

# Clackmannanshire Housing Strategy 2012-2017



Clackmannanshire  
Council

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# Clackmannanshire Housing Strategy 2012 - 17

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## Introduction

In consultation with key partners, we have prepared a new Local Housing Strategy to cover the 5 year period from 2012-2017. This identifies, and shows how we aim to tackle, the key priorities for housing.

Firm evidence is an essential foundation for any Local Housing Strategy and a full assessment of current and future housing need has been carried out in the Housing Need and Demand Assessment (HNDA) 2011. The Centre for Housing Market Analysis (CHMA) signed this off as 'robust and credible' in October 2011. The HNDA sets out the requirements for both market and affordable housing (where people need help to cover their housing costs) over the next 10 years. The information from the HNDA is fundamental to the development of the Housing Strategy.

Further evidence has been gathered in the form of comprehensive private (2009) and public (2010) sector stock condition surveys. Together, these paint a picture of the physical quality of our housing stock.

These pieces of research have been supplemented with more recent information where available and, along with the wide consultation carried out to obtain people's views on housing issues, has allowed us to put together a 5 year strategy based on clear evidence.

## Future Housing Policy

Housing is more than simply bricks and mortar. It is central to economic growth and development. It shapes communities, defines independence and good housing is fundamental to quality of life. The Clackmannanshire Housing Strategy (CHS) has two distinct goals: -

- Creating an effective housing system
- Tackling social justice issues, such as the effects of poverty, age and disadvantage

There has rarely been a more challenging time to shape future housing policy, with several factors having a major influence:-

- The decline in mortgage lending
- Restricted borrowing for construction
- Reductions in public subsidy
- Steep energy efficiency targets
- Wider financial recession

For individuals, the challenges are many, including the cost of housing, rising utility prices, benefit reform and the effects of an ageing population.

The construction industry is one of the most volatile sectors in the economy. This recession has had a more extreme impact on construction activity than it does on overall economic activity and, in turn, the impact on the whole housing system is significant. It is important that the Council acts to encourage new house-building in Clackmannanshire.

# Introduction



Housing investment decisions for social housing providers are still governed by the need to reach the Scottish Housing Quality Standard (SHQS) by 2015 and by steep energy or carbon reduction targets. Changes to Right to Buy (RTB) legislation and the reduction in people buying their home affects not only the flow of capital which can be reinvested in the housing stock but also the pace of tenure change. Significant changes have also taken place in funding of new affordable housing with mid market rent, council newbuild and shared equity schemes growing in prominence. The Strategic Local Programme (SLP) will shape and define investment in newbuild affordable housing in coming years.

Change of regulation of landlord services will affect public and private providers. New factoring legislation and the development of standards within the Scottish Social Housing Charter will govern how management and maintenance services are delivered. In the public sector in particular, our relationship with tenants will face tighter regulation in the next 5 years.

The Government's Private Rented Sector Strategy Group will produce a 10 year strategy for the Private Rented Sector (PRS), focusing on growth and investment, better quality and more informed consumer choice. It is expected that changes to registration, tenancy deposits, pre-tenancy information and the nature of tenancy agreements will redefine the sector in a way which enhances and secures its role.

Our biggest challenge at this time, however, is financial inclusion. The public sector is facing its most severe financial challenge since the 1920's and the programme of welfare and benefit reform will have a significant impact on household income. The effects of poverty on health and wellbeing are well documented and changes under Welfare Reform demand the most radical review of services to the poorest households since the Second World War. This Strategy, therefore, needs to set clear policy objectives for tackling market failure and for providing housing subsidy and support to those who need it.

## Our vision for the future

Every household in our area should have access to a good quality and affordable home, with advice and support services that meet their needs.

## Our Priorities

Consultation with staff and key partners has highlighted 8 priorities for the Strategy:

- New Housing Supply
- Best Use of Existing Housing
- Homelessness
- Support for Independent Living
- Specialist Housing
- Energy Efficiency and Fuel Poverty
- Improving Neighbourhoods and Communities
- Housing Investment

## Key Strategic Linkages

The Community Planning partners in Clackmannanshire, known as The Alliance, have set out their priorities in the Single Outcome Agreement (SOA). Each priority in the SOA links back to the 15 national priorities. Each partner is expected to take ownership and responsibility for its respective contributions to the agreed outcomes and the Housing Strategy focuses on actions to help deliver all 9 of the Alliance's priority outcomes:-

- Clackmannanshire has a positive image and attracts people and businesses
- Communities are more inclusive and cohesive
- People are better skilled, trained and ready for employment
- Communities are, and feel, safer
- Our environment is protected and enhanced
- Vulnerable people and families are supported
- Substance misuse and its effects are reduced
- Health is improving
- Our public services are improving

The Housing Strategy will also help to deliver the Council's own corporate priorities, set out in Taking Clackmannanshire Forward 2012-17, where 'Better housing and environment' is a core priority.

There are two principal linkages for the Housing Strategy:-

### • Local Development Plan and planning partners

The Planning etc, (Scotland) Act 2006, together with a review of Scottish Planning Policy, delivered a programme of policy reviews which centres upon an integrated Local Development Plan. The emphasis for the Housing Strategy is to support consolidated planning, setting clear targets for affordable housing and consistency of policy between planning and housing. Delivering policies which will help kick start the market and deliver affordable housing will be key.

### • Health and social care providers

The Housing Strategy supports the improvement of community care services and health outcomes. Shared priorities will include tackling homelessness, faster assessment, reshaping care for older people, and integrated delivery of services.

## The Housing System

The demand for housing continues to grow as household numbers rise, but the recession has reduced the volume of new houses being built, as developers struggle to finance new housing projects.

The way the housing system works is influenced by the underlying financial and economic circumstances, of both households and housing providers. Household income and available lending determine housing choices. As fewer mortgages are available, households are finding it more difficult to finance home ownership and are turning to



alternatives such as private or social renting.

Within the social sector, the numbers of families on low incomes and welfare dependent are increasing. They have no other housing choices open to them, so there is increasing pressure on the housing system to provide low cost homes for more people.

What are the main issues for the housing system in Clackmannanshire?

- Lack of available finance for housing developers, leading to a major reduction in new house building
- Lack of available finance for individuals has reduced the first time buyer market
- Lack of choice in the market, especially affordable housing
- Mismatch of house sizes to household sizes

# Introduction



The high volume of larger houses built during the boom period 2002 - 2008 increased the overall proportion of bigger houses in Clackmannanshire. This helped the economy during that time, attracting new business and spending into the area. The downside to this shift in the housing system is that the stock we have now will not cater sufficiently for the future profile of households living in the area - small households and older people. Added to this the HNDA shows that we now have a huge shortage of affordable houses (housing made available at a cost below full market value).

In order to address this, we need to provide additional affordable housing to meet the needs of the community. Increasing the supply of smaller housing across all tenures will help to cater for the increasing numbers of smaller households. Providing opportunities for households to downsize, may create a 'churn' in larger housing and continue to offer suitable homes for families.

Providing a healthy mix of housing of different types and tenure will provide sustainable choices for all.

## Housing and Poverty

The recession has had a big impact on poverty. More people of working age are unemployed, more young people are unemployed and more people are in low paid jobs than was the case a decade ago. Scotland has a higher proportion of households relying on out of work benefits, including housing benefit, which

will mean a greater impact on more families when welfare reforms are fully introduced.

Almost half of all people in social housing in Scotland are in low income households compared to only one in seven in other tenures, showing a clear link between poverty and social housing.

Suitable housing is just one of many essential services that local authorities need to provide for low income households. There is a wider agenda to tackle poverty and the root causes, which will require a partnership approach involving various services including housing, social services, health, education, employment and voluntary services.

## Welfare Reform and its Financial Impact on Housing

In 2010, the UK Government announced that, by 2014-15, it would cut £11 billion annually from the UK's benefit system. This will have a significant impact on household circumstances and the challenges for housing provision will be substantial.

There is a fear that the current shortage of affordable housing will continue to worsen as housing benefit is cut and tenants find it more difficult to pay rents. The mitigation of this risk and consideration of financial resilience underpins planning for all housing providers.

