

# Clackmannanshire Housing Strategy 2012-2017

## Summary



**Clackmannanshire  
Council**

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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.

The Strategy has been developed using evidence from research carried out including:-

- the full assessment of current and future housing need in the Housing Need and Demand Assessment (HNDA) 2011
- private (2009) and public (2010) sector stock condition surveys which show the physical quality of our housing stock
- wide consultation of key stakeholders and the public to obtain views on local housing issues

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. There has rarely been a more challenging time to shape future housing policy, with the economic downturn having a massive effect on housing across all tenures. Our Housing Strategy has two distinct goals: -

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

### **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**

- 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

The main issues for the housing system in Clackmannanshire:-

- Demand continues to grow as household numbers rise
- Need for affordable housing is increasing as more people are unable to afford housing
- Lack of available finance for housing developers has meant a major reduction in new house building
- Lack of available finance for individuals has reduced the first time buyer market and made it difficult for homeowners to move
- Lack of choice in the market, especially affordable housing
- The house sizes we have do not fit with the sizes needed

## **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. 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**

The effect of welfare reform will be that incomes will be reduced for many households. More than three quarters of the claimants of housing benefit will be affected. 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 exercises to help the strategy to reflect the views of our stakeholders and the general public. The draft Strategy was circulated widely and various events and a questionnaire helped us to get a good contribution to the Strategy. There was overall agreement to the priorities and the direction proposed for the future.

## **Resources**

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. Partnership working is crucial to success and this needs to be developed to maximise the resources available.

## **Monitoring and Evaluation**

The Alliance community planning framework will develop, monitor and evaluate progress of the Strategy. We will update the Strategy 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 Outcome Monitor shows the key indicators we will use to measure and track progress.

# New Housing Supply

## Outcome

*Quality affordable housing is maximised.*

Evidence from the Housing Need and Demand Assessment (HNDA) shows that we need more homes to meet the future growing population and smaller household sizes. Over the next 10 years, our research shows that we need to provide an additional 5,724 properties - 3/4 affordable and the remainder for sale on the open market. The current Local Plan and Land Audit shows an averaged 10 year planned supply of 1,730 market and 310 affordable houses, which is well below the HNDA requirements.

## 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 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.

## Particular Issues

The profile of the private sector is predominately large, family homes, with less choice for smaller households, such as first time buyers and older people. There is also a particular need for both small and large houses in the social sector.

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 provision of affordable housing will be focused in the areas where there is sufficient educational capacity, to allow developer contributions to be targeted to the provision of affordable housing.

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 make best use of existing housing to ensure we can cater for the diverse needs of the growing number of households.

### Housing Mismatch

Household sizes and property sizes are not evenly matched - there are a number of empty, under-occupied or over-crowded properties in all tenures. We need smaller homes across the board and larger properties that are affordable. In the social rented sector, we can encourage those living in homes which are too big for them to move to smaller properties and we will purchase market housing to boost our social stock.

### Improved Housing Options

A 'Housing Options' approach will enable us to meet housing need with a wider range of solutions, which will help us to use stock more effectively. 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 and private rented sector options for people who have reasonable incomes but who are unable to afford the full cost of market housing.

### Empty Homes

It is important that owners are persuaded to bring empty properties back into use. Town centres are of particular concern - over one quarter of all homes in Alloa town centre are long-term vacant. We will explore setting up Housing Renewal Areas 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 residential use.

### Private Renting

The private rented sector has an important role in providing housing for people who would previously have looked to the social sector or home ownership to meet their needs. We need to help people move into private renting and continue to work with private landlords to ensure that the housing and management provided is of a high standard.

### Changes to stock - conversions and adaptations

We will consider the scope to alter properties to better suit demand through extending smaller properties to tackle overcrowding, perhaps through loft conversions, and conversion of two bedroom properties to smaller units for the rising number of single households.

### 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

## Homelessness

### 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 Council alone in 2011/12 was just over £3 million, with temporary accommodation costing around £900,000.

Over the last seven years homelessness presentations have reduced significantly from a peak of 1,157 in 2005/06 to 708 in 2011/12. Presentations remain high as a proportion of the population and early intervention and support to prevent homelessness is crucial. The number of households assessed as homeless, and to whom we have a duty to provide accommodation, continues to increase, to 501 households 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 who are not intentionally homeless. This will be achieved but, given the competition for the limited stock of social rented housing, will be an ongoing challenge.

The demand for temporary accommodation has been growing each year, to 378 households in 2011/12. The trend is for fewer permanent vacancies becoming available in social housing each year, so households in temporary accommodation are waiting longer to be re-housed. We need more temporary and permanent units to meet continuing demand.

