

local housing strategy

2017-22

HOUSING STRATEGY & SERVICES
PLACE



CONTENTS

LOCAL HOUSING STRATEGY 2017-2022

1	LOCAL HOUSING STRATEGY FOREWORD	7
2	INTRODUCTION	9
	2.1 LHS Vision and Priorities	10
	2.2 Consultation and Engagement	10
	2.3 Equalities Statement	12
	2.4 Strategic Environmental Assessment	14
3	LHS STRATEGIC CONTEXT	15
	3.1 Strategic Framework for Housing in Scotland	16
	3.2 Strategic Framework for Housing in Scottish Borders	17
	3.3 Planning & Delivery Framework for LHS	22
4	LHS LOCAL CONTEXT	23
	4.1 Population and Households	23
	4.2 Economy	26
	4.3 Welfare reform	28
	4.4 Deprivation	28
	4.5 Localities	29
	4.6 Housing Market and Housing Need	30
	4.7 Homelessness	32
	4.8 Housing Quality and Fuel Poverty	32
	4.9 Housing & Support for Independent Living	33
5	LHS PRIORITY 1: THE SUPPLY OF HOUSING MEETS THE NEEDS OF OUR COMMUNITIES	35
	5.1 LHS Context: Housing Supply	35
	5.2 Housing Supply: Key Issues	36
	5.3 Housing Supply Target	41
	5.4 Land Supply	42
	5.5 Strategic Housing Investment Plan 2017-2022 (SHIP)	44
	5.6 Empty Homes	45
	5.7 Sustainable communities and regeneration	47
	5.8 Self-Build	48
	5.9 Partnership and Stakeholder Engagement	48
	5.10 Priority 1 Outcomes	49

6	LHS Priority 2. More people live in good quality, energy efficient homes	51
6.1	Housing Quality & Energy Efficiency: Key Issues	52
6.2	Energy Efficiency and Fuel Poverty	52
6.3	Private Sector House Condition	55
6.4	Private Sector Housing Strategy	58
6.5	Scheme of Assistance	58
6.6	Housing Renewal Area	59
6.7	Private Rented Sector	60
6.8	Social Sector House Condition and EESSH	61
6.9	Partnership and Stakeholder Engagement	63
6.10	Priority 2 Outcomes	64
7	LHS PRIORITY 3: FEWER PEOPLE ARE AFFECTED BY HOMELESSNESS	65
7.1	LHS Context: Preventing and Alleviating Homelessness	65
7.2	Key Issues: Homelessness Context in Scottish Borders	66
7.3	The Extent & Nature of Homelessness in the Borders	68
7.4	Homelessness Prevention & Housing Options Activity	71
7.5	Meeting the Housing Support Duty	75
7.6	Temporary & Supported Accommodation	76
7.7	Priority 3: Partnership and Stakeholder Engagement	83
7.8	Priority 3 Outcomes	84
8	LHS PRIORITY 4. MORE PEOPLE ARE SUPPORTED TO LIVE INDEPENDENTLY IN THEIR OWN	85
8.1	LHS Context: Supporting Independent Living	86
8.2	Key Issues: Meeting Particular Housing Need	86
8.3	Dealing with Increased Demand for Adaptations	89
8.4	Information and Advice on the Housing and Support Options	91
8.5	Housing's Key Role in Locality Planning within Health and Social Care Partnership	92
8.6	Gypsy Travellers and Travelling Showpeople	94
8.7	Partnership and Stakeholder Engagement	95
8.8	Priority 4: Outcomes	96
9	DELIVERING LHS OUTCOMES	97
9.1	Implementation	97
9.2	Monitoring Progress	98
9.3	Resources	99
9.4	Supporting Documents	103
9.5	Abbreviations used in the LHS	104

List of Table, Figures and Appendices		Page Numbers
3 LHS Strategic Context		
Table 3.1: National Outcomes		16
Table 3.2: SOA Priorities		18
Table 3.3: LHS delivery plans and strategies		22
4 LHS Local Context		
Table 4.1: Scottish Borders locality profiles		30
Table 4.2: Specialist provision		34
Figure 4.1: Household projections, 2012 to 2037		25
Figure 4.2: Projected household change by household type, 2012-2037		25
Figure 4.3: Turnover (£m) by Sector, Scottish Borders		26
Figure 4.4: Job Seekers Allowance Claimants, 2007-2016		27
Figure 4.5: Average Income		28
Figure 4.6 Localities Map		29
Figure 4.7: Scottish Borders dwelling profile		31
Figure 4.8: Average house prices, 2004 – 2014		32
5 LHS Priority 1: The Supply of Housing meets the Needs of our Communities		
Table 5.1: HNDA Housing Estimates, annual average 2017-21, 2018-30		37
Table 5.2: Percentage of households unable to afford to rent, by tenure and area		41
Table 5.3: Housing Supply Target by tenure		42
Table 5.4 Land Supply Estimates at 2018 for SESplan area		43
Table 5.5: Long term empty properties, by council tax band and revenue assumption		46
Figure 5.1: Affordability Analysis		39
Figure 5.2: Scottish Borders CACI income profile, 2015		39
Figure 5.3: Housing Affordability		40
Figure 5.4: Income to Rent Ratio Analysis		40
Figure 5.5: Empty and second homes Scottish Borders, Scotland (indexed to 2006)		45
6 LHS Priority 2. More people live in good quality, energy efficient homes		
Table 6.1: Critical disrepair		56
Table 6.2: Urgent disrepair		56
Table 6.3: Extensive disrepair		57
Table 6.4: BTS by household attributes		57
Figure 6.1: Fuel Poverty in Scottish Borders		53
Figure 6.2 Percentage Stock Compliant with SHQS by RSL		62

7 LHS Priority 3: Fewer People are affected by Homelessness

Table 7.1: Homeless applications in the Scottish Borders (2007/08-2015/16)	66
Table 7.2: Rate of Youth Homelessness in Scotland (2015/16)	70
Table 7.3: Homelessness Outcomes in Scottish Borders & Scotland (2015/16)	70
Table 7.4: Scottish Borders RSL Letting Outcomes	71
Table 7.5: Number of Temporary Accommodation Units by Size & Partner 2016/17	77
Table 7.6: Homeless Applicants Accommodated in Temporary Accommodation 2007/08-2015/16	78
Table 7.7: Household and age profile of homeless population in Scottish Borders (2014/15)	79
Table 7.8: Self-Contained Temporary Accommodation Stock Profile & Potential Loss of Income under Welfare Reform	80

Figure 7.1: Number of Homeless Applications in Scottish Borders 2010/11 – 2015/16	68
Figure 7.2: Percentage of applications reassessed as homeless within a year of closure of a previous application	69

8 LHS Priority 4. More People are supported to Live Independently in their Own Homes

Table 8.1: Specialist housing provision – categories of need and types of housing	87
Table 8.2: Specialist provision by type, 2002 – 2012	87
Table 8.3: Supported independent living	88
Table 8.4: Estimate of the requirement for Extra Care Housing by Locality	89
Table 8.5: Membership of the Strategic Board	93

9 Delivering LHS Outcomes

Table 9.1 Projected new build expenditure 2017-2022	101
Table 9.2: projected General fund expenditure, 2017-2022	102
Table 9.3: Projected RSL expenditure, 2017-22	102

Outcome and Action Plan

Appendices

Appendix 1: LHS 2012-17 Monitoring Tool

Appendix 2: LHS 2012-17 Strategic Environmental Assessment Pre-screening

Appendix 3: LHS 2012-17 Equalities Impact Assessment

Appendix 4: LHS 2012-17 Rural Proofing

Please note: Appendices will form part of a supplementary documentation

SCOTTISH BORDERS LOCAL HOUSING STRATEGY 2017-2022

1. FOREWORD



Welcome to the Scottish Borders Local Housing Strategy 2017 – 2022 which covers the five-year period from April 2017 to March 2022. The strategy comes at an important time for housing and addresses a number of the most significant and important challenges facing the Council, its partners and communities.

Housing is not just a matter of bricks and mortar but is an integral part of the Borders' physical, economic and social character. Accessible, warm, safe and affordable housing; attractive environments and a sense of place contribute greatly to meeting the Scottish Government's aims of tackling inequalities as well as building confidence and capacity at community level. Achieving these goals, will support Borders communities to reach their full potential.

These issues are challenging enough, but we are also operating at a time with significant cuts to public spending, as well as the uncertainty arising from welfare reforms that affect the lives of many people in the Scottish Borders. We also need to meet the needs of an increasingly elderly population as well as tackling and preventing homelessness and fuel poverty.

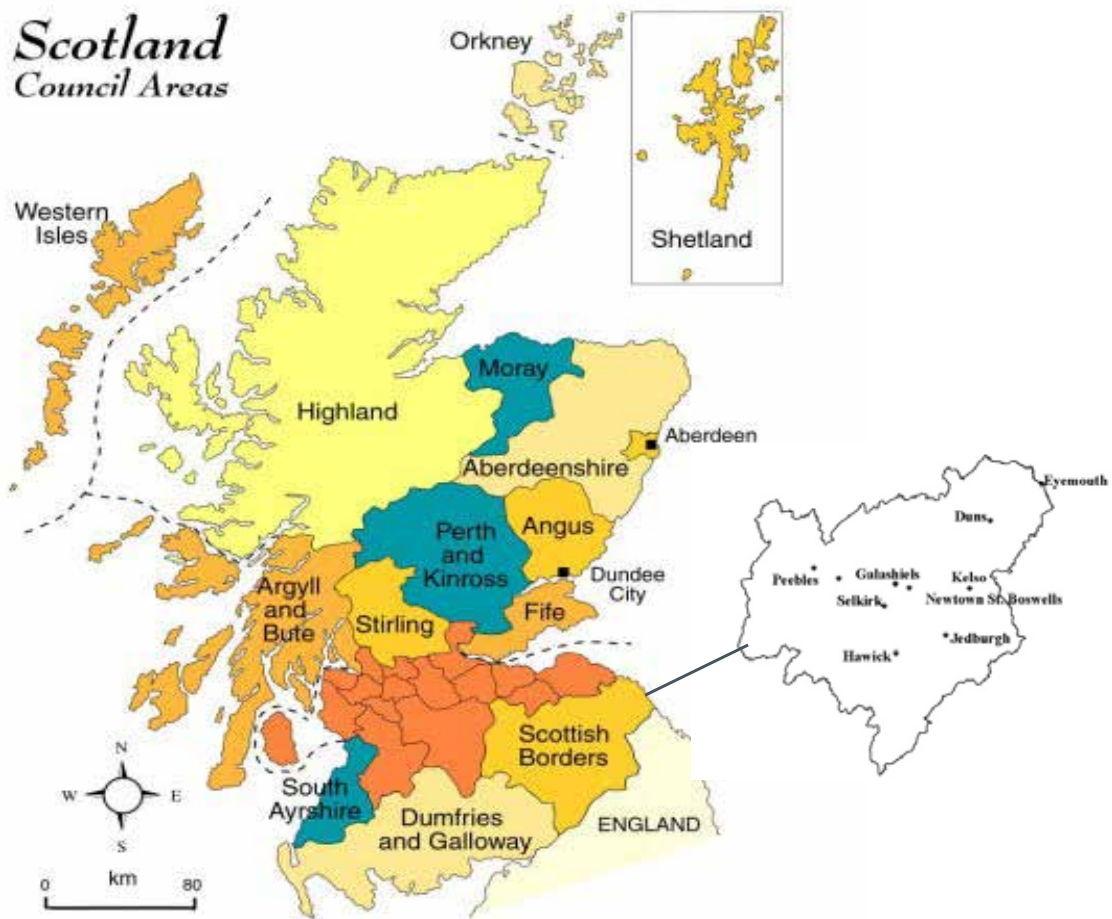
Despite these challenges, Scottish Borders Council and its partners believe this Local Housing Strategy will deliver positive housing outcomes by ensuring that the delivery of housing and related services meet the needs of local communities. To achieve this, our priorities focus on the key issues facing local households including improved affordable housing supply, better housing quality and energy efficiency, a reduction in homelessness and support to enable independent living.

As a stock transfer Council, Scottish Borders Council and its partners are proud of the achievements we have made by working together to maximise activity, investment and resources over last five years. It is recognised that delivering actions and making a difference is vital to the success of this Local Housing Strategy, and this is dependent on partnership working. We aim to continue the excellent track record we have with our partners to continue to deliver positive housing outcomes.

I am pleased to be able to present this Scottish Borders Council Local Housing Strategy document to you, and to underline our commitment as a Council to working with our partners, and with the people of the Scottish Borders, to deliver high quality, affordable homes and services.

Tracey Logan
Chief Executive

Scotland Council Areas



If you would like any further information concerning Scottish Borders Local Housing Strategy or have any comments to make on this report update, please contact Cathie Fancy, Group Manager Housing Strategy and Services:

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SCOTTISH BORDERS LOCAL HOUSING STRATEGY 2017-2022

2. INTRODUCTION

Scottish local authorities are required to prepare a Local Housing Strategy (LHS) every five years, setting out a vision for the supply, quality and availability of housing in their local area. The LHS is the key planning document, providing a framework of action, investment and partnership-working to deliver these local priorities.

There is a strong relationship between the LHS and the Local Development Plan (LDP). Together with the LDP, the LHS sets out the number of new homes to be delivered (by setting a housing supply target). This enables the requirements for housing land supply to be identified. The Strategy captures the relationships between the housing system and its wider environment, including linkages and benefits across housing, health, crime, education and economic development.

As the last LHS covered the period 2012 – 2017, the new Local Housing Strategy sets strategic outcomes and a delivery plan framework for the period 2017 – 2022. In building the strategy, Scottish Borders Council has been working with a wide range of partners to assess local needs, agree priorities and define ideas and solutions to deliver our shared vision for housing in the Scottish Borders. We achieved significant progress through our last LHS which was adopted in 2012. We aim to consolidate and build on these successes, completing current projects and taking forward new projects and partnerships.

The Local Housing Strategy sets out the vision and priorities for the future of housing and all housing related services across the Scottish Borders

It considers all tenures and types of accommodation and reflects both national priorities and local needs



2.1 LHS VISION AND PRIORITIES

The LHS vision was developed jointly with stakeholders.

Defining this vision, it is agreed that the words 'lives in a home' means that everyone who wants or needs to live in the Scottish Borders is successful in accessing housing.

The words 'in a home that meets their needs' reflects the amenity, energy efficiency, quality and affordability of the housing available.

Every person in the Scottish Borders lives in a home that meets their needs

In order to deliver this vision successfully and contribute to the Borders Single Outcome Agreement (SOA), as well as the Scottish Government's National Outcomes and National Health and Wellbeing Outcomes; the following four LHS priorities have been defined.

The supply of housing meets the needs of our communities

More people live in good quality, energy efficient homes

Less people are affected by homelessness

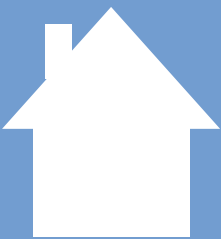
More people are supported to live independently in their own homes

The evidence, key issues and actions for each of each LHS Priority are set out in Sections 4 to 7 of this Local Housing Strategy Document.

Guiding the delivery of the LHS are the principles set out by the Christie Commission on the Delivery of Public Services in Scotland. These include commitments to collaboration, efficiency and innovation, prevention, and tackling inequality.

2.2 CONSULTATION AND ENGAGEMENT

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

A diverse range of partners, stakeholders and housing experts have participated in developing the Scottish Borders LHS 2017-22. A wide programme of engagement activity has been undertaken to collect a range of views, and enable these to systematically inform the development of the LHS. This includes:

- **Stakeholder conference:** The Stakeholder Conference built on the vision, priorities and outcomes from the 2012-17 LHS and assisted in defining the draft LHS aims and objectives. A total of 41 partners and stakeholders attended the one-day event.
- **Options identification workshops:** Four half-day workshop sessions were held, to inform the definition of key LHS priorities together with a range of viable options for addressing them. The participants were specialist stakeholders drawn from across the Council and its partner organisations.
- **Option appraisal workshops:** Four half-day workshop sessions were held to systematically appraise the LHS options. The outputs from these sessions provide a valuable input into the LHS outcome and action plans. Again, the participants were specialist stakeholders drawn from across the Council and its partner organisations.
- **LHS consultation document:** The consultation document presented the key issues and the framework for action, together with a series of consultation questions to prompt a structured response. It was widely circulated: it was published on the Council’s website; was publicised through posters and flyers in council offices and outlets, RSL offices and GP surgeries; posted on a series of websites including those of local RSLs and Border College; and advertised through social media. A range of Equalities groups that were involved in this process included: Age Concern, Borders Women’s Aid, Bordercare, Deafblind Scotland, Scottish Down Syndrome Association, MS Society Scotland, Scottish Borders LGBT Equality Forum, Borders Young Carers, and Disabled Persons Housing Services, ENABLE Scotland, Scottish Transgender Alliance and the Equalities and Human Rights Commission. Consultation was open for three months from August 2016, and the responses informed the final drafting of the LHS.
- **Peer Review:** During the formal consultation stage the draft LHS was also submitted to the Scottish Government for Peer Review. The review process was completed in March 2017 with comments provided by Scottish Government Policy Teams, the Scottish Government More Homes Division Area Team and a colleague from Renfrewshire Council, who undertook the peer review. Feedback set out what the reviewers considered were the particular strengths of the draft LHS and some suggested areas for development.

The peer review noted the draft LHS is a “comprehensive strategy that articulates well the large amount of work that has been put into developing such a document”. In particular the reviewer noted the section on homelessness has been “clearly articulated with reasons well evidenced, and the LHS clearly demonstrates how the Council intends to continue to provide a service where customers are successfully accessing a more diverse range of rehousing outcomes than is the case across Scotland”.

Consultees

Scottish Borders Council:
 - Housing Strategy
 - Planning
 - Environmental Health
 - Social Services
 Scottish Government
 Registered Social Landlords:
 - Eildon Housing
 - Berwickshire Housing
 - Scottish Borders Housing Association
 - Waverley Housing
 NHS Borders
 Scottish Churches Housing Action
 Scotrail
 Rural Housing Scotland
 Police Scotland
 Central Borders Citizens Advice Bureau
 Home Energy Scotland
 Borders Chamber of Commerce
 Shelter Scotland
 Brothers of Charity Services (Scotland)
 Midlothian Council

- **Strategic engagement:** Mechanisms were put in place, as part of the LHS consultations and on-going, to ensure the LHS is fully aligned with relevant strategies, policies and plans. These include partnership working around the Housing Contribution Statement, the Reducing Inequalities Strategic Plan and the Community Justice Outcomes Improvement Plan.
- **Strategic governance:** Support to assist the Council and its partners to develop the LHS was commissioned via a specifically established LHS Steering Group which manages multi-agency governance of the LHS. The LHS was considered for approval by the Executive Committee of Scottish Borders Council at its meeting in the Autumn 2017.

The LHS consultation document was made available to the public using a wide range of circulation methods to promote inclusivity and access to the document across communities and interest groups including: online materials, publicity materials and hard copies at community access points (including Council offices), the use of social media, plus consultation response enquiry line and email account. The document was also available in large print, braille, audio versions & BSL interpretation on request.

The content of the responses and engagement was collated, reviewed and analysed. A number of key themes emerged from the responses which are reflected in the LHS, around the diversity of the Scottish Borders and the consequent need for appropriate local solutions; the need for affordable housing across the Borders; the housing needs of the ageing population; and the need to address poor quality and energy inefficient housing. The information from the consultations was used throughout the drafting of the LHS, to inform the development of the priorities, the options, and actions. As the LHS moved towards its final draft, the material from the consultations contributed to the sense-checking/validating of the Strategy, particularly around the vision, the range of issues covered by the LHS, and the LHS priorities. A summary of the consultation findings can be found in the consultation report https://www.scotborders.gov.uk/info/20016/have_your_say/786/local_housing_strategy_2017-2022

2.3 EQUALITIES STATEMENT

Scottish Borders Council embraces the commitments required under the Equality Act 2010 which brings the general duty to nine equality strands of age, disability, race, sexual orientation, gender reassignment, religion and belief, pregnancy and maternity, marriage and civil partnership. We view the Scottish Borders as a place where:

- everyone matters
- everyone should have equal opportunities
- everyone should be treated with dignity and respect

The Council endeavours to ensure that all services meet the needs of everyone who lives, works or visits the Scottish Borders and we will continue to work with our communities to ensure we can achieve this.

The LHS Guidance 2014 requires local authorities to start the Equality Impact Assessment (EIA) early in the development process, so it can help shape the LHS and it would be considered good practice to refer to the EIA throughout the LHS, as appropriate. A full equalities impact assessment has been undertaken on the Local Housing Strategy in line with Scottish Borders Council and NHS Borders Equality Policy and Impact Assessment. The Equality Impact

Assessment (EIA) is a method or tool for assessing predicted effects or impacts of a Council policy or function on meeting the public sector equality duties to:

- eliminate discrimination;
- promote equality of opportunity; and
- foster good relations between those who have an equality characteristic and those who do not not.

SBC's Equality Impact Assessment (EIA) is a 3 stage process which: enables development of policies, strategies, functions & services that meet the demands of Equality and Human Rights legislation and do not discriminate.

The equality impact assessment process started at the beginning of the development of LHS and will be completed when the final draft is signed off. This process means engagement throughout the strategy development, from the early stages of development and continued throughout the development.

Officers have considered the range of people who might be affected by the Local Housing Strategy. The assessment shows that the strategy has many positive impacts on all of the equality impact groups. SESplan HNDA2 also acknowledges however that there is limited data available to quantify the level and type of housing required to meet some specific housing needs. This LHS understands the importance of strengthening the evidence base to measure the housing need and demand of particular needs groups and / or for specialist housing provision and builds this into the outcome framework and action plan.

A full copy of the impact assessment is attached as Appendix 3 https://www.scotborders.gov.uk/downloads/download/671/equality_impact_assessments_2017



2.4 STRATEGIC ENVIRONMENTAL ASSESSMENT

A screening request was submitted to SEA Gateway under Section 9(3) of the Environmental Assessment (Scotland) Act 2005. The key consultation authorities have indicated that there was no likelihood of significant environmental effects through the LHS 2017-2022. The SEA Screening Report can be viewed in Appendix 2.

SCOTTISH BORDERS LOCAL HOUSING STRATEGY 2017-2022

3. LHS STRATEGIC CONTEXT

It is important that the LHS supports and helps deliver national outcomes and targets, whilst also reflecting the needs and priorities of local people through the Community Planning process. The LHS is therefore set within the wider Community Planning and Single Outcome Agreement (SOA) for the Council and its partners.

A strong and well-functioning housing system has a vital role to play in supporting the development of a more productive, more cohesive and fairer Scotland. Through development of this LHS, and previous strategies, several significant themes emerge from the consultation processes which led up to the development of the LHS for the Borders.

The affordability of housing for people, whether owning or renting is a big issues for residents. Everyone has the right to access, not just an affordable home, but also a good quality home that meets their needs.

Housing has an important role to play in anchoring communities and places and local people and professionals are becoming increasingly aware of the wider benefits of good, affordable housing solutions. There are clear benefits to people's health, wellbeing and wider social outcomes through having a permanent, well maintained and warm home throughout life. There are however significant issues with the condition of the older housing stock, in particular in an area like the Borders, where investment is required to assist with condition, fuel poverty, and carbon reduction.

There is also a continuing need to address homelessness through early intervention and support.

On this basis, the LHS defines the housing contribution to SOA priorities, which provide the local framework for meeting the Scottish Government's 16 National Outcomes. This and the wider strategic framework that will support and enable LHS delivery is set out in more detail in section 3.1.

3.1 STRATEGIC FRAMEWORK FOR HOUSING IN SCOTLAND

National Outcomes

The National Performance Framework (NPF) sets out the Scottish Government’s vision for the country and a framework for measurement. The NPF is in four parts which support and reinforce each other:

1. Purpose and its associated targets;
2. 5 Strategic Objectives;
3. 16 National Outcomes that describe what the Government wants to achieve; and
4. 55 National Indicators that enable progress to be tracked.

National outcomes are delivered through the Single Outcome Agreements in place between Scottish Government and Community Planning Partnerships. The LHS contributes to meeting a number of these objectives as follows:

Table 3.1: National Outcomes

National Outcome	LHS contribution
2 We realise our full economic potential with more and better employment opportunities for our people.	Increased housing supply to support new business
5 Our children have the best start in life and are ready to succeed	Increased housing opportunities Neighbourhood regeneration
7 We have tackled the significant inequalities in Scottish society	Increased access to affordable housing Neighbourhood regeneration
8 We have improved the life chances for children, young people and families at risk	Increased access to affordable housing support for people with care needs
9 We live our lives safe from crime, disorder and danger.	Neighbourhood regeneration
10 We live in well-designed, sustainable places where we are able to access the amenities and services we need	Increased access to affordable housing Neighbourhood regeneration
11 We have strong, resilient and supportive communities where people take responsibility for their own actions and how they affect others	Neighbourhood regeneration
12 We value and enjoy our built and natural environment and protect it and enhance it for future generations	Neighbourhood regeneration
13 We take pride in a strong, fair and inclusive national identity	Increased access to affordable housing
14 We reduce the local and global environmental impact of consumption and production	Reduced carbon footprint Reduced waste generated/ increased renewable energy generated
15 Our people are able to maintain their independence as they get older and are able to access appropriate support when they need it	Support for people with care needs
16 Our public services are high quality, continually improving, efficient and responsive to local people’s needs	Support for people with care needs

Source: National Performance Framework, Scottish Government

The Commission on Housing and Wellbeing

A blueprint for Scotland's future was developed in June 2015 based on a wide ranging assessment of the links between housing and wellbeing in order to offer proposals for the future direction of housing policy in Scotland. The report sets out 47 recommendations with the aim of sustaining and improving the wellbeing of the Scottish population through policies and programmes which reinforce the importance of good housing in building strong local communities and helping people to live better lives. To deliver on the Government targets, the **National Health and Wellbeing Outcomes** have been developed; a set of high-level statements of what health and social care partners are attempting to achieve through integration and ultimately through the pursuit of quality improvement across health and social care.

Scotland's Economic Strategy

Scotland's Economic Strategy sets out an overarching framework for a more competitive and a fairer Scotland and identifies four broad priority areas where our actions will be targeted to make a difference. One of the key areas of the strategy is to ensure that the benefits of economic growth are shared more equally across society, which is seen just as important as boosting overall growth. This strategy provides a focus for local economic development in the context of increasing competitiveness and tackling inequality.

Joint Housing Delivery Plan for Scotland

Developed through the Scottish Housing Event held in November 2014, the Delivery Plan captures a crucial set of actions which the Joint Housing Policy and Delivery Group collectively agree are needed to the strategic vision for housing in Scotland: **'that all people in Scotland live in high quality sustainable homes that they can afford and that meet their needs'**. The plan sets out 34 actions identified as priorities focused on two categories (i) Home & Place (which covers supply, investment, planning, sustainability and place making); and (ii) Housing Journey & Support (which covers independent living, housing options and the private rented sector). LHS priorities relate closely to this action framework setting out the Borders contribution to national housing targets and priorities.

3.2 STRATEGIC FRAMEWORK FOR HOUSING IN SCOTTISH BORDERS

Single Outcome Agreement

The Single Outcome Agreement (SOA) specifies the improvement priorities identified by the Scottish Borders Community Planning Partnership designed to deliver better outcomes for the people of the Scottish Borders and Scotland. The SOA vision is that 'by 2023, quality of life will have improved for those who are currently living within our most deprived communities, through a stronger economy and through targeted partnership action'. A focus on three priorities, linked to national outcomes, has been agreed, in order to deliver this vision as set out in table 3.2.