The effect of welfare reform will be that incomes will be reduced for many households. The Audit Commission (Sept 2011) estimate

a loss of £14.4 million to the Clackmannanshire economy by 2015, equating to a drop in spending of £361 for every person. More than three quarters of the claimants of housing benefit will be affected.

The impact for housing providers will be a reduction in income through housing benefit and an increase in the need for support services, as tenants struggle to maintain their rent payments.

We may see an increase in the waiting lists for social housing, as households find it difficult to afford private rental properties, or are living in houses that are bigger than their family requires. This could put even more pressure on the housing system to supply smaller properties.

## Consultation

We have put a great deal of effort into consultation to help the strategy to reflect the views of our stakeholders. There were two main phases of consultation - the development stage, which identified the key issues and emerging priorities for the Housing Strategy with key stakeholders and a later public consultation stage, where a draft strategy was produced for comment. Details of the widespread consultation and a report of consultation carried out are shown as a supporting document.

The draft Housing Strategy was circulated to all stakeholders and made available to the public over an 8 week period during May and June 2012. The draft was widely publicised and copies made available

at all Council public buildings, links e-mailed out to stakeholders and updates issued on Facebook, Twitter and on Clacksweb, the Council's website. An online survey was used to help gather responses and staff attended local events and gala days to gather further views using paper questionnaires.

149 responses were logged through questionnaires which, along with comments collected from workshops, were collated and set out in the full consultation report which illustrates our response to the comments received. Many hard to reach groups were individually consulted, including carers and disability groups and other vulnerable client groups. Full details can be found in the report.

It was important to check there is support for the priorities set out in the Housing Strategy. The questionnaire asked if people agreed with our priorities and the overwhelming response was that they did, as shown in the table on page 6. Making best use of the housing we already have, energy efficiency and fuel poverty and improving neighbourhood and communities were the most popular priorities, with homelessness, support and specialist housing ranking the lowest, although still receiving strong agreement overall. 10% of people disagreed with homelessness as a priority, suggesting there is a need to address awareness of the complex issues relating to this area.



# Introduction



## Resources

Development and implementation of this strategy takes place at a time of increasing constraints in funding across the public sector, along with an increasing need for public services and substantial demand for affordable housing locally.

Traditional methods of funding to support the delivery of new housing and associated services have all but gone. The Council and partners need to find new and innovative ways of funding new development, including how we work with the private developers and financiers to enable delivery of affordable housing.

Our plans to deliver affordable housing are set out in our Strategic Housing Investment Plan (SHIP) and

our Housing Services Business Plan sets out annually the actions that the service will prioritise to contribute to the achievement of priority outcomes. The Housing Revenue Account (HRA) Business Plan is being reviewed and will set out the funds available to meet the Council's own landlord and tenant priorities.

Implementation also depends on other resources, such as staff, organisational capacity, land and existing housing stock. Partnership working is crucial to success and this needs to be developed to maximise the resources available to deliver a service that meets best value.

Detail on resources will be included in the detailed action plans which will be developed to assist in the implementation of the strategy (see on next page).

## Support for Priorities

Priority	Strongly agreed/ agreed %	Neither agreed/ disagreed %	Strongly disagreed/ disagreed %
New Housing Supply	86	10	4
Best Use of Existing Housing	96	1	3
Homelessness	74	16	10
Support for Independent Living	80	16	4
Specialist Housing	82	15	3
Energy Efficiency and Fuel Poverty	94	4	2
Improving Neighbourhoods and Communities	93	6	1
Housing Investment	89	8	3

Source: CHS consultation draft strategy survey monkey



## Evaluation of the previous Housing Strategy (2004-09)

A full evaluation of the previous strategy, to measure success against the objectives, shows that substantial progress was made in many areas, with 7 out of the 10 objectives being met.

A particular focus of the last Strategy was to improve the physical condition of the housing stock, and resources were targeted towards meeting the Scottish Housing Quality Standard (SHQS), largely in the social housing sector. The target set was exceeded in the social sector but house condition is still an issue for the private sector. New legislative powers given through the Housing (Scotland) Acts 2006 and 2010 will enable us to tackle issues of disrepair more effectively and improving conditions in particular areas of the private sector remains a focus for the next 5 years.

Although the ambitious fuel poverty targets were not met, mainly due to rising fuel prices, measures taken have successfully contributed to tackling climate change and reducing household fuel bills. Further improvements are needed and this area remains a priority to be taken forward.

Despite homeless presentations reducing and temporary accommodation provision increasing substantially, tackling the problem and increasing costs of homelessness remains a key priority. The Government target to abolish non-priority need has been met within the required timescale but this brings with it many challenges

and prevention activities will play a large part going forward into the next 5 years. A housing support service that works across Housing, Social Services and Homelessness was developed as part of the previous Housing Strategy. This has proved to be very successful and will play a much bigger part in the new Strategy when new legislation around support is introduced.

The availability of reliable evidence was an issue for the previous Strategy but we now have a more robust statistical framework in place. Continuous research and analysis has allowed trends to be developed to assist with future decision and policy making, in many cases without the need for external consultants. There is still a need for improvement in data gathering and sharing, especially in the area of particular needs.

## Monitoring and Evaluation Arrangements

The ongoing development and monitoring of the Housing Strategy will be incorporated into the community planning framework. This will give an opportunity for the Strategy to receive commitment from key strategic partners and for the detailed action plans to deliver the priorities to be jointly developed. The Strategy will be monitored and updated annually, enabling us to review any major changes in legislation or statistical evidence, monitor progress and to amend or add key actions as required. The process of annual updates was adopted over the life of the previous

Strategy and proved to be very successful.

We have included our priority outcomes and key actions in an Outcomes Monitor (Appendix 1). This identifies the key indicators we will use to measure the progress of the Strategy and will be incorporated into the Council's new corporate performance management system (Covalent) to help track progress. Progress will be monitored annually, to track indicators and make any necessary adjustments to actions and priorities.



# Introduction



## Equalities

The Council's Equality Scheme Action Plan was updated in December 2010 and is due a full review in light of the new public sector equality duties under The Equality Act 2010 (Specific Duties) (Scotland) Regulations 2012, which came into force on 27 May 2012.

In 2006, the Council, along with Falkirk and Stirling Councils, commissioned a report on the Housing Needs of Minority Ethnic Communities. From this, 15 recommendations were made that were specific to Clackmannanshire Council. The majority of these recommendations have been taken forward through service action plans e.g. ensuring all policies and procedures promote equality and have undergone an Equalities Impact Assessment (EIA), consultation and engagement with minority groups, introduction of a policy on unauthorised encampments for Gypsy/Travellers and upgrading the permanent Gypsy/Traveller site at Westhaugh, Alva.

Although the Housing Service monitors the uptake of services by equalities groups, we are working to improve procedures to ensure that the information is being used to guide the actions of the Council. This will be addressed through the

Council's corporate Equality Scheme Action Plan.

An Equalities Impact Assessment (EIA) has also been carried out on the Housing Strategy, which confirms there are no negative impacts on equalities groups and there are several positive impacts as a result of proposed actions.

## Strategic Environmental Impact Assessment

A Strategic Environmental Assessment (SEA) screening document was submitted to the SEA Gateway in November 2011. The Statutory Consultation Authorities and the Council determined that the Strategy is unlikely to have any significant environmental effects and should not be subject to SEA. A full SEA has been carried out for the Local Development Plan (LDP), which takes into account the impacts of all new housing in the local authority area.

# New Housing Supply

## Outcome

Quality affordable housing is maximised

Evidence from the Housing Need and Demand Assessment (HNDA), shows that Clackmannanshire needs more homes to meet the future growing population and smaller household sizes.

The HNDA uses the 2008 population projections to 2033, which estimate:-

- 1% growth in the local population, compared to 0.3% nationally
- a growth in single households from a third to almost half
- a reduction in family households from 20% to only 10% of all households
- an increase in young households from 12% to 14%
- 60-74 year olds will remain around 22%
- the highest proportional increase will be in the 75+ age group, growing from 11% to 17% of all households.

