Table 11: Have you had the need to end a tenancy in the last 5 years?</b> |              |                |
|--|--------------|----------------|
|  | <b>Total</b> | <b>Percent</b> |
| Tenant abandoned tenancy/absconded   | 24           | 10.8%          |
| Tenant would not leave at due date after issuing notice to quit              | 9            | 4%             |
| Tenant stopped paying rent   | 38           | 17%            |
| Tenant (anti-social) behavior  | 17           | 7.6%           |
| Tenant caused significant damage to the property                             | 32           | 14.4%          |
| Length of time for First Tier Tribunal ruling                                | 4            | 1.8%           |
| Other  | 12           | 5.4%           |
| Not applicable   | 154          | 69.1%          |

Some of the most common 'other' responses were:

- The landlord has had good long-term tenants throughout the last 5 years
- The landlord has decided to sell their property or otherwise leave the rental market behind
- All tenants have left the properties in good order upon leaving

Table 12 shows 58% of landlords know where to direct tenants who need support with struggling to pay their rent. A further quarter do not know where to direct tenants, and the rest do not think it is their business and would not get involved.

| <b>Table 12: If one of your tenants was struggling to pay their rent, would you know where to direct them for information or advice?</b> |              |                |
|--|--------------|----------------|
|  | <b>Total</b> | <b>Percent</b> |
| Yes  | 129          | 57.9%          |
| I would not know where to direct them  | 55           | 24.7%          |
| I don't think it's any of my business and I wouldn't get involved  | 37           | 16.6%          |

When landlords stated yes, they were asked to state where they would direct them for advice, the answers included:

- Citizens Advice Bureau
- Scottish Borders Council

- Agents
- Charities e.g. Crisis and Shelter

Over half of landlords set their rents upon the advice of an agent or solicitor as shown below in table 13, followed by basing rents on other rents across the Borders. A small number of landlords base their rents on Local Housing Allowance, or on what a tenant is willing to play.

| <b>Table 13: How do you set rents for your property?</b> |              |                |
|--|--------------|----------------|
|  | <b>Total</b> | <b>Percent</b> |
| Advised by letting agent/ solicitor                      | 123          | 55.2%          |
| Same as/based on other rents in the area                 | 84           | 37.7%          |
| Based on local housing allowance for the area            | 10           | 4.5%           |
| Based on what I need to cover my costs                   | 38           | 17%            |
| Based on what tenant was willing to pay                  | 13           | 5.8%           |
| Other  | 14           | 6.3%           |

Table 14 asks landlords about how they set their rent, over half of landlords (56%) said they do increase their rents, while just over 40% do not.

| <b>Table 14: Do you increase your rent?</b> |              |                |
|---|--------------|----------------|
|   | <b>Total</b> | <b>Percent</b> |
| Yes   | 124          | 55.6%          |
| No  | 97           | 43.5%          |

When landlords replied that they do increase their rents, they were asked to state how often and how it was calculated:

- Update rents at the end of a certain time period (yearly, every two years)
- Update rents at the end of tenancy
- Update rents in response to increasing expenses
- Update rent based on the advice of agent

### **Letting Practices**

Table 15 shows the most common time-frame for contact by landlords or agents with tenants is quarterly, followed by monthly. Only a small amount of respondents are in contact with their tenants weekly or less than once a year.

| <b>Table 15: How often are you or your letting agent in contact with your tenants? (e.g. face to face, messaging, phone calls or emails)</b> |              |                |
|--|--------------|----------------|
|  | <b>Total</b> | <b>Percent</b> |
| Weekly   | 17           | 7.6%           |
| Monthly  | 69           | 30.9%          |
| Quarterly  | 97           | 43.5%          |
| Annually   | 32           | 14.4%          |
| Less than once a year  | 6            | 2.7%           |

Table 16 shows over two-thirds of landlords will not let the property without receiving a deposit paid in full in advance. Out of those that would, the number was similar between accepting a deposit paid in installments in certain situations, and accepting a deposit guarantee from the council/third sector. The least common option was to accept a deposit of less than the amount stated.

| <b>Table 16: What is your approach to deposits?</b>  |              |                |
|--|--------------|----------------|
|  | <b>Total</b> | <b>Percent</b> |
| It must be paid in full in advance without exception or I won't let the property   | 164          | 73.5%          |
| In some circumstances I would accept a deposit being paid over time in instalments   | 44           | 19.7%          |
| In some circumstances I would accept less than the full amount stated  | 25           | 11.2%          |
| In some circumstances I would accept a deposit guarantee (or bond) from the Council/third sector service to the value of the deposit, instead of upfront payment | 45           | 20.2%          |

The Deposit Guarantee Scheme has been available at SBC for over ten years and can help people who are homeless, or at risk of becoming homeless, to access private rented sector housing if they are not able to pay the deposit normally required by a landlord.