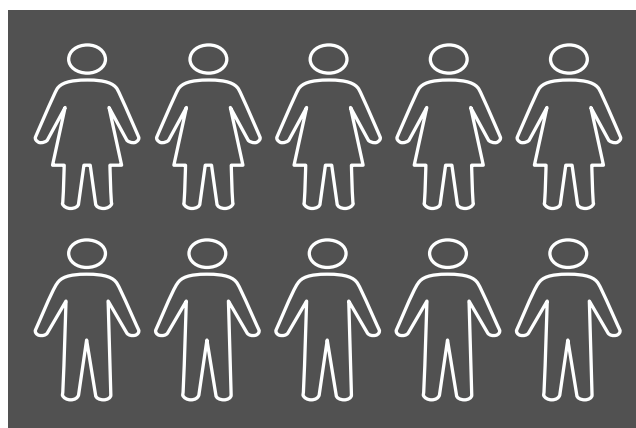
Table 3.2: SOA Priorities

SOA Priorities	National Outcomes
Grow our economy business in	1 We live in a Scotland that is the most attractive place to do Europe
	2 We realise our full economic potential with more and better employment opportunities for our people
Reduce inequalities	5 Our children have the best start in life and are ready to succeed
	7 We have tackled the significant inequalities in Scottish society
	8 We have improved the life chances for young people and families at risk
Maximise the impact from the Low Carbon agenda	14 We reduce the local and global environmental impact of our low carbon consumption and production

Source: Single Outcome Agreement for the Scottish Borders, 2013

The SOA focuses partnership activity in the most deprived areas of the Scottish Borders in order to close the large gaps of deprivation. This does not necessarily involve putting more money into these areas. The Community Planning Partnership examines what is delivered with the combined resources partners deploy, to identify areas where this is only having a limited impact and to question why. The LHS clearly contributes across all three SOA priorities, but in particular to Priority 2 on reducing inequalities. The SOA Community Planning Partners include:

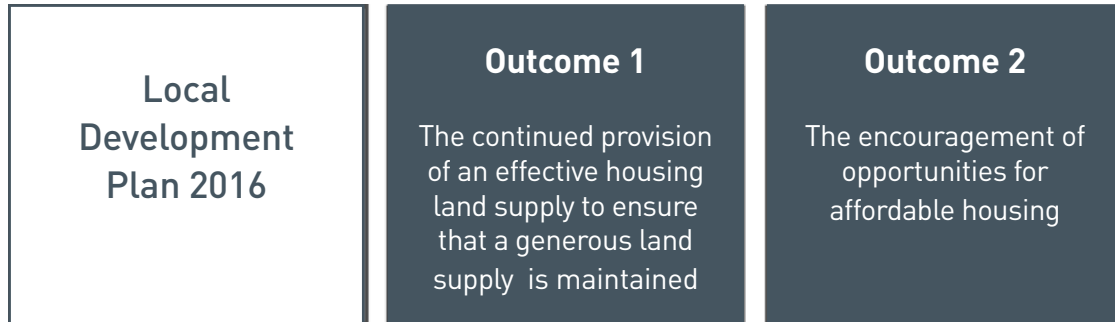
- Statutory partners**
 - NHS Borders
 - Police Scotland
 - Scottish Fire and Rescue Service
 - Scottish Enterprise
- Non-statutory partners**
 - Housing associations: Eildon Housing, Berwickshire HA, Scottish Borders
 - Borders College
 - Third Sector
 - SEStran



Scotland’s Economic Strategy

Scottish Borders Council is one of the six Edinburgh and South East Scotland Strategic Development Planning Authority (SESplan) members. SESplan was established by Scottish Ministers in 2008, primarily to prepare and maintain an up-to-date Strategic Development Plan (SDP), covering strategic issues such as housing, transport, employment, infrastructure and energy. This includes managing the housing needs and demand assessment (HNDA), developing the housing supply targets (HSTs), and agreeing housing land requirements across the housing market area. The current Strategic Development Plan was approved in June 2013, and work is now underway on developing SESplan2, with a view to its adoption in 2018¹.

SESplan1 informs the Scottish Borders Local Development Plan (LDP), which was adopted in May 2016. The LDP is designed to direct development to the right locations, balancing the needs of communities, the economy and the environment. Notably, the LDP is based on the approved Strategic Development Plan (SESplan). However, it does acknowledge HNDA2 (as prepared for SESplan2) in setting key outcomes in relation to housing:



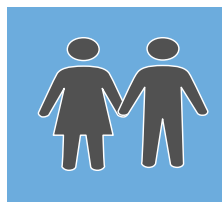
In September 2015, an independent panel was appointed by Scottish Ministers to review the Scottish planning system. The report of the panel, “Empowering Planning to Deliver Great Places” was published in May 2016². This will address, among other things, ‘the delivery of more high quality homes’. Consultation on the white paper to be undertaken in early 2017, enabling legislation to be brought forward thereafter. The LHS will continue to be responsive to ongoing political and economic change.

Scottish Borders Economic Strategy 2023

The Economic Strategy offers a long term view of the local economy. The Strategy links Scottish Borders Council’s priorities and Corporate Plan, and the Economy and Infrastructure theme of the new Community Planning Partnership. It provides a plan for the development of programmes and projects to 2023. It also links to the Local Development Plan that facilitates development by land use allocation.

The Strategy has been produced in the context of challenging local economic conditions and the need to provide new investment, jobs and opportunities for Scottish Borders communities. The Strategy focuses on higher value activity and the resulting productivity gains to business and the economy. It also reflects the need to protect natural assets and the environment that helps attract people and businesses. Four priority actions have been defined:

- Creating the conditions for businesses to compete
- Building on our assets
- Developing the workforce of the future
- Providing leadership



The LHS has closest ties with priority 2, ‘Building on Our Assets’. Ultimately towns and housing will be crucial in attracting skilled people of a working age to locate to the Scottish Borders. The Strategy therefore considers it important to encourage integrated and multi-purpose land-use, including modern land and asset management practices³. Delivery of the Strategy will be achieved by continuing collaboration and commitment with key partners including Scottish Enterprise, VisitScotland, Skills Development Scotland,

1 The SESplan authorities are: East Lothian, Edinburgh, Fife, Midlothian, Scottish Borders and West Lothian. All of the documents relating to the SDP can be obtained from the SESplan website <http://www.sesplan.gov.uk/>

2 <http://www.gov.scot/Topics/Built-Environment/planning/Review-of-Planning>

3 Scottish Borders Economic Strategy 2013

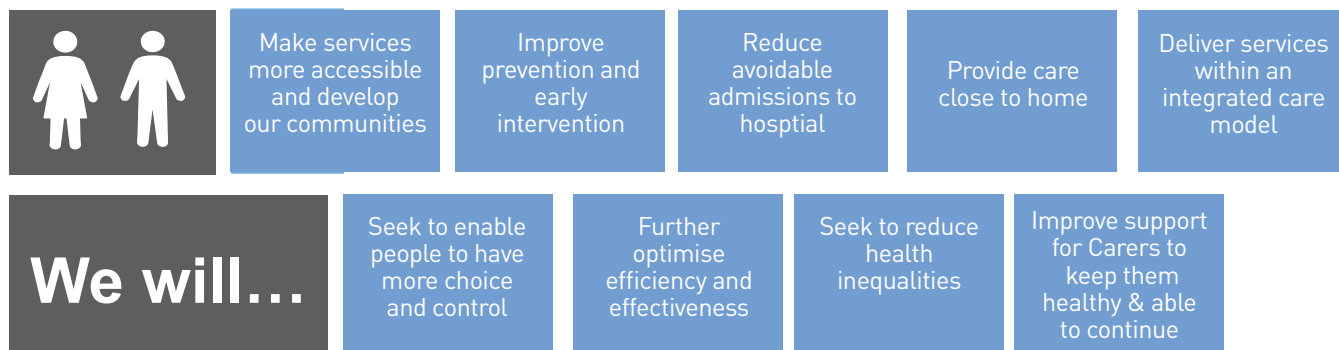
Borders College, Heriot Watt University, EventsScotland, Forestry Commission Scotland, Scottish Development International, JobCentrePlus and other public and private sector partners.

Scottish Borders Health and Social Care Strategic Plan

The Scottish Borders Health & Social Care Strategic Plan⁴ sets out the rationale for integration as follows:

- **Increasing demand for services** – a growing ageing population, leading to more people in need of health and social care services
- **Increasing pressure on limited resources** – a rise in demand putting pressure on limited resources, at a time of constraint on public sector funding and rising costs of health and social care services
- **Improving services and outcomes** – service users with higher expectations from the service, in terms of their experience and results

The clear aim of the integrated health and social care services is to shift the balance of care towards prevention and early intervention to ensure that individuals have better health and well-being. As a consequence, services are to be redesigned around the needs of the individual. Critically, work is being undertaken to enable the balance of resources to shift from acute to preventative services; and away from inpatient/institutional settings and towards in-home/ community settings. A set of nine local objectives have been developed to move this forward:



Reducing Inequalities Strategic Plan

The vision of the Reducing Inequalities Strategic Plan is to reduce the gap between the most deprived and the least deprived in the Scottish Borders. To achieve this strategic vision and to better understand the inequalities in the Scottish Borders, the strategic plan focuses on five key themes, with housing as one of the key themes: (i) health and wellbeing; (ii) housing and neighbourhood; (iii) attainment, achievement and inclusion; (iv) employment and income; and (v) keeping people safe. A set of overarching principles will guide this work, including a commitment to early intervention and prevention to break the cycle of poor outcomes; and to work with communities, so as to build on the assets of individuals and communities.

⁴ Scottish Borders: Changing Health and Social Care for You: integration strategic plan 2016-2019

Critically, a number of actions have been identified that are required to reduce inequalities in housing and across neighbourhoods. These include, ensuring social housing allocations respond to housing need, measures to address fuel poverty; increasing affordable housing supply and ensuring appropriate provision of specialist housing. These actions have informed the development of the LHS outcome framework.

Local Housing Strategy 2012-17

The LHS 2017-2022 builds on the success of the Council's previous strategies and supports the Scottish Government's vision within Homes Fit for the 21st Century and the joint Housing Delivery Plan. The LHS 2012-2017 delivered over 95% of the 79 actions in the strategy.

In order to achieve the outcomes of the LHS, over the five years the majority of the actions were completed, some were amended and some were removed as they were no longer applicable to the delivery of the outcomes. Where actions have not been fully delivered and remain appropriate, they will carry forward through to the LHS 2017-22.

These actions over the past five years have been important in helping to achieve the outcomes of the LHS. Some of the key achievements of the previous LHS include:




- The delivery of 590 affordable homes; equating to an annual average of 118 homes and comfortably exceeding the annual 100 unit target.
- The new SHIP 2017-2022 sets out proposals for up to 1192 new homes which represent an estimated investment value of around £163M. The proposed projects cover a range of housing needs, from area regeneration, rural housing, housing for people with particular needs and general needs housing.
- Energy efficiency schemes in the Scottish Borders since 2010 have resulted in 8,422 installed measures across 5,842 households;
- Measures installed via the Home Energy Efficiency Programmes: Area Based Schemes have resulted in estimated lifetime financial savings of £36.9m – the equivalent of £6,325 per household assisted.
- The number of approaches to the Homelessness Service has reduced every year from 2012/13 to 2016/17; from 1,028 to 909
- During the five years of the LHS, 282 applicants were helped to secure a privately rented tenancy through the Deposit Guarantee Scheme
- Care and Repair have carried out 1,333 minor adaptations, 35 minor repairs, 16,341 visits by handyperson and 364 major adaptations. Helping homeowners and private sector tenants aged 60 or over and people of any age with disabilities to remain in their homes

Each year an annual progress update has been produced and presented to the LHS Partnership Group, as well as being made publically available through the Scottish Borders Council website. A final full report covering the five year period 2012-17 will be produced during 2017.

3.3 PLANNING & DELIVERY FRAMEWORK FOR LHS

As well as improving joint working across strategic housing partners, Local Housing Strategy outcomes deliver a framework for rationalising a range of operational housing plans that appear across the Community Planning framework, while also ensuring that the LHS effectively aligns with, and supports these plans. Table 3.2 outlines the range of themed strategies and plans which contain housing-related actions which are consolidated and reflected in the LHS outcome tables.

Table 3.3: LHS delivery plans and strategies

Mapping the LHS Delivery Plans & Strategies in Scottish Borders			
1. The supply of housing meets the needs of our communities	2. More people live in good quality, energy efficient homes	3. Fewer people are affected by homelessness	4. More people are supported to live independently in their own homes
SBC LDP	Private Sector Housing Strategy	Homelessness Strategy	Housing Contribution Statement
SHIP	Fuel Poverty Strategy	Health and Homelessness Strategic Plan	H&SCP Strategic Plan
SESplan HNDA 2	Empty Homes Strategy	Housing Support Plan	Integrated Strategic Plan for Older People's Housing, Support and Care Needs
		Temporary Accommodation Strategy	Health and Social Care Strategic Commissioning Plan
		Community Justice Outcomes Improvement Plan April 2017	
Tackling Poverty and Achieving Social Justice Strategy			
Reducing Inequalities Strategic Plan			

SCOTTISH BORDERS LOCAL HOUSING STRATEGY 2017-2022

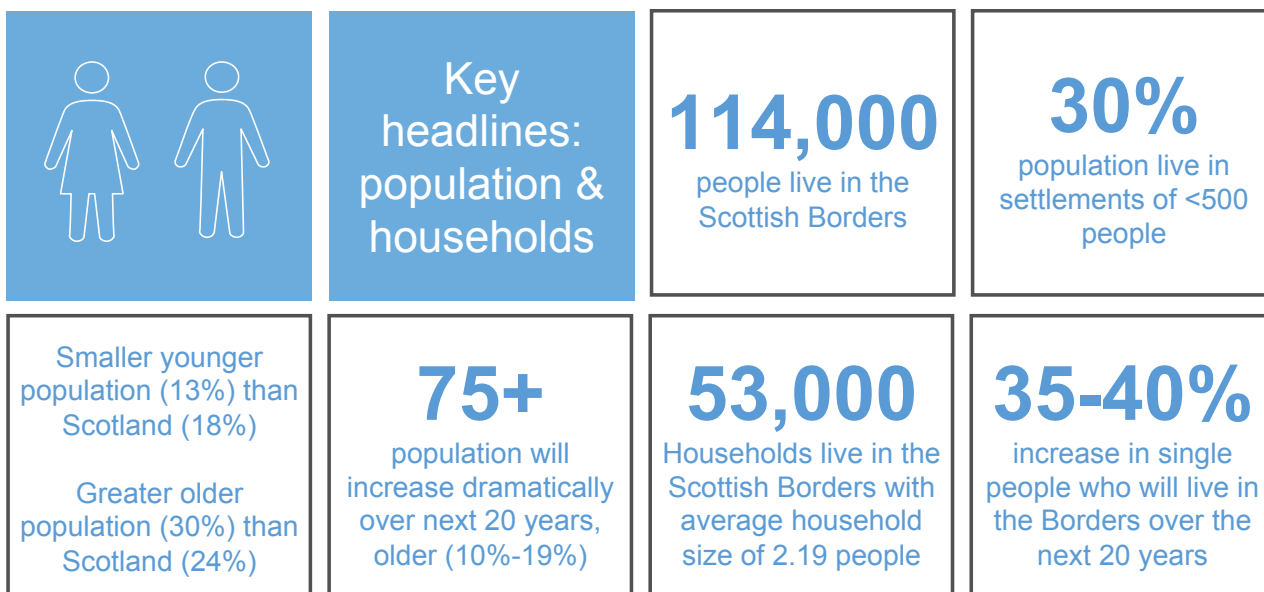
4. LHS LOCAL CONTEXT

A complex mix of factors and issues influence the operation of the local housing system in the Scottish Borders. Through detailed analysis of the local housing system and the impact of key economic and demographic factors, the LHS develops a framework for addressing housing system imbalances that require to be tackled if the housing system is to work more effectively for everyone in the Borders. Key factors and issues which require action and intervention in the Local Housing Strategy are set out below.

4.1 POPULATION AND HOUSEHOLDS

The Scottish Borders area is 473,614 hectares (1,827 square miles) and is located in the South East of Scotland. It has Edinburgh and the Lothians to the North, Northumberland to the South and Dumfries and Galloway to the West.

Scottish Borders is a rural local authority where 30% of the population lives in settlements of under 500 people or in isolated hamlets. The largest town is Hawick with a 2014 estimated population of 14,003, followed by Galashiels with 12,670 households (although, if neighbouring Tweedbank were included, Galashiels would be the largest town in Scottish Borders). The only other towns with a population of over 5,000 people are Peebles, Kelso and Selkirk. Scottish Borders Council Area is the fourth most sparsely-populated mainland Local Authority areas in Scotland after Highland, Argyll and Bute and Dumfries and Galloway.



The estimated 2014 population for Scottish Borders was 114,030: an increase of 0.1% from 113,870 in 2013. The population of Scottish Borders accounts for 2.1% of the total population of Scotland. Since 1988, Scottish Borders' total population has risen overall. Scotland's population has also risen over this period.

In Scottish Borders, 13.5% of the population are aged 16 to 29 years. This is smaller than Scotland, where 18.3% are aged 16 to 29 years. Persons aged 60 and over make up 30.2% of Scottish Borders. This is larger than Scotland where 24.0% are aged 60 and over.

There is no net change in population projected over the period to 2037. However, the structure of the population is expected to change, with a pronounced increase in older people: the 65-74 increasing from 12% in 2012 to 16% of the population by 2037, and the 75+ age group increasing from 10% to 19%.

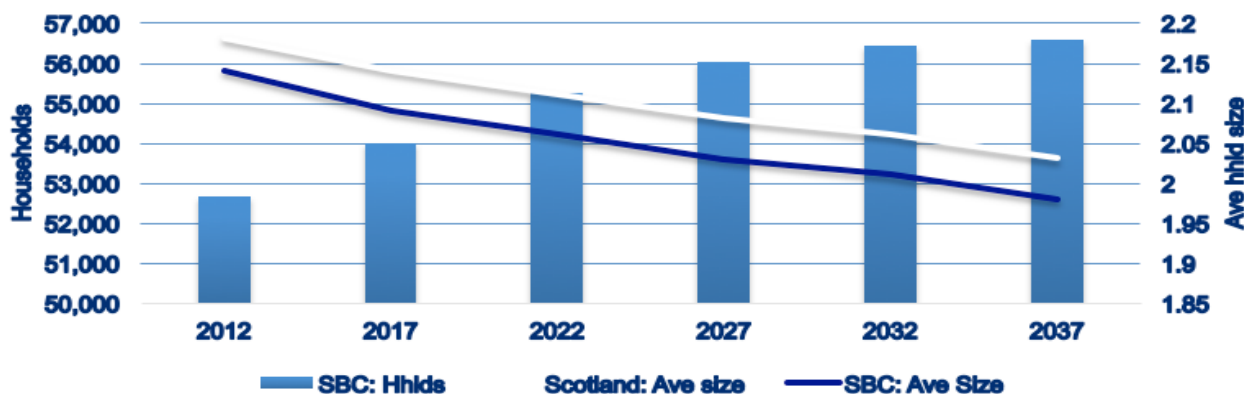
Household profile

The household profile within Scottish Borders differs from the Scottish average: there is a far higher proportion of pensioner households and a correspondingly lower proportion of adult-only households.

There were 53,531 households in Scottish Borders in 2015, an increase of 0.4% on the previous year and 7.5% over the past 10 years. In comparison, the total number of households in Scotland as a whole rose by 7%. The average household size has fallen by 3.7% from 2.19 persons to 2.11 over the last ten years; this compares with the more gradual fall across Scotland of 1.9% to 2.17 persons.

The 2012 household projections, suggest that number of households will continue to rise, with the projected increase for Scottish Borders around 7% for the period 2012-37, compared with 17% for Scotland as a whole. Average household size is expected to continue to decline throughout this period. See figure 4.1.

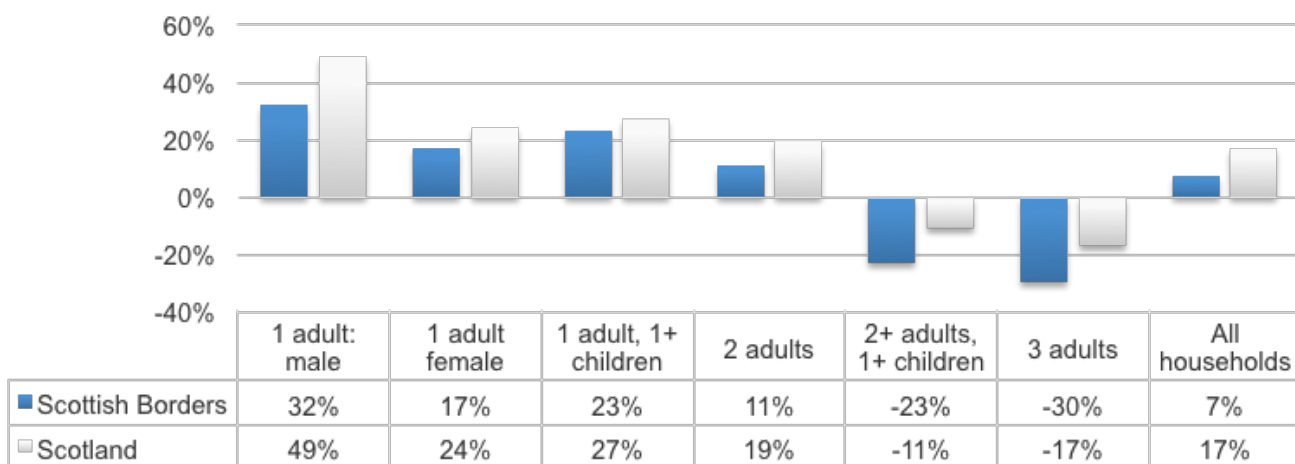
Figure 4.1: Household projections, 2012 to 2037



Source: NRS household projections, 2012 base

Scottish Borders has a slightly higher proportion of 2-person households than the Scottish average, with all other household sizes marginally below average. Figure 4.2 shows the projected change in households by type for the Scottish Borders compared to Scotland. The projections suggest notably dramatic differences for households with 2+ adults with children and 3+ adult households. Within the Scottish Borders, it is projected that the proportion of single person households will increase from 35% to 40%, while the proportion of households with two adults and one plus child will decrease from 18% to 13%. All adult households are projected to decrease from 6% to 4%. Proportions of other household types will remain broadly the same.

Figure 4.2: Projected household change by household type, 2012-2037



Source: NRS household projections, 2012 base

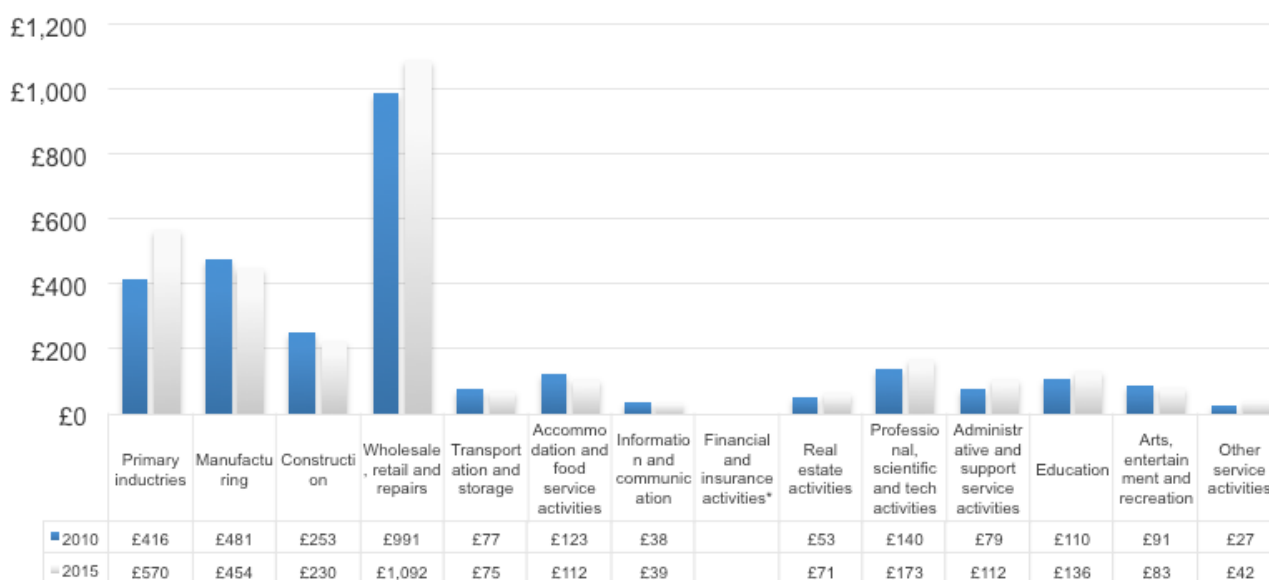
4.2 ECONOMY

56,400 people work in Scottish Borders. Earnings are below the Scottish average, particularly so for those working within the Scottish Borders area: people who live and work in the Scottish Borders earn just over 81% of the Scottish average wage; those who live in the Scottish Borders and work outside the area earn on average 92% of the Scottish average. This reflects the value of the employment available in the Scottish Borders economy.

The Scottish Borders economy performed relatively well before 2007, with economic output, or Gross Value Added (GVA), expanding by on average just under 4% in the 10-year period ending 2009. Year-on-year, GVA in the Scottish Borders was increasing but the rate of change went from just under 6% in 2007 to 1% in 2008 and has experienced a negative change of nearly 4% in 2009. However, the following two years have seen the Scottish Borders regain some ground with positive growth of 2.6% in 2010 and 3.1% in 2011. The average annual change in GVA for Scotland from 2001 to 2011 was 5.1%, and for Scottish Borders was 3.9%.

Overall, turnover in the Scottish Borders economy has grown in the past five years, by some £313m, an increase of 11% over the period. This compares to a growth for the Scottish economy as a whole of around 1.3%. There were marked variations across the different sectors, with a marked decline in the value of the manufacturing sector (almost 6%) and an 8% decline in manufacturing employment. This is in the context of a substantial decline in manufacturing at the Scottish level (decline in turnover of 23%, with employment falling by 2%). Borders has seen increases in employment and turnover in a number of sectors: in particular, in primary industries (turnover increasing by 37%, compared with 2% for Scotland, and employment increasing by around 6%), and professional, scientific and technical industries (turnover increasing by 24%, compared with 15% for Scotland, and employment increasing by around 33%).

Figure 4.3: Turnover (£m) by Sector, Scottish Borders

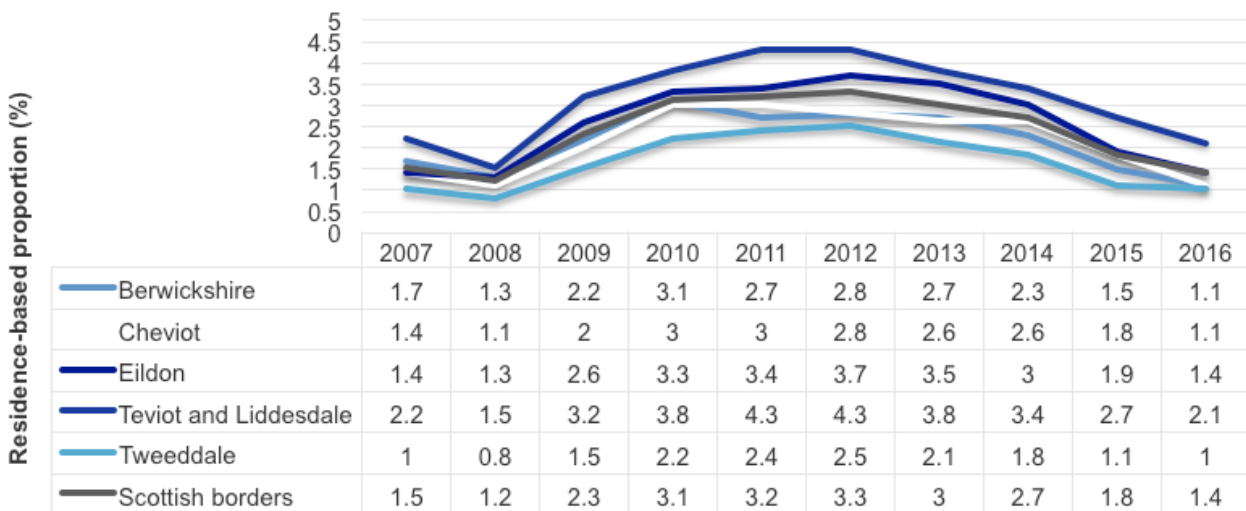


Source: Scottish Borders Strategic Assessment 2016

According to the International Labour Organisation (ILO) model for unemployment rates, the Scottish Borders has outperformed the Scottish rate every year since 2004. As a consequence of the recession unemployment increased to 6.1 per cent in 2011. Since then, unemployment decreased to 4.4 per cent by 2014. The national rate (6.2 per cent) has also recovered from its peak in 2011.

The proportion of working age people claiming Job Seekers Allowance (JSA) and those unemployed people claiming or transferring on to Universal Credit (UC) in the Scottish Borders has consistently been below the level for Scotland. It should be noted that the Universal Credit component of the claimant count commenced in early 2015. Within the Scottish Borders, the proportion of working age people claiming either JSA or the unemployment related UC in March 2016 ranged from 0.9% for the Leaderdale and Melrose ward to 2.7% for Galashiels and District, Hawick and Hermitage and Hawick and Denholm. Across the localities the numbers claiming jobseeker’s allowance has fluctuated over the past ten years, with the highest rates consistently in Teviot and Liddesdale and the lowest in Tweeddale. Unemployment peaked in 2011-2012 owing to the recession.