We need to ensure that we build sufficient additional new housing that meets our requirements and a vibrant, flexible housing market will encourage and develop sustainable choices across all tenures, and promote mixed tenure communities. Finances are limited, so we will look at new ways of funding house building, whilst maintaining high quality and diversity to suit all households.

Although the Council, in the Local Development Plan (LDP), needs to consider wider economic, social and environmental factors when looking at future housing requirements, such as the need to encourage economically active households into the area, the long term projections point to a need for smaller houses, including housing suitable for an older population.

## The Future Need for Housing

The table below compares the HNDA requirement for housing and the number of units identified for development in the current Local Plan and 2010 Housing Land Audit. The HNDA shows that, over the next 10 years, we will need to provide an additional 5,724 properties across all tenures. Of these, around 4,546 (three quarters) require to be affordable and 1,178 for sale on the open market.

Tenure	HNDA Requirement		Housing Land Audit 2010	
	10 Year	Annual	10 Year	Annual
Affordable	4,546	454	310	31
Private	1,178	118	1,730	173
<b>Total</b>	<b>5,724</b>	<b>572</b>	<b>2,040</b>	<b>204</b>

Source: HNDA and Housing Land Audit 2010

The Land Audit shows a planned supply of 3,064 units over 15 years (2,608 private houses and 460 affordable). This has been averaged for a ten year period so that it relates to the HNDA timeframe, resulting



in a ten year planned supply of 2,040 units (1,730 market and 310 affordable houses). This planned supply from affordable newbuild is well below the HNDA requirements.

# New Housing Supply



## **New Housing Supply Target**

Although we have plans to provide additional affordable housing through purchasing existing properties to supplement new build, the need for affordable housing will continue to be greater than overall supply over the course of the Strategy and the Local Development Plan (LDP).

The HNDA shows a need for 454 affordable and 118 private houses each year. In the current climate, this is not considered to be realistic and achievable - over the past 10 years annual affordable housing completions have averaged 30 units and private house building has reduced by 94% between 2006 and 2010, with only 26 new private houses completed in 2010/11.

The new housing supply target, taking into account wider economic, social and environmental factors, will be picked up in the LDP. The preferred option, at least in the short term, is to target the Land Audit figures, aiming to complete around 173 new private and 31 affordable houses each year. The backlog of households in housing need is likely to continue to rise as a result of the requirements not being met.

In addition to the target of 31 new build affordable houses each year, we have plans to use existing housing to boost the supply of affordable housing. This includes transferring around 125 properties over the first three years from the private sector to the social sector, including bringing long term empty properties back into use. This, along with plans to consider conversions

to increase the net social housing stock, will contribute to the supply targets set. Adjustment of supply targets against affordable housing delivered will be considered on an annual basis.

## **Non New Build Supply**

In order to maximise the number of affordable housing units, the Council will maintain a programme to bring private sector properties into use for social renting, including empty homes. The Strategic Local Programme sets out a target of 73 homes to be brought into the social rented sector over the next 3 years and a further 50 units will be purchased to provide temporary homeless accommodation. These, together with the planned newbuild units, allows the Council to maximise the total additional affordable housing units.

## **Housing Market Partnership**

The HNDA guidance states that Housing Market Partnerships (HMP) should be formed on the basis of identified Housing Market Areas and the extent to which there is cross boundary influence. Our closest housing market links are with Stirling but evidence from the HNDA does not support the need for an HMP and separate HNDAs have been carried out.

# New Housing Supply

## Affordable Housing

There is a particular need for both small and large houses, evidenced through analysis of the social rented sector waiting lists. The HNDA found high demand for social stock, with particular pressure on 1 bedroom and 4 bedroom properties. The evidence shows that the social sector has less than 200 large houses of 4 or more bedrooms, and we need more to house the families who need them.

There are growing numbers of small, single households (especially young people) who have limited income and need suitably sized affordable housing. Welfare reform benefit reductions for single people under 35 years old, will see housing benefit reduced to single room rates. This means that young people living alone may struggle to pay their housing costs.

There are very limited public resources to build new affordable houses. We will look to planning policy, council owned land, income from council tax discount and partnerships with private developers to kick start a programme of affordable housing. The key is innovation and flexibility. The Council will continue to request affordable housing on future development sites in line with planning policy, although it is likely that the provision of affordable housing will be focused in areas where there is sufficient educational capacity, to allow developer contributions to be targeted to the provision of affordable housing.

## Private housing

The HNDA has shown that the population is ageing and households are getting smaller - there is a consequent shift in the types of housing needed. The profile of the private sector is predominately large, family homes, with less choice of properties for smaller households, such as first time buyers and older people.

It is difficult for both individuals and developers to access finance. New private house building in Clackmannanshire has reduced by 94% between 2006 and 2010, with only 26 new private houses completed in 2010/11. The Council will look at ways to help kick-start the market and help people to access home ownership through, for instance, land deals or mortgage indemnities.



## Key Actions

- Continue to develop and implement innovative and flexible models for providing cost effective new housing
- Maximise the amount of housing, including affordable housing
- Optimise the Council's new build programme
- Work with Housing Associations to deliver new affordable housing and maximise funding from all sources
- Promote and increase low cost home ownership schemes with public funding or private developer cross subsidy
- Develop a flexible Affordable Housing Policy including commuted sums, with a settlement focus to maximise developer contributions towards affordable housing
- Promote central development sites, including Council owned, for housing in Alva, Tullibody and Tillicoultry

# Best Use of Existing Housing



## Outcome

The housing we already have is optimised and effective in providing choice and meeting need.

We need to boost the supply of new housing, but also use the housing we already have to maximum effect to ensure we can cater for the diverse needs of the growing number of households.

## Housing Mismatch

Evidence from the HNDA shows that there are around 23,434 properties in Clackmannanshire (2009). By 2033, the number of households is projected to reach 31,920, a 41% increase of 9,300. The greatest increase will be small, single adult households, in part due to people likely to be living longer, and suitable accommodation will be required for this group in particular.

Household sizes and property sizes in Clackmannanshire are not evenly matched and there are a number of homes under-occupied, over-crowded or standing empty in all tenures. Overcrowding is most acute in the rented sector, with at least 14% of all households having a smaller property than they need. On the other hand, over three quarters

of all privately owned households have at least one more bedroom than they require. We need smaller properties in all tenures and larger properties that are affordable. Addressing the mismatch will encourage a healthy 'churn' in the property market, as households move up and down in size and also across tenures.

To help meet the need for larger family housing in the social sector, we can encourage those living in homes which are too big for them to move to smaller properties. This will be addressed through allocation policies and we are already working with partners delivering the common housing register.

As the HNDA demonstrates a significant shortage of social housing, we will purchase market housing to supplement new building and boost our social stock.

# Best Use of Existing Housing

## Improved Housing Options

Giving information and advice on housing in a person-centred way aims to allow people more control over their choice of tenure, depending on their own circumstances. We need a diverse housing system so that people have more choice - developing home ownership options for people who can afford it in the long term, improving and using the private rented sector and developing 'intermediate' tenures, such as mid market rent and shared equity, for people who have reasonable incomes but who are unable to afford the full cost of market housing.

This 'Housing Options' approach will enable us to meet housing need generally, as well as helping to prevent homelessness, with a wider range of solutions which will help us to use stock more effectively. The Council is part of the Tayside, Fife and Central Hub on Housing Options.

The Council has made a commitment to Armed Forces personnel and their families, through a community covenant to ensure equal provision of statutory services, including housing. This commitment will be addressed through the review of the allocation policy.

## Empty Homes

Council tax records show that approximately 1.8% (421) of all properties in Clackmannanshire in 2011/12 were empty for over 6 months. Only a small proportion of Council owned properties are empty at any one time, often for major refurbishment or adaptation.

Empty homes in town centres are of particular concern - around 27% of all homes in Alloa town centre are long-term vacant which is potentially around 60 homes that could be brought back into use. We will explore setting up Housing Renewal Areas, particularly in town centres, and develop a range of options to encourage owners and private landlords to improve the condition of their properties, ensuring they are brought back into use as habitable properties.

