

# Scottish Borders Council Empty Homes Strategy 2012 – 2017





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## 1. Introduction

Policy paper 'Homes fit for the 21st century'<sup>1</sup> is billed as a strategy and action plan for housing to 2020. It sets out the Scottish Government's vision as well as a range of strategies and proposals to realise that vision. With a focus now on promoting effective supply, choice and quality, in developing this strategy SBC recognise that new and innovative measures are required to change the way existing housing is utilised and invested in.

This strategy aims to supplement housing supply within the Scottish Borders by making better use of existing homes through reducing the number of empty properties. The Council is committed to ensuring that suitable empty properties are returned to use to help ease the pressure on the housing stock.

It sets out the approach that Scottish Borders Council will take to prioritise its resources in respect of identifying and bringing back empty homes into residential use. It identifies potential for new investment to help return empty homes to use, particularly as affordable rented accommodation.

Reducing the number of empty properties also reduces opportunities for crime, vandalism, squatting, arson and other antisocial behaviour, which can result in neighbouring properties becoming devalued. It is considered there is an average reduction in property value of around 10%<sup>2</sup>-18%<sup>3</sup> by being next or near an empty home.

Refurbishment of empty homes is also at least as green as, if not greener than, new build. New build gives rise to 50 tonnes of Co2 per house; refurbishment 15 tonnes. Empty properties already exist, so the resources needed for new build are not required<sup>4</sup>.

The benefits of developing an Empty Homes Strategy include:

- promoting the use of a potential resource to assist Scottish Borders Council in meeting its strategic housing objectives outlined in the 2012-2017 Local Housing Strategy;
- facilitating the provision of good quality affordable housing by the private sector ; and
- helping to create sustainable communities

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<sup>1</sup> Homes Fit for the 21st Century: The Scottish Government's Strategy and Action Plan for Housing in the Next Decade: 2011-2020

<sup>2</sup> New Tricks with Old Bricks, The Empty Homes Agency Ltd March 2008

<sup>3</sup> Empty Homes Agency

<sup>4</sup> New Tricks with Old Bricks, The Empty Homes Agency Ltd March 2008

Tackling the issue of empty homes is part of a wider strategy to increase the supply of affordable housing as set out in Scottish Border's LHS 2012-17. The issue is also particularly important at a time when the lack of affordable homes and significant pressure on housing stock is resulting in increasing numbers of homeless households being housed in temporary accommodation.

The Empty Homes Strategy aims to:

- Make it easier for property owners to bring empty homes back into use
- Set clear targets for reducing the number of empty homes
- Improve housing standards
- Create homes for people in housing need
- Create greater choice for prospective tenants
- Increase Housing Supply
- Improve the environment; and
- Raise the profile of empty homes

## 2. Strategic Context

### National

The Scottish Government is keen to encourage empty home owners to bring their properties back into use to increase the supply of housing in Scotland (both to rent and to buy) and particularly to help tackle the shortage of affordable housing. At the moment they suggest there are around 25,000 long-term empty homes in Scotland<sup>5</sup>.

The Scottish Government's 2009 review of the Private Rented Sector "Review of the Private Rented Sector: Volume 4: Bringing Private Sector empty houses into use" identified the need for more focus on the issue of empty homes.

Currently there are no statutory requirements for Local Authorities regarding empty homes and the responsibility lies with each authority to decide whether or not to pursue work on bringing empty private homes back into use and to set local housing strategies (LHS) accordingly.

While there are key national outcomes to be delivered by local government, local authorities are given the freedom to set other local priorities and allocate resources accordingly. Scottish Borders Council has identified a need to devote effort to empty private homes work, to include it in the LHS and identify any funding requirements to that purpose.

Fifteen National Outcomes describe what the Scottish Government wants to achieve over this decade. Addressing the issue of empty homes will to some extent contribute to many of these:

- We live our lives safe from crime, disorder and danger.
- We live in well-designed, sustainable places where we are able to access the amenities and services we need.
- We have strong, resilient and supportive communities where people take responsibility for their own actions and how they affect others.
- We value and enjoy our built and natural environment and protect it and enhance it for future generations.
- We reduce the local and global environmental impact of our consumption and production.
- We have tackled the significant inequalities in Scottish society.
- Our public services are high quality, continually improving, efficient and responsive to local people's needs.

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<sup>5</sup> [www.scotland.gov.uk](http://www.scotland.gov.uk)

- We have improved the life chances for children, young people and families at risk.

Given the significant levels of ineffective stock (i.e. vacant, second and holiday homes) in many pressured areas of the Scottish Borders, an Empty Homes Strategy, separate to, but supporting the LHS is viewed to offer effective and efficient use of resources.

Scottish Borders Council has recognised the need to develop effective practice to deal with empty dwellings and bring them back into use. There are significant opportunities to establish or enhance a range of potential mechanisms to encourage and assist owners to make their properties available for letting or for sale.

## Local

The Local Housing Strategy (LHS) is the main overarching housing strategy, and it identifies the need to address the empty homes issues within the Borders. This document was submitted to the Scottish Government in February 2012. The Empty Homes Strategy also has links to other private sector housing policies and the Homelessness Strategy.

### *The Local Housing Strategy*

The Local Housing Strategy's (LHS) vision for the Scottish Borders is that "every person in the Scottish Borders has a home which is secure, affordable, in good condition, energy efficient, where they can live independently and be part of a vibrant community"

The LHS has been informed by a number of current plans and strategies and it is underpinned by:

- The Single Outcome Agreement (SOA) for the Scottish Borders
- Scottish Borders Housing Needs and Demand Assessment, Updates 2009 and 2011
- South East of Scotland Strategic Development Plan Housing Needs and Demand Assessment and various Addendums, 2010/11
- The New Way Forward, Consolidated Structure Plan, 2001-18 (Alteration Approved 2009)
- The Local Plan Amendment (Adoption approved by Scottish Borders Council, February 2011).

The approach to dealing with empty homes within the Scottish Borders will be set within a strategic context. The aims and objectives within this Strategy ensure that empty homes issues are appropriately contextualised and integrated with the wider aims and objectives of the LHS. The Action Plan sets out how this will help to meet the housing need and demand objectives identified in the LHS.

The LHS also addresses improving housing conditions in the private sector. The Scheme of Assistance has been developed to support owners in improving and repairing their homes. This enables SBC to offer owners access to a wider range of information and advice to help them meet their responsibilities for the repair and improvement of their homes.

The LHS also aims to reduce fuel poverty conditions in the Borders. By delivering a number of solutions to bring empty homes back into use, the Empty Homes Strategy will potentially assist in providing a range of affordable housing options, creating a balanced housing market, helping reduce fuel poverty and improve condition of the housing stock.

### ***Homelessness Strategy***

The Homelessness Strategy was developed in 2009 and updated in 2010. It focuses on issues and priorities that have been identified at both a national and local level. It sets out a number of key objectives, many of which could be supported by an empty homes strategy, such as;

- Provide a service that takes all reasonable steps to prevent people becoming actually homeless
- Seek to maximise the access to and range of support and assistance offered to help people achieve or maintain independence
- Operate a fair, accessible and responsive system for finding homeless households settled accommodation.

### ***Other relevant Strategies and Delivery Plans***

- South East Scotland Development Plan
- Strategic Housing Investment Plan
- The New Way Forward – The Scottish Borders Structure Plan 2001-2018 (Alteration 2009)
- Private Sector Implementation Plan
- Scheme of Assistance 2010
- Tackling Poverty and Financial Inclusion Strategy 2010-13
- Homeless Prevention Strategy (being developed in 2011/2012)
- Temporary Accommodation Strategy 2009 (currently under review)

### 3. The Development of an Empty Homes Strategy

#### What is an Empty Home?

Vacant dwellings occur for a variety of reasons. Some are empty for short periods of time and may come back in to use relatively quickly. Others may be empty for a significant period of time and are not likely to come back in to use until the underlying reason for the vacancy is addressed.

It should be noted that the presence of a number of empty homes is actually essential to ensure that the housing market functions efficiently allowing mobility and redevelopment or improvement to take place.

It is therefore important to define what is considered to be an empty property within the context of this Strategy.

There are two main types of vacant property.

- **Long term Vacancies**
  - Properties that are inactive in the housing market and empty for over 6 months can be classed as long term vacancies and will be targeted under this Strategy. They become eligible for exemption or discount from Council Tax after being vacant for six months.
  
- **Transactional Vacancies**
  - Properties that are reoccupied relatively quickly and are necessary for the mobility of the housing market. These properties seldom require the intervention of the Council to ensure that they are brought back into the housing stock. They include dwellings which are for sale on the open market, are under offer or are being renovated with the intention to sell or rent on completion and are not targeted within this Strategy.

In general a property which has been empty for in excess of six months is considered to be a long term empty property and these are the properties on which this strategy will guide action to bring them back into use. The primary source of this data will be from council tax. There will, however, sometimes be properties that are not captured by council tax data, for this reason a comprehensive database to track empty homes will be developed.

## Reasons Properties are Left Empty

Various research indicates numerous reasons as to why a property may become empty, and these may differ on a national, regional and local level.

On a national scale the recent recession has affected the housing market, and households in Scotland have become trapped in negative equity or are unable to manage their mortgage or debt. This could result in repossession with even the lender being unable to dispose of the asset, resulting in the property remaining empty.

On a regional level an area may have low demand, or an over supply of certain properties. A report published in July 2004 by Audit Scotland suggested that location is the main cause of empty properties<sup>6</sup>.

Individual factors relating to the property can explain long term vacancy rates including someone buying a property purely to let the house value increase; an unwillingness to rent out the property; being unable to afford to bring a property back into habitable condition; and also repossession.

The majority of private homes are most likely to become vacant when the previous occupant died, moved to hospital, institutional care or was evicted or repossessed. In these cases, owners are often difficult to trace or the property is lying in probate. Where owners are known, an unwillingness to let is a major barrier which can partly be related to finding the prospect of becoming a landlord too onerous a responsibility. There are a variety of other reasons for properties being left empty including:

- The property may be in need of major repairs or refurbishment and the owner may not have necessary resources to make the property habitable
- There may be problems with accessing the property
- There may be planning restrictions which restrict occupancy
- The owner may be having difficulty in finding a new tenant or owner
- The owner may be trying to sell and is waiting for the right price
- The owner may be unwilling to consider letting the property.
- Owner may be temporarily working abroad, intending to live there in the future
- There may be a complicated ownership scenario,

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<sup>6</sup> Managing Housing Voids: The impact of low demand properties. Audit Scotland (2004)  
[http://www.audit-scotland.gov.uk/docs/local/2004/nr\\_040715\\_low\\_demand\\_properties.pdf](http://www.audit-scotland.gov.uk/docs/local/2004/nr_040715_low_demand_properties.pdf)

- The property may have been acquired solely for speculative investment
- A development company may have plans for its future redevelopment
- The property may be joined to a business property and the owner does not want to let it

### **The Impact of Empty Homes**

Instances of empty homes are not simply a matter of concern to those who own them. Empty homes are generally not maintained and can often impact on the built environment, on quality of life for neighbours, on housing need and on the sustainable use of land and resources and on the economy.

For the owner, an empty home represents the loss of an economic opportunity. An empty home could be providing the owner with an income via rent or a capital amount via sale. In addition the owner may be paying council tax, insurance, maintenance and security costs for the empty property.

For the community there are even more downsides. Empty homes can give rise to community safety concerns. Empty homes can attract vandalism, flytipping and arson. Adjoining neighbours to an empty home can also be at greater risk of burglary where access can be gained to the occupied property through the vacant one. An empty home also gives a community a negative appearance, can hamper regeneration efforts, and can lower the value of nearby properties. On a purely economic level there is also the lost spend in the local community as a result of one less family or tenant in the property.