Figure 4.4: Job Seekers Allowance Claimants, 2007-2016

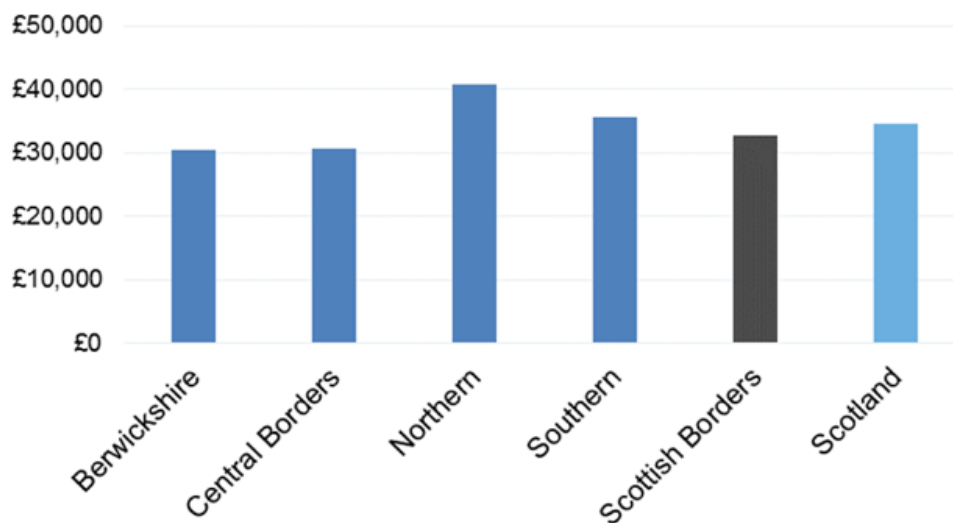


Source: Scottish Borders Strategic Assessment 2016

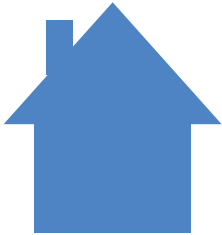
Based on the CACI Paycheck data for 2015, the average income for Scottish Borders households is £32,785; approximately 5% lower than the national average (£34,619). Although gross weekly pay has gradually increased over the last two decades in Scottish Borders, it has consistently been lower than that of Scotland. In 2014, the gross weekly pay nationally exceeded £500, however in Scottish Borders this was just over £450.

Household income levels vary across housing market areas, with incomes particularly low in Berwickshire (£30,407) and Central Borders (£30,624) and considerably higher in the Northern HMA (£40,846).

Figure 4.5: Average Income



Source CACI

	<p>The average household income in the Scottish Borders is £32,785 - 5% lower than Scotland</p>	<p>Gross weekly pay has gradually increased in the last two decades but is 8% lower than Scotland</p>	<p>More low income households live in Berwickshire and Central Borders than elsewhere</p>
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4.3 WELFARE REFORM

The Welfare Reform Act resulted in major change to the welfare system: from April 2013 households claiming Housing Benefit (HB) for social rented housing and deemed to be ‘under-occupying’, may have Housing Benefit reduced in accordance with the ‘bedroom tax’, while benefit cap was introduced from July 2013. Benefit reductions have increased the number of households in financial difficulty, resulting in increased rent arrears and lost income for social housing providers.

While the full extent of the impact of Welfare Reform is still to be realised, a report commissioned by the Scottish Parliament in April 2013⁵ estimated it will take £1.6 billion from the Scottish economy by 2014/15 (excluding inflation), equivalent to £480 per person of working age. The amount lost to the Scottish Borders economy is estimated at some £29 million, equivalent to some £400 per person of working age.

4.4 DEPRIVATION

Deprivation is measured using the Scottish Index of Multiple Deprivation (SIMD) 2016. This takes account of measures of income, employment, health, education, geographic access, crime and housing. Results from the 2016 SIMD show that most areas (datazones) in Scottish Borders are found in the middle rankings, in comparison to the wider Scottish benchmark. This is similar to the pattern identified in 2009 and suggests that most of Scottish Borders does not experience multiple deprivation.

⁵ Audit Scotland (2013) *Impact of Welfare Reform Upon the Economy by 2014/15*

The SIMD for 2016 is the first SIMD to use the updated 2011 Data Zone geography, which was created from 2011 Census data to account for population changes and developments across Scotland. Scottish Borders council area is divided into 143 Data Zones which is an increase of 13 compared to the old data zone geography. Six datazones do fall into the “15% most deprived” in Scotland: these are Central Burnfoot, South East Burnfoot, West Burnfoot, North Burnfoot in Hawick and Central Langlee and West Langlee in Galashiels. These datazones account for 4.1% of the Scottish Borders population. Notably, this is a similar proportion as in 2009, suggesting that measures put in place to address deprivation in these areas have not resulted in change. Overall some 7% of the datazones in Scottish Borders and 7% of the Scottish Borders population are located within the 20% most-deprived in Scotland. This presents a clear challenge to Scottish Borders to tackle deprivation and reduce inequalities which has been outlined in the Reducing Inequalities Strategic Plan.

4.5 LOCALITIES

There are five community planning localities in Scottish Borders: Berwickshire, Cheviot, Eildon, Teviot and Liddesdale, and Tweeddale. These localities align with agreed Social Work and NHS Borders localities and are part of the Health and Social Care Integration Strategic Plan.

The locality with the largest population is Eildon, at 31% of the Scottish Borders population. It contains eight of the larger settlements including Galashiels, Selkirk, Melrose and Tweedbank, all with populations greater than 2,000. The smallest locality is Teviot and Liddesdale, at 16% of the Scottish Borders population.

Figure 4.6: Localities Map



As table 4.1 shows, the population profile varies across the area. The populations of Eildon and Tweeddale tend to be younger, less likely to be income deprived, and less likely to be unemployed. Conversely, populations in Cheviot and Teviot and Liddesdale are likely to be older, while those in Teviot and Liddesdale are more likely to be income deprived and more likely to be unemployed.

Table 4.1: Scottish Borders locality profiles

Scottish Borders locality profiles								
Area	Population				Rurality		Deprivation	
	Total	0-15	16-64	65+	% population in small settlements (< 500)	No. of settlements > 500 people	% population income deprived	Claimant count
Berwickshire	20,567	15%	60%	24%	45%	7	10.4%	1.5%: E Berwickshire 1.5%: M Berwickshire
Cheviot	19,503	15%	58%	27%	34%	4	9.4%	1.5%: Jedburgh & District 1.7%: Kelso & District
Eildon	35,190	18%	61%	21%	19%	8	9.8%	2.7%: Galashiels & District 1.7%: Selkirkshire 0.9%: Leaderdale & Melrose
Teviot and Liddesdale	17,965	14%	59%	28%	14%	3	14.3%	2.7%: Hawick and Hermitage 2.7% Hawick and Denholm
Tweeddale	20,715	19%	62%	20%	28%	5	7.0%	1.3%: Tweeddale W 1.0%: Tweeddale E
Scottish Borders	114,030	17%	60%	23%	27%	27	10.9%	1.8%: Scottish Borders

Source: KnowBorders - Scottish Borders Community Planning Partnership 2016 Strategic Assessment: Locality Extracts

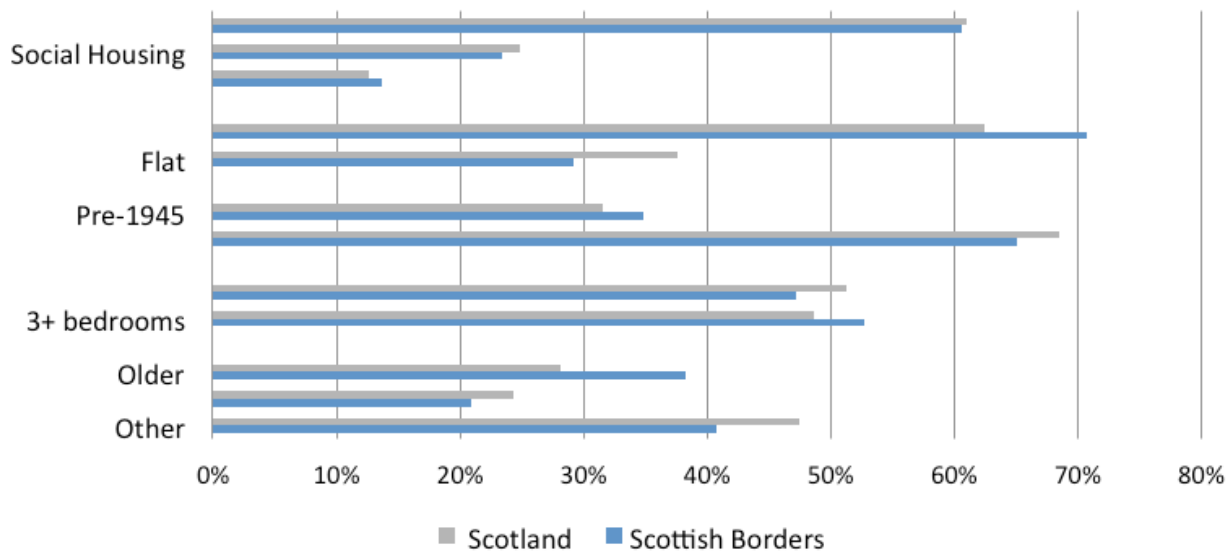
The locality strategic assessments provide in-depth analysis for each of the localities. The locality planning framework is emerging, with the Community Planning Partnership responsible for developing Locality Plans for each of these areas. Over the next five years, as the agenda for each locality emerges, the Local Housing Strategy will set out the extent to which LHS outcomes will contribute to meeting SOA priorities in each locality.

4.6 HOUSING MARKET AND HOUSING NEED

Housing stock

Some 61% of dwellings are estimated to be owner occupied, 23% social rented sector and 14% private rented sector. Scottish Borders has the same level of owner-occupied housing, a lower level of social rented accommodation but a higher proportion of private rented housing, than is the case nationally.

Figure 4.7: Scottish Borders dwelling profile



Source: Scottish House Condition Survey

Most of the dwellings (71%) are houses. This is well above the Scottish average (62%), but broadly in line with other non-urban authorities. However, the proportion of flats in the stock has been increasing so the gap between flats and houses may continue to narrow.

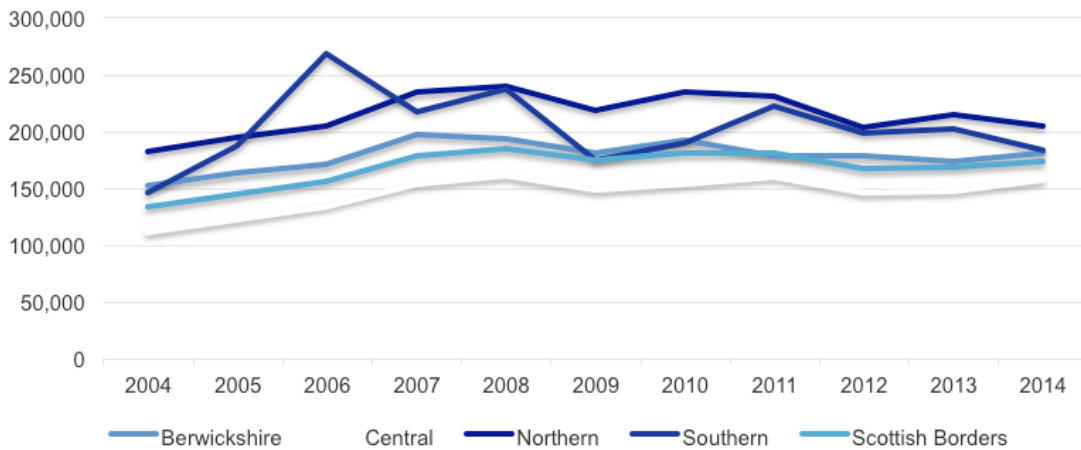
The age profile of the Scottish Borders stock differs from that nationally: some 35% of dwellings were constructed pre-1945, compared with just 32% for Scotland as a whole. This has clear implications for the management of property conditions and, in particular, for achieving energy efficiency targets.

Housing market profile

The Registers of Scotland 10-Year Property Market Report 2005-2015 shows that the average house price in Scottish Borders in 2014 was £173.5k. Average prices had increased by 29% from £133.1k to £173.5 over the period. However, at the same time the volume of sales had decreased by 36.3% from 2,757 to 1,755. The value of the housing market in the Scottish Borders decreased by 17.8%, considerably worse than the decrease for Scotland (12.3%).

Prices in the Northern area are on average higher than elsewhere in Scottish Borders, and have remained broadly stable throughout the housing crisis. Conversely, while prices in the Southern area tend to be above average for the authority, the market has proved much more vulnerable to the housing crisis.

Figure 4.8: Average house prices, 2004-2014



Source: Register of Sasines 2014: Average house prices by Housing Market Sub-area 2004-14

4.7 HOMELESSNESS

In 2015/16, there were 618 applications made under the Homeless Persons legislation in the Scottish Borders, a decrease of 5% compared to 2014/15. The rate of homeless applications in the Scottish Borders has been steadily decreasing since a peak in 2007 and now accounts for about 1% of households in the Scottish Borders. The number of applications has decreased by a substantial 55% across the period 2007/08 – 2015/16 as a result of a proactive approach to prevention through the delivery of the Housing Options approach.

The majority of homeless applicants (almost two thirds) are single people and predominantly male. The most common reasons for homelessness relate to a dispute in the applicant household (20% non-violent and 13% violent); and the applicant 'asked to leave' by their landlord or household (18%).

Key headlines on the homeless population in the Scottish Borders are as follows:

- Almost two thirds of homeless applicants are single people (40% male and 22% female)
- A fifth of homeless applicants are single parents (13% female and 7% male)
- 28% of homeless applicants included households with children (175 households)
- A third of homeless applicants were young adults aged 16-24 (185 households)
- The geography of applications has remained consistent over the last three years, with two thirds from applicant households originating from the Central HMA

4.8 HOUSING QUALITY AND FUEL POVERTY



Using current definitions, a household is considered to be in fuel poverty if it spends more than 10% of household income on fuel, and in extreme fuel poverty if it spends more than 20%



Three main factors influence whether a household is in fuel poverty:

1. Household income – the cost of heating a property forms a greater proportion of total income for those on low incomes
2. Fuel costs – the prices of different types of fuels varies considerably; in some areas/properties consumers are unable to choose an economical type of heating systems. Even with high levels of investment in energy efficiency measures, the recent increases in fuel prices have pushed many families back into fuel poverty
3. Energy efficiency – thermal quality of the building and the efficiency of the heating source impact on heating costs

A fourth factor has also been identified as a cause of fuel poverty:

4. How people use their heating systems and live within their home.

While this fourth factor is not unique to fuel poor households, the absence of energy efficiency behaviours can affect an increased vulnerability to, and entrench people within, fuel poverty. Vulnerable households can also find it more challenging to develop strategies to tackle fuel poverty themselves and participate in support programmes.

Fuel poverty is a particular issue facing households in the Scottish Borders. In the Scottish Borders, 38% of households are fuel poor in comparison with 34% nationally. Fuel poverty is exacerbated by a number of factors affecting properties and households in Scottish Borders, including the following:

- 7% of dwellings in Scottish Borders have an F or G energy efficiency rating
- 35% of dwellings in Scottish Borders were built before 1945
- 33% of Scottish Borders dwellings are off the gas grid
- 3% of dwellings in Scottish Borders are Below Tolerable Standard
- 68% of dwellings in Scottish Borders have disrepair to critical elements dwellings in Scottish Borders are more prone to dampness (5%) and condensation (15%) than is the case nationally (3% and 9%, respectively)

4.9 HOUSING & SUPPORT FOR INDEPENDENT LIVING

Table 4.2 (on page 34) sets out the number of specialist dwellings in the Scottish Borders. This is based on a count of very sheltered, sheltered and medium dependency housing provided by social landlords, and may therefore be a partial record of the provision in the area. The table shows there are around 1,800 specialist dwellings in the area, and that the number has remained broadly stable over the last ten years (a decrease of 1% over the period 2002 to 2012). This is broadly in-line with Scotland, where the stock of specialist dwellings declined by around 3%). The decrease nationally



was principally due to a significant decline in the level of sheltered housing. In the Scottish Borders, while there was a reduction in sheltered housing provision, this was largely off-set by an increase in medium dependency dwellings, while the supply of very sheltered housing remained broadly stable over the period.

Provision for people with physical disabilities has increased over the last ten years. At a Scottish level, the increase has been substantial, at around 67%. In the Scottish Borders, the increase has been more modest, but still significant, at around 6%, bringing the level of provision to just under 480 wheelchair and ambulant disabled dwellings.

Table 4.2: Specialist provision

Specialist provision	2002	2004	2006	2008	2010	2012	Change
Provision of older persons dwellings, 2002 - 2013							
SBC	1,825	1,766	1,770	1,779	1,798	1,809	-1%
Scotland	52,721	49,308	51,891	51,654	51,108	51,284	-3%
Provision of social rented dwellings for people with a physical disability							
SBC	450	198	213	242	466	477	6%
Scotland	19,295	17,225	21,948	23,362	28,493	32,282	67%

Source: The Scottish Government, Housing for Older People, those with Disabilities and those with Supported Tenancies, 2002-12 (S1B returns, Supported Housing)

SESplan2 states that, in order to respond to the ageing population, increased affordable new build and sustainable housing is a priority. Including a variety of house types and sizes to promote and encourage mobility in the housing system and enable downsizing where appropriate, is critical to reflect the needs of the local community, and new homes have to be easily accessible and adaptable. Within this, a range of specialist housing will also be required to meet identified needs.



SCOTTISH BORDERS LOCAL HOUSING STRATEGY 2017-2022

5. LHS PRIORITY 1: THE SUPPLY OF HOUSING MEETS THE NEEDS OF OUR COMMUNITIES

5.1 LHS CONTEXT: HOUSING SUPPLY

In terms of delivering a suitable and sufficient supply of affordable housing, the LHS is required to provide evidence and policy direction in relation to:

Extent & nature of housing need & demand

Scottish Borders Council's strategic vision across all tenures

Strategic direction for housing investment

Powers & products helping households and landlords

The LHS therefore focuses on:

- enabling the supply of good quality homes, across all housing sectors;
- ensuring that new supply of affordable housing increases;
- encouraging supply of intermediate housing options; and
- developing efficient and innovative ways of building and financing new homes.

The following sections set out the evidence base, what we are doing to achieve this outcome and concludes with what else has to be done over the LHS period 2017-22.

5.2 HOUSING SUPPLY: KEY ISSUES

Housing Need & Demand

The second SESplan Housing Need and Demand Assessment (HNDA) was undertaken in 2013/14 and was assessed as robust and credible by Scottish Government in 2015. It was undertaken to support the preparation of SDP2, as well as to inform development of the member authorities' LHS and Local Development Plans.

The estimates of housing need were produced using the Scottish Government HNDA Tool. The HNDA tool produces an estimate of the additional homes required to meet housing need and demand, broken down by tenure (owner occupied, private rented sector, below market rent and social rented housing). In addition, the HNDA also captures information on the operation of the housing system, to inform policies on new housing supply, the management of stock and the provision of housing related services.

The Tool collates evidence relating to key criteria such as demographic projections and economic indicators, to estimate future levels of housing need and demand. Because the model contains a set of scenarios, it enables the construction and consideration of a range of alternative futures to reflect the local area. To inform in the development of realistic scenarios, Oxford Economics was commissioned to carry out economic forecasting / scenario planning. Following detailed analysis and consultation of the outputs from this work, it was agreed that the Wealth Distribution scenario was preferred⁶:

Household projections	Existing need	Median household income growth	Projected house prices	BMR assumption
<ul style="list-style-type: none"> • 'Principle' using 2012 - base 	<ul style="list-style-type: none"> • Clear in 10 years, input value 	<ul style="list-style-type: none"> • Modest increase 	<ul style="list-style-type: none"> • Modest increases • Strong recovery for Edinburgh and WL 	<ul style="list-style-type: none"> • Modest increases with 'strong recovery' for WL



⁶ SESplan2: Assumptions Underpinning HNDA Wealth Distribution Scenario

The HNDA was undertaken in two stages. First, the number of households currently in housing need (for example, homeless or in overcrowded households) unable to meet their need through their own resources and whose need requires the provision of additional housing units was estimated. This analysis revealed there are around 1,219 such households. It has been assumed that these needs will be addressed over a period of ten years.

Second, need and demand from households still to form was estimated; the analysis was concerned with calculating the additional housing units required, as a result of the number of additional households (from natural growth and inward migration). The analysis suggests there will be a total of around 4,188 households in need of additional housing over the period 2012 to 2032 in Scottish Borders. This gives a total housing estimate of 5,407 over the planning period.

Table 5.1 shows the projection of housing need broken down further by tenure, first for the LHS period, and second for the period used by SESplan to calculate the housing supply targets (the HSTs are covered in further details later on in this section). The HNDA estimates that over the period of the LHS there will be a requirement for 374 new homes a year (just under 1,500 homes over the five-year period). Based on analysis of income and affordability, it assesses that just over half of these homes will need to be social rented (54%), and a further 11% below market rent. In total this means that nearly two thirds (65%) of the housing estimate over the period 2017-21 is for affordable housing.

Considering the housing estimates over a longer timeframe, because the demographics vary and because the current housing need is dealt with in the early period, a slightly different profile emerges. The number of homes required is somewhat lower (at 278 a year), with a smaller proportion of affordable homes.

Table 5.1: HNDA Housing Estimates, annual average 2017-21, 2018-30

HNDA housing estimates: Annual average 2017-21		
	No.	%
Social rented sector	202	54%
Below market rent	40	11%
Private rent	45	12%
Owner occupied	87	23%
Total SBC	374	100%
Annual average 2018-30		
	No.	%
Affordable	165	59%
Market	113	41%
Total SBC	278	100%

Source: SESplan2 HNDA table 9.12, SESplan SDP2 Housing Supply Targets, Board paper, February 2016⁷

⁷ HNDA housing requirements set out in SESplan HNDA2 are projected over the period 2012 – 2032. They are broken down in more details as follows: 2012-16, 2017-21, 2022-26, 2027- The HST covers the SESplan delivery period of 2018-30.

The HNDA also highlighted:

- Home buyers, particularly first time buyers are finding it difficult to access mortgage finance, with lending significantly reduced from pre-recession levels and substantial deposits required, presenting barriers to homeownership. Escalating house prices have and continue to increase demand for and reliance upon the private rented sector although this in itself poses issues in terms of affordability
- Welfare Reform will result in reduced disposable income for many and increasing debt including rent arrears and under-occupation of property. Reduced benefits payments will be an issue for a growing number of households
- A serious under-supply of smaller homes is evident, particularly for older people given the ageing population and also more generally. More lifetime homes and smaller units which can easily be adapted could assist in addressing the shortage of housing and could also be used by number of different types of household with specialist housing requirements

Housing Affordability

More detailed analysis of housing affordability was completed in 2016, in preparation for LHS development, using a modelling tool developed by Arneil Johnston. The model works by analysing a range of housing cost benchmarks and testing these against a range of assumptions, based on the proportion of income devoted to housing costs. The model then calculates the percentage of households that can/ cannot afford each housing tenure.

The cost of social housing was calculated from analysis of the 2014/15 ARC data for the main RSLs operating in the area, with the average rent for a property in the Scottish Borders calculated at £318 per month.

In order to assess the extent of housing affordability in relation to the private rented sector, analysis of a snapshot of 1,747 market rental properties was performed in 2014/15 to establish the extent, nature and price of housing available. Based on this analysis, the lowest average PRS rents were found to be in the Central Borders HMA (at just under £499 per calendar month) with the highest average PRS rents in the Southern HMA (at just under £579).

In addition to housing cost benchmarks for the social and private sectors, the LHA rate for Scottish Borders was also used as the basis to provide various mid-market rent (MMR) benchmarks by applying a range of proportions from 85-100% of the LHA rate. This enabled housing costs in the Scottish Borders to be compared and benchmarked to local incomes. As can be seen from the housing cost profile, unsurprisingly, PRS rents are significantly higher than RSL rents, LHA rates and MMR benchmarks. Even at the LHA rate, PRS rents are unaffordable to households across all property sizes.

Figure 5.1: Affordability Analysis

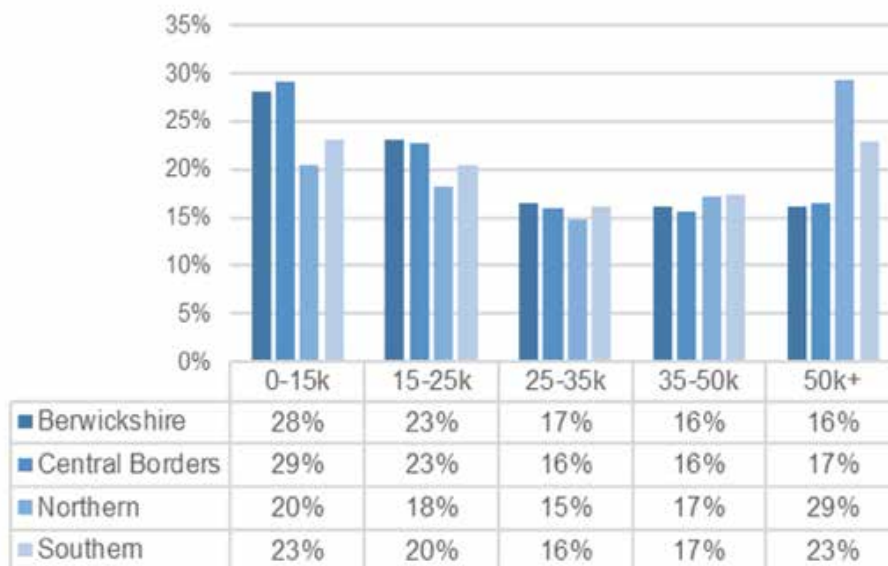
1 bed housing costs	2 bed housing costs	3 bed housing costs	4 bed housing costs
RSL: £292 PRS: £352 LHA: £312 MMR: £265	RSL: £318 PRS: £457 LHA: £400 MMR: £340	RSL: £347 PRS: £559 LHA: £475 MMR: £404	RSL: £393 PRS: £790 LHA: £600 MMR: £510

Source: Arneil Johnston 2016⁸

Notably, the number of mid market rent homes provided at present is very limited, although in view of high need and demand, the number is expected to increase over the next few years. Given the LHA rate is used to set MMR rents, it could be helpful if more localised LHA rates were calculated. This would enable rents to be more responsive to local market conditions and may improve the viability of MMR developments.

The income profile of households in Scottish Borders (shown in figure 5.2) was derived from CACI Paycheck data for 2015. Income levels vary across Housing Market Areas, with a higher percentage of low income households in Berwickshire and Central Borders and a higher percentage of high income households in Northern.

Figure 5.2: Scottish Borders CACI Income profile, 2015



Source: CACI Paycheck data 2014

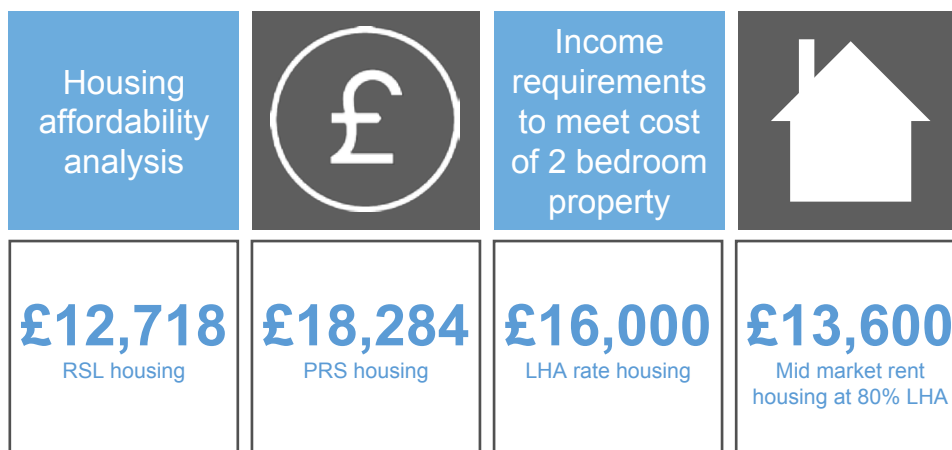
⁸ Data sources: RSL rents 2014/15 ARC, PRS rents Zoopla and Right move websites (850 properties) 2016, LHA rates 2015-16, MMR estimated at 85% LHA rate

Housing Affordability

In terms of the affordability model assumptions, that is, income to rent ratios, rents are considered to be affordable if the household pays no more than 25% of their gross household income on housing costs. In reality, most households will spend between 25% and 35% of their income on housing costs.

For the purposes of this analysis, the income to rent ratio was tested at both 25% and 30%. Figure 5.3 outlines the salary requirements to be able to afford each housing tenure in the Scottish Borders, based on a 2 bedroom property and the more conservative 30% income to rent ratio:




Figure 5.3: Housing Affordability



As can be seen in figure 5.3, an annual salary of over £18,000 is required in order to afford PRS rents in Scottish Borders. In order to establish the affordability profile of the lowest household incomes, analysis of both the national minimum wage and the living wage (based on The Living Wage Foundation calculation for outside London) was also performed. Figure 5.4 outlines how much someone earning the minimum wage and the living wage could afford to spend per month on rent.