It is important that owners are persuaded to bring these properties back into use. The Council has reduced council tax discount on empty homes to encourage this. This will also bring in income which will be used for affordable housing.



# Best Use of Existing Housing



- 44% have a head of household aged 34 or younger
- 34% are single, non-pensioners
- 17% are single parent families
- 44% have been resident in their current home less than a year

We need to look at ways to help people move into private renting, through developing the rent deposit/guarantee scheme, for example, and continue to work with private landlords to ensure that the housing and management provided is of a high standard. To assist with this, we have a well established private landlord's forum, to highlight particular issues and we are working with Landlord Accreditation Scotland to encourage high standards in the sector through training and accreditation.

The Council already works with private landlords to provide a number of properties for temporary accommodation for homeless households (Private Sector Leasing) and there is potential for this to be expanded.

## Changes to stock - conversions and adaptations

We will consider the scope to alter Council and housing association properties to better suit demand. This could include extending smaller properties to tackle overcrowding, perhaps through loft conversions. Conversion of two bedroom properties to smaller units will help accommodate the rising number of single households.

## Private Renting

Although the HNDA records the private rented sector at around 5% of the total housing stock (1,217 properties), the Private Sector House Condition Survey in 2009 estimated the private sector as being 7% of the stock (1,740 properties). It is likely that the true figure lies somewhere in between, as the HNDA figure uses only registered properties and not all properties require to be registered.

The private rented sector has expanded over recent years and has an increasingly important role in providing housing for people who would previously have looked to the social sector or home ownership to meet their needs. Within the local private rented sector, the 2009 survey tells us that:-

## Key Actions

- Introduce a Housing Options service
- Review the allocations policy considering downsizing, mutual exchange and choice based letting
- Introduce incentives where required for tenants to move from larger to smaller properties
- Maintain a programme to bring private sector empty homes back into use
- Maintain a programme to purchase existing housing for social stock
- Consider options to better match social sector property sizes to demand
- Work with private landlords to maximise the number of private lets available for households in need, including private sector leasing and deposit guarantees
- Improve quality across the private rented sector, encouraging training and accreditation



## Outcome

Homelessness is reduced and homeless and potentially homeless households have access to effective and appropriate housing options.

The last 10 years has seen many changes to our homeless legislation, which have had a significant impact on homeless service provision. Despite progress made through the Joint Health and Homelessness Strategy over the last few years, the impact of homelessness is significant and the cost to the public purse is substantial. The cost of homelessness to the Council alone in 2011/12 was just over £3 million, with temporary accommodation accounting for approximately £900,000.

Homelessness continues to remain a dominant feature of housing demand. We aim to target resources at prevention to provide better outcomes for people and reduce the need for costly crisis intervention. All evidence nationally points to crisis prevention being the most effective method in dealing with homelessness and requires a multi agency approach, including education, voluntary and employability services.

Although presentations have reduced significantly as a proportion of the population, the numbers remain high and households in temporary accommodation are increasing, reflecting a shortage of suitable permanent housing. The long term trend has seen a reduction in the number of homeless applications, with overall numbers dropping 39% over seven years from a high of 1,157 in 2005/06 to

708 in 2011/12. We aim to continue to reduce the number of people applying as homeless through targeted early intervention activities and through the introduction of a Housing Options service. This will help to give early advice to households who apply as homeless each year but who either resolve their own homelessness or who are found not to be homeless.

The number of households assessed as homeless, in priority need and to whom we have a duty to provide settled accommodation has increased overall by 5%, from 477 in 2005/06 to 501 in 2011/12. This is set to increase further as, from the end of 2012, the Council has to provide settled accommodation for all homeless households, reflecting the Scottish Government's target of the abolition of priority need. This will be achieved but, given the competition for the limited stock of social rented housing, will be an ongoing challenge.

As with trends nationally, the most common reason for homelessness in Clackmannanshire is people being asked to leave (36%), followed by non violent disputes within households and relationship breakdown (18%). Also, in line with the rest of Scotland, youth homelessness continues to be high, with 44% of all homeless applications being made by people aged 16-24 and two thirds of all applicants coming from single people.



A focus is needed, therefore, on services to young people, single people and on prevention, as with the development of the Housing Options service.

# Homelessness



## Homeless prevention

Stopping people becoming homeless in the first place is by far the most effective way to deal with the growing numbers of people in housing crisis. The previous Joint Health and Homelessness Strategy has delivered many initiatives which have had an impact on prevention activities, but despite these the problems remain significant. An Action Plan will be developed with partners to focus efforts on priority areas such as young people, employability and training.

Many people apply as homeless as it is the only option they believe they have. Assistance to help prevent people from becoming homeless before crisis point is reached, such as debt counselling, support or mediation, is increasingly the service model demanded as part of a wider Housing Options style service.

We are part of the Tayside, Fife and Central Housing Options Hub, a partnership forum for authorities to work together to develop the Housing Options model. We believe that reductions in homelessness and the use of temporary accommodation, along with improvements in tenancy sustainment and customer service, will be achieved through the Housing Options approach.

It is important to target resources to help people stay in the tenancies they already have. The average cost to the Council of a failed tenancy for a family, and resulting homeless application, can be up to £25,000. Offering support services, such as

basic living skills and money and benefit advice, will help to prevent tenancies failing.

We will be required, under the Housing (Scotland) Act 2010, to undertake an assessment of support needs for all households applying as homeless. This will have staffing and financial implications for services but will ensure that support needs are established early so that services can work together to ensure a good housing solution for clients.

The expansion of our existing housing support service will be a key element of homeless prevention, along with links to the voluntary sector who provide much support in this area.

## Temporary accommodation

Over the last 7 years, the demand for temporary accommodation has increased by 39% (378 households in 2011/12). The majority of these are single people, many of them young, who are accommodated mainly in Bed and Breakfast (B&B) because we do not have enough small properties in our own stock to cover this demand. Apart from being very expensive for the Council, this is not the best housing solution for these often vulnerable young people, who need a supported and, in many cases, supervised environment.

Despite a 39% drop in presentation rates and a 110% increase in our own temporary accommodation, we continue to have more people in B & B. This is extremely costly to the Council - in 2011/12 the cost in lost

# Homelessness

subsidy from B & B was £536,000 and it is predicted to rise to £800,000. This is likely to increase annually until the prevention activities have an impact.

The trend is for fewer permanent vacancies becoming available in social housing each year and the use of temporary accommodation is increasing. Households are waiting longer to be re-housed - over the last year we have seen an overall increase of 5% in use and a 14% increase in length of stay in temporary accommodation, highlighting a shortage of permanent accommodation available. There is currently a shortfall of some 121 temporary accommodation units, which is predicted to rise to at least 154 by 2015. Welfare reform will cause this figure to increase further. We need more temporary and permanent units to meet continuing demand.

In addition, a better range of accommodation is needed to meet the needs of this diverse client group. We have a programme to deliver additional units, including the new 25 unit homeless project being built by the Council in 2013 and plans to convert a block of flats into supported units for homelessness, but demand still outweighs supply and further work to project the size and type of temporary accommodation required, is needed. We will identify need and deliver on targets for future temporary housing.

As part of this, we need to continue working with private landlords to increase the number of private

rented properties used for both temporary and permanent housing, as well as identifying suitable properties in our own housing which can be converted to single person housing. We will also look at shared accommodation models as changes to benefit entitlement through welfare reform may necessitate shared occupancy across all sectors.

The model favoured by service users and communities in Clackmannanshire is one which includes support and concierge facility to help with security. This will reduce the cost and use of B&B, which service users confirm is a priority.



# Homelessness



## Welfare reform

Planned welfare reform changes are likely to place significant strain on the housing system:-

- Universal credit will largely remove the option for direct payment of rent to landlords, potentially increasing arrears and possible reluctance from some private landlords to let to people on benefits
- Under occupancy rules for social rented housing will mean that people will find themselves without their full rent being covered
- For those people having to move because they will be under occupying their home, we have a shortage of smaller units for them to move to
- More people are likely to apply as homeless
- The extension of shared room rent to those under 35 years may increase demand for social renting and for flat sharing in the private rented sector
- The non-dependent reduction may increase family tensions and increased youth homelessness

This is an issue which requires a co-ordinated approach from the Council and partners to help minimise the impact to households and a multi disciplinary group has been set up to establish a plan of action to mitigate against the impact.