The only effective way to reduce the negative impact of an empty dwelling is to occupy it.

### **Benefits in Bringing Empty Homes Back into Use**

For the reasons identified above Scottish Borders Council believe that it is in the interest of the residents of the Borders that more empty homes are brought back into use. The development of this strategy highlights commitment to addressing the issues and outlines approaches to delivering on this.

Successful implementation of this by SBC could bring both financial and non financial benefits to the Council, the owner of the property and the residents of the Scottish Borders. These would potentially include:

- Increasing housing supply for both social and private occupiers which can assist SBC in meeting it's strategic housing objectives identified in the LHS

- A more environmentally friendly solution to meeting housing need.
- Cost savings to the public sector. Empty homes are often the cause of complaints to local authorities in relation to environmental health issues.
- The police and fire services are occasionally called out to deal with empty properties. The costs could be saved through a reduced number of empty homes, but this would also allow them to focus on other priorities.
- Financial benefits for the owner. The returns that can be gained either as a capital lump sum on disposal or as a rental stream from lettings.
- Improve community pride, well being and sustainability
- Economic benefit to community having someone living in a property

### Development of the Strategy

The LHS acknowledges that empty private homes are an issue which needs to be explored and can potentially contribute to meeting housing need. The LHS integrates the issue of empty homes with SBC's wider aims and objectives.

The development of an empty homes strategy allows a structured approach to information gathering and strategic thinking about empty private homes. Currently in the Scottish Borders the strength and reliability of the evidence base could be more robust and one of the aims of this approach is to improve this. This strategy has a key role to play in:

- Making it easier for property owners to bring empty homes back into use
- Setting of clear targets for reducing the number of empty homes
- Improving housing standards
- Bringing rental income to owners and development partners
- Creating homes for people in housing need
- Creating greater choice for prospective tenants
- Improving the environment
- Raising the profile of empty homes

The Housing Strategy Team with input from Environment and Infrastructure and Environmental Health could potentially have a significant impact in bringing empty homes back into use by working together within a strategic framework. There will also be scope to approach other organisations such as the local Registered Social Landlords (RSLs), private developers and other potential partners.

## 4. The need for an Empty Homes Strategy in the Scottish Borders

### Housing Need and Demand

The Housing (Scotland) Act 2011 places a duty on local authorities to develop Local Housing Strategies (LHS), informed by an assessment of housing need in their area.

The primary purpose of the Housing Needs and Demand Assessment (HNDA) is to provide the evidence base to inform the LHS and developing planning strategy. It will in part inform the strategic allocation of land designated for housing at Strategic Development Plan and Local Development Plan levels.

The Scottish Borders HNDA has been assessed as robust and credible' by the Scottish Government's Centre for Housing Market Analysis, and informed the Scottish Borders Structure Plan Alteration 2009 and the Local Housing Strategy. It has also informed the South East Scotland Strategic Development Plan (SESPan) Housing Needs and Demand Assessment, and in turn, the SESPlan Main Issues Report and the Strategic Development Plan.

The Scottish Borders HNDA established housing need by housing market area and concluded 61% of housing need is in Central, 37% in Berwickshire and Northern areas, and 2% the more rural and remote southern part of the Borders (see Table 1).

The Scottish Borders Structure Plan 2001-2018<sup>7</sup> reflects the need to accommodate the growth in households arising from the increase in projected population and the continued reduction in household size. A housing land requirement of 8,350 has been set for between 2006 and 2018, including all provision in the private and affordable housing sectors.

**Table 1: Housing land requirements 2006-2018**

HMA	Overall Requirement 2006-2018	%
Central Borders	5094	61
Berwickshire	1503	18
Northern	1587	19
Southern	167	2
Scottish Borders	8350	100

Source: Scottish Borders Structure Plan 2006-18

<sup>7</sup> Scottish Borders Structure Plan Alteration approved July 2009

This supply includes 20% flexibility in the land supply to take into account a number of factors relating to the need for affordable housing, geographical dispersal and incidence of second homes. Drivers underlying possible changes to the use of the existing housing stock include changing demographics and household types, property prices, income levels, changing aspirations and preferences and demand for second homes, particularly in the Borders- a popular tourist destination and region for retirement.

Increasing numbers of smaller households living in larger dwellings, or owning several homes, to some extent accounts for the need either to provide more housing or make better use of existing stock. By making better use of empty homes some of the future housing needs of the Scottish Borders can be accommodated.

The Scottish Borders Housing Needs & Demand Assessment concludes that demand for new houses amounts to 564 per annum for the next five years, comprising 461 market homes and 103 affordable homes<sup>8</sup>.

Current projections within SBC's Strategic Housing Investment Plan (SHIP) anticipate that over the five-year period of the SHIP (2011-2016), on the basis of current information and assumptions, a total of 376 units will be delivered via the SHIP process. This equates to less than 76 new build homes per annum<sup>9</sup> (see Table 2 below which illustrates the total number of unit competitions over the life of the SHIP).

Notwithstanding the project completions there are still areas of high and unmet housing demand in larger settlements including Duns, Eyemouth, Peebles, Kelso, Galashiels and Selkirk.

**Table 2: Estimated unit completions 2011-2016**

	Year 1	Year 2	Year 3	Year 4	Year 5	Total
SDFP (AHIP)	6	78	68	35	52	239
NHT Programme	50	50				100
Discounted sale*	5	5	7	7	9	33
Other	4					4
Totals	65	133	75	42	61	376

\*Timing of delivery will be subject to Developer confidence in market conditions  
Source: SHIP 2011-2016

Supply projections are clearly not going to be able to address demand within the local housing system, and there will continue to be a large and increasing level of unmet need for affordable

<sup>8</sup> Scottish Borders Council Local Housing Strategy (LHS) 2012 - 2017

<sup>9</sup> Scottish Borders Council Strategic Housing Investment Plan (SHIP) 2011-2016

housing across the region. The primary constraints to the delivery of affordable housing include the recession, funding, land supply and public utilities and represent factors which are out with the control of the Council and its RSL development Partners.

Given current circumstances it is unsatisfactory that a significant number of privately owned residential properties remain empty and a significant minority unusable and deteriorating rather than being utilised as a valuable resource for both owner and community.

### Supply and demand in the private rented sector

Supply in the private renting sector increased from 8% to 13% of all households between 2001 and 2007/8<sup>10</sup>. The cost of renting in the Scottish Borders has also increased - by between 20% and 50% between 2002 and 2008: there is a massive difference in prices due to varying characteristics of the housing market, ranging from £371 per month in the Southern area to £975 per month in Northern, which includes Peebles and West Linton and thus more aligned to the cost of renting in Edinburgh (Table 3).

The Scottish Borders housing needs assessment showed that the majority of residents in the Private Rented Sector do not have sufficient household income to purchase an entry-level home - 79% had less than the necessary amount.

**Table 3: Average Monthly Rental Costs in the Private Rented Sector 2002 & 2008 by HMA, 2002 (£) 2008 (£) Increase %**

HMA	2002 (£)	2008 (£)	Increase %
Central Borders	348	485	39
Berwickshire	342	512	50
Northern	659	975	48
Southern	308	371	21

Source: Scottish Borders Council Housing Strategy Team, Analysis of the Private Rented Sector, 2009

Given the continuing pressure in the housing market and need for more effective supply, there is a need to make the best use of existing stock.

### Agriculture in the Borders

It is thought that there could be a large number of properties which were built to accommodate agricultural workers which are no longer required for this purpose and are currently empty or are likely to become empty. The Council needs to undertake further work to ascertain the extent to which

<sup>10</sup> Census 1991 and Scottish Household Survey 2007/8 LA Analysis

properties are being left empty due to such conditions. There are currently 143 farm properties that have been exempt from Council Tax for longer than 6 months.

## Homelessness

While the Council transferred all its housing stock to Scottish Borders Housing Association, it still has a statutory duty for homelessness and works closely with all local housing associations to meet the short and long term housing needs of homeless households. The Housing (Scotland) Act 2003 introduced the phasing out of priority and non-priority need distinctions, and the Scottish Government has set a statutory target that from December 2012 onwards, all unintentionally homeless households will be entitled to settled accommodation.

The Council adopted its new homelessness strategy in February 2010 which has a strong emphasis on prevention. Since a peak in 2007/8, the trend in homeless applications has been steadily downward, however access to permanent housing remains a serious challenge in the Scottish Borders. In addition to the local housing associations, Scottish Borders Council is now working with private sector landlords to provide settled accommodation. Legislative changes and the potential impact of welfare reform are likely to result in an increase in homeless presentations and longer stays in temporary accommodation, exasperating pressure on existing housing stock.

The empty homes Strategy could help identify and use suitable properties as a means of preventing household becoming homeless. This method of homeless prevention is already facilitated through the Private Sector Leasing (PSL) and Rent Deposit Scheme (RDS) but could be further supported by the development and implementation of this strategy.

The LHS supports the PSL and DGS Schemes. The leasing of privately owned properties effectively provides temporary social housing for the purpose of meeting the needs of homeless households. In respect to housing, the Council's overarching priorities are to reduce homelessness and increase the availability of decent and affordable housing for local residents, something that addressing the empty homes issue can help facilitate.

The availability of existing affordable housing is decreasing and the supply target of 103 units of new affordable housing per annum may be difficult to achieve. In addition, it is anticipated that in order to meet the increased demand created by removal of priority need, the majority of re-lets of RSL properties would have to be homeless households.

While the Council is committed to achieving the 2012 target and has already abolished priority need, it is also realistic about the role that new supply can play in reaching it. Improving access to existing

housing in both the social and private rented sectors, and a strong approach to homelessness prevention will be critical.

## 5. Profiling of Empty Homes in the Scottish Borders

2%.<sup>11</sup> of dwellings in the Scottish Borders are categorised as long term empty. This is double the national average which is just under 1%.

**Table 4: Proportion of private long term empty properties in Scottish Borders and Scotland**

	Long Term Empty	Total Stock	%
Borders*	1,197	56,336	2.12
Scotland**	23,000	2,382,847	0.97

Source: \* Scottish Borders Council Tax records, Nov 2011

\*\*Shelter (2011) and GROS: Council tax base return 2010 and 2010 neighbourhood level collection of council tax information (Private homes only)

In November 2011 the number of long term empty properties in the Scottish Borders was 1,197 and the number of second homes was 951 (See Table 4 above). The figure for second homes has remained largely unchanged since 2008 and the number of long term empty properties has remained similar since 2005.

The number of empty houses in Scottish Borders is an issue. Between long term empty properties and the number of second homes Table 5 shows 2,148 (3.8%) potential homes lying empty.

**Table 5: Breakdown of empty properties in the Scottish Borders**

	No.	%
Long term empty properties 50 -10% discount <sup>12</sup>	880	41.0
2nd homes receiving 10% discount	951	44.3
Homes receiving exemptions	317	14.8
Total	2,148	100

Source: Scottish Borders Council Tax records, Nov 2011

The number of long term empty houses fluctuates regularly as ownership and property use changes and as such the figures are accurate only at the time of issue. However it is clear that for several years a significant proportion of the housing stock in the Scottish Borders has not been in effective use.

Currently 93.4% (2,007) of empty properties and second homes are privately owned within the Scottish Borders<sup>13</sup>.

<sup>11</sup> Scottish Borders Council Revenue and Benefits (Council Tax Records) November 2011

<sup>12</sup> 50% discount after 6 months exemption, then 10% discount thereafter

<sup>13</sup> Scottish Borders Council Revenue and Benefits (November 2011)

The areas with the highest level of empty properties are in the postcode sectors of Galashiels (134) and Hawick (245) - the two largest settlements, which also equates to areas of high unmet housing need<sup>14</sup>. However, there are also significant numbers of empty properties in areas which are predominantly rural.