### Key issues for Clackmannanshire

- We have a high number of people assessed as homeless (the majority of whom are single households) and to whom we have a duty to provide settled accommodation. However there is not enough affordable housing of the right size and type in either the social or private rented sectors to meet their needs
- We have high levels of youth homelessness with 44% of all applications from people under 25 years, an increasing number of whom require support to sustain their tenancy
- The Housing (Scotland) 2010 Act will require us to assess and provide support to households applying as homeless, putting pressure on current support provision
- Use of temporary accommodation is increasing. 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
- Alternatives to B&B need to be found as this continues to be used to accommodate single people, many of whom are young and vulnerable

### 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.

### **Partnership Working**

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.

### **Older People**

People are living longer and this will put increased demands on services. Over all tenures, the annual amount of public money spent on adapting homes to make them more accessible is around £750,000. We will look closely at working practices to see if these services can be delivered more efficiently. In addition to this, the Council will provide the additional Telecare services which will be required over the coming years.

'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. Council, Health and voluntary sector colleagues will work to establish how the national 'Change Fund' can be best used 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 and Tenancy Sustainment**

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. The Housing Management service has established an initiative to work directly with young people coming through the care route, to ensure they receive support to sustain their tenancy and live independently.

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.

Our newly developed Intensive Tenancy Management approach includes an assessment of vulnerability and early identification of a person's support needs and potential risks to the tenancy. More intensive support will be targeted to help those most at risk of failure to sustain their tenancy, reducing the number of abandonments and preventing homelessness.

### **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

## Specialist Housing

### Outcome

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

Specialist housing enables people who need help and support to live independently in a setting which meets their need, ranging from mainstream housing with major adaptations to housing for specific client groups such as housing with care for older people. Most of what we have is provided by the Council and housing associations and is predominantly for older people. We need to increase provision for other client groups identified as being in need and whose numbers are increasing. In particular:-

There are few places for people with mental health issues and young people. We have a high number of young people requiring accommodation, many of whom require help to sustain their tenancy - around one fifth lose their tenancy within twelve months. We also have young people coming through the care system who have high tenancy failure rates. Interim supported accommodation, where people can learn necessary life skills, will reduce tenancy breakdown.

We have seen an increase in the number of people with learning disabilities who are older, living with elderly carers, never having lived on their own and who may have more complex needs associated with their age and who will need appropriate accommodation.

Further close working with Social and Health services 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.

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.

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.

For Scottish Gypsies and gypsy/travellers, planning policy dictates that suitable locations for sites should be identified where need is demonstrated. We do not provide any short-stay halting sites, having assessed there is currently no need for such sites but will keep this under review and prepare 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. 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 Affordable Warmth and Home Energy Action Plan.

### **Improving Energy Efficiency**

All social housing will meet the Scottish Housing Quality Standard by 2015 and more focus will be given to private housing, where the overall standard for energy efficiency is lower. 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, such as the Green Deal, will help to improve this area. The Council will engage with partners to improve energy efficiency in all housing tenures, such as through the Community Energy Saving Programme (CESP).

### **Fuel Poverty**

Rising fuel prices mean an increase in the number of people living in fuel poverty. The Council is fully signed up to taking proactive steps towards reducing fuel poverty, as far as practicable, by 2016 and has set targets for reductions in fuel poverty in the local area.

Studies confirm that the risk of fuel poverty is higher for those living in detached houses and in older dwellings. Town centres have a much higher than average number of old properties and energy efficiency measures will be targeted at these where possible. A fuel poverty mapping exercise will help to flag up other areas where energy measures should be directed.

### **Mitigating Climate Change**

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

### **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.

### **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

## Improving Neighbourhoods and Communities

### **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 have an important role in this. CTSI will explore the potential to further develop the voluntary sector to take on the delivery of services that statutory agencies can no longer afford to provide or which may be delivered more effectively.

### **Creating places people want to live in**

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 can result in a deterioration of buildings to a point where minimum living standards are not met and buildings look dilapidated. The Council will encourage owners to work together 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. Town centres are important to the economic health of the area and should be places where people want to live. 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 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

## 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. The Council will work with partners to maximise the amount of investment across all areas of housing. This will include leveraging in monies from challenge funds and private investment, and 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.

### **New affordable housing**

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.

The Council's annual Strategic Local Programme will set out the plans to deliver housing projects, along with housing associations and developers. The 3 year programme for 2012/13, amounts to only £1.521 million and a priority must be to develop partnerships with private developers and consider innovative solutions. Joint investment initiatives, such as the recent National Housing Trust initiative for Mid Market Rent will help provide new affordable housing and also kick start the local building industry.

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).

### **Investing in existing housing**

The Council is committed to meeting 100% SHQS by 2015 and maintaining it thereafter. 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 review will also consider whether more newbuild development is affordable.

Ways to encourage owners to address property condition, particularly where properties are below the minimum Tolerable Standard, will be a priority and enforcement action will be taken to improve conditions if necessary.

### **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



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