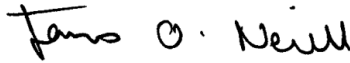



Housing Need and Demand Assessment

August 2016

Dumfries & Galloway Housing Market Partnership

HMP Sign-Off:

Name	Designation	Signature
Jim O'Neill	Strategy and Development Manager, Strategic Housing Services	
Steve Rogers	Head of Planning and Regulatory Services	

HOUSING NEED AND DEMAND ASSESSMENT

Key Findings Template: Estimate of Additional Future Housing Units

Number of years to clear existing need		
Total households with existing need (net)	419	5

Household Projection Period	
	2016 - 2020

	Principal Projection	No Real Growth Projection	High Variant Projection			
Total number of new households over the projection period	772	772	1,261			

HNDA Projection Period	
	2016 - 2020

Total households over the projection period who can afford:	Principal Scenario	NRG Scenario	HV Scenario			
OWNER OCCUPATION	229	216	403			
PRIVATE RENT	203	172	268			
BELOW MARKET RENT	137	131	233			
SOCIAL RENT	621	671	774			
Total additional future housing units	1,190	1,190	1,678			

Add more or less variants as needed

Add more or less scenarios as needed

HOUSING NEED AND DEMAND ASSESSMENT

Key Findings Template: Estimate of Additional Future Housing Units

Number of years to clear existing need		
Total households with existing need (net)	419	5

Household Projection Period	
	2016 - 2035

	Principal Projection	No Real Growth Projection	High Variant Projection			
Total number of new households over the projection period	1,047	1,047	2,521			

Add more or less variants as needed

HNDA Projection Period	
	2016 - 2035

Total households over the projection period who can afford:	Principal Scenario	NRG Scenario	HV Scenario			
OWNER OCCUPATION	310	293	828			
PRIVATE RENT	291	234	581			
BELOW MARKET RENT	186	178	480			
SOCIAL RENT	678	762	1,053			
Total additional future housing units	1,465	1,467	2,942			

Add more or less scenarios as needed

Contents

Glossary.....	3
Chapter 1: Introduction	4
1.1 Introduction to the HNDA2.....	4
1.2 Housing Market Areas.....	5
1.3 What will HNDA2 produce and how does this relate to the LHS and LDP?.....	7
1.4 Strategic and Policy Context	8
1.5 Governance, Consultation and Engagement.....	9
1.6 Quality Assurance	9
1.7 Methodology.....	10
1.8 Limitations.....	12
Chapter 2: Key Housing Market Drivers.....	13
2.1 Chapter 2 Overview	13
Demographic Trends.....	13
2.2 Demographic Trends - Section Overview.....	13
2.3 Population Trends.....	14
2.4 Migration.....	17
2.5 Household Composition.....	18
2.6 Household Change 2003-2013.....	21
2.7 Household Projections.....	21
2.8 Average Household Size.....	22
Affordability Trends	24
2.9 Affordability Section Overview	24
2.10 Income	24
2.11 House Prices.....	25
2.12 Volume of House Sales	27
2.13 Housing Affordability	27
2.14 Rental Information.....	29
2.15 Mortgage and Interest Rates	32
Economic Trends.....	34
2.16 Economic Trends Section Overview.....	34
2.17 Economic Growth - Gross Value Added (GVA)	34
2.18 Employment / Jobs	37

2.19	Working patterns	38
2.20	Unemployment	38
2.21	Economic Inactivity	38
2.22	Economic Activity per HMA	40
	Key Issues Table – Demographic, Affordability and Economic Trends	46
Chapter 3: Housing Stock Profile, Pressures and Management Issues.....		48
3.1	Chapter 3 Overview	48
Physical Stock Characteristics		50
3.2	Population and household change	50
3.3	Dwelling Size	51
3.4	Dwelling Type.....	51
3.5	Housing Tenure	54
3.6	HMO and Landlord Registration	55
3.7	Housing completions 2009-2015	57
3.8	Ineffective stock.....	59
3.9	Dwelling Condition.....	61
3.10	Stock Condition	61
3.11	Stock Interventions	63
Stock Pressures		65
3.12	Occupancy.....	65
3.13	Concealed Families.....	67
3.14	Stock Turnover	68
3.15	Voids.....	68
Stock Management		70
3.16	Pressured Area Status.....	70
3.17	In-Situ Solutions	70
	Key Issues Table – Housing Stock Profile and Pressure	73
Chapter 4: Estimating Housing Need and Demand		74
4.1	Chapter 4 Overview	74
4.2	Scenarios	75
4.3	Choice of Future Demographic Scenarios.....	76
4.4	Estimate of Existing Need for Additional Housing Units and the Period in which it will be cleared	76
4.5	Choice of Future House Price and Income Scenarios	78