**Table 6: Number of long term empty properties, 2nd homes and exemptions by Postcode Area**

Postcode area	Long Term Empty	Exemption	Second Home	Total
EH26	1	0	0	1
EH38	2	1	5	8
EH43	13	1	11	25
EH44	22	6	37	65
EH45	48	32	71	151
EH46	16	4	8	28
ML12	8	5	25	38
TD1	107	32	42	181
TD10	10	6	13	29
TD11	68	28	83	179
TD12	19	9	33	61
TD13	9	2	11	22
TD14	66	12	132	210
TD15	11	7	20	38
TD2	11	5	17	33
TD3	17	5	3	25
TD4	12	9	8	29
TD5	84	42	125	251
TD6	40	17	75	132
TD7	34	16	53	103
TD8	54	20	50	124
TD9	228	58	129	415
<b>Total</b>	<b>880</b>	<b>317</b>	<b>951</b>	<b>2148</b>

Source: SBC Revenues and Benefits (November 2011)

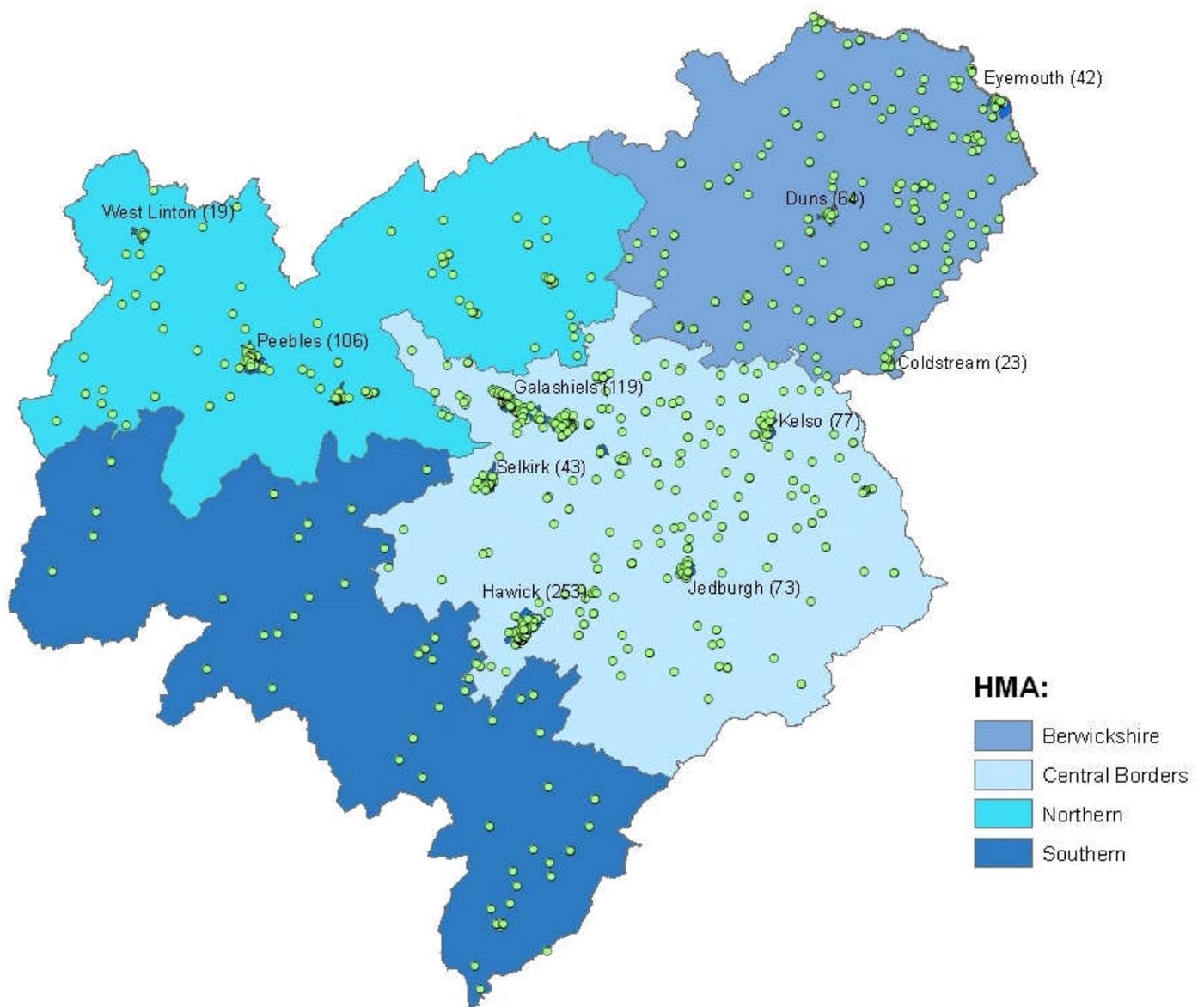
<sup>14</sup> SBC's SHIP 2011-2016

**Table 7: No. of long term empty properties, 2nd homes & exemptions by HMA**

HMA	Long Term Empty	Exemptions	Second Home	Total
Berwickshire	200	68	301	569
Central	513	158	410	1081
Northern	131	61	165	357
Southern	36	30	75	141
<b>Total</b>	<b>880</b>	<b>317</b>	<b>951</b>	<b>2148</b>

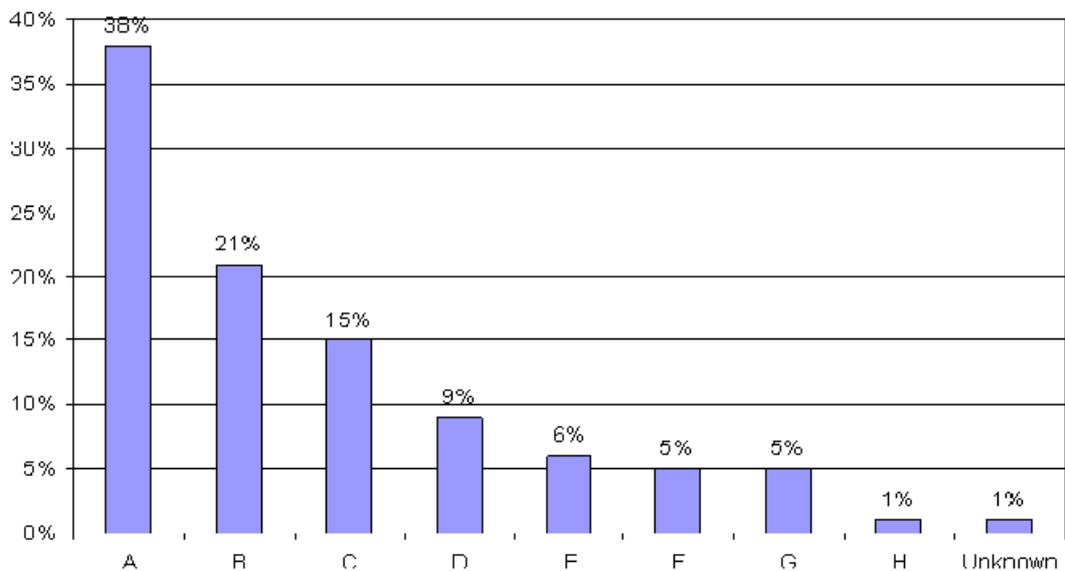
Source: SBC Revenues and Benefits (November 2011)

**Figure 1: No. of long term properties in the Scottish Borders**



Source: SBC Revenues and Benefits (Nov 11)

**Figure 2: Empty properties by council tax band**



Source: SBC Revenues and Benefits

A review of the Council Tax database indicates 80%, (761) of the privately owned long-term empty homes are in property valuation bands A, B C and D. This provides some indication of the likely costs of bringing the properties back into use as well as the feasibility of bringing such properties back into use as affordable housing to meet housing need.

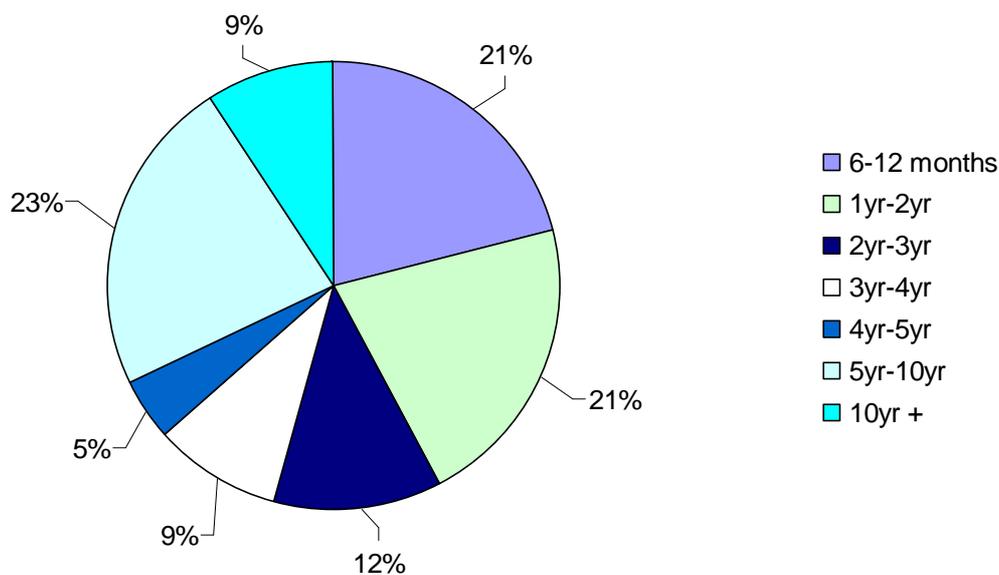
**Table 8: Exemption Classifications**

Current Prop Description	Total
DECEASED empty Estate not confirmed	45
Empty Farm Cottage	142
Empty Manse	3
Empty prop new in Val Roll	1
Empty prop that cannot be let separately	5
Empty under reconstruction	13
Empty, occupation prohibited by law	13
Empty-Executor appointed	2
Housing Support Services	1
Last occupied- receiving care elsewhere	33
Long term hospital Patient/Care Home	32
Person in detention, property unoccupied	3
Prop empty liable person student	1
Prop repossessed by heritable creditor	12
Student Halls of Residence	2
Zero occupiers discount	9
<b>Total</b>	<b>317</b>

Source: SBC Revenue and Benefits Council Tax Data (November 2011)

The exemption classifications demonstrated in table 8 above, show some of the reasons why properties may become empty, but these only cover properties eligible for full exemption from Council Tax and are only in relation to a small number of the long term empty properties (317). The results from the empty properties survey give a broader picture as to the reasons properties become empty.

**Figure 3: Length of vacancies (private sector) 15**



Source: SBC Revenue and Benefits Council Tax Data (November 2011)

Figure 3 above demonstrates that 21% of long term empty homes in the private sector are re-occupied within 6-12 months of being eligible for the Council Tax Exemption or discount, with a further 21% being brought back into use between one and two years. This means however that 58% of the long term empty properties in the Scottish Borders have been vacant for over 2 years and 46% for over three years.