Table 17 shows 76% of landlords who responded have never heard of the scheme, and most of those who have heard of it have never used it. Only around 6% of those who have heard of the scheme have made use of it.

| <b>Table 17: The Council has a scheme that provides rent deposits to those in housing need. Do you know about this scheme?</b> |              |                |
|--|--------------|----------------|
|  | <b>Total</b> | <b>Percent</b> |
| Yes and I have used it in the past   | 13           | 5.8%           |
| Yes but I have never used it   | 39           | 17.5%          |
| No I have never heard of it  | 169          | 75.8%          |

When landlords were asked if they had used or heard of the scheme, they were asked to provide comments:

- Useful and have used before, or would use again for future tenancy
- "I will not use it again as it is seriously flawed with difficulty in getting anything from the councils at all. The council do not provide the deposit, they give a worthless guarantee."

Table 18 asks landlords if there is anything that would put them off not using the scheme, this will help us to identify if there is anything we can do to promote the scheme or to reassure and support landlords who decide to use it. The most common issue was landlords not wanting or needing to take tenants through the council, followed by their concern that the council would not support them once the tenant was housed.

Landlords also had concerns about the tenant not being supported after moving in, and that the process would take too long and extend their void times/be more difficult.

| <b>Table 18: What would put you off accepting a tenant through the Council's Deposit Guarantee Scheme?</b>          |              |                |
|---|--------------|----------------|
|   | <b>Total</b> | <b>Percent</b> |
| Nothing, I use this scheme  | 6            | 2.7%           |
| I think the Council process at start of tenancy would take too long which would extend my void times                | 34           | 15.3%          |
| I think the claims process would take too long, or would be more difficult than using the Tenancy Deposit Scheme    | 37           | 16.6%          |
| I simply don't want to deal with the Council  | 19           | 8.5%           |
| I'd be concerned that once the tenant is housed they would be left without support                                  | 45           | 20.2%          |
| I'd be concerned that once the tenant is housed the Council wouldn't support me, as the landlord, with any problems | 83           | 37.2%          |
| I don't want or need to take tenants through the Council, regardless of the scheme features                         | 89           | 39.9%          |
| Other   | 54           | 24.2%          |

Other responses included:

- The process is too complex, is not worth the time and effort it would take to make use of it
- Never heard of the scheme before

Table 19 asks landlords about any concerns they have over tenants who are on Universal Credit. A quarter of those asked had no concerns about renting to people on Universal Credit. 44% said that changes to private tenancy law had made them stricter on who they rent to because eviction is harder and takes more time and 42% were concerned over rent arrears.

| Table 19: If you have concerns about renting to people on Universal Credit please tell us why?                                     |       |         |
|--|-------|---------|
|  | Total | Percent |
| I have no concerns about renting to people on Universal credit   | 56    | 25.1%   |
| Benefit rates (LHA) in this area don't meet the rents I charge   | 24    | 10.8%   |
| My mortgage agreement specifies I cannot let to benefit claimants  | 7     | 3.1%    |
| I use an agency and they advise me not to let to claimants   | 28    | 12.6%   |
| I am concerned about benefit administration issues and delays  | 56    | 25.1%   |
| I am concerned about rent arrears  | 94    | 42.2%   |
| I feel people on benefits are more likely to have lifestyles which makes them poor tenants   | 55    | 24.7%   |
| I have had bad experiences renting to claimants  | 44    | 19.7%   |
| Changes to private tenancy law have made me more strict on who I let to as the process for eviction has become more complex/longer | 98    | 44%     |
| Other  | 26    | 11.7%   |

Other responses included:

- My property is unsuitable and mortgage/insurance would make it difficult

Landlords were asked about providing housing for those most in need. For the purpose of this survey, we class people to be in "housing need" if their circumstances include the following:

- At risk of losing current accommodation; for example due to relationship breakdown / being asked to leave;
- Current accommodation is unsuitable; for example due to health issues or overcrowding
- Current accommodation presents a risk including a risk of violence / abuse, including all forms of domestic abuse;
- Homeless or at risk of homelessness