## Information and advice

It is important that high quality information and advice is available to people. The developing Housing Options approach will help to highlight what choices individuals have. Although the previous Homelessness Strategy delivered improvements in the standard and range of advice available, feedback from the various agencies involved suggests there is still scope for improved joint working and of information available. This will be tackled in the Action Plan which will be developed through annual consultation with partners and service users.

### Key Actions

- Deliver a detailed homelessness Action Plan with partners
- Develop homelessness prevention activities, such as mediation, debt counselling and assessment of support needs
- Increase the supply of temporary and interim accommodation through newbuild, purchasing off the shelf, private renting and stock conversions
- Continue our commitment to deliver new models of supported accommodation for young people and single people, including shared tenancies and concierge support
- Implement the plan for the reduction of B & B use

# Support for Independent Living

## Outcome

Those requiring assistance to live independently at home have access to effective housing support.

Housing support services enable people to live independently and safely in their own home, maintaining their independence, avoiding tenancy failure and preventing homelessness.

Support can include:-

- Provision of adaptations, equipment and telecare technology
- Help for people experiencing addiction, mental health issues and offending
- Assisting people to sustain their tenancies through, for example, money advice, income maximisation, training in basic living skills and budgeting
- Providing good information and advice

Most significantly for housing support is the impact of the Housing (Scotland) Act 2010, which places a duty on local authorities to assess the housing support needs of, and provide support services for people who are homeless or threatened with homelessness. Providing support for an increasing number of people in the current climate of reduced funding, removal of ring fenced budgets and competing priorities is a challenge.

## Partnership Working

Providing effective support services requires partnership working between a range of agencies and services to ensure the right type of support is available and is reaching those who most need it.

A more coordinated and integrated approach is key to ensuring that care and support services are planned and delivered seamlessly in a way which is person centred. Partners must work together to ensure integrated planning, assessment, commissioning and delivery of quality services for those who need support. An important area for development is linked IT systems and agreements to enable information to be shared more easily between services.

## Older People

Evidence from the HNDA shows that people are living longer and this will put increased demands on services, such as adaptations and care and repair services. Over the next 20 years, the number of people in Clackmannanshire who will be over 75 is predicted to increase by 86%, to almost 1 in 5 of the population.

The Council arranges both small and large scale adaptations, for all age groups and all tenures, and an equipment service provides small mobility aids to people in their own home. In 2011/12, the



adaptations service undertook 54 major adaptations in Council and private housing and the demand for these services, which are mandatory, will increase as the population ages. Over all tenures, the annual amount of public money spent on all adaptations is around £750,000, so it requires a substantial financial commitment.

Telecare, a key feature in falls prevention, has provided nearly 1,200 homes with an alarm system and independent living technologies. This helps to reduce the number of hospital admissions and the distress associated with returning home. An increase in investment in such services, given the demographic, will remain a necessary feature over the coming years.

# Priority

## Support for Independent Living

'Reshaping Care for Older People' is aimed at supporting older people to live independently in their own home, for as long as they are able and wish to do so. A national 'change fund' has been set up to enable health services and local authorities to redesign care for older people and this is being delivered locally by a joint Stirling and Clackmannanshire Change Fund Partnership. Council, Health, Voluntary and Independent Sector colleagues are working together to establish how best to make use of this fund to provide services for our older people.

Care and repair services have traditionally provided support to older people and those with a disability living in the private sector. Following a review, the previous service has ended and the Council has undertaken, in the context of Reshaping Care and joint service delivery with Stirling Council, to redesign a service which will deliver local priorities and value for money

### Vulnerable Young People

In line with the national 'Getting It Right For Every Child' (GIRFEC) principles and our Corporate Parenting Strategy, we need to ensure that there is suitable housing available for vulnerable young people, including supported housing. We will target services to support young people and give them the skills necessary to live independently.

Many young people need help with basic living skills, including

budgeting and cooking. Some also need support with mental health, alcohol and drug related issues. A high number of young people who have a tenancy end up leaving within the first year. For some, intensive support is required and there can be issues with isolation and getting young people to engage. For others, more general support or information and advice, including preparing for a tenancy, is needed.

The Council's Housing Management service has established an initiative to work directly with young people coming through the care route, to ensure they receive the support they need to sustain their tenancy and live independently. This is a relatively new project and is currently supporting 4 young people, with 12 young people waiting for a suitable property.

### Tenancy Sustainment

We are monitoring the length of time people stay in their tenancies and can now identify people who may be at risk of tenancy failure when they receive an offer of a house. We intend to adopt person centred services, through an Intensive Tenancy Management approach. This will involve a full assessment of vulnerability and early identification of support needs and potential risks to a tenancy, and a planned approach to the process of letting and managing tenancies, in partnership with other agencies and services where appropriate. This means that more intensive support can be targeted to these

households to help them to sustain their tenancy, reducing the number of abandonments and preventing homelessness.

The Housing Support service plays an important role in tenancy sustainment and is provided alongside the Homeless service, targeting people with multiple and complex needs who are homeless or at risk of homelessness. The Council's own Housing Support service is registered with the Care Inspectorate and received 146 referrals in 2011/12. We are well placed to respond to the Housing (Scotland) Act 2010, which places a duty on local authorities to assess and provide housing support needs for people who are homeless or threatened with homelessness. With the rise in the number of people with multiple and complex needs, the delivery of support will remain a central priority in the coming years.

### Key Actions

- Improve current referral processes and information sharing between services
- Improve joint working for young people leaving care, for example: improved referral processes, risk assessments and information exchange
- Identify people at risk of tenancy failure and put in place support package
- Launch a redesigned care and repair service

## Outcome

People have access to specialist or adapted accommodation where there is an assessed need.

Specialist housing ranges from mainstream housing with major adaptations to housing for specific client groups. Smaller, minor adaptations can also allow people to continue to live in their own homes.

The HNDA shows that there is a lack of variety of specialist accommodation in Clackmannanshire. Most is provided by the Council and RSLs and ranges from amenity and sheltered housing to more specialist accommodation suitable for people with learning disabilities and wheelchair accessible housing. Of the 812 properties available, the vast majority are for older people with only 32 (4%) for people with learning disabilities and 33 (4%) for people with a physical disability. Newbuild housing, and the funding available for it, has decreased over the last few years, with few purpose built specialist accommodation units being provided.

Of the 354 registered care places available throughout Clackmannanshire, the majority are again for older people. Around one quarter are for people with complex needs and one quarter for people with learning disabilities, many of these being older people. There are very few places for people with mental health issues and young people.

Adult care figures have shown an annual increase in the number of

people with learning disabilities over the last 3 years. Many are now in their late 40s and 50s with very elderly parent carers and who have never lived on their own. Many may also have more complex needs due to their increasing age.

This will present challenges in the future as we will need to provide accommodation that will suit this ageing client group. We will also need to enable young people with learning disabilities to become independent as early as possible so that they can plan for their future and we can develop services and plan housing provision accordingly.

We will continue to work jointly with Social Services on the delivery of future specialist housing provision through Reshaping Care for Older People, the planned review of Childrens Services and provision of adaptations and Telecare. A Clackmannanshire and Stirling Housing and Social Services Strategy Group has been set up to identify ways to improve services and specialist accommodation provision across both councils. A work programme is underway.

## Young People

In 2011/12, 44% (235) of all applicants assessed as homeless were young people, many of whom lack the skills necessary to sustain a tenancy. Approximately one fifth



of them do not sustain a tenancy beyond 1 year and some return as repeat homeless applicants. We also have young people coming through the care system who have high tenancy failure rates.

We have 15 supported accommodation places for young people:-

- 8 units available in a voluntary sector project providing support for young people, including those coming through care
- 7 dispersed, move-on supported accommodation units (MOSAICS) for young people, provided by the voluntary sector

There is a need for further accommodation with support, such as the new project underway at Hallpark, to help this vulnerable group live comfortably and safely in the wider community. Interim supported accommodation, where young people can learn skills necessary to maintain a tenancy and live independently, either on their own or with someone else, will reduce tenancy breakdown.