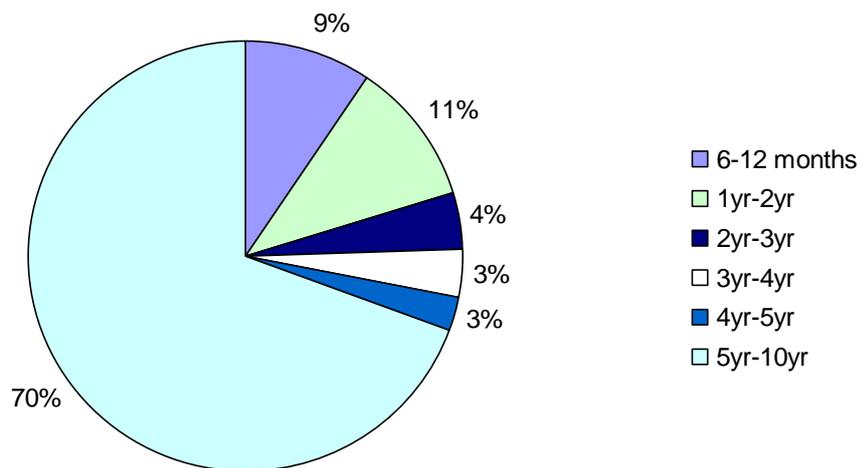
### RSL Stock

On 3<sup>rd</sup> March 2003, Scottish Borders Council housing stock (6728 properties) was transferred through Large Scale Voluntary Transfer to the newly formed Scottish Borders Housing Association (SBHA).

<sup>15</sup> \*This is length of time since the long term empty discount (6 months) was applied

Currently there are a total of 125 RSL properties in the Scottish Borders categorised as long term empty. These do not include the 120 that are scheduled for demolition. The majority of the long term empty properties owned by RSLs have been empty for 5-10 years or longer.

**Figure 4: Vacancies length for empty properties owned by RSLs** <sup>16</sup>



Source: SBC Revenue and Benefits Council Tax Data (Nov, 2011)

The majority of RSL stock currently empty in the Borders forms part of the Stonefield Estate in Hawick. Plans are progressing for eventual demolition and the development of around 45 new build homes. In addition properties not demolished will be integrated into larger properties and upgraded to meet SHQS.

Other long term empty properties owned by the local RSLs form part of plans for renovation, upgrading or eventually to be classed as 'void for demolition'. The additional RSL stock already classed under this category is shown in table 9 below.

**Table 9: RSL stock intended for demolition**

Settlement	No.	%
Earlston	1	1
Galashiels	12	10
Hawick	89	74
Peebles	18	15
<b>Total</b>	<b>120</b>	<b>100</b>

Source: SBC Revenue and Benefits Council Tax Data (July 2011)

<sup>16</sup> \*This is length of time since the long term empty discount (6 months) was applied

## 6. Empty Homes Survey

Scottish Borders Council carried out a postal survey with private owners of empty properties over December 2011 and January 2012. A copy of the survey can be viewed as Appendix 5. 416 surveys were returned representing a 39% response rate.

The majority of responses (85%) came from the owners of the empty property. The remainder came from those who had responsibility for the property but did not own it. Three quarters of owners were private individuals with companies and organisations comprising the remainder. There were two properties from the survey where the ownership was unclear.

12% of respondents stated that the property was now occupied. 50% of the properties which had become occupied were through the property being used a second home or holiday let. A further 13% were now occupied by the owner and the rest were sold, rented or occupied by another means.

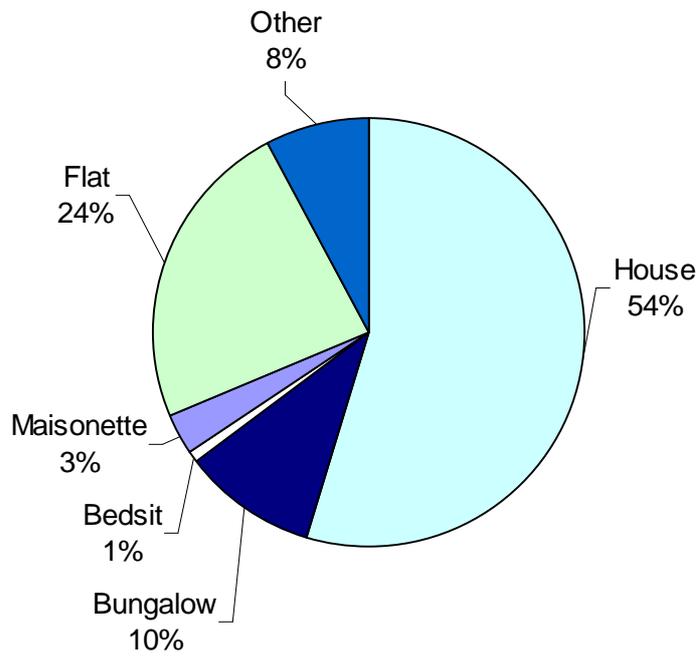
**Table 10: Location of empty property**

HMA	No.	%
Berwickshire	109	26.2%
Central	201	48.3%
Northern	69	16.6%
Southern	36	8.7%
Unknown	1	0.2%
Total	416	100.0%

Table 10 above shows that almost half of all empty properties are located in the central area of the Borders, which includes the settlements of Galashiels, Hawick, Kelso, Jedburgh and Selkirk. This corresponds with the data from Council Tax records (table 6) which also shows that round half of all empty properties in the Borders are within this area, followed by Berwickshire which accounts for around a quarter of empty properties.

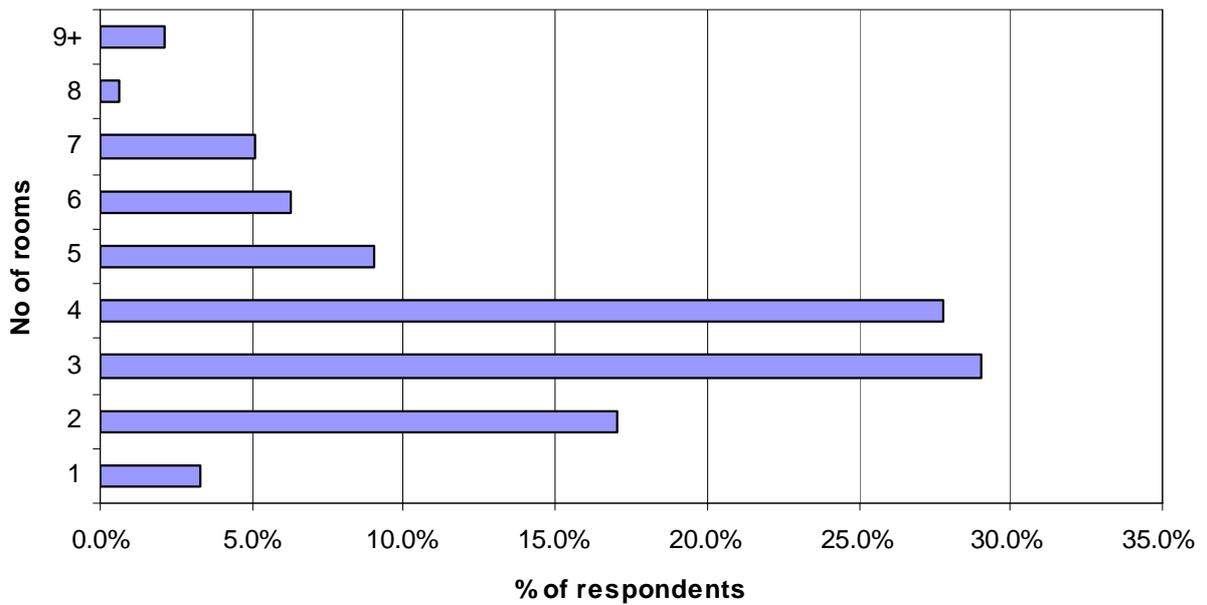
Figure 5 below shows that the majority of empty homes in the Borders are houses (55%) and a further 24% are flats. Where comments have been left regarding 'other' these properties have been identified as tenement, farm cottage, wood chalet or pine cabin. When asked if the property is connected to a shop, office or any other commercial premises 7% stated 'yes'.

**Figure 5: House Type**



Source: Scottish Borders Council Empty Homes Survey 2011/12

**Figure 6: No of rooms excluding kitchens and bathrooms**



Source: Scottish Borders Council Empty Homes Survey 2011/12

Figure 6 demonstrates the range of property sizes. The majority have three or four rooms over and above bathrooms and kitchens. 17% have two additional rooms. Table 11 breaks these figures down further into HMA. The proportion of empty flats is highest in the central and northern areas, whereas in Berwickshire over 60% of empty properties are houses. In Galashiels only 40% of empty properties are houses. This can be accounted for the more rural nature of Berwickshire as opposed to the more built up central area.

**Table 11: Property size by HMA**

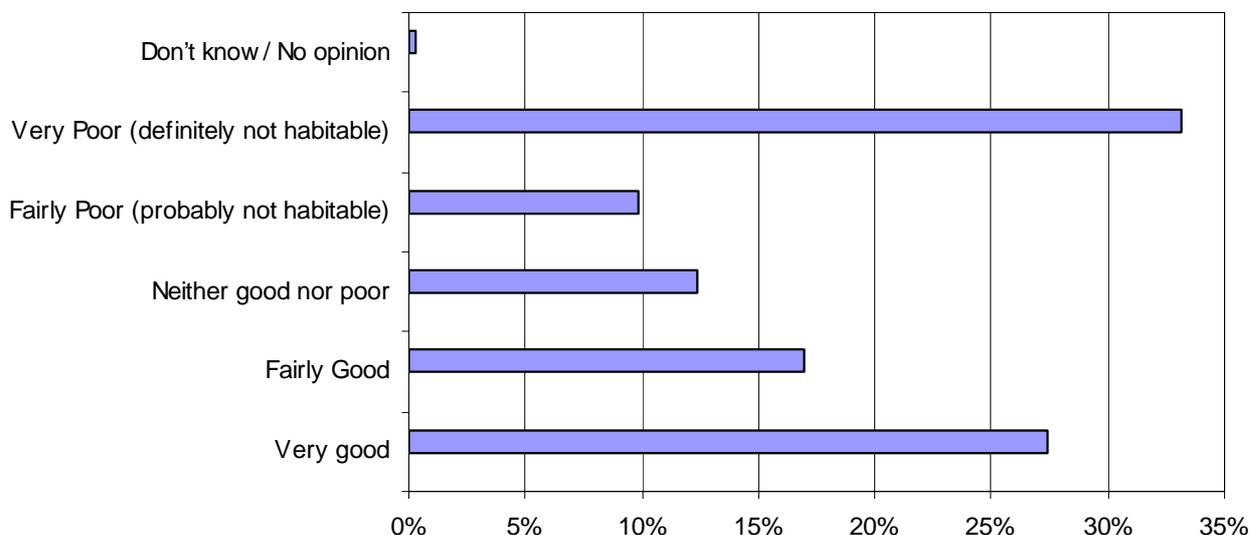
Property Type	Berwickshire	Central	Northern	Southern	Unknown	Total
Bedsit	2	1				3
Bungalow	10	13	4	8		35
Flat	3	54	26			83
House	68	82	22	21		193
Maisonette	1	8	2			11
Other	13	6	6	3		28
Unknown	12	37	9	4	1	63
<b>Total</b>	<b>109</b>	<b>201</b>	<b>69</b>	<b>36</b>	<b>1</b>	<b>416</b>

Source: Scottish Borders Council Empty Homes Survey 2011/12

When asked how they would rate the condition of their property a third of respondents said very poor with the property definitely not habitable. A further 10% stated fairly poor. This identifies that almost half the empty properties in the Scottish Borders are in a poor, inhabitable condition. This also means however that around half are already likely in a liveable condition and yet are still empty for a variety of reasons.

The general repair and standard of properties does not seem vary by HMA and there is no evidence poorer standards are more pronounced in some areas of the Borders compared to others. 28% of properties in Berwickshire were identified as 'Very Poor' and 24% the same in central Borders.