At a 30% income to rent ratio, only those earning the living wage can afford the average rent for RSLs operating in Scottish Borders. Conversely, however, all housing tenures are unaffordable to those earning the national minimum wage.

Figure 5.4: Income to Rent Ratio Analysis

 Average rent	 RSL: £338		 PRS: £519		
Income to rent ratio	21 & over	18-20	Under 18	Under 19 (apprentice)	Living wage
25%	£254	£201	£147	£125	£313
30%	£305	£241	£176	£150	£375

In terms of the affordability outcomes, the model calculates the percentage of households that can and can't afford each housing tenure. Based on a 25% income to rent ratio, the following table outlines the percentage of households that can't afford each housing tenure by HMA.

Table 5.2: Percentage of households unable to afford to rent, by tenure and area

25% income to rent: % Households who cannot afford housing costs by Housing Tenure				
Tenure	Berwickshire	Central Borders	Northern	Southern
RSLs	29%	30%	21%	24%
PRS	53%	49%	51%	55%
MMR (90% LHA)	37%	37%	37%	37%

Source: Arneil Johnston Housing Affordability Model Outcomes (2016)

As can be seen from table 5.2 above, over half of all households (55%) can't afford PRS rents in Southern, making this the least affordable HMA in terms of PRS rents. In terms of RSL rents, around one fifth of all households (21%) can't afford to cover their rental payments in Northern, making this the most affordable HMA. SESplan undertook specific work on urban/rural dimension of affordability and found a lack of affordable housing in some rural areas in Scottish Borders, resulting in younger generations having to move away from their home area.

Undoubtedly, this affordability analysis reinforces the findings of the HNDA that suggested that nearly two thirds (65%) of the housing estimate over the period 2017-21 should focus on the delivery of affordable housing.

5.3 HOUSING SUPPLY TARGET

The housing supply target (HST) was determined in partnership with the Edinburgh and South East Scotland SDPA (SESplan) authorities as part of the process of developing the Strategic Development Plan. The targets must be reasonable, properly reflect the HNDA estimate of housing demand in the market sector, and use compelling evidence. The HST is, however, a policy view of the number of homes that each authority has agreed will be delivered in each housing market area over the periods of the development plan and Local Housing Strategy. There is a clear expectation that there will be an alignment between the HNDA and the Housing Supply Target; however, the two need not be the same. In setting the affordable HSTs each local authority including, Scottish Border Council, considered the following factors:



Lack of resources is the main constraint to delivering the level of affordable housing identified as being required by the HNDA. Nonetheless, the national target for affordable housing has increased substantially, from 30,000 over the previous Parliament to 50,000 affordable homes over the course of the current Parliament. This new commitment brings increased resources and a renewed emphasis on innovative funding mechanisms. This is designed to support continued growth in affordable housing delivery.

Scottish Borders Council worked with the Scottish Government to finalise the HNDA calculation

Based on outcomes of the HNDA, it is estimated that 348 new houses should be delivered each year in the Scottish Borders



Table 5.3 compares the housing supply target with the HNDA housing requirement (housing need) and the average completions delivered over the last five and ten years, by sector.

The affordable housing supply target for the Borders, at 128 affordable homes a year, while lower than the HDNA estimate of housing need, is considerably higher than the level of affordable completions that have been achieved over recent years. The target is therefore considered ambitious but deliverable given the anticipated investment in affordable housing.

Table 5.3: Housing Supply Target by tenure

Housing completions	HST	HNDA ⁹	Ave completions – last 5 years	Ave completions – last 10 years
Affordable housing	128	165	87	74
Market housing	220	113	238	389
Combined	348	278	325	463

Source: SESplan SDP2 Housing Supply Targets, Board paper, February 2016 (2012-2030)

The table also illustrates that the overall housing target exceeds the HNDA estimate of requirements for housing, and also exceeds recent completion rates. It is assumed that approaches such as shared equity delivered within the market supply will go some way to responding to address the unmet need for affordable housing.

The affordable housing supply targets are ambitious. If they are to be achieved, the council and its partners must respond proactively and creatively to the opportunities to increase the housing supply.

5.4 LAND SUPPLY

SESplan member authorities have been allocating generous levels of housing land to meet the housing requirements of the SDP approved in 2013 and the subsequent SESplan Housing Land Supplementary Guidance. The SDP is required to set out the amount and broad locations of additional housing land which should be identified in local development plans to meet the Housing Land Requirement up to year 12 from the expected year of plan approval (2018).

The data set out in table 5.4 is the best available estimates of what land supply will be available over the 2018-2030. More detail can be found in the SESplan Supporting Documents: SESplan Housing background Paper 2016: <http://www.sesplan.gov.uk/assets/Housing%20Background%20Paper%202016%2009.pdf>
 The positive figure for the Scottish Borders shows a surplus indicating further allocations may not be required.

Table 5.4 Land Supply Estimates at 2018 for SESplan area

	City of Edinburgh	East Lothian	Fife	Midlothian	Scottish Borders	West Lothian	SESplan
A. Effective Land Supply	21,803	4,698	19,322	9,883	4,844	13,350	73,900
B. Emerging LDP	2,943	5,675		5,142	1,598	3,995	20,354
C. Constrained Sites	8,907	873	3,352	145	2,357	7,607	23,241
D. Constrained Expected to Become Effective	5,045	873	503		2,357	7,607	16,358
E. Windfall Allowance (Annual)	420		140				
F. Windfall Allowance 2018-2030	5,040	209	1,680		1,464		8,393
G. Estimated Completions 2015-18	5,664	1,077	1,917	1,788	843	2,085	13,374
H. Estimated Land Supply	29,167	10,378	19,588	13,237	9,420	22,868	105,658
I. Housing Land Requirement	31,944	6,851	11,444	7,049	4,594	8,356	70,238
J. Difference	-2,777	3,527	8,144	6,188	4,826	14,512	35,420

Source: Strategic Housing Investment Plan 2017-2022

The local Strategic Housing Investment Plan 2017-22 (SHIP) examines the issues around land supply in the Borders and identifies in more detail where there may be risks. The economic downturn continues to adversely impact on the developer led land supply. This means that due to the restricted level of funding available land supply could continue to be restricted as developers wait for full market recovery.

As reported in previous SHIPs, land supply remains a challenging issue particularly as the Council has very little land in its ownership. From time to time the Council may declare land and/or buildings as surplus to requirements and these are routinely considered for their appropriateness in order to provide affordable housing.

It is important that a strategic approach to the development of affordable housing across the Borders makes the most effective use of land and/or property wherever possible, takes advantage of the Council's property and asset rationalisation process and ensuring that through collaborative working with our local developing housing associations that opportunities will be created where practical for affordable housing development.

Scottish Borders Council's Planning Department annually carries out a Housing Land Audit in order to ensure that there is a five-year supply of sites for housing development. As an integral part of this process consideration is given to identifying potential constraints on development such as; the availability of funding and infrastructure capacity (where drainage and sewerage are particular issues in many small rural settlements). Where development constraints are identified, these are explored to determine whether potential development is realistic and whether or not some of form of intervention may be appropriate. E.g.; use of Compulsory Purchase Powers (CPOs).

9 Note the HNDA figures in this table differ from those in the HNDA section above, as the HSTs have been based on a part of the planning period: 2018-2032 (rather than 2012-2032)

Similar issues are faced by neighboring Local Authorities; and a regional response to some of these issues, presenting innovative solutions and key policy interventions, is currently being negotiated with both the Scottish and UK Governments through the Edinburgh and South East Scotland City Region Deal.

Broadband connectivity is just one thing that most people now expect when buying a new build home (or indeed when occupying any home). The ambition of this LHS for the Borders is to see superfast broadband being made available to as many new homes as possible. Partners across the Borders continue to work together to ensure digital inclusion across the region; which can help address many wider equality, social, health and wellbeing issues.

5.5 STRATEGIC HOUSING INVESTMENT PLAN 2017-22 (SHIP)

Local Authorities are required to produce and submit its SHIP to the Scottish Government annually for review. Scottish Borders Council with the involvement of its key partners via the SHIP Working Group prepared the most recent SHIP submission in November 2016. The SHIP articulates how the Council and its RSL partners will seek to assist the Scottish Government fulfil its commitment to deliver at least 50,000 new affordable homes during the current Parliament and to extend delivery beyond that time period and, how the Council's affordable housing investment needs and priorities identified in this LHS will be delivered in practice over a five year period.

The current SHIP is underpinned by a verbal resource planning assumption from Scottish Government Officials of between £8.6m up to as much as £15m per annum, along with RSL partner private sector borrowing and a commitment from the Council's Affordable Housing Budget, the SHIP sets out how, when and where the Council and its partners could potentially deliver up to as many as 1192 affordable homes over the period of SHIP and beyond.

The Council and its partners continue to work together to find creative and resourceful solutions in order to continue to build new affordable homes in the Borders that will meet a growing demand. In summary, the SHIP 2017-2022:

- Sets out investment priorities for Affordable Housing
- Demonstrates how these will be delivered
- Identifies the resources required to deliver these priorities

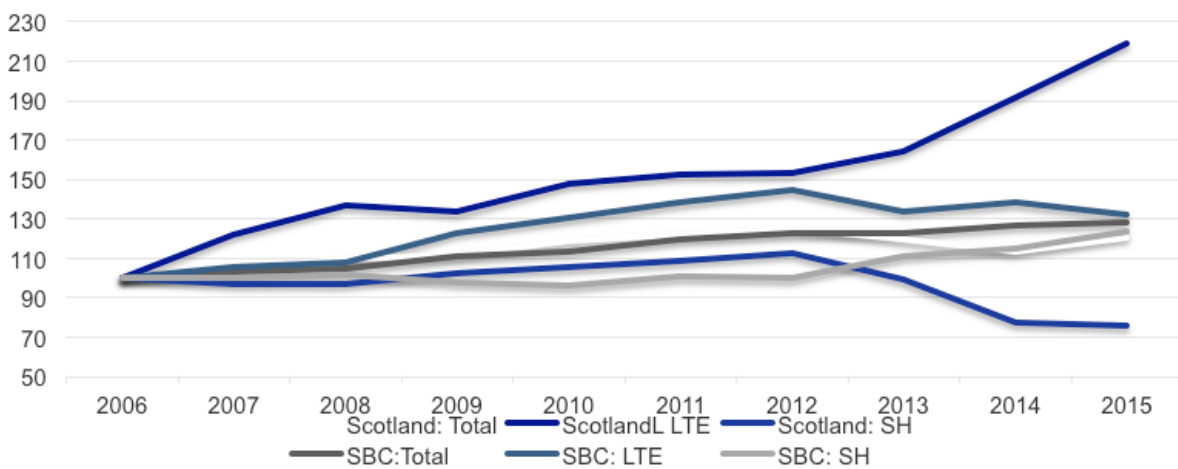
The Projects contained within the SHIP programme are prioritised on the basis of a number of factors. The Project Priority Assessment Tool is a project priority weighting matrix that has been developed to provide a bottom up assessment of relative priorities of housing projects delivered by RSLs (and other potential Developers) in the Scottish Borders over the five year rolling planning horizon provided by SHIP.

The SHIP has been developed in line with the new guidance issued by Scottish Government in July 2016. The planned development programme illustrated in tables 7 to 7D on pages 30-32 of the SHIP shows proposed affordable housing projects and commitments for 2017-2022. Table 3 on page 21 of the SHIP outlines the anticipated number (104) of affordable homes that should be delivered in 2016-2017, which were rolled forward from the previous SHIP 2015-2020.

5.6 EMPTY HOMES

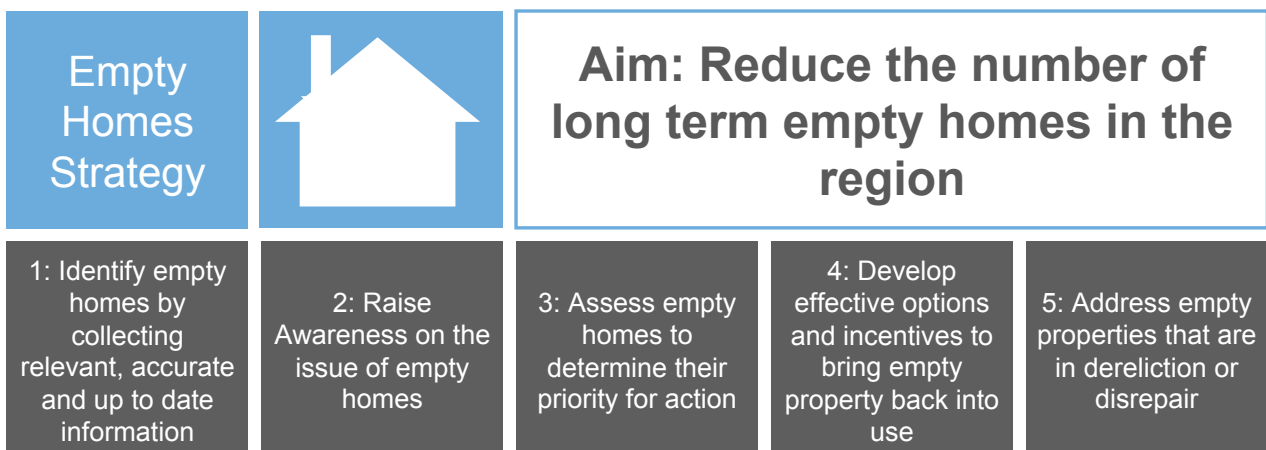
The number of empty homes has been rising across Scotland. Overall there has been an increase of some 20% since 2006. The increase is accounted for by rising numbers of long-term empty properties (by 119% since 2006), while the number of second and holiday homes have declined. In part this has been attributed to changes in the Council Tax legislation, which has resulted in re-classification of a number of properties (that is, in some areas, the overall numbers of empty properties remain broadly the same, but properties have been categorized differently). In Scottish Borders the overall number of empty properties has risen, with increases in both the number of long-term empty properties (by 28%), and the number of second homes.

Figure 5.5: Empty and second homes Scottish Borders, Scotland (indexed to 2006)



Source: <http://www.gov.scot/Topics/Statistics/Browse/Housing-Regeneration/HSfS/LTEmpysecondhomes/EmptySecondhometables>

The Empty Homes Strategy, first published in January 2012, sets out how Scottish Borders Council prioritises 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.



Working within the Homes Again Project (a shared-service covering Scottish Borders Council, Dumfries and Galloway, Fife, East Lothian and West Lothian), and working within the Shelter Empty Homes officer network, the Council has achieved significant outcomes in relation to developing processes for engaging with owners and maximising opportunities to assist owners getting their properties back into use. As a result, 37 properties were brought back into effective use over the period 2012/15. An additional 155 active cases were supported by the empty homes officer, providing excellent advice and support for owners.

From 1 April 2013 new legislative changes were put in place which gave local authorities the discretionary power to remove the empty property discounts for empty properties and to levy a council tax increase of 100% on certain properties that have been empty for one year or more.¹⁰ The marked increase in Scottish long-term empties from 2013 onwards shown on figure 5.5 above to a large extent reflects this change, as authorities reclassify and cleanse council tax databases. In 2016, Scottish Borders Council approved measures to increase the council tax paid on properties that have been empty for two or more years in an effort to bring hundreds of derelict homes back into use. Following a detailed review of the council tax register it is estimated that just under 900 owners could be liable to pay the new charge.

Table 5.5: Long term empty properties, by council tax band and revenue assumption

Long-term empty properties					
Band	Properties per report	Annual council tax (£)	Revenue at 90% rate (£)	Revenue at 200% rate (£)	Value of increased revenue (£)
A	387	722	251,716	559,370	307,653
B	184	843	139,617	310,261	170,643
C	106	963	91,927	204,283	112,356
D	77	1,084	75,121	166,936	91,815
E	59	1,325	70,358	156,350	85,993
F	40	1,566	56,376	125,280	68,904
G	29	1,807	47,163	104,806	57,643
H	6	2,168	11,707	26,016	14,309
Total ¹	888		743,985	1,653,302	909,316

Source: SBC Report to Council, February 2016 Note 1: The average (mean) annual council tax paid on empty homes was £931

The estimated value of the increased charge is £900,000, which would generate an additional £727k assuming an 80% recovery level. However, given a key aim of the policy is to encourage long-term empty properties back into use, it is assumed that this level of increased revenue will not be sustained. It is assumed that the scheme will be self-financing.

¹⁰ The policy until April 2016 had been to charge Council Tax at 90% on empty properties,

5.7 SUSTAINABLE COMMUNITIES AND REGENERATION

Scottish Borders Council launched 'Ambitious for the Borders', in May 2012, the partnership agreement for the Programme of Local Government. This is a high level commitment, placing economic development at the heart of the Council's purpose. It ensures that economic development is one of the key drivers of the Council. The policy covers a range of areas, including business loans and digital inclusion. It also provides support to Borders communities through a focussed programme of regeneration and rural development with an emphasis on working with the Scottish Government and through the Community Planning Partnership (CPP).

The CPP brings together interests from across the area to deliver better outcomes for the people of the Scottish Borders. The overall vision is that "by 2023, quality of life will have improved for those who are currently living within our most deprived communities, through a stronger economy and through targeted partnership action". However, it is noted that current welfare reforms, national government policy direction and challenging economic conditions mean achieving targets will be extremely challenging.

An integrated model to regenerate towns is being developed. Whole Town Plans will enable the public sector, communities and business to work together more effectively, using existing resources and developing sustainable solutions for their towns. A number of area-regeneration projects are currently proposed, including those for Selkirk town centre, Kelso Town centre, the Burnfoot area of Hawick and the Langlee area of Galashiels. These initiatives need not necessarily involve putting more money into the area but may involve critically examining what has been done with the resources already deployed.

The Local Housing Strategy will support this approach to town centres and regeneration as opportunities present themselves across the Borders. Housing services significantly contributed to the recent approach in Innerleithen for example. The approach will be underpinned by some of the key principles in the Scottish Local Authorities Economic Development Group (SLAED) strategic plan 2015-18.



5.8 SELF-BUILD

The Local Housing Strategy looks for opportunities to encourage and promote self or custom builds. SBC's "Housing in the Countryside" policies encourage small scale development of building groups, which stimulate self-build. As with many other rural areas a significant proportion housing completions are self-build units in the Borders and partners will continue to look for opportunities and sites to promote this form of build, as well as monitor the numbers of self-build completions.

The number of self-builds is monitored through NB2 completions (Private Sector New Build). Information is provided at site level meaning the council can monitor sites with grouped dwellings and also single dwellings. Over the past five years the number of self-builds in the Scottish Borders have been decreasing from approximately 30% of private new build completions to 15% of new build completions. The reason for this decline can be attributed to changes in the lending market with a reduction in the range of available lending products, as a result of lenders adopting a more risk averse approach.

Self-build requires successfully finding a plot which is affordable and likely to get planning consent for a home. In addition, as with securing a mortgage to purchase an existing home or a mainstream-market new build property, saving enough money for a deposit can be a big obstacle. The required deposit will normally be higher than a typical mortgage deposit.

Mortgage funding is released on a staged basis throughout the project therefore the general trend in the Borders is that few first-time buyers are likely to be self-builders and self-build projects are generally undertaken by those who are already asset-rich, possibly through owning a home before.

5.9 PARTNERSHIP AND STAKEHOLDER ENGAGEMENT

Through LHS engagement processes, stakeholders were clear that delivering a supply of housing to meet the needs of Borders communities remains a key priority within the LHS. An effective supply side strategy for housing was considered critically important. The complexity of this task, given the diversity of housing sub markets in the area and the projected change in demographics and economy, was recognised.

"Our population and economy is changing – we need an agile and flexible supply strategy framework that is capable of responding to opportunities and emerging priorities"

The LHS option which received the most support from stakeholders in terms of having both a major and positive impact was "land zoned for affordable housing and rural exception sites to meet local needs". Also identified as worthy of further consideration was the suggestion to enhance the capacity of the building industry to respond to demand to deliver improved economies of scale, enhanced procurement and savings.

More detailed review through a series of workshops identified a series of specific options that were considered both impactful and feasible over the plan period, including measures around innovative finance, the development of a town centre living strategy, improved procurement, and engagement with the development industry.

There was also a commitment to making best use of the existing housing stock. This will involve ensuring investment strategies ensure property conditions are maintained, that energy efficiency is brought to modern standards, that empty homes are brought back into use, and in some cases that social housing is repurposed/resized to better meet requirements.

5.10 PRIORITY 1 OUTCOMES

The options identified to deliver the outcome of “LHS Priority 1: The supply of housing meets the needs of our communities” have been designed to conform with the objectives of the Christie Commission so that there is a clear synergy between public sector reform agenda principles and the delivery plan for housing supply in the Borders.

The overall Housing Supply Targets are challenging but deliverable. They will require a step-change in delivery from current completions, both for affordable housing and market housing. However, this will be supported through affordable housing investment and the ongoing recovery in the construction sector; and by the Council’s commitment to progress the target in partnership with its partners.

Collaboration	Prevention	Innovation
<ul style="list-style-type: none"> • Increase supply • Secure land supply • Development of affordable housing • AHP • Secure resources • Local housing policies • Partnerships • Strategic planning • With construction sector • With RSLs 	<ul style="list-style-type: none"> • Reduce the number of empty homes • Improve the sustainability of town centres • Reprovision/repurpose existing stock to better meet the needs of the current/future population 	<ul style="list-style-type: none"> • Deliver infrastructure • Employ efficient and innovative approaches to building and financing new development



SCOTTISH BORDERS LOCAL HOUSING STRATEGY 2017-2022

6. LHS PRIORITY 2. MORE PEOPLE LIVE IN GOOD QUALITY, ENERGY EFFICIENT HOMES

In terms of improving housing quality and energy efficiency, the LHS is required to address the following policy issues:

National fuel poverty target (2016) & links to energy efficiency

Housing's contribution to climate change

Maintaining the Scottish Housing Quality Standard

Delivering EESSH

Both the range of statutory targets and duties associated with property condition and fuel poverty, and stakeholder feedback on this issue, indicate that ensuring that “more people live in good quality, energy efficient homes” remains a major priority for the LHS.

The outcomes and framework for action developed by partners to address LHS Priority 2 is based on analysis of:

- the condition of the housing stock
- how house condition and efficiency can impact on fuel poverty;
- the link between energy efficiency of the housing stock and the environment (and climate change) and;
- the impact poorly heated housing (caused by fuel poverty) can have on both housing conditions and on health and wellbeing.

The material in this section sets out the evidence on housing condition, quality and energy efficiency, what is currently being delivered to improve property condition and energy ratings and concludes with what else needs to be done over the LHS period 2017-22.

6.1 HOUSING QUALITY & ENERGY EFFICIENCY: KEY ISSUES

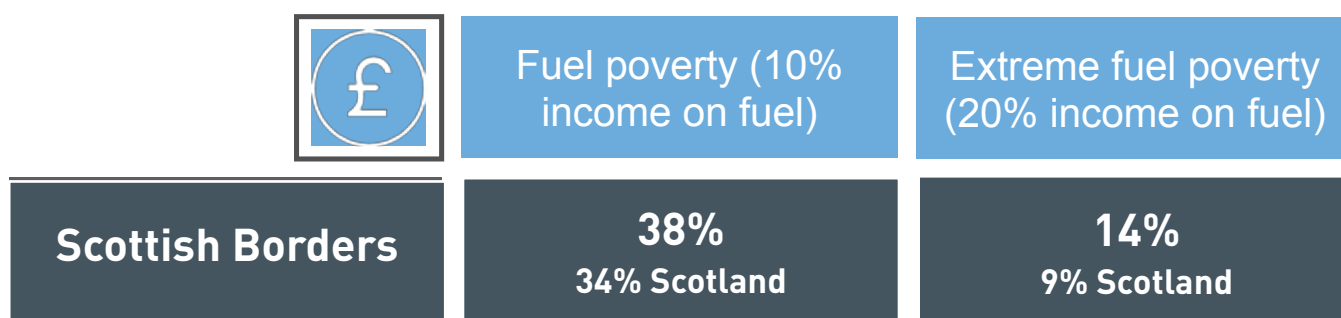
In order to ensure that more people live in good quality, energy efficient homes a range of issues need to be considered and addressed including energy efficiency and fuel poverty, private sector house condition, social housing quality and private sector housing issues.



6.2 ENERGY EFFICIENCY AND FUEL POVERTY

Fuel poverty is a particular issue facing households in Scottish Borders. A household is considered to be in fuel poverty if it spends more than 10% of household income on fuel, and in extreme fuel poverty if it spends more than 20% of income on fuel.

The extent of fuel poverty in the Scottish Borders is worse than is the fuel poverty across Scotland.



38% of households in the Scottish Borders are fuel poor in comparison with 34% nationally. This is also the case with extreme fuel poverty which stands at 14% in Scottish Borders and 9% in Scotland. Fuel poverty is exacerbated by a number of specific factors affecting properties and households in Scottish Borders, including:

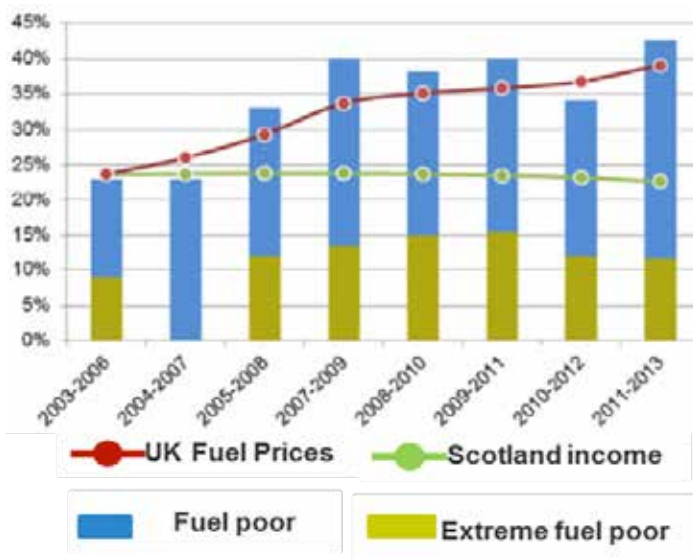
- 7% of dwellings in Scottish Borders have an F or G energy efficiency rating
- 35% of dwellings in Scottish Borders were built before 1945
- 33% of Scottish Borders dwellings are off the gas grid
- 3% of dwellings in Scottish Borders are Below Tolerable Standard
- 68% of dwellings in Scottish Borders have disrepair to critical elements dwellings in Scottish Borders are more prone to dampness (5%) and condensation (15%) than is the case nationally (3% and 9%, respectively)

There are four main drivers behind fuel poverty in Scottish Borders: the cost of fuel, income profiles, energy efficiency and the levels of awareness, and understanding of how to use fuel efficiently. Household income profiles are comparatively lower in Scottish Borders than in Scotland.

Based on the CACI Paycheck data for 2015, the average income for Scottish Borders (£32,785) is approximately 5% lower than the national average (£34,619). Furthermore, over the last two decades, gross weekly pay in Scottish Borders has consistently been lower than the level across Scotland.

Findings from a fuel poverty mapping exercise commissioned by Scottish Borders Council in April 2015 also highlight that areas which are deprived (as defined by the Scottish Index of Multiple Deprivation) also tend to have higher levels of fuel poverty.

Figure 6.1: Fuel Poverty in Scottish Borders



This report demonstrates the relationship between cost of fuel, income profiles and fuel poverty. As shown in figure 6.1, as UK fuel prices have risen, and the median Scottish income has fallen, fuel poverty in the Scottish Borders has increased.

A key factor in this fuel poverty profile relates to the percentage of Scottish Borders households who are off the gas grid and must rely on more expensive sources of energy to heat and run their homes.