Table 20 shows almost half of respondents would be happy to address housing need locally but they would need assurance of good tenants. Nearly a quarter said they see it as a part of their responsibility to help address housing need. 26% said that they do not see this as their responsibility, and that it is instead the role of the public sector, or that they would need more incentives or profits to do so. Lastly, 16% said they feel some responsibility but do this through charity or volunteering rather than expressly renting to those in housing need.



| <b>Table 20: As a private landlord, which of the following statements best reflects your view on providing housing to people who are in housing need?</b>                                |              |                |
|--|--------------|----------------|
|  | <b>Total</b> | <b>Percent</b> |
| As a landlord, I see it as part of my responsibility to do what I can to address housing need locally  | 48           | 21.5%          |
| I'd like to do more to address housing need locally and would if I could be assured of good tenants and no loss to my finances   | 107          | 48%            |
| It's not my responsibility to address housing need locally & I would need incentives / profits above that of my normal business model to do so   | 20           | 9%             |
| It's not my responsibility to address housing need locally: I see this as the role of the public sector  | 58           | 26%            |
| Though I feel some responsibility for addressing housing need locally I would do this by donating to charity, volunteering etc, rather than directly providing rented properties tenants | 36           | 16.1%          |

Table 21 shows over half of respondents have concerns about changes to private tenancy law and this has made them stricter. A third are worried about rent arrears, as well as believing that people in housing need are more likely to have negative lifestyles which impact on tenancy.

A third also believe that those in housing need are likely to need more support than they will be able to provide, and 16% say that those in housing need are generally on benefits and they do not rent to those on benefits. 19% of responses have no concerns about renting to those in housing need.

| <b>Table 21: What are your concerns about renting to people who are in housing need?</b>  |              |                |
|---|--------------|----------------|
|   | <b>Total</b> | <b>Percent</b> |
| I have no concerns about renting to those in housing need   | 42           | 18.8%          |
| People who are in housing need are generally on benefits and I don't rent to people on benefits   | 37           | 16.6%          |
| People who are in housing need are more likely to get into rent arrears   | 76           | 34.1%          |
| People who are in housing need are more likely to need support I cannot provide   | 81           | 36.3%          |
| People who are in housing need are more likely to have negative lifestyles which impact on tenancy management – such as addiction issues, antisocial behaviour and damage | 75           | 33.6%          |
| Changes to private tenancy law have made me stricter on who I let to as the process for eviction is more complex/longer   | 118          | 52.9%          |
| Other   | 20           | 9%             |

There were 25 responses to this part of the question – all just elaborations on the options. 62% said that they would start a tenancy with someone in housing need if they were in paid employment. Over a third said they would if housing support was available to them, and only 17% outright said they would not start a tenancy with someone in housing need.

| <b>Table 22: Would you start a new tenancy with someone who is in housing need if...</b> |              |                |
|--|--------------|----------------|
|  | <b>Total</b> | <b>Percent</b> |
| They are in paid employment  | 137          | 61.4%          |
| Housing support was available to them  | 84           | 37.7%          |
| No, I won't start a tenancy with someone who is in housing need                          | 38           | 17%            |
| Other  | 34           | 15.3%          |

Other responses included:

- Provided the tenant had good guarantors and/or were able to pay the deposit

- This would be considered on a case by case basis, or would be done at the recommendation of an agent

## Repairs and Improvements

Landlords were asked a number of questions relating to repairs and maintenance of their properties and how often they carry out repairs and if they have a maintenance programme. Table 23 shows 40% of landlords have their property inspected annually, or once every six months. Far fewer answered that their properties were inspected either monthly or less than once a year.

|                       | <b>Total</b> | <b>Percent</b> |
|-----------------------|--------------|----------------|
| Monthly               | 9            | 4%             |
| Quarterly             | 42           | 18.8%          |
| Every six months      | 64           | 28.7%          |
| Annually              | 88           | 39.5%          |
| Less than once a year | 18           | 8.1%           |

Table 24 shows nearly half of responses said that they carry out a property survey or inspection annually or at the end of a tenancy and prepare an improvement plan. Around 30% said they do so if they are requested by the tenant. Only a small number do so less frequently than annually or at the end of tenancy, with 14% giving 'other' as an answer.