**Figure 7: Condition of Property**



Source: Scottish Borders Council Empty Homes Survey 2011/12

Three out of five respondents stated they own other property in the UK other than the empty property and the home they live in and 82% do not hold a mortgage or a loan on the property. Around a quarter of respondents inherited their property but the survey shows there are a variety of reasons people have come to own these properties. Table 12 shows almost a third had another reason other than those identified in the survey. Some comments from this are outlined in Table 13.

**Table 12: Reasons for coming to own the property**

How/ why did you come to own/ be responsible for this property?	No.	%
To live in myself	58	16.8%
As an investment	24	6.9%
Investment and income	11	3.2%
Received it as a gift	5	1.4%
Included with other properties (incl. residential or commercial)	43	12.4%
For family/ friends to live in	13	3.8%
For income from renting	11	3.2%
Inherited it	80	23.1%
Manage it for someone else (including as executor)	15	4.3%
Other	116	33.5%

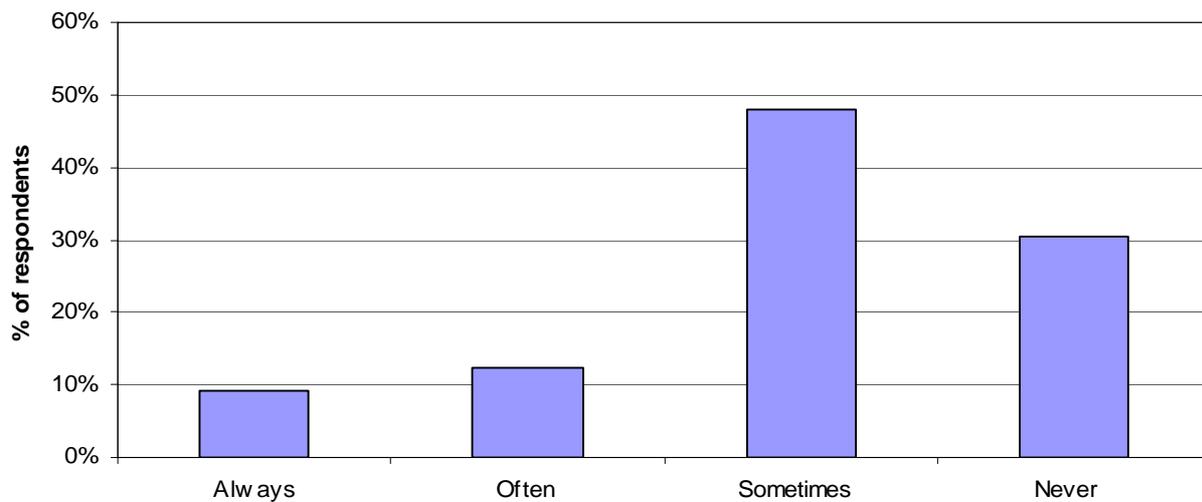
Source: Scottish Borders Council Empty Homes Survey 2011/12

**Table 13: Comments**

- *Executor*
- *Part of forestry purchase*
- *Cottage on farm*
- *Part of an estate*
- *Linked to employment*
- *Bought many years back to renovate*
- *Was originally part of old bakery and converted into house 30+ yrs ago for employee*
- *Developer who built the property*
- *For retirement*
- *For use as second home*
- *For weekends and holidays*
- *In farm tenancy*
- *The area of land rather than the property itself*
- *Property is on drive owned by us – bought to control who has use of drive*
- *As part of a business*
- *retained solely because of my wife's family connections and history*
- *Bought as part of development site*
- *Purchased as part of small holding attached to own home*
- *Life with noisy neighbour is hard to live with, bought it for peace & quiet.*

When questioned as to whether owning the property caused them any problems only a fifth suggested always or often. Around half suggested sometimes and a third said never.

**Figure 8: Is owning the property problematic**



Source: Scottish Borders Council Empty Homes Survey 2011/12

Tables 14 and 15 below outline the reasons respondents have cited for the property being empty. Table 15 shows comments from those who stated 'other' in response to the survey question. The majority are currently trying to sell their property, for many the property requires significant repair or renovation which for some they cannot currently afford and/or may be planning to in the future.

**Table 14: Reasons for being empty**

Why is this property currently empty?	%
It is being repaired/ renovated	14%
I am planning to repair/renovate it soon	9%
I am trying to sell it	26%
I am trying to let it	5%
I don't want hassle/trouble of having tenants	4%
Keeping my options open	5%
Planning issues	1%
Legal Dispute	1%
Property for tied housing only	3%
It needs repairs/renovation	19%
I can't afford to repair/renovate it	10%
Waiting for the right time to sell it	2%
I want to let it but don't know how	0%
I bought it for investment potential	1%
Second home	6%
Tax reasons	0%
Used for other purposes	1%
Condemned or planned condemned	2%
Don't know	0%
Other	23%

Source: Scottish Borders Council Empty Homes Survey 2011/12

**Table 15: Further reasons for property being empty**

- *Access issues*
- *Dangerous*
- *Needs repair & renovation*
- *This property is constantly vandalised and we couldn't keep paying for repair*
- *Holiday Cottage*
- *I am in a Nursing Home*
- *If I do renovate and let it I get hassle from Council so no incentive to renovate*
- *Property is in forest - no mains services, very damp etc*
- *Waiting to gather enough money to knock through from adjoining property*
- *May rent out if unable to sell*
- *Applying for planning permission for rebuild soon*
- *Shepherd was living in it but he left his employment*
- *Registered with Tourist Board for short term lets*
- *Currently empty, but renovation nearing completion*
- *For retiring*
- *Will be used for holiday letting business*
- *Been empty, derelict for 40+ years*
- *Awaiting clearance of estate*
- *Very close to arable land belonging to another farmer*
- *Not enough space for a tenant to park a car.*
- *Cottage not worth repairing*
- *Security reasons*

**Table 16: Which services may help?**

<b>Which of these services, if any, do you think might encourage you to get the property occupied?</b>	<b>%</b>
Help/ advice finding a tenant	6%
Guaranteed rental income	14%
Help/ advice on selling your home	8%
Legal advice/ mediation	2%
Grant to assist repairs/renovation	39%
Preferential rate loan to assist repairs/renovation	9%
Professional service to manage repairs/renovation	2%
None of these	37%
Other	17%

Source: Scottish Borders Council Empty Homes Survey 2011/12

Table 16 above asked which services respondents considered may help them to get their property occupied. Two fifths of them suggested grants to help with repairs and renovations. A further 14% suggested that a guaranteed rental income would also encourage them to have the property occupied.

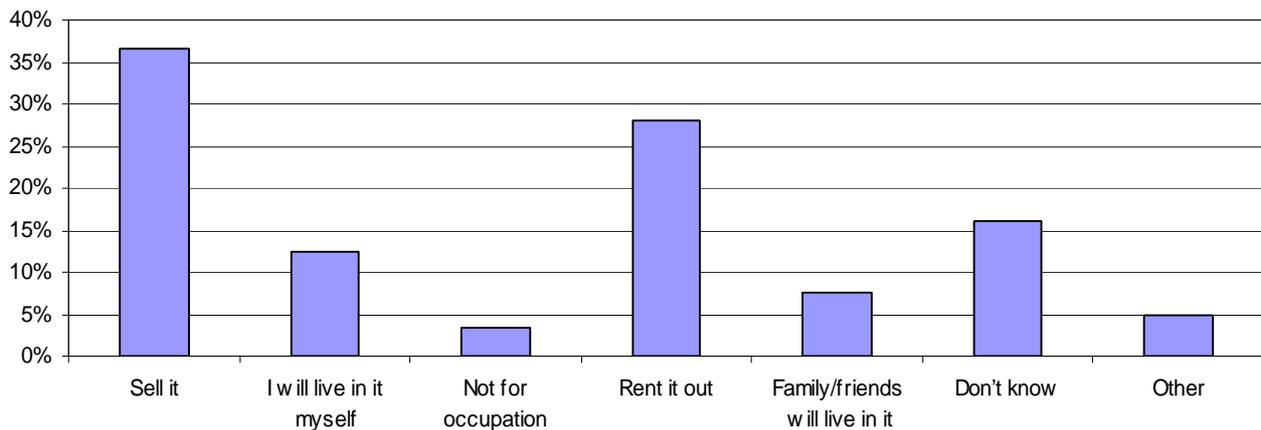
Table 17 outlines where they would ideally prefer such services to come from. A third stated they didn't want any of these services at all, while almost half stated they would prefer the Local Authority to provide assistance.

**Table 17: Preference on who provides service**

Generally, who would you prefer to get these services from?	%
Local Authority	46%
Housing Associations	10%
Bank/other financial organisation	12%
Estate agents	11%
None of these	6%
Don't want any of these services	33%
Other	6%

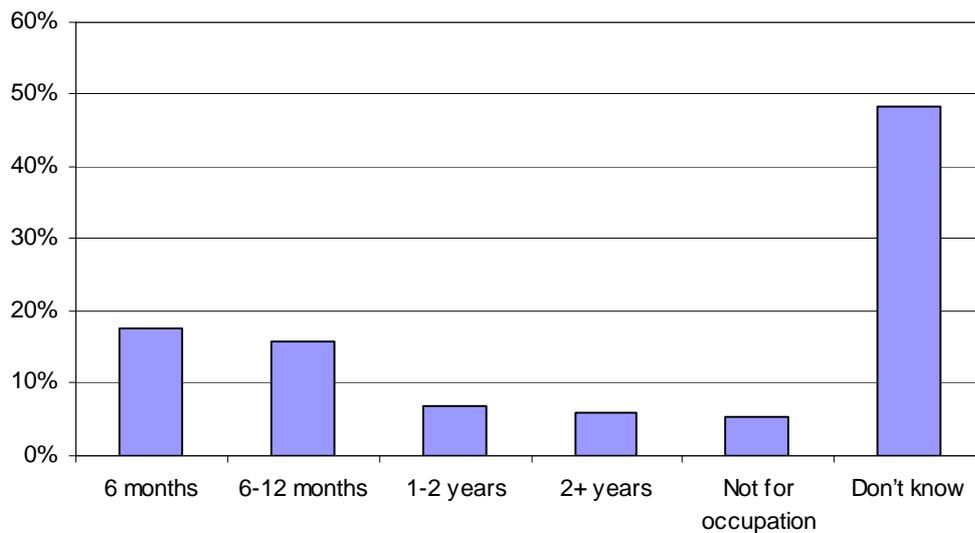
Source: Scottish Borders Council Empty Homes Survey 2011/12

**Figure 8: How property will become occupied**



Source: Scottish Borders Council Empty Homes Survey 2011/12

**Figure 9: When will property likely become occupied**



Source: Scottish Borders Council Empty Homes Survey 2011/12

When asked how they expect the property will eventually become occupied the majority expect this to be through selling the property or renting it out (see figure 8). When questioned on when they would expect the property to be eventually occupied almost half (49%) said they don't know. Around a third (34%) however suggest that within one year their empty property will be occupied again.