# Priority Specialist Housing



## Improved Provision

Further close working with Social and Health services and the Voluntary Sector is required to define need, identify gaps in supply, deliver the right type of housing required and improve communication to ensure a co-ordinated approach to assessment of housing need. With Health and Social Care integration and the shift to community based support, we will agree models of accommodation that allow independence with support onsite or nearby.

## Access to suitable housing

The way that information and advice is made available to specialist client groups is important. Information on what type of housing is available and how it can be accessed should be clear so that people can make a more informed choice on what is best for them. This will be reviewed jointly with partners.

A person centred and partnership approach to assessment of housing need is required. We need to improve communication with Health and Social Services partners to ensure a co-ordinated approach to assessment of housing need.

## Housing adaptations

The number of major adaptations carried out within the private sector over the last 5 years has risen from 11 in 2007/08 to 18 in 2011/12. The Private Sector Stock Condition survey (2009) suggests that there are around a further 194 households in the private sector requiring a major adaptation. The number of major adaptations carried out in the public sector has fluctuated over the last 5 years but, since 2010, the number and cost has continued to increase.

As a statutory requirement, adapting housing in both the public and private sectors will be an ever increasing priority and a challenge to resource. With the growing demand for adaptations there is an increasing cost and complexity of adapting existing housing. We are faced with substantial costs for redesigning existing houses, often requiring extensions to deliver the extra space needed, and consideration needs to be given to the policy of adaptation compared with relocation.

Our adaptations process and service, for both public and private housing, will be reviewed this year. This will consider the shared Social Services arrangements with Stirling Council and streamlining of procedures to make the service more efficient and effective.

## Scottish Gypsies and Gypsy/ Travellers

The Council has a shared gypsy/ traveller arrangement with Stirling Council and is part of a local Gypsies and Travellers multi agency working group comprising Education, Social

Services, Community, Housing and Police services. The Council does not currently provide any short-stay halting sites, having assessed and analysed the potential need for such sites. Historically, we have not had a serious problem with unauthorised encampments.

Planning Policy dictates, however, that we should identify suitable locations for gypsy/travellers' sites where need is demonstrated. The Council rarely has a waiting list for available pitches at its own site and occupancy remains consistent throughout the year. Recent experience suggests that there may be a move towards the national trend for smaller sites. We will keep the situation regarding need under review and assist planning colleagues in preparing planning policy on transit or private owned sites accordingly.

## Key Actions

- Define the need for specialist housing within first year and agree best way to supply gaps in provision
- Deliver specialist housing on all appropriate new housing developments
- Review the adaptations service across all tenures
- Keep gypsy/traveller needs under review and develop the policy on small sites through the LDP



# Energy Efficiency and Fuel Poverty

## Outcome

Energy efficiency is improved and fuel poverty and carbon emissions are reduced across all tenures.

Energy efficiency is a priority because of its impact on individual households and their quality of life, and because of the damaging effect on the environment. According to a report by Local Footprints Project, domestic, or household energy use accounts for around 30% of all carbon emissions so it has a significant role to play in tackling climate change. Targets and progress, with opportunities for working with the private sector, will be monitored through the Home Energy and Affordable Warmth Action Plan.

## Improving Energy Efficiency

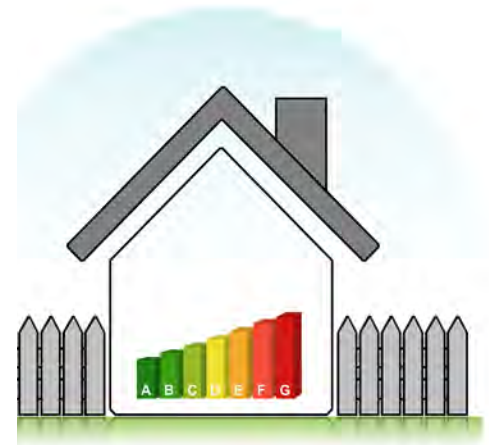
Only 0.5% of the Council's housing stock does not currently meet energy efficiency requirements. All social housing will meet the SHQS by 2015, with local RSLs already at full compliance and the Council at 89% in 2012.

The Council will engage with partners such as local RSLs, British Gas and the Scottish Government to successfully complete projects contributing to increased energy efficiency across all housing tenures. This includes schemes such as the Community Energy Saving Programme (CESP), where the Council, British Gas and Ochil View Housing Association targeted Council and Ochil View properties in Alloa and Sauchie with whole house

'energy makeovers'. This includes external cladding, new central heating and boiler upgrades, which could save tenants around £300 per year on fuel bills.

Efforts need to be targeted at private housing where the overall standard for energy efficiency is lower. The 2009 Private Sector Survey shows that only 58% of private housing meets the SHQS in relation to energy efficiency, with failures relating mainly to poor loft insulation, windows and heating systems. Homeowners, including private landlords, are often unaware of the poor energy ratings of their properties and targeted information and advice to highlight energy issues and potential assistance available will help to improve this area.

The Green Deal is part of the Government's framework to enable private firms to offer consumers energy efficiency improvements with payments made through instalments added to the energy bill. This will provide an opportunity to significantly improve the energy efficiency of local homes as well as bringing investment into the local economy and supporting jobs in the energy business.



# Priority

## Energy Efficiency and Fuel Poverty



### Fuel Poverty

A household is considered to be in fuel poverty when it is required to spend 10% or more of its gross income on household fuel. This is affected by the cost of fuel, household income and the energy efficiency of the home. In 2011, it was estimated that 5,110 families in Clackmannanshire were in fuel poverty (22.8% of all households). However, this overall figure masks individual areas with concentrations of high fuel poverty levels. The Fuel Poverty Indicator<sup>1</sup> (FPI) identifies fuel poverty on a ward basis and highlights local areas which, due to recent fuel price rises and general economic issues, may currently have fuel poverty levels of 38 - 40%.

Rising fuel prices will result in an increase in the number of people living in fuel poverty. The Council is taking proactive steps towards reducing fuel poverty, as far as practicable, by 2016 and has set local targets for reductions in fuel poverty, being taken forward through the Home Energy and Affordable Warmth Action Plan.

Studies confirm that the risk of fuel poverty is higher for those living in detached houses compared with terraced houses or tenement flats - 34% of households in detached houses are fuel poor compared with 25% in terraced and 25% in tenement dwellings.

Households living in older dwellings are also more likely to experience fuel poverty, with around a third of households living in homes

built before 1919 being fuel poor, compared to only 17% in homes built after 1982. The 2009 Private Sector House Condition Survey shows 16% of housing in Clackmannanshire was built pre-1919 (2,664 houses) and 24% post-1989 (4,056 houses). There are therefore likely to be around 880 private sector households in fuel poverty in pre-1919 housing and around 690 households in fuel poverty in post-1989 housing.

Town centres have a much higher than average number of pre-1919 properties - 68% of all properties in Alloa town centre are pre-1919 (153 houses) and around a third of these, some 50 households, are likely to be in fuel poverty. Alva is likely to have a similar profile. The Council will target energy efficiency measures in these areas by offering free insulation for owner occupiers and replacing out of date central heating systems in Council owned properties. The Council's Home Energy Advice Team will be holding local surgeries and promoting energy efficiency throughout these communities. In addition, the Council will develop a fuel poverty map which will help to flag up other areas where energy efficiency support should be directed.

Households suffering from fuel poverty can be especially vulnerable so it is crucial to target this group to ensure that these individuals are aware of all the programmes available to assist them. Some will also be affected by welfare reform, cutting their household benefits and reducing rent subsidies which will have a negative effect on fuel poverty levels.