Source: Fuel Poverty Mapping of the Scottish Borders (April 2015; Changeworks)

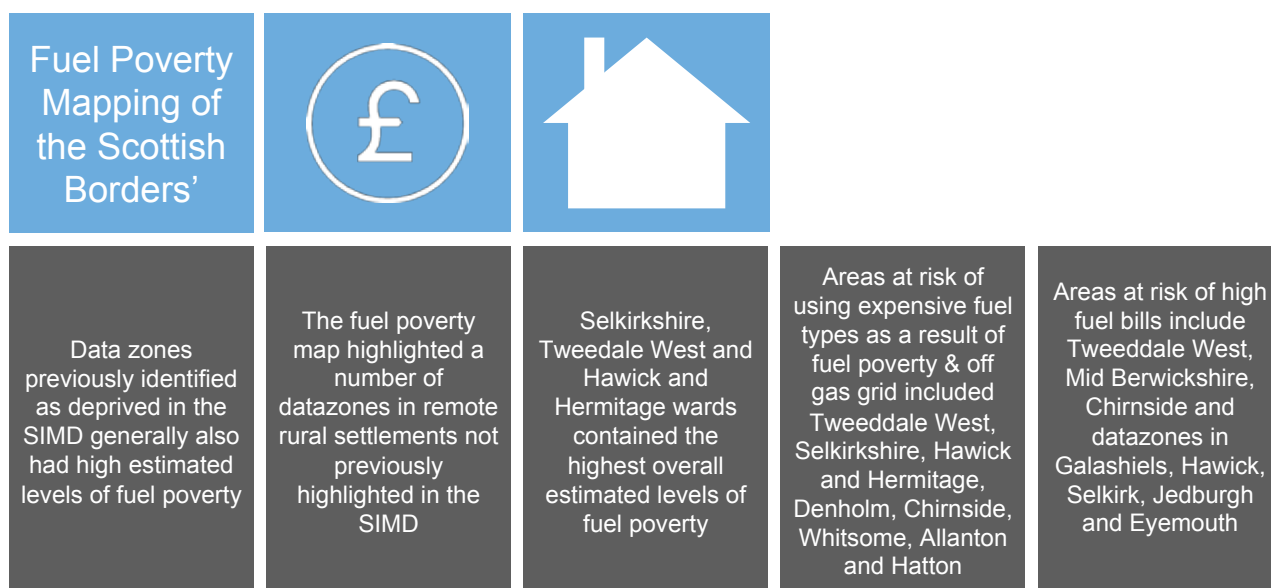
The Fuel Poverty Delivery Plan 2013-2016 established four objectives for combatting fuel poverty in Scottish Borders. These were as follows:

1. Improve the understanding of fuel poverty in the Scottish Borders in order that the Council can improve targeting of services
2. Provide ongoing fuel poverty advice and information to households in all tenures
3. Increase energy and fuel efficiency of housing in all tenures
4. Reduce the number of low income households living in fuel poverty

A health check of the 2013-2016 plan was undertaken in March 2016 and concluded that:

- 98% of the actions are completed, which have contributed to overall aims of the plan and have helped to delivery on outcome two from the LHS; People have better access to good quality, energy efficient homes
- Strong partnerships have been established,
- There is ongoing work with Healthy Living Network and the Council has delivered successful Scottish Government funded schemes; and
- The Home Energy Advice Service continues to provide energy advice to all households in the Scottish Borders.

Changeworks carried out a 'Fuel Poverty Mapping of the Scottish Borders' in April 2015 to estimate fuel poverty density in Scottish Borders. The report clearly demonstrated the relationship between deprivation and fuel poverty, and between fuel poverty and access to the gas-grid:



The findings of the mapping exercise will be instrumental in shaping the development of the forthcoming 'Fuel Poverty Strategic Plan' and in directing specific energy programmes and interventions at a locality and smaller area level.

Energy efficiency encompasses all aspects of heating, lighting and power use within the home and any measures to reduce fuel consumption or carbon, including, but not limited to; heat loss prevention, behavioural change, renewable and low carbon heating, low energy lighting, micro generation, and efficient use of appliances.

The focus in the Scottish Borders for mitigation against climate change will predominantly be on the reduction of carbon and carbon dioxide emissions. Scottish Borders Council considers the potential effects of climate change when considering any housing matters and these will be explored in detail through the production of a new fuel poverty strategic plan, as well as the Council's current Low Carbon Economic Strategy.

The strategic development plan reflects the need for the region to grow in a way that contributes to a low carbon economy. New development is directed to locations where the need to travel is reduced and there are good public transport links. A range of public transport infrastructure enhancements and improvements to regional walking and cycling routes will also mean there are more opportunities to choose low carbon travel.

In line with the Placemaking Principles Local Development Plans will identify, as appropriate, opportunities to co-locate sources of high heat demand (e.g. housing) with sources of heat supply (e.g. biomass power plants), and to locate new development where passive solar heating and solar power generation can be maximised.

While fuel poverty, energy efficiency, and climate change are distinct issues, the three are intrinsically linked and, usually measures taken to tackle one of these issues will also help towards meeting the targets in the other. However this is not always the case and indeed measures designed to tackle fuel poverty and climate change can sometimes conflict. The development of the new detailed Local Fuel Poverty Strategic Plan will consider this, and align with the Low Carbon Economic Strategy.

If the Local Housing Strategy is to meet the increasing challenges provided by alleviating fuel poverty, energy (in) efficiency, and climate change, it needs to not only consolidate, but also build on what has been established. Developing a new Fuel Poverty Strategic Plan has therefore been identified as one of the key strategic priorities, building on the previous plan and the range of related activity.

Improving the fuel efficiency and condition of private sector housing has been helped through the delivery of the Home Energy Efficiency Programme Scotland: Area Based Schemes (HEEPS: ABS). This programme has successfully delivered over £5.9m of investment in energy efficiency measures for households across Scottish Borders since 2013/14. The 2015/16 HEEPS: ABS programme is currently underway, having been awarded £1.87m.

A review of energy efficiency schemes in the Scottish Borders was carried out by Changeworks in summer 2015. This review found that over 8,400 measures have been installed across more than 5,800 households since 2009, which have resulted in financial savings of £36.9m and a substantial contribution towards reducing greenhouse gas emissions. The report emphasised the importance of strong partnerships between the Council and local organisations (including RSLs), and highlighted evidence which shows high levels of customer satisfaction and increased health and wellbeing.

Scottish Borders Council has a successful history in partnership working to deliver on our Fuel Poverty and climate change commitments working in collaborating with the local community groups, other local and national organisations and in particular with our local RSLs. The LHS will support and strengthen these partnerships as well as develop new partnerships. These will be detailed in the development and completion of a new Fuel Poverty Delivery Plan for 2017-2020, which coordinates the range of interventions to improve the energy efficiency of housing in the Borders, targets interventions at specific localities/households and improves the financial capacity of households experiencing fuel poverty in the Scottish Borders.

6.3 PRIVATE SECTOR HOUSE CONDITION

The Scottish House Condition Survey 2013-2015 provides useful information on the overall condition of housing assets in Scottish Borders. The Council at this point in time has no intention of commissioning a LHCS due to financial restraints but will keep this under consideration in the future if circumstances change.

The key indicators from the SHCS are used in this chapter of the LHS to give an indication of housing and housing conditions in the Borders. The SHCS is based on a small sample size and aggregated for the Scottish Borders. Generally, the profile of housing condition in Scottish Borders is marginally worse than is the case nationally. In Scottish Borders, 3% of properties are Below Tolerable Standard, which is higher than in Scotland (2%).

Whilst the number of properties in extensive disrepair is less in Scottish Borders than in Scotland as a whole, there are higher incidences locally than nationally of properties with urgent disrepair (47% compared to 34%) and disrepair to critical elements (68% compared to 54%).

House condition	Below tolerable standard	Urgent repair	Extensive repair	Damp
Scottish Borders	3%	47%	4%	5%
Scotland	2%	34%	7%	3%

Table 6.1: Critical disrepair

Disrepair to critical elements		Disrepair to Critical Elements by Household Attributes					
		Tenure			Household Type		
Local Authority	% of LA	Owner-occupied	Social Housing	Private Rented	Families	Older	Other
Scottish Borders	68%	63%	70%		67%	64%	72%
Scotland	54%	52%	55%	62%	54%	50%	56%

Source: Scottish House Condition Survey 2013-2015 (data not available for private rented)

As is evident from analysis of the Scottish House Condition Survey a disproportionate amount of this disrepair to critical elements falls within the private sector:

- 63% of owner occupied stock in Scottish Borders as opposed to 52% across Scotland have disrepair to critical elements.

This indicates a substantial issue with property condition in private sector housing. It is also worth noting that the level of disrepair to critical elements within the social sector is also higher in Scottish Borders than in Scotland as a whole.

Table 6.2: Urgent disrepair

Urgent disrepair		Urgent Disrepair by Household Attributes					
		Tenure			Household Type		
Local Authority	% of LA	Owner-occupied	Social Housing	Private Rented	Families	Older	Other
Scottish Borders	47%	42%	52%	-	38%	38%	56%
Scotland	34%	32%	34%	42%	35%	29%	36%

Source: Scottish House Condition Survey 2013-2015

11 Extensive disrepair. To be described as extensive, the damage must cover at least a fifth (20%) or more of the building element area. This category is different from the severity of damage as described by the next two categories, urgent and critical, and can be applied to any of the other 3 categories of disrepair.

- Urgent disrepair. This relates to cases requiring immediate repair to prevent further damage or health and safety risk to occupants. Urgency of disrepair is only assessed for external and common elements.
- Critical element disrepair. This refers to disrepair to building elements central to weather-tightness, structural stability and preventing deterioration of the property. There is some overlap in the building elements assessed under this category and those assessed for urgent disrepair. Not all disrepair to critical elements is necessarily considered urgent by the surveyor.
- Below Tolerable Standard - The tolerable standard consists of a set of criteria covering the elements of a house which are fundamental to its functioning as a home. The criteria address issues of public health, comfort and safety. The tolerable standard focuses only on the building itself, and does not extend to internal decoration, heating systems or other utilities in the house. The tolerable standard applies to houses of all tenures

In relation to urgent disrepair, whilst there is a greater level of disrepair generally in Scottish Borders than in Scotland. Table 6.3 indicates that extensive disrepair is less pronounced in Scottish Borders than in Scotland as whole:

Table 6.3: Extensive disrepair

Extensive disrepair		Extensive Disrepair by Household Attributes					
		Tenure			Household Type		
Local Authority	% of LA	Owner-occupied	Social Housing	Private Rented	Families	Older	Other
Scottish Borders	4%	2%	8%	-	7%	1%	4%
Scotland	7%	6%	10%	8%	9%	5%	8%

Source: Scottish House Condition Survey 2013-2015

Whilst these statistics provides valuable benchmarking intelligence on housing conditions in Scottish Borders, it is important to note that the 2013-15 Scottish House Condition Survey has a relatively small sample size and, given its reporting date, will not reflect the impact of investment, intervention and strategy development since 2014.

Addressing Below Tolerable Standard (BTS) Housing

According to the Scottish House Conditions Survey 2013-2015, the profile of BTS in the Scottish Borders is as follows:

Table 6.4: BTS by household attributes

Below the tolerable standard		BTS (Below Tolerable Standard) by Household Attributes					
		Tenure			Household Type		
Local Authority	% of LA	Owner-occupied	Social Housing	Private Rented	Families	Older	Other
Scottish Borders	3%	2%	2%	-	-	1%	5%
Scotland	2%	2%	2%	4%	2%	2%	3%

Source: Scottish House Condition Survey 2013-15

Table 6.4 shows that BTS prevalence is largely in line with the Scottish average.

Local authorities have a statutory duty to ensure that BTS Housing is closed, demolished or brought up to standard within a reasonable period. A range of powers are available to local authorities to deal with BTS properties. Scottish Borders Council will continue to ensure all Below Tolerable Standard (BTS) houses are closed, demolished or made tolerable by providing advice and guidance through the Scheme of Assistance, while also considering the range of enforcement powers at its disposal.

6.4 PRIVATE SECTOR HOUSING STRATEGY

In 2014, Scottish Borders Council developed a Private Sector Housing Strategy with the aim of ensuring a well operated and successful private housing sector. The strategy outlines the key issues facing the private sector as follows:

In order to address the issues in the private sector, Scottish Borders Council prioritised a range of interventions as follows:



1. Continue to monitor and evaluate the housing options approach and improve provision of information and advice across tenures
2. Develop and implement an empty homes strategy
3. Assist private landlords to improve management standards
4. Review the landlord accreditation scheme
5. Monitor implementation of the scheme of assistance to improve condition in the private sector, and prioritise assistance to older and vulnerable households
6. Monitor implementation of the Fuel Poverty Strategy
7. Promote discounted sales and improved access to mortgages with banks

6.5 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 carry out repairs, maintenance and improvements. The Scheme of Assistance is designed to promote greater responsibility in 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 maintenance, repair and improvement, can be provided. Scottish Borders Council Scheme of Assistance delivers the following advice, support and practical assistance to homeowners:

- facilitate and encourage the repair and improvement of private sector housing
- actively promote a culture of responsibility in relation to private sector property maintenance
- provide advice about how to carry out repair and maintenance to property
- work in partnership with owners of empty properties, providing practical assistance where appropriate, in order to bring properties back into use
- assist with organising communal repairs
- offer practical assistance that identifies and prioritises repair and maintenance works

The Scheme of Assistance was reviewed in 2015 and the content was found to still be relevant and applicable. The Council's focus is now to update the context of the Scheme of Assistance to wider housing policy developments.

Within the Private Sector Housing Strategy, the key policy priority for empty homes will be to support a reduction in empty properties by offering information and advice to property owners. This will focus not solely on bringing stock back into use, but bringing it back into use in an appropriate standard and condition. Further details of the approach to tackling empty homes is set out in Section 6 under Priority 1.

CARE AND REPAIR

Borders Care and Repair is a service provided by Eildon Housing Association Ltd under contract to Scottish Borders Council. The service is available to homeowners and private tenants over 60 years of age and disabled owners or private tenants of any age. This Borders-wide service offers:

- information and advice;
- major adaptations such as alternations and remodeling such as bathing and showering areas or ramp access;
- handy person service - small DIY tasks such as home safety checks; replacing tap washers or unblocking sinks; fitting light bulbs, smoke alarms, door locks, and curtain rails; picture hanging; and
- minor adaptations for people with a disability such as fitting grab rails and bathing aids.



Over the last ten years Scottish Borders Council has worked closely with Care & Repair, making a significant contribution to ensuring older Borders residents continue to live independently and productive lives. A total of £6 million has been spent on Care & Repair services in the Scottish Borders over the last decade, with the majority spent on major adaptations (83%); followed by improvement works (11%) and minor adaptations (6%). The service also contracts with Berwickshire HA, Scottish Borders HA, Eildon HA and Waverley Housing to deliver major adaptations in RSL stock.

In 2016/17, Care & Repair managed the process for delivering 419 small adaptations and 10 small repairs. The Handyperson service also delivered practical assistance to 4,256 households. In addition the Scheme of Assistance delivered 81 major adaptations with a grant spend of £342k. Care & repair are contracted to project manage the works and the grant submission on behalf of clients for major adaptations.

6.6 HOUSING RENEWAL AREAS

As stated in the Housing (Scotland) Act 2006 local authorities can designate Housing Renewal Areas to improve the quality of private sector housing. The Council may consider using these powers if:

- there is a significant number of substandard housing; or
- the appearance or condition of the housing is adversely affecting the area; and
- the Council believes this is the most appropriate action to take to address these issues.

Where it is established that an area has a significant number of houses which are sub-standard or that the appearance or state of repair of any houses are adversely affecting the amenity of that area, Scottish Borders Council may consider declaring a Housing Renewal Area with the purpose of improving that area.

There are not a substantial number of houses in serious disrepair in any concentrated area to warrant declaring a Housing Renewal Area within the Borders and unlike some local authority areas, housing blight can be attributed to individual properties.

Individual properties suffering from serious disrepair can be supported by the council's Scheme of Assistance procedures and potentially considered for other enforcement actions where that fails. If in the future, clusters of properties in disrepair are identified, an assessment will be made on the appropriateness of declaring HRAs.

6.7 PRIVATE RENTED SECTOR

Since 2006, all landlords renting out a residential property are required to register with their local authority. As at 2017 there were 5,366 approved landlords and 8,034 approved properties in the Scottish Borders.

There has been a steady increase in the number of registrations since 2011, suggesting a consistent growth in the private rented sector in the Scottish Borders, as the number of landlords applying and renewing registrations exceeds the number of landlords who have ceased to trade. This underlines the importance the PRS is in meeting housing need in the Scottish Borders. As well as proactive enforcement activity to improve standards of condition and management; energy improvement interventions and partnership working on mechanisms such as the Rent Deposit and Private Sector Leasing Scheme (outlined in section 7 p67) will continue to feature in the strategy for improving the operation of the private rented sector in the Scottish Borders.

The Council's Private Sector Enforcement Officer started in 2008 and deals with cases where property repairs and management practices did not meet statutory requirements. The main remit of the Enforcement Officer for the private rented sector is to deal with unregistered private landlords, complaints relating to the Repairing Standard and work with external and internal partners in improving the management and condition of PRS housing. The Enforcement Officer works closely with Environmental Health, Anti-Social Behaviour Unit, Building Standards and others to ensure that landlords meet their legal obligations.

From 2009/10 to 2015/16, the Enforcement Officer initiated action against 720 private landlords (an average of 102 per year). The Enforcement Officer has dealt with 196 cases in relation to repairs issues and management practices over the same year (an average of 28 per year). The Enforcement Officer has helped to ensure landlords comply with all the legislation and has helped improve the management and building standards in the private rented sector.



Analysis of the extent and nature of the private rented sector in the Borders reveals that:

- There are currently 5,366 approved registered Landlords and 8,034 approved registered properties in the Scottish Borders
- The private rented sector accounts for 16% of housing in the Scottish Borders compared to 14% nationally.
- The Borders has the sixth largest private rented sector after; Edinburgh, Glasgow, Aberdeen, Dundee and West Lothian
- The average rent for an RSL property is £338, it is £519 in the private rented sector
- In 2016/17, the Enforcement Officer has initiated action against 49 private landlords in relation to registration issues. The Enforcement Officer also deals with complaints relating to repairs issues and property standards and works closely with private landlords to ensure that properties always meet the Repairing Standard.
- 30% of approaches to the Homelessness Service engaging with Housing Options are private rented sector tenants

The Scottish Governments Private Rented Sector Strategy 'A Place to Stay, A Place to Call Home' published in 2013, vision is: 'A private rented sector that provides good quality homes and high management standards, inspires consumer confidence, and encourages growth through attracting increased investment.' This has resulted in changes to the sector and impending changes. These include; reform of the Private Rented Sector Tenancy System, letting agency regulation and regulation of energy efficiency in the private rented sector (REEPS).

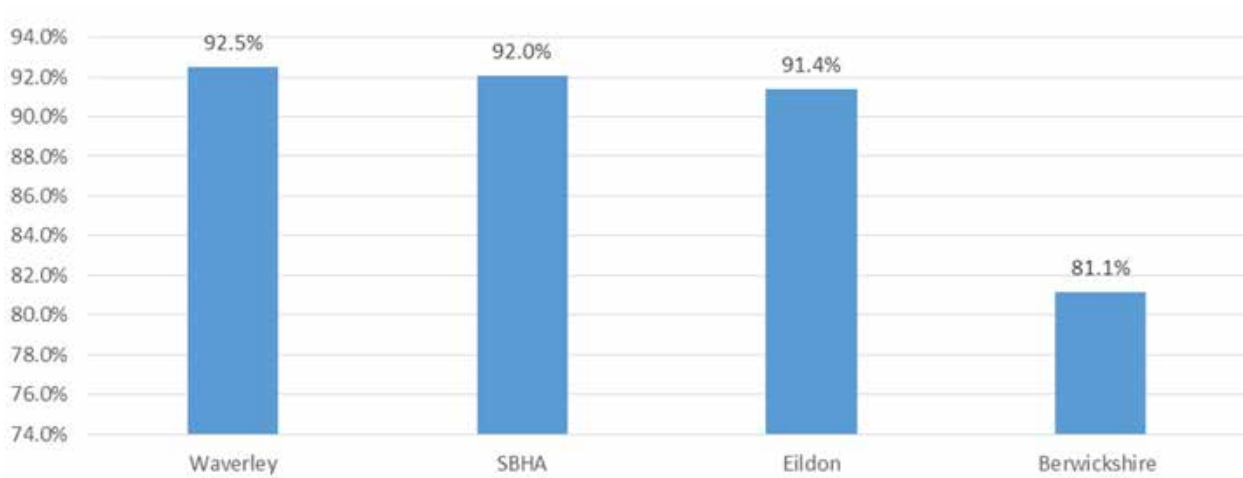
The private rented sector has grown significantly in the Borders over the last 15 years. In 2001/02 the sector accounted for 7% of the housing in the Borders and by 2016 the Scottish Household Survey shows that figure is now 16%. Over the lifetime of this new LHS a new Private Sector Housing Strategy for the Borders will be developed. A significant part of this will be to consider the important role that the private rented sector plays in helping to meet local housing need. In the Borders we want to support and encourage private landlords in providing safe, well-equipped and affordable housing for rent.

The new strategic plan will outline the strategic approach to working in partnership with the private rented sector to develop good quality, energy efficient and affordable housing, and safe, secure tenancies. This will help integrate and focus areas of policy such as empty homes activity, energy efficiency, Scheme of Assistance, landlord registration and enforcement.

6.8 SOCIAL SECTOR HOUSE CONDITION AND EESSH

The Scottish Housing Quality Standard (SHQS) was introduced by the Scottish Government in 2004, setting a minimum property standard for all social rented homes, to be delivered by social landlords by April 2015. Although none of the four main RSLs (Scottish Borders HA, Berwickshire HA, Eildon HA and Waverley HA) achieved full compliance by this deadline, solid progress is being made. The Scottish Housing Regulator Charter returns for 2015/16 list SHQS compliance and are set out in figure 6.2.

Figure 6.2 Percentage Stock Compliant with SQHS by RSL



Source: 2015/16 Charter Returns

RSLs will continue to focus on compliance with the SHQS and on developing strategies for addressing property which has an exemption or abeyance. The key challenge facing our RSLs in the immediate future is the introduction of the Energy Efficiency Standard for Social Housing (EESSH).

The Energy Efficiency Standard for Social Housing (EESSH) aims to improve the energy efficiency levels of social housing. It will help to reduce energy consumption, fuel poverty and the emission of greenhouse gases thereby contributing towards the carbon emissions reduction targets set by the Climate Change (Scotland) Act 2009. From 2015/16, the Scottish Housing Regulator expects all social landlords to submit data on their compliance with the EESSH on an annual basis. The EESSH categorises the property and fuel types by which housing stock should be apportioned, and sets out the ratings to be achieved by each property.

All RSLs have a target compliance date of delivering EESSH by March 2020. Achieving this standard in some properties will be challenging, particularly for those of non-traditional construction and for those located in 'off gas' areas. The latter, is a specific challenge in the context of the Scottish Borders. At the present time the four major landlords in Scottish Borders have assessed their compliance with EESSH 2020 target as follows:

EESSH delivery	Waverley Housing	Scottish Borders HA	Eildon HA	Berwickshire HA
% stock meeting EESSH	53%	32%	94%	58%
Planned spend (£M)	£1.4m	£8.7m	£0.4m	£1.6m

Eildon HA has made substantial progress in achieving the EESSH standard, with further work programmed by the other RSLs to reach the standard.

Each RSL has prioritised investment towards meeting the standard, which will result in £12.1m being invested to meet EESSH over the next 5 years.

Supporting RSLs to meet EESSH by 2020 will be a key priority for the LHS 2017-22. Scottish Borders Council will work with RSL partners to develop a database to monitor the energy efficiency improvement in properties across the Borders.

The four major RSLs within Scottish Borders will continue to make significant investment in the maintenance and development of their existing stock portfolio. Including EESSH investment, planned capital expenditure 2017-2022 is projected to be in the region of £71m, including £53.5m of investment to maintain the Scottish Housing Quality Standard. This is substantial investment in social housing quality in the Borders during the life of the LHS.

6.9 PARTNERSHIP AND STAKEHOLDER ENGAGEMENT

LHS stakeholder consultation produced a clear outcome that improving housing quality and energy efficiency should remain a key priority for the Scottish Borders LHS. Nonetheless, stakeholders recognise that the problems associated with quality and energy efficiency are challenging and made the following observations in relation to this:

<p>Consultation outcomes</p>	<p>Key issue: Meeting the EESSH standards by 2020 could be challenging for properties which are off the gas grid/pre-1919</p>	<p>Key issue: Engaging with households on property maintenance and repair is a challenge given geography, resources and partnership network</p>	<p>Key issue: Public awareness of services, subsidies and support to invest in repair and energy improvement is low</p>
<p>Key issue: Affordability is a key driver behind the poor quality and energy efficiency levels in private sector housing. Targeted financial inclusion support & strategies to lower fuel costs are needed</p>	<p>Key issue: The complexities of investing in mixed tenure housing is placing homes at risk of disrepair</p>	<p>Key issue: Engagement with private landlords is needed to encourage investment & improve property maintenance</p>	<p>Key issue: Better evidence and intelligence of where we target fuel poverty interventions is required</p>

There was strong stakeholder consensus, that options which promote partnership to minimise empty homes in rural areas and town centres should be prioritised. Equally measures to incentivise private owners to participate in mixed tenure repairs should be considered. Stakeholder support was also evident for mechanisms to support communities to come together to negotiate discounted rates for fuel provision in rural or deprived areas. These potential actions were discussed, interrogated, appraised and prioritised to deliver the actions outlined in the Outcome Framework presented below.

6.10 PRIORITY 2 OUTCOMES

The options identified to deliver the outcome of “More people live in good quality, energy efficient homes” have been designed to conform with the objectives of the Christie Commission so that there is a clear synergy between public sector reform agenda principles and the delivery plan for improving house conditions in the Borders.

Collaboration	Prevention	Innovation
<ul style="list-style-type: none"> • Establish local home energy forum • SBC <ul style="list-style-type: none"> • RSLs • Scottish Land and Estates • Work in partnership with RSLs to ensure all properties meet EESSH standards by 2020 • Work in partnership to maximise opportunities for HEEPS and future SEEPS funding 	<ul style="list-style-type: none"> • Educate households on disrepair, poor energy efficiency and fuel poverty • Proactively engage with private landlords to support property maintenance • Organise fuel poverty awareness sessions <ul style="list-style-type: none"> • frontline staff, • advice agencies • Strategic review of the Scheme of Assistance to shift activity to preventative investment • work in partnership with other SBC departments to improve linkages between advisory and enforcement services • explore introduction of powers available to LA's such as missing shares 	<ul style="list-style-type: none"> • Using local intelligence to target <ul style="list-style-type: none"> • energy efficiency of homes • income maximisation • mechanisms to lower domestic fuel costs

SCOTTISH BORDERS LOCAL HOUSING STRATEGY 2017-2022

7. LHS PRIORITY 3: FEWER PEOPLE ARE AFFECTED BY HOMELESSNESS

The Housing (Scotland) Act 2001 places a statutory duty on local authorities to carry out an assessment of homelessness in their area and to prepare a strategy for preventing and alleviating homelessness. On this basis, the strategy for tackling homelessness is a key aspect of the Local Housing Strategy in the Borders and forms the basis of LHS Priority 3: “Fewer people are affected by homelessness”.

The outcomes and framework for action developed by partners to address LHS Priority 3 is based on:

- evidence of the extent and nature of homelessness in the Borders;
- impact analysis of key housing system and strategic issues such as the delivery housing options, housing support provision and temporary accommodation; and
- stakeholder views of how we collaborate to maximise prevention and develop resources to alleviate and support homeless households.

7.1 LHS CONTEXT: PREVENTING AND ALLEVIATING HOMELESSNESS

The LHS provides a strategic framework for preventing and alleviating homelessness in the Scottish Borders. To do this effectively, the strategy requires to set out how the LHS will address key homelessness policy issues including:

Maximising prevention through Housing Options	Effective delivery of the Housing Support Duty	Improving Scottish Social Charter outcomes on homelessness & housing options	Delivery of temporary accommodation in the context of welfare reform	Managing the impact of changes to the shared room rate for people under 35
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Scottish Social Housing Charter

The Scottish Government's Social Housing Charter came into force in April 2012. The Charter has seven sections covering: equalities; the customer/landlord relationship; housing quality and maintenance; neighbourhood and community; access to housing and support; getting good value from rents and service charges; and other customers. It contains a total of 16 outcomes with one of the outcomes applying to local councils in relation to their homelessness duties.

Outcome 12 - Homeless people get prompt and easy access to help and advice; are provided with suitable, good-quality temporary or emergency accommodation when this is needed; and are offered continuing support to help them get and keep the home they are entitled to. This outcome describes what councils should achieve by meeting their statutory duties to homeless people.

How the council achieves this outcome is described in further detail through this chapter:

1. Homeless people get prompt and easy access to help and advice – detailed in in housing options section
2. Provided with good quality temporary or emergency accommodation when this is needed – detailed in temporary accommodation section
3. Offered continuing support to help them get and keep a home – detailed in Housing support section

7.2 KEY ISSUES: HOMELESSNESS CONTEXT IN SCOTTISH BORDERS

The rate of homeless applications in the Scottish Borders has been steadily decreasing since a peak in 2007 and now accounts for about 1% of households in the Scottish Borders. The number of applications has decreased by a substantial 55% across the period 2007/08 – 2015/16.

Table 7.1: Homeless applications in the Scottish Borders (2007/08-2015/16)

Year	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16
Total	1094	1070	972	862	542	638	676	649	618

Source: Scottish Government Annual Reference Tables 2015-16

In response to this peak in applications in 2008 and following the development of an ambitious Homelessness Strategy in 2009, the Homelessness Service was comprehensively restructured and re-launched in 2011 with an increased emphasis on a housing options approach to tackling homelessness. This service model has been instrumental in reducing homelessness through a proactive approach to prevention and underpinned achieving the 2012 target to remove the priority need in the Scottish Borders.