### Summary of Survey Findings

- Half of empty properties are found within the central area of the Scottish Borders, unsurprising given it is the most densely populated area
- 55% are houses and a further 24% are flats
- Almost half of respondents said the standard of the property was 'poor' or 'very poor'
- A quarter are trying to sell the property, others are empty for a wide range of reasons
- Grants for renovations and repairs would be the most welcome solution
- Almost half would prefer any assistance to come from the Local Authority
- Almost half don't know how long it will take for the property to become occupied again

## 7. Summary of Key Issues

- As well as addressing housing need there are wide ranging benefits to bringing empty properties back into use
- 2% of private dwellings in the Scottish Borders are categorised as long term empty. This is double the national average which is just under 1%.
- 46% of privately owned long term empty properties have been empty for 3 years and over
- The majority of housing is needed in the Central HMA where 61% of new housing is required. This area includes the main towns of Galashiels and Hawick where there are also the highest levels of empty properties
- There is a large and increasing level of unmet need for affordable housing across the region. Given the continuing pressure in the housing market and need for more effective supply, existing stock needs to be put to better use
- The cost of renting in the Scottish Borders has also increased - by between 20% and 50% between 2002 and 2008
- Improving access to existing housing is essential to assist homelessness prevention
- The highest level of exemptions is empty farm cottages (45%). More needs to be done to encourage these properties back into use
- Almost half of respondents to the survey said the standard of the property was 'poor' or 'very poor'
- A quarter of owners are trying to sell the property, others are empty for a wide range of reasons
- Grants and repairs for renovations and repairs would be the most welcome solution
- Almost half would prefer any assistance to come from the Local Authority
- Almost half don't know how long it will take for the property to become occupied again

## 8. Strategy Aims and Objectives

**The overall aim is: *'to reduce the number of long term empty homes in the region'***

The Council's priorities for housing are to reduce homelessness and increase the availability of decent and affordable housing for local residents. Bringing empty homes back into use will result in an increase in the housing stock available to meet the needs of local residents and result in an improvement in the condition of the housing stock. By working with empty homeowners, to support and encourage action SBC will endeavour to ensure that, where possible, properties brought back into use are also affordable.

The Council has various powers to ensure private house conditions meet certain standards and this is applied across the sector, not just to empty homes. Owners should maintain their property and ensure there is no nuisance to neighbours or blight to community caused by disrepair and dereliction. In respect to empty homes, and as identified in the action plan, SBC will develop policies and procedures as to when to intervene in the public interest to ensure owners meet their responsibilities, while recognising their basic property rights to determine the future of the asset they own.

Since there is no standard type of empty property this Strategy seeks to establish a range of options starting with the acceptance that in many circumstances no action will be both appropriate and acceptable to all parties.

The Action Plan sets out a pathway for developing intervention options in the form of information, advice and support, giving owners' options for their consideration. The Council will, in the majority of cases take a light touch approach; however, in key priority cases further action on the part of the Council may be required. Where there is a case for further action, the Council will, subject to the availability of resources, intervene with a range of legal procedures to achieve a satisfactory outcome.

To achieve the overall aim five key objectives have been identified:

***Aim 1: To identify empty homes by collecting relevant, accurate and up to date information***

Development and improvement of the baseline information will be achieved through the maintenance of a database of all empty homes using information from Council Tax data and other qualitative and quantitative data sources, supported by information from owners and other individuals. The Housing (Scotland) Act 2010 now allows Local Authorities to use Council Tax information make direct contact

with the owners of empty properties. This will result in an improved understanding of why homes in the Borders remain empty and to help us to prioritise & target the actions.

In addition to compiling robust information on empty homes the need to improve dialogue with empty homeowners is recognised, in order to achieve a better understanding of why these properties become or remain empty.

The action plan identifies how the use of regular mail outs, questionnaires and direct contact to target and engage known owners. This will help gather information about their property, why it is empty, help target any information and advice and identify any potential actions to help get the property back into use.

### ***Aim 2: Raise Awareness on the issue of empty homes***

Raising awareness of the empty homes issue in the Scottish Borders and the wasted resource they represent is crucial to the successful implementation of this strategy. Many empty homeowners are probably unaware that addressing empty homes is becoming a national priority or that Scottish Borders Council may be able to offer them assistance.

Awareness of empty homes will be raised by using local media and the corporate communications Strategy to promote the work, inviting residents to report empty property using the [reportemptyhomes](#) website, or by filling in an e-form on the council website

The Council website will provide information and comprehensive advice, as well as become a route for enquiries and possibly service requests. Details of the Strategic Strategy will also be placed on the Council website.

The development of a relationship and dialogue with empty home owners using direct contact via mailouts/newsletters/questionnaires will also raise awareness.

Collaborative working with other council departments will be essential towards the delivery of this Strategy such as Planning and Environmental Health, Environment and Infrastructure, external stakeholders and members of the public. An understanding and commitment to tackle the issues associated with empty homes and to promote the benefits of returning empty homes back into use is key.

The LHS Partnership group is a multi agency group leading the development of the LHS. Action on empty homes will be reported to. Empty Homes would become a firm part of the agenda of this group.

***Aim 3: To Assess empty homes to determine their priority for action***

With increasing resource constraints and the changing nature of empty properties it is important to focus efforts on those areas of the Borders with the greatest concentrations of empty homes and high levels of unmet affordable housing demand.

As identified in the action plan SBC will develop a prioritisation matrix to better target resources. This will take into account such factors as location, affordability (using such indicators as council tax banding), length of time the property has been empty, impact on neighbourhood and other factors.

SBC will also explore the possibility of a locality based approach such as 'action zones' where the majority of resources may be focused in the identified areas to provide assistance to empty home owners and engage with local residents to bring long term empty homes back into use.

***Aim 4: To develop effective options and incentives to bring empty property back into use***

Creating good quality, affordable housing for those in housing need by making empty homes available is key to achieving the strategic objectives. Part of the action plan is to begin developing effective options which address barriers to the occupation of empty properties. The survey has provided more information on barriers within the Scottish Borders.

This strategy and accompanying action plan has opted to develop low cost solutions e.g. provision of information and advice, placing less emphasis on providing grant assistance. SBC will however explore any new and/or innovative funding options and solutions throughout the life of this strategy.

There are a number of options that could be available to owners willing to bring their empty home back into use; sale on the open market, letting, leasing, demolition, improvement or conversion.

The development of a support pack to provide comprehensive information and advice on the range of options and help available from the Council and other sources will be a key resource. This pack will be downloadable from the website or routinely provided when the owner applies for the empty homes discount.

***Aim 5: To address empty properties that are in dereliction or disrepair***

The guidance to the Housing (Scotland) Act 2006 requires the Council to lead a marked improvement in the quality of private housing in their areas, benefiting owners and the communities they live in. Due to limited resources areas of high housing need and where there are problems with the empty properties must be targeted.

The 2006 Act and continuing powers under the Housing (Scotland) Act 1987 gives the Council a range of options to ensure empty houses are well maintained and in good condition but in all cases, in the first instance, the Council will seek to work with owners to achieve solutions to suit individual circumstances.

The action plan outlines the intention to develop specific policies and procedures for addressing the issue of empty homes. This will highlight the range of options and potential journey for those involved in working to bring a property back into use. SBC will consider whether any enforcement action is appropriate and value for money and also identify potential enforcement measures that may be utilised. This could potentially be (in extreme circumstances) Service of works notices, closure orders, demolition orders or maintenance orders, which will be considered as appropriate.

Actions that are taken to bring an empty home back into use will depend upon the principal reasons for it being empty. There is a range of benefits to be derived by local authorities and owners working together to bring empty homes back into use. Close partnership working is essential. SBC often works in partnership with property owners, private sector landlords, lettings agencies, lending organisations, developers and the Registered Social Landlords. This Coordinated approach should help us to establish the most realistic and appropriate actions to help bring empty properties back into use.

## **9. Strategy Delivery**

The Strategy has examined the incidence of empty homes in the area. It is proposed that a range of initiatives are developed and action undertaken to enable the Council to achieve its target to bring empty homes back into use. Through implementation of the Action Plan, the tools at the Council's disposal will be considered and explored in respect to facilitating the return of empty properties into use.

In addition to the provision of support packs and information and advice, other specific tools that could potentially be utilised to achieve the aims and objectives include:

### **South East Scotland Shared Services**

The Scottish Government has committed to funding 50% of an empty homes shared services pilot project. The estimated total cost of such a pilot is £50,000-£60,000 to be used to employ a Regional Empty Homes Officer to work across the member councils. Member councils are expected to contribute half of the cost of this post. The post is envisaged as being a one year fixed term or secondment post with the possibility for extension.

The South and East Scotland proposal is to use the money committed by Scottish Government and member councils to fund two Empty Homes Officers across an area of five councils in the first instance.

The post would be responsible for assisting Scottish Borders Council to achieve the outcomes identified in the Action Plan. Specifically - proactively bringing 20 properties back into use per annum, updating SBC's private sector empty homes database on a regular basis and raising awareness of empty homes internally and with the general public.

### **Scheme of Assistance**

The Housing (Scotland) Act 2006 was introduced to address issues of housing quality and condition in the private sector, and changed the way councils can help homeowners and private landlords to do repairs, maintenance and improvements.

The Scheme of Assistance is designed to promote greater responsibility among homeowners for the repair and maintenance of their homes, removing the need for local authorities to offer financial assistance to carry out repair and maintenance.

In respect to House Condition although direct grant aid is no longer available, information & advice, and in some cases practical assistance regarding property maintenance, repair and improvement, can be provided. This service could be extremely valuable to those with the responsibility of an empty property.

SBC's Scheme of Assistance:

- provides free advice about how to carry out repair and maintenance to property
- assists with organising communal repairs; and
- offers practical assistance that identifies and prioritises repair and maintenance works

Practical assistance however is currently prioritised towards assisting older, vulnerable and disabled homeowners and private sector tenants to carry out works.

### **Deposit Guarantee Scheme**

Some dwellings remain empty as prospective tenants find it difficult to raise the money to provide the necessary deposit. Scottish Borders Council has, since May 2007, managed a Deposit Guarantee Scheme (DGS) to help people into the private rented sector and has, to date, assisted in 255 cases. This scheme guarantees the deposits to landlords for people who are homeless or threatened with homelessness, and need assistance getting a new private rented tenancy. It is funded through the Scottish Government's Homelessness grant allocation and the Council administers the funding for persons aged 16 or over who are homeless or in severe housing need.

Potentially this scheme could be used as an incentive to owners of empty properties to let out their property, if they have had concerns regarding tenancies.

### **Private Sector Leasing Scheme**

Scottish Borders Council has established a Private Sector Leasing Scheme (PSL) where properties are leased from private sector landlords and then rented to homeless applicants, normally for use as temporary accommodation. The introduction of the PSL scheme has increased the supply of good quality affordable housing and provides an alternative to the use of B&B accommodation. The Council is committed to future procurement of private sector housing for the leasing scheme. The Council has commissioned an independent evaluation of the scheme to ascertain value for money with a view to developing a new model of private sector leasing.

It is possible that this scheme could also be used as an incentive to property owners to get their empty property back into use and available for letting to those in housing need. The guaranteed rental income and the inclusion of a managing agent remove much of the perceived associated 'hassle' of renting out a property.

### **Holiday Rentals**

Some owners may also wish to consider holiday rental. Although this does nothing to alleviate housing shortages, a well managed, high occupancy holiday use is better than any house lying empty or in use for just a few weeks in a year. This brings economic benefits to the local economy as well as the owner.

Owners may opt to advertise and manage their property themselves or could opt to use one of the many agencies offering a holiday letting and management service. Business advice is available for prospective or existing business from Business Gateway.