<sup>1</sup> Designed by Centre for Sustainable energy, Bristol this technique does not assume that the fuel poor are on benefits and ignores general deprivation indicators which are unrelated e.g. homelessness

# Energy Efficiency and Fuel Poverty

## Mitigating Climate Change

The Scottish Government has set an ambitious target of reducing greenhouse gas emissions by 42% by 2020 and 80% by 2050, across all sectors. With housing accounting for around a third of all emissions, it is estimated that, across Scotland, an average investment of £7,000 per home is required to meet the 2020 target and an even larger investment and a substantial change in household behaviour will be needed to meet the 2050 target. Households will be encouraged and supported to achieve this.

The Council's Carbon Management Plan shows that, of the 49,613 tonnes of CO<sub>2</sub> generated by the Council in 2006/07, 28,587 tonnes (58%) originated from the housing stock. The aim is to reduce these emissions by 3% year on year. To date, Council house emissions have reduced by 2.2% to just under 27,000 tonnes of CO<sub>2</sub>. The reductions have not met targets, despite only 99.5% of stock failing energy efficiency requirements. This, in part, could be due to excessively cold winters or lack of accuracy of housing data.

## Renewable energy

To meet the climate change targets, we need to move away from the commonly used carbon based fuels, such as gas, to renewable energy sources. Households will be encouraged to continue to increase their use of renewable energy. To help with this, a heat mapping exercise underway will identify properties with the potential for renewable energy technologies and

renewable energy will be promoted to residents. Our Home Energy Efficiency and Fuel Poverty team actively promote renewable energy to residents and the Council is about to install 70 photo voltaics into its properties in Tullibody.

### Key Actions

- Implement the Affordable Warmth and Home Energy Action Plan
- Continue to maximise funding from Government and utility company initiatives to help households improve the energy efficiency of their home
- Continue to provide match funding where possible, to maximise income
- Maximise funding from energy providers to increase renewable energy use across all housing, such as solar panels and air source heat pumps





## Outcome

Organisations and partnerships working with communities will improve the quality of life for all households.

Although there have been improvements overall in deprivation indices across Clackmannanshire, 20% of our data zones fall into Scotland's 15% most deprived and we have seen the position in Alloa South, in particular, worsen in the past six years. Concentrating efforts in particular areas will help to make the biggest impact on area based disadvantage and there are many initiatives planned and underway which aim to tackle deprivation and anti-social behaviour. A co-ordinated partnership approach to deal with anti-social behaviour has been adopted through the Community Safety Strategy 2011-14.

## Joint Working

Developing joint working with the voluntary sector is a Council priority and the Clackmannanshire Third Sector Interface (CTSI) and the Tenants' and Residents' Federation, in particular, have an important role to play in this. The CTSI has been established, with Government funding, to engage with the 'Third Sector' to explore the potential to further develop the capabilities of the voluntary sector to either take on the delivery of services that the statutory agencies can no longer afford to provide or to assess services that may be delivered more effectively by the voluntary sector. A Third Sector Engagement Framework is being developed

between the Council and CTSI for approval by the Alliance (Community Planning Partnership).

The Third Sector is also represented by CTSI in the Clackmannanshire Partnership Change Plan. This is helping to ensure that community organisations providing services to older people, or who have the capability to do so, are involved in this change process. This approach will help to deliver the Change Plan to the benefit of the community.

## Creating places people want to live in

The Housing Service is developing an Intensive Tenancy Management service, which will include providing tenants with information and advice to encourage them to take responsibility for their own properties and surroundings. The development of an Intensive Tenancy Management plan, to provide additional support to tenants who need it, will have a positive impact on communities.

The quality of housing is important to the general local environment. We know that much of private housing, particularly in our town centres where there is a high proportion of older blocks of flats, is in need of essential repair and maintenance works. Common ownership issues often mean that people cannot get neighbours to agree to repairs

# Improving Neighbourhoods & Communities

and housing has deteriorated to a point where minimum living standards are not met and buildings look dilapidated and can even be dangerous. The Council will encourage owners to work together to improve blocks and will take enforcement action where necessary.

## Local Area Planning

Area planning is aimed at tackling local issues and priorities identified by local residents and partner agencies. Areas with problems of deprivation, anti-social behaviour or repair and quality issues, will be prioritised and subject to detailed planning and action initiatives.

Town centres are also important to the economic health of the area and should be places where people want to live. The poor conditions and high proportion of long term empty properties, along with the complications of multiple owners, suggest that town centres would benefit from a targeted area approach. The 2009 Private Sector House Condition Survey highlighted 749 vacant properties across Clackmannanshire, with an estimated 94 of these situated in Alloa town centre alone.

To encourage the issue of empty homes and poor condition to be addressed, we will consider setting up Housing Renewal Areas, particularly in the more problematic centres in Alloa, Sauchie and Alva. This will involve developing a range of tools to encourage owners to improve properties and help bring homes back into residential use.

The collapse in the private housing market and public funding limited our plans for area improvement, particularly in Bowmar. However major investment has still been delivered in the Bowmar area through the Council maximising contributions from energy providers. Consideration will continue to be given to more flexible partnership initiatives and alternative ways to fund programmes. Investment should also be targeted at areas where housing management initiatives are being established such as Pine Grove in Alloa.

## Key Actions

- Implement area plans with partners, targeting resources to the Council's priority areas
- Develop action plans for Alloa, Sauchie and Alva town centres and prioritising areas where housing management initiatives are established
- Enforce responsibilities of tenants and owners
- Review the private sector Scheme of Assistance and target funds to tackle disrepair
- Work with CTSI to consider services that may be better provided by voluntary sector
- Explore the role of the social enterprise approach to improve the look of neighbourhoods and improve employment and skills opportunities



# Priority Housing Investment



## Outcome

New, improved and innovative funding opportunities will ensure a flow of funds to achieve essential housing priorities.

Housing investment faces its greatest challenge for a generation if we are to both improve the quality of existing housing and address the funding weaknesses in the housing supply system. This Strategy is likely to face a transition in how people access and fund their housing costs.

Alongside reductions in available financing, the Council has a financial obligation to achieve or contribute to several targets including:-

- By April 2015, all social landlords must ensure that all their dwellings pass all elements of the Scottish Housing Quality Standard (SHQS) whilst maintaining a viable Business Plan
- By December 2020, improved design and greater energy efficiency in housing will have made a contribution to Scotland's commitment to reduce energy consumption by 12% and greenhouse gas emissions by 42%

The Council will work with partners to maximise the amount of investment across all areas of housing. This will include leveraging in monies from ring fenced budgets and private investment, including encouraging owners and private landlords to invest in their properties, improving conditions, energy efficiency and accessibility.

Detail on resources available for implementation of the Strategy priorities will be included within the more detailed action plans to be developed through the partner delivery plans, such as the Housing Services Business Plan.

## New affordable housing

Capital subsidy for new affordable housing has been cut dramatically in recent years. We need to do all we can to continue to sustain new affordable housing through alternative funding methods. To address cuts in funding, the Council must consider more innovative and flexible ways to promote and deliver development, making use of its own assets, such as land allocated for housing or unused buildings suitable for redevelopment to housing. This approach has successfully been used to provide new council housing in Alva and Tullibody.

The Council's annual Strategic Local Programme will set out the plans to deliver housing projects, along with housing associations and developers. The programme is based on new money allocated for the next 3 years which, for the Council in 2012/13, amounts to £2.154 million, a substantial reduction on previous years.

A priority must be to develop partnerships with private developers and consider innovative solutions. Joint investment initiatives, such as the National Housing Trust scheme for Mid Market Rent properties, which the Council has signed up to with a local developer, will help provide new affordable housing and also kick start the building industry in the area.

The Council's decision to reduce the amount of council tax discount on long term empty and second homes will bring in additional money to be used towards new affordable housing. It is estimated that this will bring in around £82,000 in the first year (2012/13), although this will reduce through time.

### **Investing in existing social housing**

The Council is already well on the way to meeting the SHQS, with an 89% pass rate in 2012, and Ochil View and Paragon Housing Association stock is already fully compliant. This is a massive achievement for social housing in the area.

The Council is committed to meeting 100% SHQS by 2015. However, the recent Council stock condition survey highlighted some challenges for meeting and maintaining standards, estimating the total cost for all SHQS compliance, planned works and repairs costs could be in the region of £70 million over the next 5 years. This would exceed the level of resources available in the current Business Plan and a comprehensive review of the

Business Plan is set to address this. This will also consider the Council's options for investment, including whether more newbuild development is affordable.