4.6	Use of Affordability Assumptions to Split Total Additional Housing by Projected Tenure...	80
4.7	Variables and Results	81
	Key Issues Table - Housing Requirement: Estimating Housing Need and Demand.....	88
Chapter 5:	Specialist Provision.....	89
5.1	Chapter 5 Overview	89
5.2	Introduction	89
5.3	Specialist Provision Templates.....	92
5.4	Template 1: Accessible and Adapted Housing.....	93
5.5	Template 2: Wheelchair Accessible Housing	98
5.6	Template 3: Non-Permanent Housing	100
5.7	Template 4: Supported Provision	106
5.8	Template 5: Care and Support for Independent Living at Home.....	115
5.9	Template 6: Gypsy/Traveller Site Provision	123
	Key Issues Table: Specialist Provision	125

Glossary

ARC – Annual Return on the Charter
BTS – Below Tolerable Standard
CHMA – Centre for Housing Market Analysis
CHR – Common Housing Register
D&G – Dumfries & Galloway
DGC – Dumfries & Galloway Council
DGHP – Dumfries and Galloway Housing Partnership
FCA – Financial Conduct Authority
FTB – First Time Buyer
GVA – Gross Value Added
HA – Housing Association
HaTAP – Homelessness and Temporary Accommodation Pressure
HMA – Housing Market Area
HMAs – Housing Market Areas
HMO – Housing in Multiple Occupation
HMP – Housing Market Partnership
HNDA – Housing Need and Demand Assessment
HST – Housing Supply Target
HV – High Variant
LDP – Local Development Plan
LHS – Local Housing Strategy
LTV – Loan to Value
MIR – Main Issues Report
NHS – National Health Service
NINo – National Insurance Number
NRG – No Real Growth
NRS – National Records of Scotland
OBR – Office for Budget Responsibility
ONS – Office for National Statistics
PAS – Pressured Area Status
PRS – Private Rented Sector
RES – Regional Economic Strategy
RSL – Registered Social Landlord
SG – Scottish Government
SG (LBTT) – Scottish Government (Land and Building Transactions Tax)
SHCS – Scottish House Conditions Survey
SHIP – Strategic Housing Investment Plan

Chapter 1: Introduction

1.1 Introduction to the HNDA2

- 1.1.1 Delivering an adequate supply of housing and achieving an appropriate balance of housing across the area is critical to support the Scottish Government's priority of sustainable economic growth and enabling people and communities to meet their aspirations.
- 1.1.2 This report, together with supporting documents, comprises the second Housing Need and Demand Assessment (HNDA2) for Dumfries and Galloway Council's Housing Market Areas (HMAs). The purpose of an HNDA is to analyse key housing market drivers, past and present, in order to estimate future housing need and demand. It also captures information on the operation of the housing system to assist the Council to develop policies on new housing supply, management of existing stock and the provision of housing-related services.
- 1.1.3 HNDAs are designed to give a broad, long-run range of estimates of what future housing need might be, rather than precision estimates. This is then used to determine the Housing Supply Target (HST) which feeds into the Local Housing Strategy (LHS) and the second Local Development Plan (LDP2) - in particular, the Main Issues Report¹ (MIR) consultation stage. This target will set out the estimated level of additional housing that can actually be delivered on the ground.
- 1.1.4 The HNDA2 seeks to:
- Enable Dumfries & Galloway Council (DGC) to develop a long-term strategic view of housing need and demand to inform the LHS and LDP;
 - Enable DGC to think spatially about the nature and influence of the housing market;
 - Provide robust evidence to inform policies aimed at providing the right mix of housing for the region - both market and affordable housing;
 - Provide evidence to inform policies about the level of affordable housing required, including the need for different types and sizes of affordable housing;
 - Support DGC to develop a strategic approach to housing through consideration of housing need and demand in all housing sectors – owner occupied; private rented; below market rent tenures and affordable housing – and to provide an assessment of the key drivers and relationships within the housing market;
 - Draw together the bulk of the evidence required for DGC to appraise strategic housing options including social housing allocation priorities, the role of below market rent housing products, stock renewal, conversion, demolitions and transfers; and
 - Ensure the most appropriate and cost-effective use of public funds.