## Appendix 1: Action Plan

The overall aim of the Strategy is: *'to reduce the number of long term empty homes in the region'*

Outcome	Actions	Timescale
<b>Aim 1: To identify empty homes by collecting relevant, accurate and up to date information</b> , through the maintenance of a database of all empty homes using information from Council Tax data, supported by information from other sources, owners and individuals.		
1.1. Problem Quantified and ensure information is as accurate as possible	Establish lead officer for empty homes work	2012
	Develop and maintain a private sector empty homes database.	2012
	Work with Revs and Benefits to negotiate an improvement in the level of information collected on empty homes through the council tax management system	2012
1.2 Information is kept current and up to date	Update the Empty Homes database quarterly.	To 2017
	Establish procedure to contact owners of empty properties (6 months +), and contact every 6 months for action updates	2012
	Review Database annually to see whether data collected is adequate, appropriate and supports the empty homes Strategy.	To 2017
1.3 Information is gathered from a variety of sources	Develop an empty homes website with e-forms to report empty homes.	2012
	Carry out empty homes survey every two years	To 2017
	Develop partnerships to improve identification of empty homes, e.g. planning, EH, police/fire revs and bens etc	2012

Outcome	Actions	Timescale
<b>Aim 2: Raise Awareness on the issue of empty homes</b>		
<b>2.1</b> Increased awareness of the empty homes issue and associated activity, in the Scottish Borders area	Use local media and communications strategy to promote work and to invite residents to report empty homes	To 2017
<b>2.2</b> Members of the general public as well as empty property owners understand the issue of empty properties and the approach that Scottish Borders Council is taking.	Develop web page on the SBC website to provide information and comprehensive advice.	2012
	Produce an empty homes leaflet and circulate widely to Council offices and relevant agencies.	2013
<b>2.3</b> Members of the public able to engage with the issue and report empty properties.	Carry out consultation on the draft Empty Homes Strategy	2012
	Publicise the reportemptyhomes website, and e-forms available on SBC to report empty properties.	2012
	Respond to any complaints regarding empty properties	To 2017
<b>2.4</b> Owners of empty properties more informed and encouraged to bring properties back into use.	Develop relationship and dialogue with empty homeowners using direct contact via mail outs /newsletters and questionnaires.	To 2017
	Develop a support and information pack.	2013
<b>2.5</b> Improved collaborative working and understanding	Develop collaborative working with other council depts and stakeholders to gain understanding and commitment on tackling empty homes	To 2017
	Establish a group to coordinate action on empty homes	2012

Outcome	Actions	Timescale
<b>Aim 3: To Assess empty homes to determine their priority for action</b>		
<b>3.1</b> Focused efforts on those areas of the borders with the greatest concentrations of empty homes!	Develop criteria for prioritising empty properties for more concentrated work to engage, encourage and negotiate with empty home owners to bring their property back into use.	2012
	Apply prioritisation matrix and monitor effectiveness	To 2017
<b>3.2</b> Piloted scheme	Explore the development of a pilot empty homes action zone in an area of high unmet housing need	2013
<b>Aim 4: To develop effective options and incentives to bring empty property back into use</b>		
<b>4.1</b> Policies and Procedures in place to tackle empty homes in place	Develop standardised policies and procedures to tackle empty homes	2012-2017
	Consider increased financial penalties for empty home owners (e.g. council tax discounts)	2012/13
<b>4.2</b> Range of options for bringing empty homes back into use is communicated to owners.	Develop a Standardised letter to communicate options and keep current.	To 2017
	Communicate range of options through the support and information pack and via communications strategy	To 2017
<b>4.3</b> Appropriate assistance is given to owners of empty properties trying to bring them back into use	Develop a systematic approach towards assisting empty home owners i.e. consider adopting a flow chart or similar to communicate the range of approaches	2012
	Identify and pursue potential sources of funding to develop an empty homes incentive scheme	To 2017
	Encourage and incentivise owners to take up the opportunities	To 2017
	Develop Support Pack for empty home owners including information and advice on; current housing standards, sale and letting, building regs and planning; finding a building contractor, VAT exemptions for empty homes, Demolition, PSL, rent deposit scheme, guides to any relevant council policy.	2013

Outcome	Actions	Timescale
4.4 Empty homes become available to those people in housing need	Continue to use the DGS to assist people in housing need to access (private rented) empty homes that have been brought back into use.	To 2017
	Continue to operate, develop and make use of the PSL scheme - Work with Orchard and Shipman and other partners to continually develop and improve the PSL scheme and to seek opportunities for any funding to assist the scheme.	To 2017
	Explore the possibility of working closer with RSLs and the potential of them leasing empty properties and acting as management agent.	2012/13
4.5 Clear accurate advice provided to help enable owners to rent out or sell property	Review current information about renting out properties. Ensure it is clear, accurate and up to date.	To 2017
	Explore offering assistance for empty property owners to sell their property on the open market.	To 2017
	Develop a matchmaker scheme	2012/13
4.6 Develop a policy of loan funding	Investigate the feasibility of providing owners with an interest free or low interest loan over a fixed period of years.	2012/13
4.7 Develop a policy of grant funding	Investigate the feasibility of offering grant funding for repairs to empty properties.	To 2013
<b>Aim 5: Address empty properties that are in dereliction or disrepair</b>		
5.1 Procedures to target properties in place	Use the priority matrix to initially target properties within identified areas of need	To 2017
5.2 Empty Home owners have access the Scheme of Assistance	Owners to be provided with free information and advice on how to carry out repair and maintenance to a property	To 2017
	Explore the possibility that in some cases SBC could offer practical assistance that identifies and prioritises repair and maintenance works on a property	To 2017
5.3 Identify best practice in enforcement processes	Consider whether enforcement action is appropriate and value for money	2012/13
	Identify the costs of the range of enforcement action available	2012/13
	Develop procedures to identify appropriate action for empty properties	2012/13

Appendix 1

<b>Outcome</b>	<b>Actions</b>	<b>Timescale</b>
	Propose procedure for enforcement activities	2013

## Appendix 2: Performance Indicators

Measure	Baseline 2010/11	Target
Number of Long Term Empty Properties	1,197	Reduce by 8% per annum
No of empty properties proactively brought back into use <sup>17</sup>	0	20 per annum
Number of owners engaged through six monthly contact	0	30% of those contacted
Survey all empty property owners every two years	1,197	100% of all empty home owners surveyed at end of year 2013/14
No of owners contacted for action updates per annum	0	100% of empty property owners contacted every six months for action updates
No of owners contacted at point where property is vacant for 6 months per annum	0	All property owners at the point where the property becomes long term empty (i.e. after 6 months)
No of empty homes brought back into use and have participated in the DGS per annum	0	2 per annum
Empty properties brought back into use through the PSL scheme per annum	0	2 per annum
No of people reporting empty homes via website E-form per annum	0	Increase by 10% per annum
No of people reporting empty homes via reportmyemptyhomes.com	4	Increase by 10% per annum
No of properties who had exemptions between April 1 <sup>st</sup> and Feb 28 <sup>th</sup> moved on to paying full Council Tax	851 (2011/12)	
No of properties receiving vacant dwelling discount on April 1 <sup>st</sup> each year which have moved on to paying full council tax by 28 <sup>th</sup> Feb of the next year	247 (28%) (2011/2012)	Increase by 5% per annum

<sup>17</sup> Brought back into use through other methods other than general information and advice

### Appendix 3: Glossary of Terms

<b>AHP</b>	Affordable Housing Policy
<b>AHIP</b>	Affordable Housing Investment Programme
<b>BME</b>	Black and Minority Ethnic
<b>Fuel poverty</b>	A household is said to be in fuel poverty if it needs to spend more than 10% of its income on fuel to heat itself. Those in the lower income brackets are more susceptible to fuel poverty
<b>DGS</b>	Deposit Guarantee Scheme
<b>HNDA</b>	Housing Needs and Demand Assessment
<b>HMA</b>	Housing Market Area
<b>LHS</b>	Local Housing Strategy
<b>SG CHMA</b>	Scottish Government:: Centre for Housing Market Analysis
<b>NHT Programme</b>	National Housing Trust Programme
<b>Priority Need</b>	At a homeless assessment some people will be considered more vulnerable due to certain criteria and are therefore entitled to further assistance
<b>Private Sector Leasing (PSL)</b>	PSL properties are owned by private landlords. These properties are leased by the Council who sublet them to customers in housing need
<b>RSL</b>	Registered Social Landlords, such as a Housing Association or Co-operative
<b>SBC</b>	Scottish Borders Council
<b>Shelter</b>	Housing Advice Service and charity working with homeless people
<b>SHIP</b>	Strategic housing investment plan – showing how affordable housing requirements will be delivered
<b>SHQS</b>	Scottish Housing Quality Standards
<b>SOA</b>	Single Outcome Agreement

### Appendix 4: Classification of Council Tax Exemptions

<b>ADJ</b>	Empty prop that cannot be let separately
<b>DEC</b>	DECEASED empty Estate not confirmed
<b>EFC</b>	Empty Farm Cottage
<b>EMP</b>	Empty property Unoccupied&unfurnished (6 months max
<b>EXC</b>	Empty-Executor appointed. (6 months max
<b>GPC</b>	Last occupant giving care away from home
<b>HBD</b>	Hsg Body-Empty to Demolish
<b>LTH</b>	Long term hospital Patient/Care Home
<b>MSE</b>	Empty Manse
<b>PRI</b>	Person in detention, property unoccupied
<b>PRO</b>	Empty, occupation prohibited by law
<b>REP</b>	Prop repossessed by heritable creditor
<b>RPC</b>	Last occ rec care elsewhere
<b>STU</b>	Prop empty liable person student
<b>UNH</b>	Empty under reconstruction (12 months max)



**Andrew Lowe**  
Director of Social Work

**Housing Strategy Team**

*Please ask for:* Donna Bogdanovic  
*Tel:* 01835 825 169  
*Email:* [Donna.bogdanovic@scotborders.gsx.gov.uk](mailto:Donna.bogdanovic@scotborders.gsx.gov.uk)  
*Our Ref:* EHS 2011/12  
*Your Ref:*  
*Date:* December 2011

Dear Owner,

### **A chance to win £75 in High Street Gift Vouchers**

Scottish Borders Council is carrying out a postal survey with private owners of empty properties. The purpose of the research is to help us gain a better understanding of the various reasons why properties are left empty and to help reduce the number of long term empty properties in the Scottish Borders.

The information you provide will help us determine whether offering different sorts of assistance to owners could help to bring them back into use. The findings from this research should help to improve the services available to owners of empty properties in a way which meets their needs.

I would like to re-assure you that all your answers will be completely confidential and that all information provided will be held on computer for the sole purpose of the research. The information collected will be used only for this survey and will not be used for any other purpose and it will not be possible for any individual person or property to be identified in the survey findings.

However, if the information about this property is incorrect – i.e. you are not the owner/responsible for it, and/or it is occupied – and you would like to let your council know, then you can contact us on 01835 825169. The address of the empty property is in the top right hand corner of this letter.

The questionnaire should take just a few minutes to complete. If you own more than one empty property at different locations, you should receive a questionnaire for each one separately.

Once you have completed the questionnaire, please return it to Scottish Borders Council using the pre-paid label supplied for your convenience by 13<sup>th</sup> January 2012

**All Questionnaires returned will be entered into a prize draw for the chance to win £75 in High Street Gift Vouchers**

Yours faithfully

A handwritten signature in black ink, appearing to read 'D Bogdanovic', written in a cursive style.

Donna Bogdanovic  
Senior Housing Strategy Officer



**4. Who owns this property?**

Private individual/s  Company/ Business   
Ownership Unclear (legal issues)

**5. What type of property is this?**

House  Bedsit  Flat   
Bungalow  Maisonette  Other

**6. Is this property connected to a shop, office or any other commercial premises?**

Yes  No

**7. How many rooms does the property have excluding kitchens and bathrooms?**

Circle number (For example, Bedsit is 1)

1 2 3 4 5 6 7 8 9+

**8. How would you rate the present condition of the property?**

Very Good   
Fairly Good   
Neither good nor poor   
Fairly Poor (probably not habitable)   
Very Poor (definitely not habitable)   
Don't know/ No opinion

**9. Do you own any other properties in the UK, aside from this property and the home you live in?**

Yes  No

**10. How/ why did you come to own/ be responsible for this property?**

I bought it:

To live in myself  For family/ friends to live in   
As an investment  For income from renting   
Investment and income  Inherited it   
Received it as a gift  Manage it for someone else (including as executor)   
Included with other properties (incl. residential or commercial)   
Other

If other please state.....  
.....  
.....