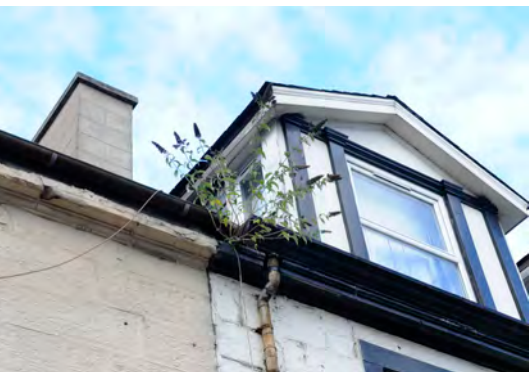
### **Investing in existing private housing**

The condition of private sector housing is generally good but there are specific issues with particular properties with extensive disrepair problems and with some blocks of flats, particularly in town centres, where common ownership hinders maintenance. Ways to encourage owners to address property condition, especially where properties are below the minimum Tolerable Standard, will be a priority. The 2009 Private Sector House Condition Survey showed the rate of properties failing the amended Tolerable Standard locally was 6.5%, mainly due to failures in safe and adequate electrical systems (80%).

Although not a large number of properties, it is important to ensure Below Tolerable Standard properties are dealt with and we will carry out inspections following identification of properties and provide a range of information and advice to owners on how best to deal with their disrepair issues. This will involve identification of required works, how to engage contractors, how to engage other owners and how to fund the works. If necessary, enforcement action will be taken to improve conditions.



# Priority Housing Investment



Where necessary, we will assist with the co-ordination of common ownership works including:-

- Helping owners make contact with each other, detailing their responsibilities under relevant legislation
- Advising on specifying, arranging and monitoring the works

Our Section 72 'Statement of Assistance' was established in April 2010 and will be reviewed in 2012 to consider the scope for a revised policy on grants or loans for homeowners to help improve their properties. This will include consideration of developing Housing Renewal Areas to target activity at the areas with the highest concentrations of poor house conditions, including town centres.

We found from the survey of owners carried out in the Private Sector House Condition Survey that people are often discouraged from doing maintenance and repair work because they are worried about 'rogue traders'. To help with this, a 'Buy with Confidence' trusted trader scheme has been set up jointly between Housing and Trading Standards across Stirling and Clackmannanshire Council. The scheme will allow homeowners to find reliable contractors and tradesmen who have been vetted by Trading Standards officers.

## Key Actions

- Review the HRA Business Plan to establish funding available for priority areas
- All social housing stock to meet the SHQS by 2015
- Maximise the funding for new housing through private sector investment, match funding and bidding for challenge funds
- Use Council land and assets to provide additional affordable housing
- Use income from reduction in council tax discounts to provide additional affordable housing, including bringing empty homes back into use



## Glossary

### Affordable Housing

Housing made available at a cost below full market value, to meet an identified need. It includes social rented housing, subsidised low cost housing for sale (discounted, shared ownership or shared equity) and low cost housing without subsidy (entry level housing for sale), private rented accommodation available at lower cost than market rents.

### Below Tolerable Standard (BTS)

The minimum standard for housing is the Tolerable Standard, defined in the Housing (Scotland) Act 2006. Housing that does not meet this standard is called BTS housing.

### Community Energy Saving Programme (CESP)

An energy efficiency support scheme aimed at areas of multiple deprivation.

### Equalities Impact Assessment

An impact assessment required under the provisions of equalities legislation. Every strategy/ policy that will affect people must undertake one.

### Fuel Poverty

Where a household, in order to keep their home comfortably warm, spends more than 10% of its income on all household fuel. Income includes Housing Benefit and Income Support for Mortgage Interest.

### Housing Need and Demand Assessment

Research to estimate current and future housing need, carried out to Scottish Government requirements and assessed by the Government for robustness.

### Housing Market Area

A geographical area which is relatively self-contained in terms of housing demand i.e. a large percentage of people moving house or settling in the area will have sought a dwelling only in that area.

### Housing Market Partnership

A grouping of local authorities who come together to assess the need for, and plan the delivery of, housing across a joint housing market area.

### Housing Renewal Areas

An area as defined in the Housing (Scotland) Act 2006, identified by the Council as requiring targeted action because of houses below standard through poor condition. This allows the Council to take action to improve the condition of the homes in the area.

### Housing Revenue Account Business Plan

Sets out the funds to meet the Council's landlord and tenant obligations and priorities.

### Housing Services Business Plan

Sets out the annual actions that the service will deliver to contribute to the achievement of priority outcomes.

### Local Development Plan

Sets out the direction for long term development and policy framework within which planning decisions will be taken.

### Low Cost Home Ownership

Housing for sale which involves some form of subsidy to make it more affordable. See Shared equity.

### Market Housing

Private housing for rent or sale, where the price is set in the open market.

### Mid-Market Rent

Housing with a rent level between affordable and full market rents, provided by either the public sector or private sector.

### Owner-occupation

This housing sector refers to home owners.

### Private Sector

This housing sector includes both owner-occupation and the private rented sector.

### Private Rented Sector

The private rented sector consists of accommodation that is privately owned i.e. not owned by a council or housing association, and that is being rented out by a private landlord.

### Reshaping Care

The National Reshaping Care for Older People programme was launched in March 2010 to support Health and Social Care Partnerships shift the balance from institutional care to care at home, using Change Fund money.

### Right to Buy

Legislation from the Housing (Scotland) Act 1987 giving tenants in social rented housing the right to purchase their homes at a discount. It is currently under review by the Scottish Government.

# Glossary

## Continued

### Scheme of Assistance

A system of help provided by councils for private sector housing, introduced in Section 72 of the Housing (Scotland) Act 2006. Assistance can be financial as well as practical help and advice/information and can include work to improve house conditions and accessibility (disabled adaptations).

### Shared Equity/Ownership

A form of Low Cost Home Ownership. This allows a person to buy a share of the house, whilst the rest is owned by another party.

### Sheltered/Supported Housing

Housing which gives people the independence of having their own flat within an associated warden service, call duty system and controlled entry.

### Scottish Housing Quality Standard

Standard set by the Scottish Government for the condition of homes, to be achieved in all social housing stock by 2015.

### Scottish Planning Policy

This is the statement of the Scottish Government's policy on nationally important land use planning matters.

### Scottish Social Housing Charter

The Charter lists the standards and outcomes that social landlords should be aiming to achieve for their customers. It will make it clear what people can expect from a social landlord.

### Single Outcome Agreement

This plan sets out the priorities and targets for the Council and its Community Planning Partners and outlines how these will contribute to the Scottish Government's national priority outcomes.

### Stakeholders

An individual or group that affects or can be affected by the actions of the Strategy.

### Strategic Local Programme

Sets out the plans for development sites to deliver affordable housing using public funding, including government funding, for a 3 year period.

### Taking Clackmannanshire Forward 2012-17

The Council's Corporate Plan, which sets out the Council's vision and priorities for five years.

### Telecare

The range of equipment and services available to assist a person to remain safely in their own home. It includes movement and fall detectors, panic buttons and automatic medication management.

### The Audit Commission

The Audit Commission is a public corporation set up in 1983 to protect the public purse. It audits Councils, and helps public bodies manage the financial challenges they face by providing authoritative, unbiased, evidence-based analysis and advice.

### Third Sector Interface (TSI)

Third Sector Interface is a new initiative to ensure that the third sector (voluntary sector) is effectively supported and represented at the local level. In Clackmannanshire it is independent and funded solely by the Scottish Government.

### Strategic Environmental Assessment

This is an impact assessment required under the Environmental (Scotland) Act 2005.

### Strategic Housing Investment Plan

Sets out the priorities for investment in housing in the local area and how resources will be used over a three year period to deliver additional housing supply in line with the priorities set out in the Housing Strategy.

# Clackmannanshire Housing Strategy 2012 - 17

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‘S urrainn do na pàipearan seo (no gear-chunntas dhi).

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Council**

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