Following successful implementation of the 2011 Homelessness Service structure, in 2015, a comprehensive review of the operational delivery model was performed to enhance service capacity within the context of changing legislative and customer demands. Key changes include:

- a greater volume of households requiring statutory assessment services than planned for, placing increasing demand on assessment caseloads and temporary accommodation;
- the decision to bring the management of the Council's Private Sector Leasing Scheme in house from April 2014, including recruitment of additional posts and reconfiguration of the service; and

- The impact of welfare reform (including implications of the bedroom tax, welfare benefit cap and universal credit) on demand for temporary accommodation and requirements of providing more robust housing and rent management approach to managing the accommodation.

The 2015 review of the Homelessness Service addressed the impact of these changes on staffing levels and required skillsets, whilst building on the skills developed and the ethos created by the 2011 structure. The revised structure focused on combining homeless assessment, case management and temporary accommodation functions, whilst retaining a clear focus on the housing options approach to proactively prevent homelessness. The revised structure is intended to achieve a more equitable balance in terms of workload across Officers and to provide a more robust and sustainable model for managing temporary accommodation.

Following implementation of the new structure, the Homelessness Service is performing further self-assessment and review work, including a review of the customer journey, operational policies and procedures, and performance and quality assurance frameworks. A Homelessness Implementation Group has been established to drive forward these self-assessment and continuous improvement processes.

Since 2012, homeless prevention has been very effective in the Borders, with homeless applications remaining stable around the 650 mark per year. Despite continued decline at a national level, this stability is set against a very challenging local landscape in terms of housing affordability, welfare reform and economic fragility. A shortage of housing in the social rented sector places pressure on the private rental market, where high rents are driven by demand from the buy-to-let, second homes, holiday rentals and commuter market (the Scottish Borders is broadly tied to the Edinburgh housing market). Settled accommodation options for homeless people are in short supply and demand continually exceeds supply. This brings specific challenges to homelessness services, will continue to do so, and places an increasing emphasis on the private sector and alternative tenures to provide long term housing solutions.

Within the prevention model, the Council recognises homelessness as a complex issue that encompasses health, employment, education, offending, finance, relationships and families. Dealing effectively with homelessness requires a multi-agency approach. In the current economic climate, it also requires a fresh commitment to partnership working. Partnership working with Registered Social Landlords (RSLs), the NHS, Support services and a range of other bodies and voluntary organisations have been key to tackling and preventing homelessness in the Borders and meeting the complex needs of those at or facing homelessness. Housing support services in particular are central to prevention, providing a range of accommodation-based and floating support services across the region. These partnerships will become even more significant in the future, as pressure on services grow, and increasingly, a collaborative approach to meeting complex housing needs is required in order to maximise the capacity of resources.



7.3 The Extent & Nature of Homelessness in the Borders

Analysis of the extent and nature of homelessness in the Borders in 2015/16 reveals that:

- Whilst homelessness applications have fallen significantly and consistently (by 28%) in the Borders since 2010/11, this reduction is at slower rate than elsewhere in Scotland over the same period (38%)
- Equally, the Scottish Borders has not experienced the sustained reductions in homeless applications, with applications remaining relatively stable around the 650 mark since 2012/13. 2015/16 has shown a decrease to 618, which is 5% less than 2014/15. This could suggest that whilst the prevention agenda has made significant inroads in reducing homelessness momentum may be more complex to embed locally than in Scotland
- The profile of homeless households in the Borders is dominated by single people (62%) and those under 35. This could necessitate the delivery of new temporary accommodation options, including hostel accommodation, to meet the needs of those under 35 whose eligibility for Housing Benefit will be restricted to the shared room rate
- The Scottish Borders can be described as a 'youth homelessness hotspot' with 14 per 1000 persons aged 16-24 experiencing homelessness, compared to 12.6 per 1000 in Scotland. This is the 10th highest rate of the 32 local authority areas
- The reasons that households become homeless in the Borders largely mirrors the national picture with housing crisis most commonly underpinned by households (i) asked to leave their current accommodation; (ii) experiencing a dispute within the household; or (iii) as a result of action by landlord
- Most homeless households who achieve an outcome in the Scottish Borders (67%), access social housing. This is largely in line with the outcome profile for Scotland (62%)

In 2015/16, 618 homeless applications were made to Scottish Borders Council, which is a 28% reduction in applications since 2010 (832); and a 5% reduction on 2014/15 (649). This trend mirrors the national picture where homelessness applications in Scotland have fallen consistently year on year since 2005/06.

However, over the last five years, the reduction in applications has been more extensive across Scotland (38% reduction 2010-15) than experienced in the Borders (28%), as evidenced in figure 7.1. In fact, homelessness applications in Borders have not been subject to the sustained annual reductions that have been achieved nationally, with a 6% increase recorded between 2012/13 and 2013/14 following the lowest recorded annual applications (of 542) in 2011/12.

Figure 7.1: Number of Homeless Applications in Scottish Borders 2010/11 – 2015/16



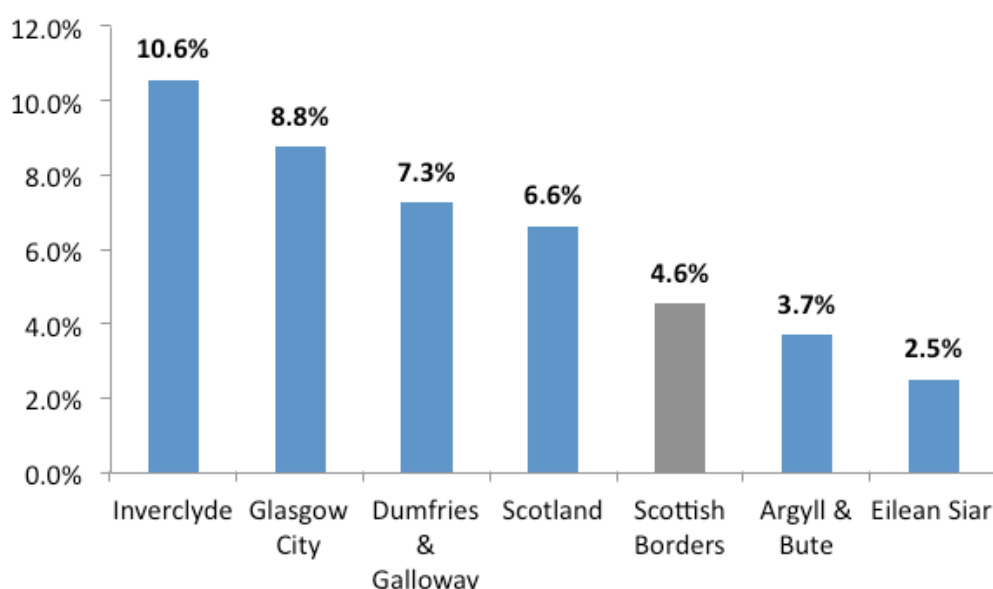
Source: Scottish Government Annual Reference Tables 2015-16

Elsewhere in the same year (2014/15), homeless applications fell in 23 out of 32 local authorities and by 4% nationally. Whilst the last three years have delivered a static profile of homeless applications in the Scottish Borders (on average 624), the analysis suggests that sustained national reductions have proved more challenging to embed in a Borders context. Key factors in this trend include a combination of housing affordability issues linked to comparatively low household incomes. These factors are further compounded by the welfare reform agenda.

Having said this, the strong commitment to delivering effective preventative services, which deliver sustainable housing outcomes is evident in the falling and comparatively lower levels of repeat homelessness in the Borders area, shown in figure 7.2.

At 4.6%, repeat homelessness presentations in the Scottish Borders are lower than experienced in other Scottish local authorities (6.6%). The rate of repeat homelessness also compares very favorably with other stock transfer local authorities, with only Argyll & Bute (3.7%) and Eilean Siar's (2.5%) rates lower.

Figure 7.2: Percentage of applications reassessed as homeless within a year of closure of a previous application



Source: Scottish Government Annual Reference Tables 2015-16

Whilst the age profile of the homeless population in the Borders has remained reasonably static over the last four years, the proportion of younger applications (16-24) reduced in 2015/16 (from 36% in 2012/13 to 30%). This group consistently forms the largest proportion of applicants (typically around a third) followed closely by those in the 25-35 category at 28% (2015/16). Those aged under 35 consistently form the largest group of homeless applicants in the Borders at 60% over the last four years.

Whilst the proportion of homeless households in the 16-24 age category (30%) is largely consistent to the wider Scottish population of this age (28%); the prevalence of youth homelessness in the Scottish Borders is notable. The Scottish Borders has been identified as a 'youth homelessness hotspot' by the Scottish Government (shown in table 7.2), with a youth homelessness rate of 14 per 1,000 persons (compared to Scotland at 12.6). This is the 10th highest rate of the 32 local authority areas.

Table 7.2: Rate of Youth Homelessness in Scotland (2015/16)

	Youth Homelessness (16-24) 2015-16	16-24 Population	Rate of Youth Homelessness per 1,000
Scottish Borders	145	10,330	14.0
Scotland	7,762	615,063	12.6

Source Scottish Government

The household profile of homeless applicants has also remained largely consistent over the last three years, with single people consistently forming the largest group at roughly two thirds of the total population. There has however been a reduction in this group from 68% in 2012/13 to 62% in both 2014/15 and 2015/16. In contrast, the population of single parents has increased as a proportion of the total population from 16% in 2012/13 to 20% in both 2014/15 and 2015/16.

The profile of reasons provided by homeless applicants in Scottish Borders has remained reasonably consistent over the last three years and is largely similar to the national profile. Over the past 3 years, on average, the top five reasons which underpin a household reaching housing crisis in the Borders include:

1. Dispute within household (non-violent) (20%);
2. Asked to leave current accommodation (18%);
3. Dispute within household (violent/abusive) (13%);
4. Other reason for leaving household (11%) and
5. Action by landlord resulting in termination of tenancy (9%).

In terms of assessment outcomes, the vast majority of applicants are assessed as unintentionally homeless in the Borders (79%), in fact higher than the national rate at 72%. The rate of households who resolve their homelessness prior to the assessment decision in the Borders is also twice the rate (9%) than that in Scotland (4%).

In terms of homelessness outcomes, in both the Borders and in Scotland most households who achieve an outcome, successfully access social housing. Having said this, the proportion of homeless households who access a social tenancy in the Borders is higher at 68% than for Scotland at 62%. On the other hand, less households access private rented sector as an outcome of their application in the Borders (5%) than is the case nationally (6%). Equally, a lower proportion of homeless households in the Borders are enabled to return home as an outcome of the statutory homeless process (1%) than in Scotland (4%).

Table 7.3: Homelessness Outcomes in Scottish Borders & Scotland (2015/16)

	Scottish Borders 2015/16	Scotland 2015/16
Scottish Secure Tenancy	66.7	61.5
Private Rented Tenancy	4.9	5.9
Hostel	0.0	1.3
Returned to previous/ friends/ voluntary organisation	1.2	4.0
Moved in with friends/ relatives	1.2	4.1
Other - Known	1.2	6.3
Not known/ lost contact post assessment	22.2	16.9
Proportion securing settled accommodation	72%	67%

Scottish Government Homelessness HL1 Stats

The proportion of all unintentionally homeless households who accessed settled accommodation as an outcome of their homeless application in the Scottish Borders was 72% in 2015/16, as shown in table 7.3.

In terms of outcomes, what is notable in the Borders is the proportion of applicants who lose contact with the service before the statutory duty can be delivered (22%), which is higher than the national proportion at 17%.

Whilst there appears to be a significant reliance on social housing to deliver settled accommodation options for homeless households in the Borders, this does not appear to disproportionately impact on the proportion of allocations made to homeless households by local RSLs. Against a policy target of over 50% of local allocations to homeless households, on average under 1 in five allocations are made to this group (see table 7.4). However, in addition to direct allocations to homeless households, a number of customers will access RSL social tenancies via the housing options approach. These customers will be included within the 'allocations to housing list applicants' category.

Table 7.4: Scottish Borders RSL Letting Outcomes

Charter Indicator C7 All lets	Berwickshire HA	Eildon HA	SBHA	Waverley HA
C8.1 The number of lets to existing tenants	50	24	161	11
C8.2 The number of lets to housing list applicants	122	189	397	176
C8.3 The number of mutual exchanges	6	11	9	0
C8.4 The number of lets from other sources	13	7	0	0
C8.5 The number of lets to homeless applicants	43	45	167	24
Total lets	234	276	734	211
% to homeless	18%	16%	23%	11%

Source: Annual Return on the Charter (2015/16) Scottish Housing Regulator

This evidences the extent of partnership working in the Borders to proactively respond to the needs of those experiencing homelessness as part of a person-centred support and resettlement model.

7.4 Homelessness Prevention & Housing Options Activity

Homelessness prevention has been a major aspect of the national housing agenda for more than a decade, with national policy focusing on the delivery of a Housing Options approach to preventing homelessness in Scotland and delivering national housing outcomes. A commitment to the delivery of person-centred, preventative services which target early intervention and personal choice is now the bedrock of Scottish Housing Options policy.

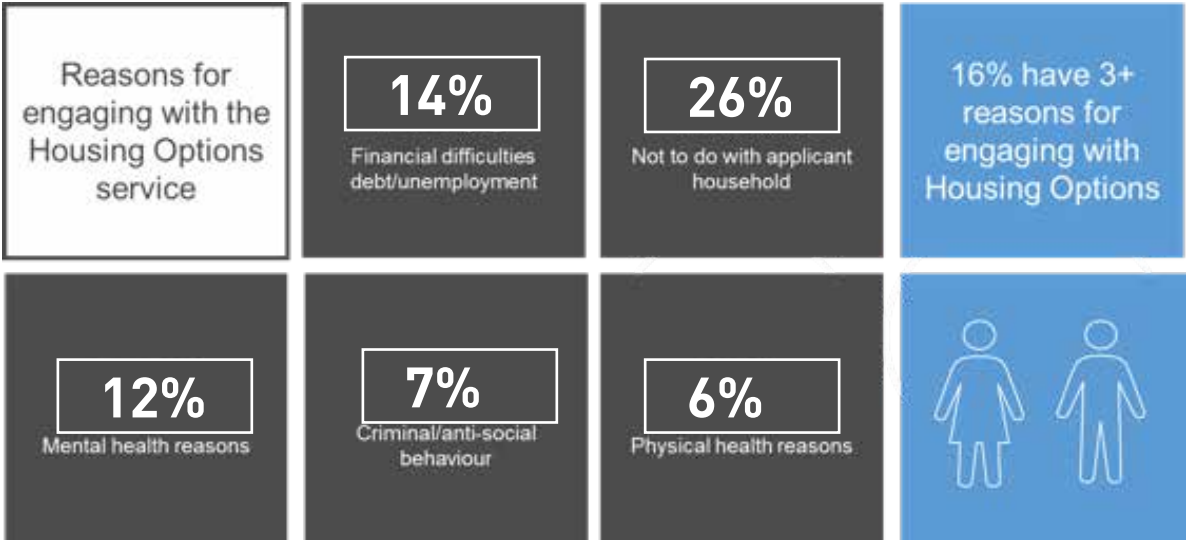
From April 2014, Scottish local authorities have been required to collect and submit data to the Scottish Government on the housing options and homelessness prevention activity delivered in their area¹². Based on 'PREVENT1' statistics, Scottish Borders Council evidenced delivering preventative approaches to 865 individuals in 2015/16. The implementation of this data capture system locally will provide invaluable intelligence on the operation of the homelessness prevention/Housing Options model delivered by local partners. The key headlines on the population of households benefitting from Housing Options advice and support are as follows:

¹² Information from Prevent 1 is specific to each local authority area and due to differing approaches to housing options/prevention by local authorities the Prevent 1 figures are not directly comparable with each other nationally. This needs to be considered when carrying out analysis using Prevent 1.

- The vast majority of households accessing Housing Options/prevention advice in the Borders are single people (71%).
- There is a relatively even split in terms of gender, with 48% of Housing Options customers male and 52% female
- In terms of activities (type I – Active Information, Sign-posting and Explanation, type II – Casework and type III – Advocacy, Representation and Mediation at Tribunal or Court Action Level) figures are the same for the Scottish Borders and Scotland; 55% for type I, 44% for type II and under 1% for type III
- As is the case with the homeless population, the age profile of those seeking Housing options advice is focused on the population aged under 29 (40%)
- More private rented sector tenants are engaging with Housing Options in the Borders (30%). There is also a significant population of households (22%) living with parent, relatives, friends or their partner who want their own accommodation
- Main reasons for engagement correspond to the main reasons for homelessness i.e. dispute within household (29%), other action by landlord resulting in the termination of the tenancy (17%) and asked to leave (16%)

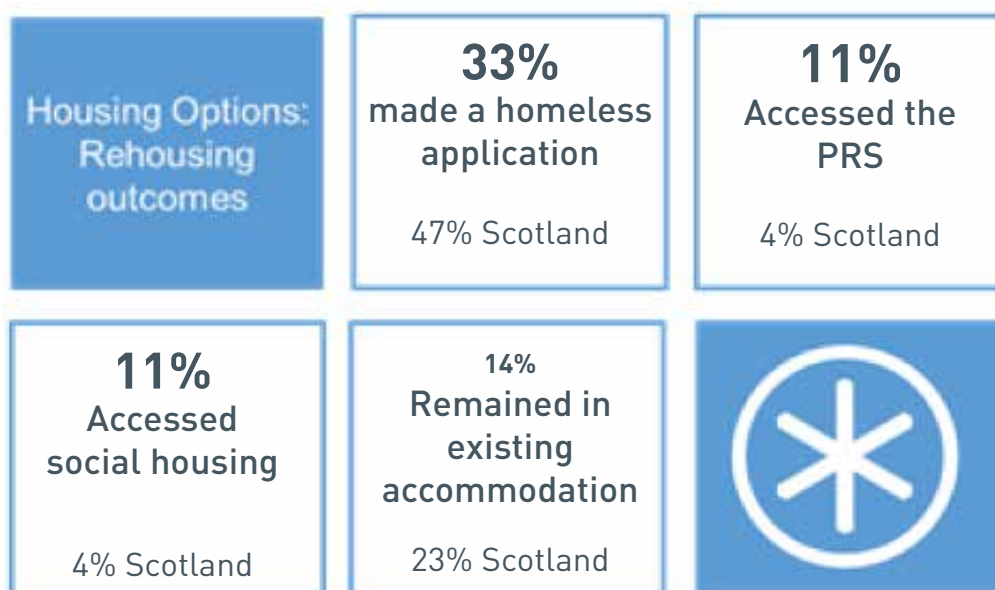
PREVENT1 statistics on the nature of the Housing Options population in the Borders suggest that the majority accessing the service (82%) have low or no support needs (i.e. they are deemed to be vulnerable across one or less support categories).

The top 5 ‘vulnerabilities’ or reasons for engagement with the Housing Options service in the Border include those set out in the diagram on the below. These reasons give a good basis to guide the development of services which should be integrated into the housing options model at a local level with financial inclusion, housing/legal advice and mental health services, key partnerships in developing a range of options that will proactively respond to local need.



In terms of the type of prevention activity delivered, there is evidence that Housing Options customers in the Borders are accessing a diverse spectrum of options both in terms of advice and practical assistance than may be the case nationally. Notably, a higher proportion of households are encouraged to access the PRS via the rent deposit scheme (8%) with more than double accessing practical assistance to seek alternative accommodation (16%) than in Scotland (2%). These findings would suggest that the delivery of the model within a well-developed advice, rent deposit and housing support service is delivering proactive and positive outcomes for those facing problems with housing.

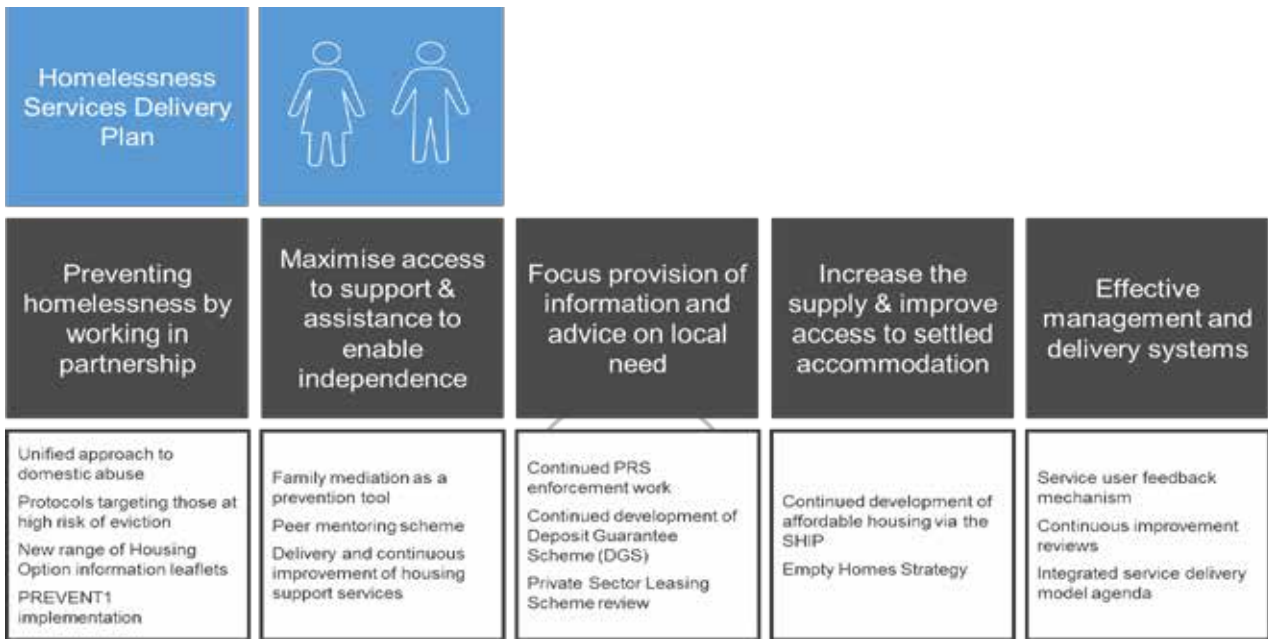
PREVENT1 statistics suggest that Housing Options customers in the Borders are successfully accessing a more diverse range of rehousing outcomes than is the case across Scotland.



Just over a third of Housing Options customers (33%) progressed to making a full homelessness application which is consistent with the national picture (47%). This of course means that 67% of Housing Options customers pursued options which prevented the experience of a housing crisis. For example, four times more customers were enabled to access the PRS (11%) than is the case in Scotland (4%) with the same proportions enabled to successfully access a social tenancy. As more households than nationally are supported to access alternative housing as an outcome of engaging with Housing Options than nationally, this may explain the proportionally fewer households (14%) that were enabled to remain in their existing accommodation than is the case across Scotland (23%).

The service redesign agenda for Homelessness Services has been guided by an ongoing strategic delivery plan framework which is and continues to be underpinned by the following objectives:

1. Preventing homelessness by working in partnership with other agencies;
2. Maximise access to a range of support and assistance to help people achieve or maintain independence;
3. Focus provision of information and advice on local need;
4. Increase the supply of, and improve access to, settled accommodation; and
5. Monitor quality and effectiveness of management and delivery systems.



As well as a strong local delivery framework for the continued development of Housing Options in the Borders, practice is also influenced by the Council’s membership of the East Scotland Housing Options Hub. The East Hub is a housing advice partnership between the local authorities of East, Mid and West Lothian, Falkirk, Edinburgh and the Scottish Borders. The Hub have supported the delivery of shared information and advice tools, including a partnership website and continue to fund a range of innovative projects to test homelessness prevention practice.

The East Hub are also heavily involved in the delivery of a national training resource to support frontline staff to deliver Housing Options and improve practice in homelessness prevention. To achieve this, all five Scottish Housing Options Hubs have come together to develop a range of support materials in the form of a ‘Housing Options Training Toolkit’. Scottish Borders Council have provided in principle approval to participate in a collaborative procurement exercise to select and appoint a supplier. On this basis, the toolkit will become a key feature of the infrastructure to support the growth and development of Housing Options model in Scottish Borders.

The East Hub have also been an important element of implementing the recently published national guidance on Housing Options. In 2016, the Scottish Government and COSLA published Housing Options Guidance, to support and guide the development of Housing Options approaches in Scotland’s local authorities. This Guidance is supplemented by a version (published by the SFHA) that focuses specifically on the practice of RSLs in Scotland. The Guidance is not prescriptive on the detail of delivering Housing Options instead encouraging development to be tailored to local circumstances. In further developing the Housing Options model locally, a strong partnership approach is recognised as essential not just in terms of meeting the underlying needs of those facing crisis but in delivering a common approach to the provision of prevention advice and assistance. Undoubtedly a key feature of extending the partnership network delivering Housing Options services in the Borders will be the implementation of the national Housing Options Guidance across the RSL sector.

Whilst the principle of partnership and collaboration is a key feature of the Housing Options model in the Borders, the capacity offered through integrating resources and encouraging skills transfer will continue to be an important feature of developing the Homelessness Service model,

particularly in the context of increasing financial pressure on frontline services. To this end, Scottish Borders Council is bringing together its Homelessness, Housing Support, Welfare Benefits and Customer Services to create a new 'Integrated Customer Services' model that will sit within one Service Directorate. The model will utilise the existing locality based infrastructure and through time will streamline processes, maximise the use of technology and provide improved frontline responses to those seeking support and advice on housing and homelessness.

This new model of service delivery could have the potential to increase efficiency, improve services, and create long term sustainable service delivery model which puts the customer at the heart of the journey. In doing so the integrated service delivery model could positively contribute to tackling poverty and reducing inequalities in the Borders but integrate this work more fully into the homelessness prevention agenda. Following the outcomes of a feasibility study and impact analysis to be finalised in late 2016, this model could be a key component on the continuous improvement agenda for the delivery of frontline homelessness and Housing Options Services.

7.5 MEETING THE HOUSING SUPPORT DUTY

The legislation which established the housing support duty (Section 32B of the of the Housing (Scotland) Act 1987 inserted by Housing (Scotland) Act 2010) places a duty on local authorities to conduct a housing support assessment for applicants who are unintentionally homeless or threatened with homelessness and that they have 'reason to believe' need the housing support services. The purpose of the Housing Support Duty is to help prevent the homelessness of people that local authorities believe may have difficulty in sustaining their tenancy. The duty is intended to complement a strong approach to prevention through Housing Options practice rather than to shift focus and resources from prevention to dealing with housing crisis. preferences and circumstances.

In Scottish Borders, the Housing Support Model was developed at a key time to form part of the overall commitment to tackling and preventing homelessness. The model recognises that given the increasingly challenging financial context for frontline service delivery, it is important to identify and respond to policy changes and to work in partnership to ensure that local housing support services continue to meet the needs of individuals in the community.



The model also recognises the importance of identifying the key demands/underlying needs in the Scottish Borders in order to determine how best services can be delivered to meet housing need and prevent homelessness.

SBC doesn't have access to a large range of providers although the council continuously explores new and more aligned ways to work and ensure support is person centered. This is regulated through the Care Inspectorate and the Housing Support Model is developed in line with care inspectorate requirements and person centered.

Support given to homeless households while they are living in temporary accommodation is vital to give them the best chance of sustaining a permanent tenancy. By supporting people to learn skills such as tenancy management, people are provided with the opportunity for stability. Housing support officers within the Homelessness Service provide support to households who are both currently homeless or at risk of becoming homeless. In addition, there is an external contract for Housing Support Services with Penumbra Supported Living Service.

Previously funded through the Supporting People Grant funding from the Scottish Government, the Housing Support service is now part of the budget held by SBC's Housing Service. There is currently no planned growth for these services as they are effective in meeting support needs. In April 2014, the Homelessness Service procured a contract with Penumbra Supported Living Service for 225 hours per week of housing support specific to Homelessness Service clients. Between 1st April 2015 to the 31st March 2016 Penumbra Supported Living Service had 123 new cases and 122 closed cases.

Housing support services offered via the Homelessness Service delivers short term support to individuals to live independently within the local community, enabling them to secure/establish/ manage and maintain occupancy of their accommodation. This support covers a wide range of activities that help people to secure and maintain accommodation whilst promoting their rights and responsibilities - both as an individual and tenant. Housing Support is offered to all users of the Homelessness Services and enables service-users to develop a support package to their preferences and circumstances.

During 2015/16, the Housing Support Service introduced the 'Better Futures' outcomes framework. The framework identifies and measures the impact of housing support within the lives of our service users.

Over 260 people were referred to the Housing Support Service in 2015/16. Over the same period, approximately 120 cases were closed, 73% of cases were closed as a result of service users achieving their individual outcomes and no longer requiring our support.