|  | <b>Total</b> | <b>Percent</b> |
|--|--------------|----------------|
| I carry out modernisation or improvement works if they are requested by a tenant                                       | 65           | 29.2%          |
| I carry out a property survey or inspection either annually or at the end of a tenancy and prepare an improvement plan | 105          | 47.1%          |
| I carry out a property survey or inspection at least every 5 years and prepare an improvement plan                     | 9            | 4%             |
| I commission a property condition survey and prepare a long term improvement plan                                      | 4            | 1.8%           |
| Don't do it/don't know   | 6            | 2.7%           |
| Other  | 32           | 14.4%          |

Other responses included:

- Repairs and improvements on the property are done as and when they are necessary
- The property has been renovated or repaired before a tenancy and does not need/get repairs throughout unless needed

Table 25 shows over half know how to arrange common repairs and who would be responsible, with 43% not knowing how to go about this.

|     | <b>Total</b> | <b>Percent</b> |
|-----|--------------|----------------|
| Yes | 125          | 56.1%          |
| No  | 96           | 43.1%          |

If landlords answered yes, they were asked to explain their answer:

- Contact other homeowners/ landlords to work together to fix the issue

Landlords were also asked about installing energy efficiency measures. Table 26 shows more than half of landlords do not have plans to install any energy saving measures in their properties, although 44% do have some form of plans.

| <b>Table 26: With an increasing emphasis on and recognition of climate change and the part housing plays in this, do you have plans to install energy saving measures in your property?</b> |              |                |
|---|--------------|----------------|
|   | <b>Total</b> | <b>Percent</b> |
| Yes   | 97           | 43.5%          |
| No  | 124          | 55.6%          |

Landlords were asked to provide details of measures they planned to install or reasons why they had no plans:

- If yes, measures planned: Double glazing, bringing up to EPC standard, new heating and boiler systems
- If no, why not: Too expensive, listed building so installing measures is difficult, need financial incentives – no return on investment

Table 27 shows 69% of landlords are aware of reforms within the private rented sector in Scotland, such as the recent legislation introduced by Scottish Government which has brought in both a rent freeze and an eviction ban until at least early 2023.

| <b>Table 27: Are you aware of any recent and proposed reforms within the private rented sector in Scotland?</b> |              |                |
|---|--------------|----------------|
|   | <b>Total</b> | <b>Percent</b> |
| Yes   | 154          | 69.1%          |
| No  | 67           | 30%            |

Landlords were asked what their views were on these reforms:

- EPC requirements are impractical and this is especially true for older properties
- EPC targets are inflexible, hard to meet and put large burden on landlords
- Rent freezes and evictions bans heavily impact landlords – many heading towards selling their properties
- There needs to be more support in place for landlords

Table 28 shows nearly half (48%) of landlords use the Scottish Borders Council Private Rental Sector newsletter as a source of information on changes to the sector. This is followed closely behind by news outlets and the Scottish Government's website, with word of mouth and social media following these.

| <b>Table 28: How do you keep informed about changes to the Private Rental Sector in Scotland?</b> |              |                |
|---|--------------|----------------|
|   | <b>Total</b> | <b>Percent</b> |
| Scottish Government's Website   | 85           | 38.1%          |
| Scottish Borders Council's Private Rental Sector newsletter                                       | 107          | 48%            |
| Word of Mouth   | 49           | 22%            |
| News outlets  | 85           | 38.1%          |
| Social Media  | 36           | 16.1%          |
| Don't Know  | 24           | 10.8%          |

## How can the Council help?

We asked landlords a number of questions on ways SBC could support them more as landlords, this helps to ensure we are providing landlords with the right housing information and advice and identify areas in which we can improve.

Table 29 shows 48% of responses said that a good source of ‘vetted’ tenants seeking long term homes would make them more likely to rent to people who are in housing need. Half also said an insurance policy against damages, arrears and loss purchase by the council would help with this. Guaranteed rent was also considered a good option, alongside having a single point of contact for landlords to report problems or get advice/training.