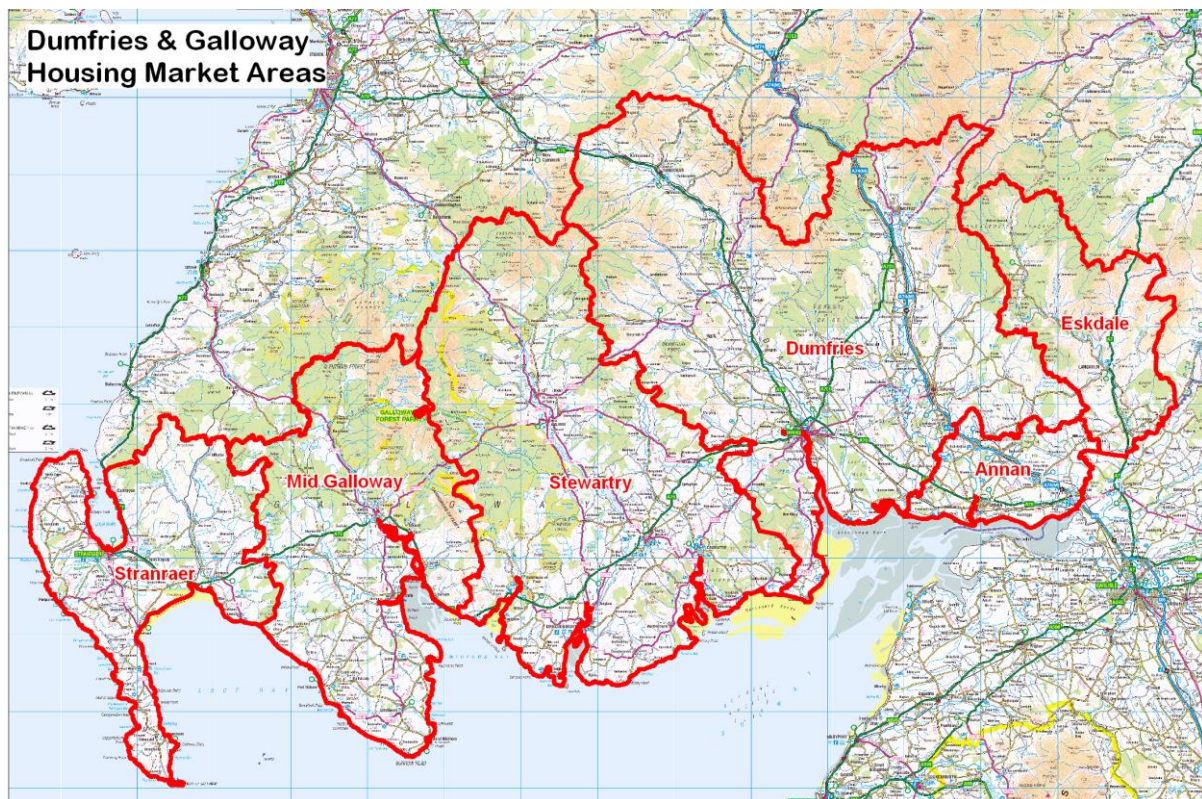
¹ The Main Issues Report is the first formal public consultation stage in the preparation of the LDP; it will set out the Council's preferred options and proposals for development in the region but it also needs to consider reasonable alternatives, where these are available.

1.2 Housing Market Areas

1.2.1 The Dumfries & Galloway HMAs were identified using the methodology published by Communities Scotland (Housing Market Areas in Scotland: Definition and Review, December 2003), which outlined the process for defining and updating housing market boundaries. Chapter 3 and Appendix B of the Dumfries & Galloway Council Housing Need & Demand Assessment Report Nov 2009 outlined in detail how the six HMAs were established. The methodology behind this has been included as an appendix to the current HNDA and can be viewed at Appendix 10. An HMA represents a geographical area where, if existing households live or work, they would also be willing to search for alternative accommodation. All six HMAs are contained entirely within the D&G local authority region and are identified as follows:

- **Annan HMA** - (including the larger towns of Annan, Eaglesfield, Eastriggs, Ecclefechan and Gretna)
- **Dumfries HMA** - (as well as Dumfries itself, this HMA also includes Kirkconnel / Kelloholm, Lochmaben, Lockerbie, Moffat, Moniaive, Sanquhar and Thornhill)
- **Eskdale HMA** - (including Canonbie and Langholm)
- **Mid Galloway HMA** - (including Creetown, Glenluce, Newton Stewart, Port William, Whithorn and Wigtown)
- **Stewartry HMA** - (including Castle Douglas, Dalbeattie, Gatehouse of Fleet and Kirkcudbright)
- **Stranraer HMA** - (including Portpatrick and Stranraer itself)

Map 1: D&G Housing Market Areas



1.2.2 The D&G HMP agreed to review whether the current HMA boundaries, established in 2009, needed revision. An analysis of the origin and destination of house buyers was

undertaken for the period 2008 to 2013.