7.6 TEMPORARY & SUPPORTED ACCOMMODATION

The Temporary Accommodation Strategy (2012-2017) was developed with the primary purpose of ensuring a sufficient and effective supply of temporary accommodation and support services to meet the diverse needs of homeless households in the Scottish Borders. To meet accommodation needs across the Borders, the strategy indicated that 18 additional units of accommodation would be required. By 2016/2017, the Council increased the number of properties (owned by the Council or sublet from Registered Social Landlords) which are used as temporary accommodation for homeless people to 108 units.

In 2015/16 the service carried out a locality based review on the demand for temporary and interim accommodation in the Scottish Borders in response to increasing concerns about the impact of welfare reform on the provision of temporary accommodation and PSL accommodation.

As a stock transfer local authority, a strong partnership approach to the provision of temporary accommodation in Scottish Borders is essential, and indeed in place, as set out in Table 7.5 which outlines the number of units provided by each local partner:

Table 7.5: Number of Temporary Accommodation Units by Size & Partner 2016/17

Bed Size	Berwickshire HA	Eildon HA	Link HA	SBC	SBHA	Waverley HA	Other	Total
1		4	4	7	16	1		32
2	7	6		4	27	3		47
3	1	1			8	7		17
4					1			1
Bedsit				3	2			5
Other				4			2	6
Total	8	11	4	18	54	11	2	108

Source: SBC Temporary Accommodation Database¹³

In line with the objectives of the Temporary Accommodation Strategy and working in partnership with RSLs, there has been a positive increase in the availability of suitable temporary accommodation over the last 5 years. On this basis, 53% of applicants were placed in temporary accommodation in 2015/16 compared to 25% in 2010/11. Substantial reductions in B&B placements have been achieved as a result, with just 16 applicants placed in B&B in 2015/16 in contrast to 94 in 2010/11. Furthermore, length of stay in temporary accommodation has also continued to decrease; falling from 123 days in 2010/11 to 105 days in 2015/16.



¹³Scottish Borders Council does not provide Hostel Accommodation

Table 7.6: Homeless Applicants Accommodated in Temporary Accommodation 2007/08-2015/16

	2012/13	2013/14	2014/15	2015/16
Total no of applicants placed in temporary accommodation	247	272	423	332
As a % of total homeless presentations	39%	40%	61%	53%
Average length of stay (days)	117	97	100	105
No. Accommodated in B&B Accommodation	79	47	26	16
As % of those placed in temporary accommodation	32%	17%	7%	5%
Average length of stay (days)	26	9	9	12

Source: HL1 & Homelessness Service Statistics

As well as temporary accommodation provision, a Private Sector Leasing (PSL) scheme is in operation in the Borders offering 50 or so units of accommodation. The PSL scheme helps the Council to address gaps in accommodation provision and provide a wider range of good quality temporary and short-term accommodation options for vulnerable people. PSL makes has made an important contribution to expanding the range of accommodation options on offer to homeless households without impacting on the supply of social rented housing.

Over the last 2 years the Service has become increasingly concerned about the impact of welfare reform on the provision of temporary accommodation and PSL accommodation and, specifically, on the continuing viability of the PSL scheme as a reasonable and affordable accommodation option for vulnerable people. Consequently, we have been gradually reducing our stock of PSL accommodation and, since mid-2015, regular reports on the potential impact of the developing welfare reform situation on temporary accommodation and PSL accommodation have been presented to the Council's Welfare Reform Steering Group. Following the Scottish Housing Regulator's Regulatory Advice Note of August 2016 on 'Residential Properties and Scottish Secure Tenancies', the Service aims to accelerate the completion of this process of reducing our PSL stock to zero whilst ensuring that no-one in PSL accommodation is adversely affected and that the best possible accommodation outcome is achieved for each and every occupant of PSL accommodation.

The Temporary Accommodation Strategy also recognised the need for a range of temporary accommodation options for those who as a result of vulnerability or other circumstances; require a supported accommodation model to achieve resettlement. In Scottish Borders, specialist provision has been developed for:

- Those experiencing domestic abuse (4 bedroom shared accommodation unit delivered by Borders Women's Aid);
- Previously looked after children (4 self-contained places at Albert Place, in the Galashiels area owned by SBHA and is managed by the Social Work Transitions Team); and
- Vulnerable young people who require support and transitional housing to develop independent living skills (4 self-contained places).

One of the priorities of the Temporary Accommodation Strategy was to provide a better pathway into independent housing for younger people. Trinity House in Hawick was converted to provide 4 self-contained flats and staff facilities for use as supported transitional accommodation for young people who have not been through the care system, yet are still highly vulnerable. This facility offers up to 20 homeless young people per annum the opportunity to receive support to move from housing crisis into temporary independent flats for a transitional period until they are able to settle successfully into their own homes in the community.

However, whilst the implementation of the Temporary Accommodation strategy has been very successful in improving the customer outcomes, delivering a better range of options and enabling resettlement, the impact of welfare reform could potentially have a catastrophic impact on the financial sustainability of the temporary accommodation model in the Borders.

Changes to benefits payable for accommodation include the welfare benefit Cap on individuals introduced through the Welfare Reform and Work Bill to reduce the cap to £23,000 per year in London (£15,410 for single people) and £20,000 per year (£13,400 for single people) in the rest of the country. The new Benefit Cap was introduced from 7 November 2016 in the Scottish Borders. The cap results in the DWP taking any excess benefit direct from housing benefit as opposed to the customer directly. In most circumstances the customer is required to pay their rent, or apply for Discretionary Housing Payment (DHP) to make up any shortfall. Due to the relatively higher rents charged for temporary accommodation (Table 7.8) this has implications for those hit by the welfare benefit cap in temporary accommodation and for the Council in reduced housing benefit in some cases.

Further welfare reform changes in the roll out of Universal Credit and the move to the full service from March 2018 in the Scottish Borders, will see the housing benefit subsidy framework changing to the LHA based Housing Allowance payable within Universal Credit. This means that temporary accommodation provision will be subject to reduced income. From 2019/20 the social rented sector will experience subsidy changes on all social rented accommodation eligible to recover only the Local Housing Allowance rate for each property size. In addition to this, individuals under the age of 35 will be subject to the cap being applied at the LHA shared room rate. Further implications for those aged 18-21 are the removal of housing allowance entitlement for Universal credit from April 2017. Currently the exemptions are unknown but proposed to include those where it is inappropriate for the claimant to reside with their parents or they are estranged from their family, vulnerable or been in work for the past 6 months. Analysis of the homeless population in the Scottish Borders by age and household type suggests that 38% of applicants are single people under 35.

Table 7.7: Household and age profile of homeless population in Scottish Borders (2014/15)

	16-24	25-34	35-44	45-54	55-64	65+
Household with Children	2%	4%	2%	2%	0%	0%
Single Parent	4%	10%	4%	1%	0%	0%
Single Person	25%	14%	8%	9%	4%	3%
All adult household	1%	2%	1%	3%	0%	1%
	32%	29%	15%	15%	6%	3%

Source: SBC Homelessness Database

The population of single person homeless households under 35 in the Borders is notable given local shortfalls in the supply of one-bedroom tenancies in the social housing sector relative to need and also the prevalence of youth homelessness in the Borders area. The introduction of the Shared Accommodation rate applied to Housing Benefit which means that single people under 35 in the private rented sector can only access local housing allowance to cover the average cost of a single room in a shared house.



Table 7.8 sets out the current rent structure for self-contained temporary accommodation, new housing benefits caps and the potential loss of income to maintain the service under proposed changes:

Table 7.8: Self-Contained Temporary Accommodation Stock Profile & Potential Loss of Income under Welfare Reform

Bed Size	Total	Current rental charge	Revised HB cap (LHA rate)	Shortfall per unit	Total shortfall
1	31	£172	£72	£100	-£161,256
2	43	£193	£92	£101	-£225,112
3	18	£194	£109	£85	-£79,246
4	1	£190	£138	£52	-£2,708
Bedsit	5	£200	£57	£173	-£37,301
Total	98	£189	£88	£99	-£505,622

Source: SBC Temporary Accommodation Database

As the temporary accommodation charging structure in Scottish Borders is relatively flat in terms of property size, the impact of the reduction to the LHA cap results in a greater loss of income for smaller sized properties. Most noticeable is the shortfall per unit for bedsit accommodation.

The Service is continuously assessing the impact of Universal Credit on temporary and supported accommodation. This includes an occupancy snapshot which assumes a worst case scenario of all occupants being on Universal Credit LHA Housing Allowance and 80% occupancy of the temporary accommodation and PSL stock. The snapshot found:

- 61% under occupancy based on LHA regulations over both property types.
- 34% under occupancy of 1 bed properties and above for those single and under 34 entitled to only single room rate LHA.
- 24% under occupancy for single and over 34's under occupying 2 bed+ properties.
- 11% of occupants in the snapshot were 21 and under and potentially at risk of no entitlement to housing allowance from April 2018.

The shortfall between charging LHA rents and entitlement is 36% for under 34's and 28% for those 21 and under. This rises to a 70% shortfall between current rents charged and LHA entitlement for both age groups. Based on the snapshot, reducing the rents to LHA rate would require some occupants to apply for Discretionary Housing Payments.

In light of Universal Credit full service rolling out in 2018 the service is considering reducing rents to LHA from April 2018. Based on the snapshot, reducing the rents to LHA would result in a 52% shortfall between the current chargeable rent and the rents chargeable under LHA. Reducing rents to LHA will have a considerable impact on the services income which is further affected by non-collection rates and voids. It is recognised that the funding from the Scottish Government is vital to the affordability of managing temporary accommodation in the Scottish Borders as a stock transfer authority. Any effective funding should take into account the rurality of the Scottish Borders, stock transfer, management costs, local housing markets, time spent in temporary accommodation, social and economic deprivation and unmet demand. The level of Scottish Government Funding is crucial to offsetting any potential shortfall to the Council. The risk of inadequate funding results in unmanageable and potentially catastrophic position.

The Council will continue to monitor the impact of these welfare reform changes on the funding strategy for temporary accommodation in the Borders and continue to proactively engage with partner and representative organisations to mitigate risks to temporary accommodation provision as a result of welfare reform.

The government has recognised that welfare reform provisions, such as the benefits cap, would cause “unintended consequences” for housing benefit (HB) claimants who live in supported accommodation and consequently the government has amended HB legislation in order to clarify which types of supported accommodation should be exempt from provisions to negate these unintended consequences.



A key factor in determining whether supported accommodation falls into the specified or non-specified category is whether or not the landlord is a local authority, RSL, charity or voluntary body. Where the accommodation is owned by a local Authority it may be exempt only if it is refuge or non-self-contained hostel accommodation.

On this basis, as the supported accommodation at Albert Place is owned by Scottish Borders Housing Association, it is likely to fall into the specified category dependent on the level of support provided. Equally, Borders Women's Aid provision falls into the 'refuge' category of the non-specified framework and would also be specified accommodation. All specified accommodation must be added to the local authorities register.

The Westminster Government is looking at future funding for specified accommodation being made from 2019/20 with rent charged being payable via Universal Credit and support costs paid through separate funding arrangements. In meeting future support needs for those with complex needs it may be that some accommodation provisions are reviewed based on this criteria and funding arrangement

Trinity House on the other hand, as it is owned by Scottish Border Council and offers self-contained supported accommodation, may not benefit from the same protection. Looking forward, Scottish Borders Council will have to consider the changes to be imposed through Welfare Reform, and the social rent cap at the LHA rate from 2018 (if it remains to be classified as self-contained accommodation). For Trinity House this will mean a 1-bedroom shared rate, at the current weekly rate of £56.96, compared to the current rental charge of £233.36. This is a 75% weekly reduction. Future projections suggest that Trinity House will have a shortfall of £60,001, against the current net shortfall of circa £41,000 – an increased shortfall of approximately £20,000, or 49% increase.

Given this level of shortfall (and regardless of Welfare Reform impacts), the broad options open to SBC for Trinity House range from closing the provision (which would fall far short of the requirement for a supported housing option for vulnerable young people in the Borders) to creating a new service model in a different location.

However, these options, and the financial sustainability of Trinity House must be seen in the context of the whole temporary accommodation portfolio. While losses will increase for Trinity House, cost against income will also be increasing for the rest of the temporary accommodation stock. It is therefore critical that Scottish Borders Council consider demand/supply relationship, models, and cost of temporary accommodation supply across the whole temporary accommodation portfolio before a conclusion can be reached on Trinity House specifically. The Council's Welfare Reform Steering Group and Welfare Reform Impacts Group provide a coordinated approach to monitoring the changes to temporary accommodation income generally and specified categories specifically, developing a planning framework for reducing the risks to vulnerable households.

Informed through recent analysis of the impact of welfare reform and demand for temporary accommodation locally the Council is committed to developing an effective and financially stable strategy for the future provision of temporary accommodation and effectively meet anticipated demand over the coming years.

Scottish Borders Council is committed to ensuring there is a sufficient and appropriate supply of good quality temporary accommodation to meet identified needs and is accessible to all who need it and will be carrying out ongoing work to identify appropriate, effective and sustainable temporary

accommodation solutions to meet the identified challenges in the short and longer term through the development of a new temporary accommodation strategy.

In responding to the challenges of welfare reform the development of a new temporary accommodation strategy and funding model will be a major component of implementing the LHS priority that ‘fewer people will be affected by homelessness’, and a key aspect in mitigating the impact of welfare reform.

7.7 PRIORITY 3: PARTNERSHIP AND STAKEHOLDER ENGAGEMENT

LHS stakeholder consultation produced a clear outcome that preventing and alleviating homelessness remains a key priority within the LHS so that ‘fewer people are affected by homelessness’ in the Scottish Borders.

Continued investment and partnership working to improve access to both settled and temporary accommodation options for homeless households was considered critically important to address homelessness. It was acknowledged that increasing access to housing supply and offering a better range of both settled and temporary options, requires tailored responses to the dynamics of the housing system at a local level. In some localities even modest supply side interventions could make a significant difference to those facing or experiencing homelessness. Aligned to improving access to accommodation however, is the need for proactive and person-centered Housing Options advice services that enable early action and informed decision making. Central to this prevention model is the delivery of housing support services which target tenancy sustainment activity as early intervention to those whose housing status may be at risk.

<p>Consultation outcomes</p>	<p>Key issue: There is not a sufficient supply of temporary accommodation in all localities with particular shortages in rural areas</p>	<p>Key issue: Promoting access to and engagement with support services is needed to maximise tenancy sustainment</p>	<p>Key issue: The feasibility of shared accommodation models (including lodging schemes) should be explored in the Borders</p>
<p>Key issue: The importance of a diverse partnership network to enable a collaborative approach to housing options & embed prevention activity is essential</p>	<p>Key issue: A clear, single point of access to homelessness prevention services, including pathways into specialist support, is needed for those at risk of homelessness</p>	<p>Key issue: We need to establish links to employability services so that more homeless people access education, training and employment opportunities</p>	<p>Key issue: Re-establishing a strategic homelessness approach and strategy group could enable a more collaborative approach to homelessness prevention & resettlement</p>

More detailed review through a series of workshops identified specific options that were considered both impactful and feasible over the LHS period, including measures around the delivery of housing support services to promote independent living and tenancy sustainment for those who have complex needs, with a particular focus on maintaining engagement to deliver better outcomes. These potential actions were discussed, interrogated, appraised and prioritised to deliver the actions outlined in the Outcome Framework.

7.8 PRIORITY 3: OUTCOMES

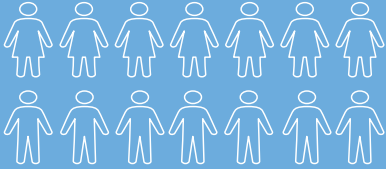
The options identified to deliver the outcome of “fewer people are affected by homelessness” have been designed to conform to the objectives of the Christie Commission so that there is clear synergy between public sector reform agenda principles and the delivery plan for tackling homelessness in the Borders. Full details of these actions are contained in the outcomes tables.

Collaboration	Prevention	Innovation
<ul style="list-style-type: none"> • Partnership approach to meeting housing & underlying needs through common Housing Options model including: <ul style="list-style-type: none"> • health services; • employability services; • mediation services; • housing support services; and • financial inclusion and money advice services • Delivery of temporary accommodation provision that promotes successful resettlement & improves outcomes 	<ul style="list-style-type: none"> • Proactive, person centred advice & assistance to maintain housing status or access alternative housing • Housing support provision that enables independence & tenancy sustainment • Tailored housing & support options for customers with complex needs including: <ul style="list-style-type: none"> • young people & previously looked after children; • women fleeing violence; • those with physical or mental health problems; • those with addiction problems; • those affected by welfare reform; and • those facing eviction or at risk of losing housing status 	<ul style="list-style-type: none"> • Delivery of diverse range of settled and temporary accommodation options: <ul style="list-style-type: none"> • PRS access: PSL & rent deposit schemes; • supported lodgings scheme; • supported housing options; • refuge accommodation; and • support to remain at home including housing support and peer mentoring • Continuous improvement in service delivery: <ul style="list-style-type: none"> • service user involvement; • 360 degree service evaluation; and • contract evaluation & monitoring systems

SCOTTISH BORDERS LOCAL HOUSING STRATEGY 2017-2022

8. LHS PRIORITY 4: MORE PEOPLE ARE SUPPORTED TO LIVE INDEPENDENTLY IN THEIR OWN HOMES

The Local Housing Strategy should make an important contribution to promoting independent living. Wherever possible, independent living will be supported in a person's own home through appropriate care, support, adaptations or technology. However, sometimes alternative accommodation may be required. A wide range of housing needs should be considered in the Local Housing Strategy to ensure that the planning and delivery of housing and related services is focused where it is most needed locally, including:



Independent living is about freedom, choice, dignity and control for those with a disability or long term health condition, those who have become frail or those in need of support



At both a national and local level, there has been, and will continue to be, an increase in the number of older people. Life expectancy in Scottish Borders is much higher in comparison to Scotland, as is the 'expected years of life in good health' indicator. However, the rate of increase in dementia in the Scottish Borders is growing faster than nationally. A growing older population, with a higher incidence of complex needs, means that there is likely to be greater demand for care and support services and for specialist housing provision in the future.

The introduction of the Public Bodies (Joint Working) (Scotland) Act 2014 has meant that the Council's approach to addressing particular housing needs should be coordinated, collaborative and consistent with the integration of health and social care services. From an LHS perspective, it is critical that we ensure housing has a key role in both strategic and locality planning within emerging integration partnerships.

8.1 LHS CONTEXT: SUPPORTING INDEPENDENT LIVING

In terms of supporting people to live independently in their own homes the LHS is required to address the following policy issues:



This section considers the evidence around the need for and the supply of specialist provision to support independent living, both accommodation & support; what is being delivered to improve to provision; and concludes with what else required to promote independent living over the LHS period 2017-22.

8.2 KEY ISSUES: MEETING PARTICULAR HOUSING NEED

Having appropriate housing in place to keep people independent

Housing is at the heart of independent living. One way in which the housing sector can support effective health and social care integration is the provision of specialist housing with care and support particularly for those with:

- complex health and care needs;
- vulnerable and older people;
- those with mobility problems; and
- those with learning disabilities.



SESplan2 HNDA sets out the population profile and changes expected over the lifetime of the LHS and beyond. This provides a clear picture of a relative older and ageing population. Some of the highlighted issues for Scottish Borders include:

- One-person households where the resident is aged 65+ account for 15% of all households in Scottish Borders, compared with 13% in Scotland
- The older population in Scottish Borders is projected to increase by a quarter by 2022
- Households headed by people aged 60-74 are projected to increase by 9%, and those headed by a person aged 75 or over are projected to increase by 90%
- The population aged 80+ is projected to increase by 120% across Scottish Borders by 2035
- In Scottish Borders both men and women have a higher life expectancy at birth compared to Scotland



The projected growth in the number of older people living in the Scottish Borders is likely to increase demand for specialist housing



Following the approach set out in the Housing Need & Demand Assessment Guidance, specialist housing provision refers to three broad categories of need, covering six types of housing or housing related provision. Specialist provision should support independent living for as long as possible and help to enable people to live well and with dignity. This is illustrated below:

Table 8.1: Specialist housing provision – categories of need and types of housing

Specialist housing provision – Categories of need and types of housing	
Category of housing need	Type of housing provision
1. Property needs	1. Accessible and adapted housing 2. Wheelchair housing 3. Non-permanent housing e.g. for students, migrant workers, asylum seekers, refugees
2. Care and support needs	4. Supported provision e.g. care homes, sheltered housing, hostels and refuges 5. Care / support services for independent living
3. Locational or land needs	6. Site provision e.g. sites / pitches for Gypsies / Travellers and sites for Travelling Show-people

Source: CHMA Housing Need and Demand Assessment – A Practitioners Guide, 2014

There are just over 1,800 units of specialist housing provision for older people in the Scottish Borders, with just under 500 units for people with a physical disability. In line with the national profile, specialist provision for older people has remained relatively static, while specialist provision for people with disabilities has increased by 6% over the period 2002-2012. These increases are modest however in the context of a national increase in provision of two thirds (67%).

Table 8.2: Specialist provision by type, 2002 – 2012

Specialist provision	2002	2004	2006	2008	2010	2012	Change
Provision of older persons dwellings, 2002 - 2013							
Scottish Borders	1,825	1,766	1,770	1,779	1,798	1,809	-1%
Scotland	52,721	49,308	51,891	51,654	51,108	51,284	-3%
Provision of social rented dwellings for people with a physical disability							
Scottish Borders	450	198	213	242	466	477	6%
Scotland	19,295	17,225	21,948	23,362	28,493	32,282	67%

Source: The Scottish Government, Housing for Older People, those with Disabilities and those with Supported Tenancies, 2002-12 (S1B returns, Supported Housing¹⁴)

14 <http://www.gov.scot/Topics/Statistics/Browse/Housing-Regeneration/HSfS/SpecialNeeds>

Table 8.3 provides additional contextual information. This information is also captured in the Scottish Borders Health and Social Care Partnership Joint Strategic Needs Assessment. The SCP sets out the links across the LHS and the housing contribution statement (HCS), and highlights that Housing Options should be a key feature of integrated health and social care services.

Table 8.3: Supported independent living

Supporting Independent Living	
Adaptations	In 2014/15 88 major adaptations carried out. Over five years: 493 major adaptations been carried out.
Temporary accommodation	104 temporary accommodation units 58 Private Sector Leasing units.
Specialist provision	22 Care homes 975 Medium dependency/amenity 614 Sheltered 56 Very sheltered/extra care housing 131 Wheelchair housing 64 Housing with care clients across 4 venues.

Source: Housing Contribution Statement 2016

In 2015, the Council developed a business case for extra care housing, evidencing the need for this type of housing provision. This sets out the need for increased supply of specialist housing such as wheelchair accessible, extra care, housing with support and intermediate housing designed with and for people with particular needs. The work has also been informed by the evaluation of Dovecot Court, Peebles, which was the first extra care housing developed in the Borders, completed in May 2013.

Part 1 of the business case development involved an in-depth analysis of need, demand and supply for housing for older people. The focus of the analysis was on Berwickshire, Hawick and Kelso, although analysis was also undertaken for the whole of the Borders. The business case adopted definitions of extra care housing and housing with care.

Extra care housing will comprise purpose-built accommodation for older people, with residents renting or owning their own home. The aim is to provide a home for life. There will be a 24-hour care and support team on-site to provide care to individuals in line with their care package. Housing with care will comprise modernised sheltered/very sheltered housing schemes with support and care services on-site. Care and support services will be commissioned on a 7am to 10pm basis, with community alarm and responder services meeting overnight care needs.

The Council aims to shift its balance of care by reducing the proportion of institutional care packages and increasing the proportion of home care packages and extra care housing/housing with care places. It is assumed that the need for nursing care for the most vulnerable older people will continue undiminished and therefore the number of home care/extra care places is likely to increase in line with demographic change. The estimated need for extra care housing is set out on below. Resource planning assumptions currently make provision for some 180 units in the five year LHS period¹⁵.

¹⁵Scottish Borders Council SHIP 2017-2022

Table 8.4: Estimate of the requirement for Extra Care Housing by Locality

Estimates of the requirements for Extra Care Housing by Locality: 2015- 2035	
Tweeddale	57
Eildon	110
Berwickshire	66
Teviot and Liddesdale	50
Cheviot	70
Scottish Borders	353

Source: Executive Committee Report, September 2016

There are a number of client groups for whom there is a clear need to plan housing provision across a range of departments including Health & Social Care and Housing. Such groups include older people with support needs (as considered above), people with disabilities (mental and physical), people with drug and alcohol problems and people at risk of domestic violence.

Scottish Borders Council prepared a draft Priority Client Group delivery plan in 2014, which considers how appropriate and good quality accommodation can help vulnerable groups live with a good quality of life, as independently as they choose, and contribute to improving health and wellbeing. Priority clients groups do not necessarily fall into neat categories as they may have more than one disability or condition, however many housing and housing related issues are common for all vulnerable groups.

Addressing these through the development of new housing and the refurbishment of existing housing will give groups with particular needs a greater choice of where and how to live in a safe and secure environment. It follows that appropriate and good quality housing can help in the prevention of illness and improved well-being for all vulnerable groups. The physical built environment is only one part of the equation, the right location and appropriate services are also vital to achieving good outcomes for these groups.

The development of the Priority Client Group plan has been important in terms of gathering evidence on the scale and nature of particular housing needs, to help inform this LHS and to identify any gaps in service provision. Housing Services will continue to work closely with a range of support services, as well as the Health and Social Care Commissioning Group to identify specific housing requirements over the long term and to prepare and plan to meet those requirements.

8.3 DEALING WITH INCREASED DEMAND FOR ADAPTATIONS

The projected increases in the number of older people and people with dementia, together with unmet needs from people with physical disabilities and people with learning disabilities result in increased demand for housing support, housing adaptations, and specifically designed or adaptable housing.

SESplan2 HNDA estimates there are around 3,000 households in the Scottish Borders currently in housing need, whose housing need could be resolved were their home adapted¹⁶. This is consistent with the priorities identified in the Housing Contribution Statement which identifies a need to focus on prevention, and the increased use of technology and safety measures such as telehealth and community alarms to support independent living.

The introduction of the Public Bodies Joint Working (Scotland) Act means that some adaptations (i.e. those in the private sector) become the responsibility of the Integrated Joint Board (IJB). However, the Act did not delegate RSL adaptations to the new IJB.

RSLs are able to access 100% funding of costs of major adaptations in their housing stock from “Stage 3” funding provided by the Scottish Government, which is allocated from an annual national budget to individual RSLs. Funding for private sector adaptations is the Council’s Capital Budget, which supports means tested grants. The current budget of £375k is sufficient to cover cases prioritised by Occupational Therapist assessments as “critical” or “substantial”. Funding allocations for 2016/17 are set out as follows:



 Funding for Housing Adaptations

Private sector housing	Waverley HA	SHBA	Eildon HA	Berwickshire HA
£375,000	£45,000	£130,000	£108,000	£39,000

Scottish Borders has a nationally recognised Care and Repair service which won the Scottish Public Sector award in December 2015. The Service is commissioned by the Council and funded from the Council’s Housing Services revenue budget. It delivers major adaptations in private sector housing, and in those homes owned by locally operating RSLs. This streamlines service delivery and provides efficiencies and quality control, in addition to a range of other housing support services to enable people to live at home in the community. Partners will explore the options to extend the Care and Repair model in the Borders.

¹⁶These households therefore do not contribute to the overall housing need estimate, as it is assumed their housing needs can be addressed in-situ.

8.4 INFORMATION AND ADVICE ON THE HOUSING AND SUPPORT OPTIONS

The delivery of information and advice on the range of housing options that are available to support people to live independently for as long as possible is a resource priority. This is designed to ensure clients can consider all the options that are available, and to allow them time to plan their housing and care provisions. Enabling early and proactive planning is identified as a key issue within this LHS, supported by the provision of:

- information and advice – on housing options; welfare advice; training and employment support; advocacy support; befriending services and assistance in finding alternative housing; and
- low level support and preventative services – such as housing support; community alarms; tele-care and tele-health; care and repair services; small repair services; handy person services and garden maintenance.

Housing Support is defined as any service which provides support, assistance, advice and counselling to an individual with particular needs to help that person live as independently as possible in their own home or other residential accommodation such as sheltered housing. The importance of housing support in delivering positive housing outcomes is emphasised in the HCS: “providing housing support, directly and with partners to help people remain in their own home and prevent homelessness, reduces stress, anxiety – keeping people in their homes”. Delivering effective housing support also contributes towards the HSCP Strategic Plan objective to provide care closer to home. Key LHS actions are to:

- Provide housing options advice: to help people stay at home for longer and prevent homelessness;
- Further integrate accessible housing options and advice for our customers, with a focus on health and well-being and on prevention;
- Deliver adaptations;
- Develop new models, and expand on existing specialist housing models, for older people and vulnerable client groups. This includes transitional housing for young people leaving care and people with learning disabilities;
- Provide welfare benefits advice and financial inclusion services;
- Implement a unified, partnership framework for assessing health and housing needs (Unified Health Assessment);
- Ensure Housing Officers visit vulnerable households on a regular basis identifying specific needs and setting in place appropriate responses; and
- Promote visiting support services such as befriending and carers support services particularly in rural villages to prevent social isolation and increase/maintain social networks of vulnerable people and their carers.