| Table 29: What could the council do to help you to rent to people who have presented to the Council for help with housing (some of whom may be claiming benefits)? |       |         |
|--|-------|---------|
|  | Total | Percent |
| A trustworthy source of good, “vetted” tenants seeking long-term homes   | 107   | 48%     |
| Trusted trader scheme  | 21    | 9.4%    |
| Assurances that the tenant has ongoing support from a service I can rely on  | 93    | 41.7%   |
| A single point of contact for me, as a landlord, to report tenancy problems and get advice/ training   | 77    | 34.5%   |
| A financial incentive (such as deposit, rent in advance plus a “finder’s fee” at the start of a tenancy)   | 41    | 18.4%   |
| Additional rent in advance – such as 2-3 months rather than one  | 40    | 17.9%   |
| Guaranteed rent for a set period – such as 6 months or one year  | 90    | 40.4%   |
| A cheap/free property management services provided by the Council or a third sector agency to collect rent and deal with problems                                  | 67    | 30%     |
| An insurance policy from a provider, against damages, arrears and loss, purchased by the Council   | 113   | 50.7%   |
| National government measures – such as increase in benefit rates so that they meet rents, changes to the tax regime or changes in mortgage conditions              | 49    | 22%     |
| Some other action – please say what in comments  | 25    | 11.2%   |
| Nothing  | 38    | 17%     |

Other responses included:

- Property won’t be re-let after current tenants leave
- Guaranteed rent/deposit
- Never thought of using council help to rent properties

Landlords were asked if they had any experience of helping tenants across a wide range of services, table 30 provides a breakdown of when landlords replied yes they did have experiences with these services. While the majority of landlords have not had experience using a lot of these services, there are some who have accessed these services, in particular benefits or debt advice.

| Table 30: During your time as a landlord, have you had experience of helping tenant’s access support or advice? |       |         |
|---|-------|---------|
|   | Total | Percent |
| Financial, benefits or debt advice  | 44    | 19.7%   |
| Mental health services  | 16    | 7.2%    |
| Physical health services  | 21    | 9.4%    |
| Help with addiction   | 5     | 2.2%    |
| Visiting housing support (i.e. budgeting, tenancy skills)   | 12    | 5.4%    |
| Social work (or community care) assistance  | 18    | 8.1%    |
| Other   | 16    | 7.2%    |

Other responses included:

- Landlord has helped tenant seek Council tax advice
- Provide any help when asked
- Helped tenants sign up for benefits

Table 31 shows nearly half of responses said they did not know what services were available for tenants but have never needed to make use of them, with a quarter saying they did know what was available but have never needed to use them. A smaller number don't know how to access services and don't know what's available. Just under 10% know what services are available but have had problems access or availability. Lastly, 6% know what services are available and said they responded well when needed.

**Table 31: As a landlord, which of the following statements best reflects your experience of “helping” services in your local council?**

|   | Total | Percent |
|---|-------|---------|
| I know what services are available for tenants and services have responded well when needed                           | 13    | 5.8%    |
| I know what services are available for tenants but have had problems with service access, availability and/or quality | 21    | 9.4%    |
| I know what services are available for tenants but have never needed to use them                                      | 57    | 25.6%   |
| I don't know what services are available for tenants & would have no idea where to find out about this                | 27    | 12.1%   |
| I don't know what services are available for tenants but have never needed to use them                                | 103   | 46.2%   |

Any other comments included:

- Landlord has been advised of services and how to access them by an agent
- Booklet/advertisement of services and contact details could be supplied to landlords and tenants

## The Future

Landlords were asked to rank from a list, the top three things that would help to improve their practice as a landlord. As shown in table 32, the top option picked that landlords felt could improve their practice was information on grants to improve energy efficiency or install adaptations. This was followed by training and info on landlord obligations and the law, and a local landlord forum. The least chosen options were training and info on Local Housing Allowance and benefits, training and information on signposting tenants to help, and development of an Owner Association to plan and manage repairs.

**Table 32: What are the top three things you feel would improve your practice as a private landlord?**

|   | Ranking |
|---|---------|
| Information on the availability of grants to improve the energy rating or install adaptations       | 1.39    |
| Training or information on tenancy law/landlord obligations   | 0.84    |
| A local landlord forum providing regular updates on sector issues                                   | 0.50    |
| Advice on how to improve the energy efficiency of my properties                                     | 0.47    |
| Other   | 0.31    |
| Training or information on good practice in housing management                                      | 0.28    |
| Training or information on property maintenance and repair  | 0.28    |
| Access to a property management or professional factoring service to plan and manage common repairs | 0.23    |
| More support from the Council or housing associations to source potential tenants                   | 0.19    |
| Training or information on Local Housing Allowance and Benefits System                              | 0.18    |
| Training or information on where to signpost tenants to get advice or support                       | 0.17    |
| Support to develop an Owner Association to plan and manage common repairs                           | 0.08    |