**11. Do you currently have a mortgage or loan on this property?**

Yes  No

**12. Does owning this property cause you any problems or concerns?**

Always  Often  Sometimes  Never

**13. Why is this property currently empty?**

It is being repaired/ renovated	<input type="checkbox"/>	It needs repairs/renovation	<input type="checkbox"/>
I am planning to repair/renovate it soon	<input type="checkbox"/>	I can't afford to repair/renovate it	<input type="checkbox"/>
I am trying to sell it	<input type="checkbox"/>	Waiting for the right time to sell it	<input type="checkbox"/>
I am trying to let it	<input type="checkbox"/>	I want to let it but don't know how	<input type="checkbox"/>
I don't want hassle/trouble of having tenants	<input type="checkbox"/>	I bought it for investment potential	<input type="checkbox"/>
Keeping my options open	<input type="checkbox"/>	Second home	<input type="checkbox"/>
Planning issues	<input type="checkbox"/>	Tax reasons	<input type="checkbox"/>
Legal Dispute	<input type="checkbox"/>	Used for other purposes	<input type="checkbox"/>
Property for tied housing only	<input type="checkbox"/>	Condemned or planned condemned	<input type="checkbox"/>
Don't know	<input type="checkbox"/>	Other	<input type="checkbox"/>

If other, please state.....

.....

**14. Which of these services, if any, do you think might encourage you to get the property occupied? (Tick all boxes that apply)**

Help/ advice finding a tenant	<input type="checkbox"/>
Guaranteed rental income	<input type="checkbox"/>
Help/ advice on selling your home	<input type="checkbox"/>
Legal advice/ mediation	<input type="checkbox"/>
Grant to help pay for repairs/renovation	<input type="checkbox"/>
Preferential rate loan to help pay for repairs/renovation	<input type="checkbox"/>
Professional service to manage repairs/renovation for you	<input type="checkbox"/>
None of these	<input type="checkbox"/>
Other	<input type="checkbox"/>

If other, please state.....

.....

**15. Generally, who would you prefer to get these services from? (Tick all boxes that apply)**

Local Authority	<input type="checkbox"/>	Bank/other financial organisation	<input type="checkbox"/>
Housing Associations	<input type="checkbox"/>	Estate agents	<input type="checkbox"/>
None of these	<input type="checkbox"/>	Don't want any of these services	<input type="checkbox"/>
Other	<input type="checkbox"/>		

**16. How do you think the property will eventually become occupied?**

Sell it	<input type="checkbox"/>	Rent it out	<input type="checkbox"/>
I will live in it myself	<input type="checkbox"/>	Family/friends will live in it	<input type="checkbox"/>
Not for occupation	<input type="checkbox"/>	Don't know	<input type="checkbox"/>
Other	<input type="checkbox"/>		

**17. When do you think this property will eventually be occupied?**

6 months	<input type="checkbox"/>	6-12 months	<input type="checkbox"/>	1-2 years	<input type="checkbox"/>
2+ years	<input type="checkbox"/>	Not for occupation	<input type="checkbox"/>	Don't know	<input type="checkbox"/>

**Thank you for completing this questionnaire. Please return it to SBC in the pre-paid envelope**

## **Appendix 6: Scottish Borders Council Empty Homes Strategy 2012-17 Consultation**

The Empty Homes Strategy aims to:

- Make it easier for property owners to bring empty homes back into use
- Set clear targets for reducing the number of empty homes
- Improve housing standards
- Create homes for people in housing need
- Create greater choice for prospective tenants
- Increase Housing Supply
- Improve the environment; and
- Raise the profile of empty homes

The approach to dealing with empty homes within the Scottish Borders will be set within a strategic context. The aims and objectives within this Strategy ensure that empty homes issues are appropriately contextualised and integrated with the wider aims and objectives of the Local Housing Strategy, The Homeless Strategy as well other local and national policies.

The availability of existing affordable housing is decreasing and the supply target of 103 units of new affordable housing per annum may be difficult to achieve. Legislative changes and the potential impact of welfare reform are also likely to result in an increase in homeless presentations and longer stays in temporary accommodation, exasperating pressure on existing housing stock.

In addition to increasing the range and supply of affordable homes in the region The Empty Homes Strategy could help identify and use suitable properties as a means of preventing households becoming homeless.

### Consultation Questions

1) Do you think the Strategy is relevant?

Yes  No

2) Do you think it is easy to understand?

Yes  No

3) Do you agree with the definition of empty homes?

Yes  No

4) Do you agree there is a need to address empty properties in the Borders?

Yes  No

5) If so do agree with the reasons for this need highlighted in the strategy?

Yes  No

Appendix 6

6) Do you agree this strategy should target properties which have been vacant for six months or longer?

Yes  No

7) Do you agree with the adverse impacts that empty properties can cause?

Yes  No

8) Do you agree with the potential benefits in bringing empty homes back into use?

Yes  No

9) Do you agree that the development of this strategy is a good approach to addressing issues around empty properties in the Borders?

Yes  No

Appendix 6

10) Do you have any comments or queries regarding the profile of empty outlined in this section of the strategy?

Yes  No

11) Do you have any comments or queries regarding the responses from the empty homes survey?

Yes  No

12) Do you agree with the summary of the key issues surrounding empty properties in the Scottish Borders?

Yes  No

13) Would you add any specific points to strengthen and improve it?

Yes  No

## Aims and Objectives

**The overall aim is: ‘to reduce the number of long term empty homes in the region’**

The Action Plan sets out a pathway for developing intervention options in the form of information, advice and support, giving owners’ options for their consideration. The Council will, in the majority of cases take a light touch approach; however, in key priority cases further action on the part of the Council may be required. Where there is a case for further action, the Council will, subject to the availability of resources, intervene with a range of legal procedures to achieve a satisfactory outcome.

*\*Please consider each aim and answer the following questions*

**Aim 1: To identify empty homes by collecting relevant, accurate and up to date information**

1. How well the aim relates to the problems with empty properties?

*(Please circle a number between 1 and 5, where 1 indicates “Very Well” and 5 indicates “Not well at all”)*

Very well

1

2

3

4

Not well at all

5

2. How important this aim is in working with empty homes?

*(Please circle a number between 1 and 5, where 1 indicates “Very Important” and 5 indicates “Not important at all”)*

Very important

1

2

3

4

Not important at all

5

3. Would you add any specific points or changes to this aim to strengthen and improve it?

Yes

No

**Aim 2: Raise Awareness on the issue of empty homes**

1. How well the aim relates to the problems with empty properties?

*(Please circle a number between 1 and 5, where 1 indicates "Very Well" and 5 indicates "Not well at all")*

Very well

1

2

3

4

Not well at all

5

2. How important this aim is in working with empty homes?

*(Please circle a number between 1 and 5, where 1 indicates "Very Important" and 5 indicates "Not important at all")*

Very important

1

2

3

4

Not important at all

5

3. Would you add any specific points or changes to this aim to strengthen and improve it?

Yes

No

**Aim 3: To Assess empty homes to determine their priority for action**

1. How well the aim relates to the problems with empty properties?

*(Please circle a number between 1 and 5, where 1 indicates "Very Well" and 5 indicates "Not well at all")*

Very well

1

2

3

4

Not well at all

5

2. How important this aim is in working with empty homes?

*(Please circle a number between 1 and 5, where 1 indicates "Very Important" and 5 indicates "Not important at all")*

Very important

1

2

3

4

Not important at all

5

3. Would you add any specific points or changes to this aim to strengthen and improve it?

Yes

No

**Aim 4: To develop effective options and incentives to bring empty property back into use**

1. How well the aim relates to the problems with empty properties?

*(Please circle a number between 1 and 5, where 1 indicates "Very Well" and 5 indicates "Not well at all")*

Very well

1

2

3

4

Not well at all

5

2. How important this aim is in working with empty homes?

*(Please circle a number between 1 and 5, where 1 indicates "Very Important" and 5 indicates "Not important at all")*

Very important

1

2

3

4

Not important at all

5

3. Would you add any specific points or changes to this aim to strengthen and improve it?

Yes

No

**Aim 5: To address empty properties that are in dereliction or disrepair**

1. How well the aim relates to the problems with empty properties?

*(Please circle a number between 1 and 5, where 1 indicates "Very Well" and 5 indicates "Not well at all")*

Very well

1

2

3

4

Not well at all

5

2. How important this aim is in working with empty homes?

*(Please circle a number between 1 and 5, where 1 indicates "Very Important" and 5 indicates "Not important at all")*

Very important

1

2

3

4

Not important at all

5

3. Would you add any specific points or changes to this aim to strengthen and improve it?

Yes

No

### Strategy Delivery and Action Plan: Consultation Questions

1) Do you think that the proposed measures identified in the action plan are the right ones for tackling the problem?

Yes  No

2) Are there any other measures which the Council should be adopting? Or are there any other tools at the Council's disposal that have not been identified in this section or through the Action Plan that could help address empty properties and bring homes back into use?

Yes  No

3) Can you think of any other actions which should be undertaken to tackle the problem?

Yes  No

Appendix 6

4) Do you think the Council should pursue enforcement action where owners are unresponsive and / or uncooperative in returning their empty home back to use?

Yes  No

5) Where owners insist on keeping their property empty do you think increased financial penalties would encourage owners to bring them back into use?

Yes  No

6) What is your overall impression of the Strategy?

7) Do you feel it addresses the issues which empty properties cause?

Yes  No

Appendix 6

8) Do you agree The Council should seek to maximise the number of affordable homes achieved through its Empty Homes Strategy?

Yes

No

9) Do you have any other comments on the draft Strategy?

Appendix 6

About you - if you are answering this consultation **as an individual**, please answer the following questions:

<b>GENDER</b>						
Male <input type="checkbox"/>		Female <input type="checkbox"/>				
Prefer not to answer <input type="checkbox"/>						
<b>AGE</b>						
16-20 <input type="checkbox"/>	21-30 <input type="checkbox"/>	31-40 <input type="checkbox"/>	41-50 <input type="checkbox"/>	51-60 <input type="checkbox"/>	61-70 <input type="checkbox"/>	71+ <input type="checkbox"/>
Prefer not to answer <input type="checkbox"/>						
<b>HOUSEHOLD TENURE</b>						
Home owner <input type="checkbox"/>		Private renting <input type="checkbox"/>		Council renting <input type="checkbox"/>		Housing association renting <input type="checkbox"/>
Other – please specify:-						
Prefer not to answer <input type="checkbox"/>						
<b>DISABILITY</b>						
Do you consider yourself to have a disability or impairment?				Yes <input type="checkbox"/>		No <input type="checkbox"/>
If yes, please specify:-						
Prefer not to answer <input type="checkbox"/>						
<b>ETHNICITY</b>						
White Scottish <input type="checkbox"/>		White British <input type="checkbox"/>				
White other <input type="checkbox"/> (please specify)						
Indian <input type="checkbox"/>		Pakistani <input type="checkbox"/>		Bangladeshi <input type="checkbox"/>		Chinese <input type="checkbox"/>
Other Asian, Asian Scottish or Asian Black <input type="checkbox"/> (please specify)						
Caribbean <input type="checkbox"/>		African <input type="checkbox"/>				
Other black /mixed / ethnic background <input type="checkbox"/> (please specify)						
Prefer not to answer <input type="checkbox"/>						

**Thank you for taking the time to participate in this consultation exercise**

You can get this document on tape, in large print, and various other formats by contacting us at the address below. In addition, contact the address below for information on language translations, additional copies, or to arrange for an officer to meet with you to explain any areas of the publication that you would like clarified.

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