The Council provides a range of non-delegated housing support services, including housing and tenancy support for young people and vulnerable homeless people, to assist people to live independently in the community, regardless of their tenure. This covers a range of services to homeless people, including advice on budgeting and debt management; assistance with benefit claims; maintaining the security of the dwelling and general counselling and advice.

The Homelessness Service has recently (July 2016) received a very good inspection report from the Care Inspectorate (for relevant services: quality of care and support and quality of staffing) ¹⁷. The report concluded that the service offers a flexible, person centred and unique service to the people it supports and that there are good systems in place from the point of referral through to assessment, support planning and review.

Additional services are provided by RSLs and third sector specialist agencies. A key challenge over the lifetime of this LHS will be to further develop joint working across these services, to maximise the service benefits delivered.

Clear lessons on the value of a well-developed partnership approach can be learned from the Pathway Project. The Pathway Project is a partnership approach to supporting victims of domestic abuse in Scottish Borders. The Council's Domestic Abuse Advocacy Support Service is one of three strands of the Pathway Project. The following headlines emerged from the service's first year of operation:



8.5 HOUSING'S KEY ROLE IN LOCALITY PLANNING WITHIN HEALTH AND SOCIAL CARE PARTNERSHIP

The legislation supporting Health and Social Care Integration, through the Integration Joint Board, offers the opportunity for Councillors, Health Board non-Executive directors, the third sector and the independent sector to work together to plan for a future health and care service able to meet the demands of the future. The Integration Joint Board (IJB) will plan and commission services, delivering provision from a more person-centred approach, with a focus on supporting individuals, families and communities. Housing's role within the core group is set out below. Additional stakeholders attend the group, including Locality Co-ordinators and SBC's Group Manager for Housing Strategy and Services.

¹⁷<http://www.careinspectorate.com/index.php/care-services?detail=CS2004084006&q=Scottish Borders Council - Homelessness Services &fq=&message>

Table 8.5: Membership of the Strategic Board

Membership of the Borders Strategic Planning Group	
Role	Organisation
Health professional	The area clinical forum
GP	GP sub-committee
Commercial providers of social care	Scottish Care
Scottish Borders Council	Health and Social Care, Housing
Third sector bodies	The Bridge
Staff representatives	SBC, NHS Borders
Non-Commercial providers of social housing, health care, and social care	Eildon HA, SBCares
Carers of users of health care and users of social care	Borders Carers Centre
Users of health care and of social care	NHS Public Participation Network, Borders Voluntary Care Voice

The Strategic Commissioning Plan (SCP) (2016-2019) recognises the role of housing in the context of health and social care in the Borders. In particular, it stresses the importance of housing options, giving people more freedom and choice; of developing the supply of appropriate housing to meet changing needs as the populations ages; of building capacity in communities to support older people at home and having housing in place to keep people independent. It specifically highlights the integrated housing functions of aids and adaptations.

The SCP delivery strategy will be fully developed in the Locality Plans (undertaken at the five localities: Berwickshire, Cheviot, Eildon, Teviot and Liddesdale, and Tweeddale). A group has been established in each of the five localities to oversee the development of these locality plans. The planning process will identify local priorities and plans to address these, enabling detailed locality profiles, together with a wide range of targeted measures relevant to health and social care relevant to the area, to be produced. The aim is to develop services in localities in consultation with individuals, families and carers. Where appropriate, resources will be devolved towards the delivery of particular local outcomes. Service users, carers, communities and health and social care professionals, including housing representatives, must be actively involved in locality planning so that they can influence how resources are spent in their area. The locality planning process is at a relatively early stage. Support from the Council and our partners, in particular from the RSLs, will be important success factors.

The local Housing Contribution Statement (2016) sets out in more detail the role of the housing sector in achieving the Health and Social Care Integration outcomes in the Scottish Borders. The LHS will make a contribution to national outcomes for health and wellbeing at a local level by:

- undertaking effective strategic housing planning
- providing information and advice on housing options
- identifying, facilitating and delivering suitable housing that gives people choice and an appropriate home environment
- providing low level, preventative services which can prevent the need for more expensive interventions at a later stage
- building capacity in local communities

8.6 GYPSY TRAVELLERS AND TRAVELLING SHOWPEOPLE

GYPSY TRAVELLERS

Gypsy Travellers were included as a separate ethnic group for the first time in the 2011 Census. This showed that 4,200 people identified themselves as Gypsy Travellers across Scotland, of whom 1,039 were in the SESplan area. This figure is likely to be an under-estimate, as some people may have chosen not to identify as Gypsy Travellers; while others may not have completed the Census form. As a consequence, local authority breakdowns are unlikely to be accurate, but figures for Scottish Borders suggest a Gypsy Traveller population of around 64 people, some 0.1% of the population, which is in line with the Scottish level (0.1%). Tenure breakdowns (that is, by settled accommodation and sites) are not available.

There is some information, albeit out of date, from the SG Gypsy Traveller Count¹⁸. The July 2009 Count recorded a total of 12 Gypsy Traveller households living on Council sites and unauthorised encampments in the Scottish Borders area. This comprised eight households living on Council sites (80% occupancy) and four on unauthorised encampments. It is appreciated that the number of households recorded on unauthorised encampments is higher than on previous Counts (typically around 1, although in total there are around five such areas used as encampments across the area from time to time).

An analysis of the Count data, published by Scottish Government in 2010 found that there was no consistent upward or downward trend in the total Gypsy and Traveller population over the period across Scotland. Unauthorised encampments primarily accommodate growth in the Gypsy and Traveller population. A lack of up to date comparable data across the SESplan area and nationally poses a problem in relation to detailed analysis of the specific needs of this group for HNDA2. Local data was used to address this gap where available. However, it is appreciated that only limited local data is available.

In the Scottish Borders there is currently one part time seasonal site in Innerleithan which include pitches to cater for about 10 people. The site is owned by SBC but leased to a private individual who runs the site. Local knowledge and research to date has concluded that there are no settled travelling communities in the Borders and at this time no local accommodation need. SBC will continue to monitor this and respond as appropriate.

TRAVELLING SHOWPEOPLE

Travelling Showpeople make up a business/cultural community who self-define in terms of their livelihoods. They tend to live in yards or quarters (a place where chalets are sited and where rides are located for repair and when not in use), though some families live in houses. In Scotland, families are mostly based in Glasgow's East End. There are no Travelling Showpeople yards in Scottish Borders. The Showmen's Guild of Great Britain and Ireland, the governing body for all Funfairs and Fairground Rides operated by Members in Scotland, was contacted during the preparation of the HNDA, but did not raise any issues.

FURTHER PLANNED RESEARCH

The SESplan Housing Market Partnership proposes further research into the accommodation needs and demands of Gypsies and Travellers and Travelling Showpeople across the SESplan

¹⁸ The Scottish Government previously conducted a twice-yearly count of Gypsies and Travellers living in sites, including unauthorised encampments, in Scotland from 1998 to 2009

area. It is considered that regular collation of housing related data on a consistent basis is critical to enable an informed and evidence based approach to strategic planning for Gypsies Travellers across the SESplan area. A robust evidence base will enable consideration of the level and nature provision required; and will facilitate member authorities to work together to plan for residential, short stay and transit site provision to meet the needs of Gypsies and Traveller households moving between areas.

8.7 PARTNERSHIP AND STAKEHOLDER ENGAGEMENT

Extensive stakeholder engagement/consultation has taken place in the preparation of the LHS. The stakeholder groups considered the objective “more people being supported to live in their own homes” should remain a key priority in the Local Housing Strategy. It was recognised that the ageing population was likely to dominate the independent living agenda and present the Council with substantial challenges in the future. It was agreed that the key issues that drive the need for action against this priority are as follows:

<p>Consultation outcomes</p>	<p>Key issue: Ensuring adequate housing support provision in rural areas is challenging. Mapping service provision at a local level & encouraging partnership is needed</p>	<p>Key issue: Preventative spend on telecare/health to enable individuals to live independently is crucial however investment in digital infrastructure needs to be considered</p>	<p>Key issue: Person centred pathways into housing & support services are required for households with particular needs including those experiencing domestic abuse and mental health problems</p>
<p>Key issue: Housing must have a key role in locality planning within integration partnerships to target appropriate investment considering infrastructure, support & employability opportunities</p>	<p>Key issue: Aligning independent living strategies to transport and digital infrastructure plans is needed to ensure those with support needs are connected to services</p>	<p>Key issue: Assessing the viability of extra care housing models (both capital and revenue funding streams) will be a key component of the housing strategy for older people</p>	<p>Key issue: Assessing the feasibility of transferring the provision of housing support & advice services to an alternative delivery vehicle should be encouraged</p>

More detailed review through a series of workshops identified specific options that were considered both impactful and feasible over the LHS period, including measures to ensure adequate housing and support provision within each geography and the need for partnership working across key service providers to enable this. Stakeholders also recognised the importance of preventative spend in telecare/health to enable individuals to live independently although investment in digital infrastructure is required to underpin this. There was also a strongly held view that housing views must be represented at all the key SCP discussions, from locality level through to the strategic planning level. These potential actions were discussed, interrogated, appraised and prioritised to deliver the actions outlined in the Outcome Framework.



8.8 PRIORITY 4: OUTCOMES

The options identified to deliver the outcome of, 'More people are supported to live independently in their own homes' have all been designed with the principles of the Christie Commission in mind. Full details of these actions are contained in the outcomes tables however a summary.

Collaboration	Prevention	Innovation
<ul style="list-style-type: none">• Develop and ensure housing plays its full part within the Integration Authority:<ul style="list-style-type: none">• strategic planning• locality planning• In partnership with the IA to focus on prevention and intervention, e.g.:<ul style="list-style-type: none">• Care and Repair service• Alzheimer Scotland	<ul style="list-style-type: none">• Focus on prevention, rather than new provision and invest in tele care and smart technologies• Develop person-centred pathways into housing and support services• Assess the viability of extra care models to support the strategy for older people• Assess the viability of transferring the provision of housing support and advice services to an alternative delivery vehicle• Promote visiting support services (e.g. befriending) particularly in rural villages	<ul style="list-style-type: none">• Invest in house design<ul style="list-style-type: none">• "homes for life"• minimise future adaptations• Maximise use of existing stock• Develop use of assistive technology

SCOTTISH BORDERS LOCAL HOUSING STRATEGY 2017-2022

9. DELIVERING LHS OUTCOMES

9.1 IMPLEMENTATION

Our approach to delivering LHS outcomes will conform to the objectives of the Christie Commission so that there is clear synergy with the public sector reform principles and the delivery plan for improving the operation of the housing system in the Scottish Borders. Christie Commission objectives in the context of the Scottish Borders LHS are as follows:

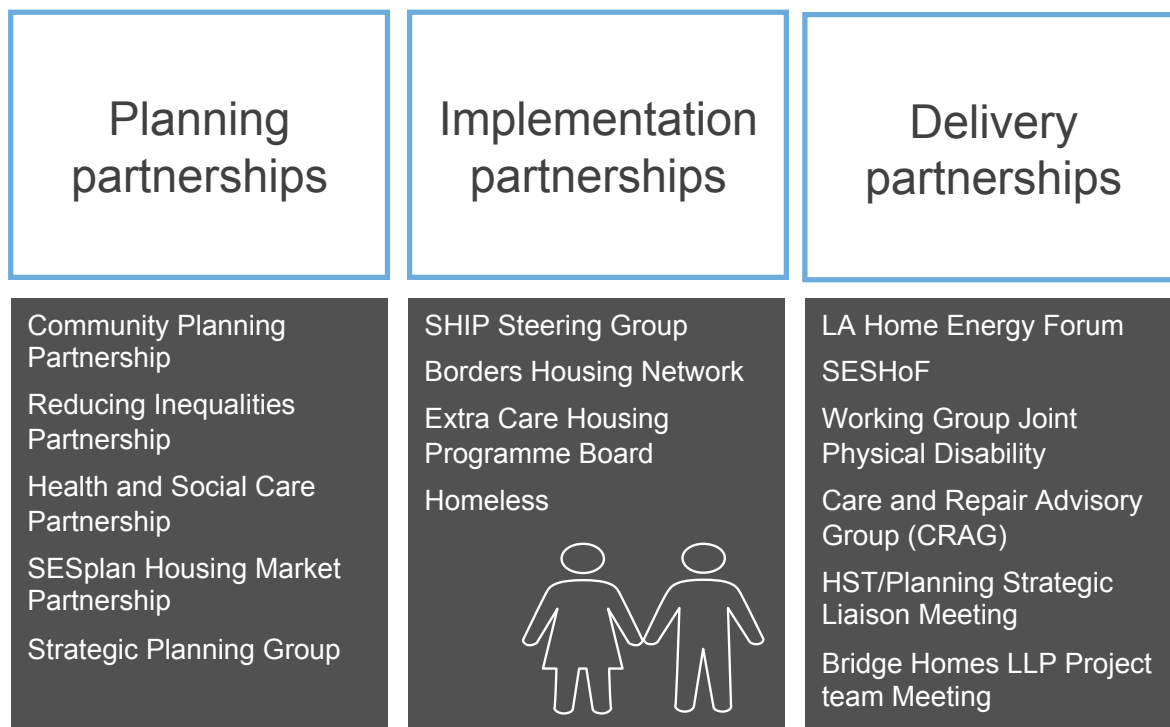
	<h3>Collaborative</h3> <p>Housing and related services will be built around people and communities, their needs, aspirations, capacities and skills, and work to build up their autonomy and resilience. We will work effectively with partner stakeholders to achieve outcomes specifically, by delivering integrated services which help to secure improvements in the quality of life, and the social and economic wellbeing, of people and communities</p>
<h3>Preventative</h3> <p>We will actively seek to prioritise prevention, reduce inequalities and promote equality</p>	
	<h3>Innovative</h3> <p>We will constantly seek to improve performance, reduce costs and be open, transparent, accountable and continuously improving</p>

The outcomes in the LHS can be best delivered through a managed network of strong partnership relationships. The LHS Implementation Group is a new mechanism to stimulate and co-ordinate this partnership activity. The objectives of the Group are as follows:

- to consider investment priorities and maximise shared resources
- to exchange information and planning data
- to review outputs from housing related research and make recommendations

The Group includes the key delivery partners who were involved in agreeing LHS actions and commitments.

As outlined in the following diagram, the LHS Implementation Group links into a number of partnership forums which plan, implement and deliver housing related investment and activity. The activity across this network will be coordinated by the LHS Implementation Group to ensure partnership, investment and collaboration maximize opportunities to deliver LHS outcomes.



9.2 MONITORING PROGRESS

The outcomes framework is presented at a strategic level. It clearly sets out the outcomes for the LHS, together with the high level inputs, indicators and targets that underpin its successful delivery. Following the launch of the LHS, a set of delivery plans will be developed. The delivery plans will set out in detail the programme of action required to achieve each of the outcomes in the LHS; to drive implementation and facilitate monitoring, evaluation and review.

The LHS will be monitored annually against the delivery plans, to ascertain progress and to enable remedial actions to be instigated promptly should they be required to ensure milestones set out in the delivery plans are achieved, and that services/partners are on track to deliver specific LHS objectives.

The LHS strategic outcomes and delivery plans will be reviewed annually by the LHS Partnership Groups. Key LHS indicators will also be reviewed in a number of areas: in particular, annually through the Single Outcome Agreement and within Partners' returns to the Annual Return on the Scottish Social Housing Charter.

In addition to strategic monitoring, partners will be responsible for monitoring of their operational functions as they relate to the LHS outcomes; for example, housing management, housing investment/capital programme, and homelessness.

9.3 RESOURCES

Whilst the Local Housing Strategy sets out an ambitious framework for action, investment and partnership to meet housing need in the Scottish Borders, it also must be set in the context of the likely resources available to support implementation.

Undoubtedly, the implementation of the LHS will be subject to major challenges given the major constraints to public sector funding in the context of a national austerity and welfare reform agenda, continuing economic recovery and the unknown impacts of factors such as Brexit. This takes place against a backdrop of increasing need for public services and substantial demand for affordable housing locally.

For Local Authorities, a key source of funding for delivering housing and related services comes from the Housing Revenue Account (HRA), which is financed from the rental income associated with Council housing. The HRA can also be used by Local Authorities to borrow money via prudential framework to invest in stock improvement programmes or new build housing. As a result of stock transfer, the Council no longer has a Housing Revenue Account and therefore is less likely to benefit from prudential borrowing. Despite this, the Council continues to pursue various options to assist the delivery of additional housing and support services, maximising the impact of available Scottish Government funding opportunities wherever possible.

Scottish Borders, continues to face significant and on-going financial challenges as it aims to provide the best possible services within the resources available. To deliver its financial plan, the Council adopts a five-year timeframe for revenue financial planning and has embarked upon an ambitious programme of transformation which aims to modernise services and restructure the organisation. The corporate transformation programme requires the Council to make best use of its people and its resources, focus efforts to look after the Borders and improve both efficiency and effectiveness.

Since inception in 2013/14 the corporate transformation programme has supported the Council in delivering savings of £15.6m (including 2015/16 savings).

Based on the Local Government Finance Settlement, the Council have assumed that the 2016/17 revenue budget for the delivery of public services in the Borders (excluding specific grants) is estimated to be in the region of £208M. This level of funding is conditional upon Council Tax again being frozen at 2007/08 levels for the 9th successive year. The grant available to the Council in 2016/17 has seen a reduction of 2.8% when compared to the previous financial year. This coupled with the requirement to fund significant financial pressures arising from pay and price inflation, demographic challenges, the revenue consequences of capital investment, and other service pressures is now placing unprecedented pressure on the revenue budget.

In this context, the delivery of the LHS will require close collaboration and partnership working across public, private and independent sectors, to maximise and make the best use of resources available. This may include realigning and reconfiguring services or pursuing alternative delivery vehicles to deliver LHS outcomes. The Council and its partners are committed to developing new and innovative ways of working in partnership to maximise the impact of the limited public subsidy and existing resources. There is a complex financial framework for LHS implementation across the Council and its partners, including both capital and revenue resources set out below. The extent of resources available is substantial, comprising elements such as staff, organisational capacity, land, the existing housing stock, as well as finance. The LHS must promote partnership working to maximise the impact of these resources and deliver LHS outcomes:

LHS Outcome	Resources
1. The supply of housing meets the needs of our communities	Scottish Government AHIP Subsidy RSL Private Sector Borrowing, 2nd Homes Council Tax Levy, Commuted Sums, Local Authority Borrowing, PWLB, Income from RSL land disposal, Scottish Water Grant Funding, Private Developers (NHT)
2. More people live in good quality, energy efficient homes	Scottish Government and UK Government Initiatives Funding, Public Utilities, NHS & RSL Funding, Private sector owners and landlords, Private sector lenders
3. Fewer people are affected by homelessness	SBC General Funded Homeless Services, Partnership Working, Private Sector Landlords, Private Developers (NHT), Voluntary Organisations,
4. More people are supported to live independently in their own home	SBC General Funded Social Work Budgets, Health & Social Care Partnership Funding, NHS, Mental Health Service Funding, Learning Disability Service Funding, Voluntary Organisations

WELFARE REFORM

Most importantly, the current economic climate and cuts in public sector resources will have a considerable impact on individual residents in the Scottish Borders, some of whom are the most vulnerable in society. Welfare Reform will reduce resources for many households, and the lack of appropriate, affordable housing to meet increasing demand will mean that many homeless people will stay in temporary accommodation for longer periods of time. Measures to address under-occupation may increase costs for the landlords, through capital works, incentives and, potentially, voids supply and demand restructures.

However, the impact of welfare reform, including introduction of Universal Credit (UC), has financial implications and poses risks to the rental income of RSLs, in addition to the impact that reductions to household incomes has on local households and the economy. In particular, the impact of direct payment of housing costs to tenants carries significant risks for the social housing sector. Reforms pose potential costs for landlords, such as incentives for downsizing to improve the effective use of social rented stock.

The full extent of the impact of Welfare Reform is still to be realised. A report commissioned by the Scottish Parliament in April 2013 estimated it will take £1.6 billion from the Scottish economy by 2014/15, excluding the effect of changing annual uprating from the Retail Price Index (RPI) to the Consumer Price Index (CPI), or £2 billion including RPI to CPI. Within Scottish Borders, this is an annual loss of £29m equivalent to £400 for each working age adult each year.

AFFORDABLE HOUSING SUPPLY PROGRAMME

Investment in new affordable housing supply in the Scottish Borders is supported through Council and RSL funding supported by grant subsidy from the Scottish Government's Affordable Housing Supply Programme. Based on SHIP and RSL projections from 2017-22, total investment in the delivery of new affordable housing exceeds £78m.

Table 9.1 Projected new build expenditure 2017-2022

New Build	Total projected expenditure 2017-22 (£)
RSL Gross New Build Expenditure	78,376,502
Including subsidy of	
SHIP Funding	43,000,000
SBC Top up grant funding	4,295,075

Source: RSL 5 year Business Plan & SHIP Projections

The estimated number of social rented completions over the SHIP period is 74 per annum, considerably lower than the affordable housing supply target of 128 per annum. There are currently no firm proposals to deliver mid-market rent or discounted sales. However, the Council has been actively negotiating with developers on a number of sites and is optimistic that these could be developed for mid-market rent. In addition, there are a number of potential NHT projects which have been difficult to deliver within the NHT Initiative timescale. Should the Scottish Government extend the initiative beyond December 2016, there is confidence additional homes for mid-market rent could be delivered via this mechanism. With a view to accelerating the delivery of the affordable housing programme, the Council is working with Scottish Government with a view to bidding for funding from the Housing Infrastructure Fund.

The Scottish Government has launched More Homes Scotland, its commitment to increase the supply of affordable housing across all tenures. This includes an increase in the housing grant for the next five years, which accommodates both an increased in overall funding level and an increased in the subsidy per dwelling; a new rural housing fund, and support for both mid-market rent and private rent; as well a reformed Help to Buy which increasingly targets resources on the affordable end of the housing market.

Underpinning these resources are commitments to unlock housing development through injections of investment in physical and market infrastructure. While these are welcome developments, the impacts of the recession on the local housing system and the challenges that welfare reform will place on the operation of social landlords in general, and specialist providers in particular, continue to limit the extent to which RSLs are able to meet the Housing Supply Targets set within the LHS.

PROJECTED AVAILABLE RESOURCES

The resources needed to deliver the LHS are shared across a number of partners including the Scottish Government, RSLs, the independent sector, private sector and public bodies such as the Health and Social Care Partnership in the Scottish Borders. In terms of public sector resources, it is difficult to predict levels of future available funding, particularly given uncertainty around public sector spending cuts, Scottish Government housing investment levels and welfare reform impacts. Set out in table 9.2 are the various resource options that the Council's relies on to deliver the LHS.

Table 9.2: projected General fund expenditure, 2017-2022

Council General Fund Spend Category	Total projected expenditure 2017-22 (£)
Homelessness & Temporary Accommodation	3,189,680
Housing Support Services	1,760,730
Private Sector Housing (inc. SOA)	8,535,570
Gypsy Travellers	5,000
Community Safety	1,860,080
Total General Fund Expenditure	15,351,060

Source: General Fund Budget Allocation 2015/16 (includes staff costs, property costs, admin, grant contributions)

As well as the £15.3m of investment in core General Fund housing services across the life of the LHS, the Council are also expected to fund £3.1m over the next five years in disabled property adaptations and Care & Repair services to older people. The projections above reflect the five year projected funding position, based on the 2016/17 budget profile but will be subject to on-going review as the LHS is implemented. LHS targets and outcomes will be adjusted as the resource framework for the delivery of housing and related services develops over the next five years.

As well as substantial General Fund investment in the delivery of housing and related services, the four main RSLs in the Borders will also invest heavily both in terms of stock improvements but in the delivery of frontline services. Over the next five years, RSL are projected to spend over £155m, with over £84m devoted to the delivery of housing related services through revenue funding and with over £70m to be invested in stock improvements through capital funding.

Table 9.3: Projected RSL expenditure, 2017-22

RSL Expenditure Category		Total projected expenditure (£)
Revenue	RSL Housing management & maintenance	78,090,461
	RSL Housing support	6,392,461
Capital	RSL Planned maintenance: SHQS	53,586,869
	RSL Planned maintenance: EEESH	12,139,263
	RSL Disabled adaptations	1,307,000
	RSL Regeneration or wider role activity	3,514,218
Total projected expenditure (2017-22)		155,030,272

Source: RSL 5-year Business Plan & SHIP Projections

If we assumed that current budget estimates will form the basis of continued spending over the next 5 years, overall it is estimated that £170m of housing related public sector investment will be delivered over the life of the LHS. This demonstrates the extent to which public sector investment in the delivery of housing and related services in the Scottish Borders supports the local economy and employment in the public, private and independent sectors.

The value and impact of private sector housing investment is too complex to quantify but is substantial in both in its impact in addressing housing need and contributing to the local economy.

9.4 SUPPORTING DOCUMENTS

A number of key documents underpin this LHS. These are as follows:

- LHS Draft, 2016
- Scottish Borders LHS Briefing on Independent Living, 2016
- Scottish Borders LHS Briefing on HNDA and Affordability, 2016
- Scottish Borders LHS Briefing on Homelessness, 2016
- Scottish Borders LHS Briefing on Housing Quality and Energy Efficiency, 2016
- Scottish Borders LHS Briefing on Supply, 2016
- Strategic Housing Investment Plan 2015/16 to 2020/21
- Local Housing Strategy Equality Impact Assessment
- SESplan Housing Need and Demand Assessment 2 (March 2015)
- SESplan Project Board paper 26 February 2016, Item 3: SDP2 Housing Supply Targets
- Scottish Borders Fuel Poverty Delivery Plan 2013-16
- Single Outcome Agreement 2013
- Joint Strategic Needs Assessment – Housing Contribution Statement
- Extra Care Business Case (Anna Evans Consultancy for SBC), 2015
- Scottish Borders Fuel Poverty Delivery Plan Health Check 2016
- Fuel Poverty Mapping of Scottish Borders, (Changeworks for SBC), April 2015
- Scottish Borders Private Sector Housing Strategy 2014

9.5 ABBREVIATIONS USED IN THE LHS

Abbreviations	Explanation
AHIP	Affordable Housing Investment Programme
AHP	Affordable Housing Programme
ARC	Annual Return on the Scottish Social Housing Charter
BTS	Below Tolerable Standard
CAB	Citizens Advice Bureau
CACI	Californian Analysis Center Incorporated (original name)
CHMA	Centre for Housing Market Analysis (Scottish Government)
CHR	Common Housing Register
CPO	Compulsory Purchase Order
CPP	Community Planning Partnership
CSCO	Carbon Saving Communities Obligation
ECO	Energy Company Obligation
EESSH	Energy Efficiency Standard for Social Housing
EPC	Energy Performance Certificate
EqIA	Equalities Impact Assessment
EST	Energy Savings Trust
HAG	Housing Association Grant
HCS	Housing Contribution Statement
HEEPS-ABS	Home Energy Efficiency Programmes Scotland – Area Based Scheme
HES	Home Energy Scotland
HHCRO	Home Heating Cost Reduction Obligation
HL1	Statutory Data Recording System for Homeless Applications in Scotland
HNDA	Housing Needs and Demand Assessment
HRA	Housing Revenue Account
HST	Housing Supply Target
IJB	Integrated Joint Board
ICF	Integrated Care Fund
LDP	Local Development Plan
LHA	Local Housing Allowance
LHS	Local Housing Strategy
LLP	Local Lettings Plan
MMR	Mid-Market Rent
NHER	National Home Energy Rating
NHS	National Health Service
NRS	National Records of Scotland
PREVENT1	Scottish Government Data Recording System for Housing Options in Scotland
PSHG	Private Sector Housing Grant
RHI	Renewable Heat Incentive
RoS	Registers of Scotland
RSL	Registered Social Landlord
SBC	Scottish Borders Council
SCP	Strategic Commissioning Plan
SDP	Strategic Development Plan
SDS	Self-Directed Support
SEA	Strategic Environmental Assessment
SESHoF	South East Scotland Housing Forum
SESplan	South East Scotland Strategic Development Planning Authority
SHCS	Scottish House Condition Survey
SHIP	Strategic Housing Investment Plan
SHQS	Scottish Housing Quality Standard
SHR	Scottish Housing Regulator
SHS	Scottish Household Survey
SIMD	Scottish Index of Multiple Deprivation
SoA	Scheme of Assistance
SOA	Single Outcome Agreement