Table 33 shows a quarter of responses said they were very likely to sell some or all of their portfolio in the next five years, and this raises to just under half with those who said it was 'fairly likely'. 24% said it was not at all likely they would sell their property in the next five years.

| Table 33: How likely are you to sell any part of your property portfolio in the next five years? |       |         |
|--|-------|---------|
|  | Total | Percent |
| Very likely  | 56    | 25.1%   |
| Fairly likely  | 41    | 18.4%   |
| Not very likely  | 46    | 20.6%   |
| Not at all likely  | 54    | 24.2%   |
| Don't know/Not stated  | 24    | 10.8%   |

Landlords were asked if they would consider purchasing empty homes to rent out in the future. Table 34 shows over half said they would not consider purchasing empty homes and bringing them back into use if they were to expand their portfolios.

| Table 34: If you were expanding your portfolio, would you consider purchasing empty properties and bringing them back into use? |       |         |
|---|-------|---------|
|   | Total | Percent |
| Yes   | 96    | 43.1%   |
| No  | 125   | 56.1%   |

Landlords were asked to explain their answer if they had selected no:

- No support for landlords, new legislation making it too risky with no rent increase or evictions
- EPC requirements making it too difficult to maintain or upgrade properties
- No time or finances for making investments on empty properties
- Would need immediate returns on investment, not having to do properties up

## Final Thoughts

The final part of the survey asked landlords if they had any final thoughts or comments on being a private landlord in the Scottish Borders. In total there were 115 responses to this question (52%). A lot of the comments centered on the impact of recent legislative changes and the impacts these will have on landlords:

### Legislation has become too restrictive for private landlords

- "Regulation is now strangling the sector and adding costs that are not sustainable. The new tenancy laws are also going to make landlords think twice about letting out to unknown tenants."
- "There are now far too many regulations making it too complicated and financially unsustainable for a single property "accidental" landlord like myself. The draconian actions of the Scottish Government giving themselves the power to stop evictions and stop rent increases at will are also quite disgraceful."

### Positive experiences with SBC's Housing Strategy Team

- "I find the newsletters helpful."
- "I was really happy with the professional and friendly service when registering as a landlord. They were really helpful."
- "Yes. I am fortunate to be able to deal with such an amazing team at the council. It's true for all aspects of owning the property, from buying an empty property (in inhabitable state), renovating (warrant), and even paying (fast response)."
- "I have always had a positive experience with the council especially initial training."
- "Scottish Borders have been the most proactive and inclusive authority I have ever dealt with!"
- "No - I actually think your communication and the frequency of it is great!"

### Concerns over making properties energy efficiency

- “It’s becoming more difficult to meet the increasing EPC requirements, which may result in me selling the properties.”
- “Very little/ no consideration appears to be given to supporting the difficulties and costs of ensuring that a several hundred years old small private residential property in conservation village meets all standards. The requirement is fine but the assumption is that the landlord has access to limitless resources. In my case that simply isn’t true.”
- “I find that Private Landlords in Scotland generally have an unfair burden of responsibility. The main issue being trying to make old properties compliant with the new energy efficiency regulations in too short a timescale.”
- “My only big worry is that we will not be able to afford to bring it up to the standards required for energy efficiency without spending many thousands of pounds and/ or ruining the charm of the house. It is completely wind and waterproof and comfortable to live in as it is, and I am slowly but surely replacing the old windows with double glazed ones. All roofing and other issues have been fixed.”

### “More rights to tenants has made landlords feel powerless

- “It is a thankless business. Current rules mean that tenants have become increasingly unreliable and there is little or nothing that the landlord can do about this. I would leave the sector if I could.”
- “I wholeheartedly agree that tenants have rights and cannot be evicted without reason. However, I do not understand the reasoning behind the government’s ban on evictions on tenants who do not pay rent (mine was on housing benefits but didn’t pass it on) and do not look after the property. My tenants finally left on their own accord and the cottage needs significant repairs.”
- “There are good landlords around that really do care and try and do a proper job to keep tenants and their neighbours happy. It seems to me that the law is mainly with tenant and landlords are seen as the bad guys. This attitude needs to change or landlords will pull out of the market and it’s happening right now.”
- “Legislation has become too restrictive for the private landlord. Erosion of landlord rights in recent years and particularly the housing tribunal process has made this sector intolerable. Private housing landlords are not social housing landlords. There has been a decline in social housing for many years and it is left to private landlords to pick up the pieces whilst receiving no assistance in dealing with real issues - rent arrears, damage to property, anti-social behaviour, evictions. Yes, local authorities put on seminars on how landlords can improve their properties, choice of tenant etc, but, in reality all that is meaningless if there is no system in place to protect the landlord from the above issues.”
- “Being a private landlord is not economically viable now and the tenant has all the support on their side even when they are being bad tenants. Too much hassle for little or no payback.”
- “The Scottish Government makes it harder to justify letting homes when they take away our ability to remove problem tenants or to regain properties if we need them for new employees or other legitimate purposes.”

### Landlords want to leave the sector

- “I shall be out of this market at the first opportunity - I run my business my way, not how the government wants me to”
- “Rent is low here in Hawick so any additional burden will mean I need to sell.”
- “The government’s rent controls and excessive bureaucracy have prompted me to decide to withdraw my property from the market as soon as the law allows.”
- “I am concerned that the inappropriate and excessive legislation is forcing me to sell rental properties. They are currently let to local people, some working locally and with children in the local school. When they decide to move on, I will have to sell the properties because they cannot meet EPC C standard. The likely buyers will be second home owners or retired non-locals, not local people who cannot get a mortgage. This will impact negatively on the rural economy and the local community, and put a further burden on Council housing services”
- “I know a few landlords and I would say most, if not all, are planning to sell up due to recent SG freeze on increasing rents, increasing mortgage costs and removal of mortgage tax relief.”

### Suggestions from landlords

- “It is difficult to get rid of tenants who are anti-social, drug, addicts, in rent arrears or who don't look after their dwelling. If the council perceive a need for properties then they could set up a panel to encourage landlords to join and then the council could manage the property for a small fee rather than use an agent.”
- “Good tenants are precious commodities to landlords and good landlords are precious to tenants. Education to both parties of the benefits of a good relationship.”
- “I am open to buying and renovating an old house and bringing it back into use but I would like incentive to do so e.g. 5% VAT or no VAT on all renovation costs. I am on your search service but no matches to date in my chosen area. I am very particular about the sort of property I would take on.”
- “Much of the available property stock, in the Hawick area, is in very poor condition. The tenement buildings are in a poor state of repair e.g. roofs, wiring etc. and are no longer fit for modern living with narrow flights of stairs, limited parking, no gardens, poorly insulated, small bathrooms etc. Ideally these types of houses need to be demolished and make way for proper family homes that will enhance an area and bring about a better community.”



## 10. FORMAL CONSULTATION

Formal consultation on Scottish Borders Council's draft Local Housing Strategy 2023-2028 opened in May 2023 and closed in July 2023.

The LHS guidance states that the consultation should be conducted using a range of media to ensure engagement with as many local communities, interest groups and individuals as possible and that the make-up of the local population is accurately reflected in the process. The Housing Strategy Team worked closely with the departments across the Council to ensure the consultation draft was widely circulated to all the relevant stakeholders and households in the Scottish Borders. This included:

- Attending meetings with:
  - Borders Homeless and Health Strategic Partnership
  - Home Energy Forum
  - Area Partnerships
  - RSL meetings
  - Physical Disability Group
  - Town Place Making Group
- Holding Face to Face events
- An online survey on Citizen Space with consultation questions to capture the views of respondents
- An online drop in session to capture comments and feedback from members of the public and stakeholders
- Engagement through Social Media Video to raise awareness – posted on the website and circulated on social media
- Engagement with staff through internal updates

A summary of the approach to consultation and responses is contained within Appendix 4.

## 11. PEER REVIEW

Each Local Housing Strategy (LHS) is subject to a robust review process involving Scottish Government officials and local authority peer reviewers. The review process helps to ensure alignment of the LHS with Scottish Government priorities, outcomes and targets and facilitates improvement and/or change through collaborative working between Scottish Government and local authorities. The review process drives a level of consistency in the review of the LHS, ensures that there is robust feedback to local authorities, and helps identify areas of best practice that can be shared with local authorities. Local Authorities are strongly encouraged to submit its LHS for review at the consultative draft stage.

This will be the third time the Scottish Borders LHS has went through this process. The council submitted the draft LHS 2023-2028 for peer review in May 2023 and received feedback on the 10<sup>th</sup> of August. A summary of the peer view can be found in appendix 4.