Table 1.1a Number of House Sales: 2008-2013

Purchaser Origin	House Sale in:						Total
	Annan HMA	Dumfries HMA	Eskdale HMA	Mid Galloway HMA	Stewartry HMA	Stranraer HMA	
Annan HMA	787	110	9	3	9	5	923
Dumfries HMA	90	3,317	1	5	82	11	3,506
Eskdale HMA	15	11	142	0	3	1	172
Mid Galloway HMA	1	24	0	379	20	31	455
Stewartry HMA	10	159	1	19	897	7	1,093
Stranraer HMA	3	13	0	16	9	688	729
Adjoining Scottish LAs	17	126	7	24	30	29	233
Other Scotland	71	275	2	77	144	68	637
Other UK	175	309	43	189	258	96	1,070
Other	95	271	27	89	169	58	709
Total	1,264	4,615	232	801	1,621	994	9,527

Source: Scottish Government Datapack (2008 – 2013)

1.2.3 During the period 2008 to 2013, 72% of purchasers originated from within Dumfries & Galloway, therefore the Dumfries & Galloway area can be described as self-contained. The comparable figure for the period 2003 to 2007 was 71%.

Table 1.1b Proportion of Sales: 2008-2013

	House Sale in:					
	Annan HMA	Dumfries HMA	Eskdale HMA	Mid Galloway HMA	Stewartry HMA	Stranraer HMA
Annan HMA	62.3%	2.4%	3.9%	0.4%	0.6%	0.5%
Dumfries HMA	7.1%	71.9%	0.4%	0.6%	5.1%	1.1%
Eskdale HMA	1.2%	0.2%	61.2%	0.0%	0.2%	0.1%
Mid Galloway HMA	0.1%	0.5%	0.0%	47.3%	1.2%	3.1%
Stewartry HMA	0.8%	3.4%	0.4%	2.4%	55.3%	0.7%
Stranraer HMA	0.2%	0.3%	0.0%	2.0%	0.6%	69.2%
Adjoining Scottish LAs	1.3%	2.7%	3.0%	3.0%	1.9%	2.9%
Other Scotland	5.6%	6.0%	0.9%	9.6%	8.9%	6.8%
Other UK	13.8%	6.7%	18.5%	23.6%	15.9%	9.7%
Other	7.5%	5.9%	11.6%	11.1%	10.4%	5.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Scottish Government Datapack (2008 – 2013)

1.2.4 However, levels of self-containment vary significantly across the housing markets areas. The highest level of self-containment was found to be in the Dumfries HMA (72%) while the lowest level of self-containment was found to be in the Mid Galloway HMA (47%). Comparable figures for the period 2003 to 2007 are highlighted in table 1.1c.

Table 1.1c Proportion of Sales: 2003-2007

Purchaser Origin	House Sale in:					
	Annan HMA	Dumfries HMA	Eskdale HMA	Mid Galloway HMA	Stewartry HMA	Stranraer HMA
Annan HMA	56.6%	2.0%	3.3%	0.2%	0.4%	0.3%
Dumfries HMA	9.5%	71.1%	2.6%	1.9%	6.4%	1.4%
Eskdale HMA	1.1%	0.2%	57.8%	0.0%	0.0%	0.1%
Mid Galloway HMA	0.4%	0.6%	0.0%	47.8%	1.3%	3.1%
Stewartry HMA	1.0%	3.6%	0.0%	3.8%	50.4%	1.2%
Stranraer HMA	0.3%	0.5%	0.0%	2.2%	0.2%	66.9%
Adjoining Scottish LAs	1.6%	2.3%	4.2%	2.5%	2.6%	2.8%
Other Scotland	4.2%	5.5%	3.3%	6.2%	7.3%	5.4%
Other UK	22.5%	11.0%	23.6%	30.3%	27.0%	14.7%
Other	2.7%	3.1%	5.2%	5.2%	4.3%	4.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Scottish Government Datapack (2003 – 2007)

1.2.5 Analysis shows that there has been no discernible change in the patterns and the D&G HMP considers the Housing Market Areas as shown in Map 1 to be fit for purpose. Therefore, the HMP have agreed to use the current HMAs for the purpose of this HNDA.

1.3 What will HNDA2 produce and how does this relate to the LHS and LDP?

1.3.1 HNDA2 provides evidence of existing (backlog) housing need experienced by households at this present time and estimates future housing need for households yet to form. Future need is mainly driven by future household formation which, by its very nature, has to be met through the provision of additional housing units. This is what the HNDA Tool outputs (see Methodology section below). Most additional housing units will be provided through new build, but delivery should also be considered through changes in housing stock, such as conversions and bringing empty properties back into use.

1.3.2 Existing need is driven by several factors such as homelessness, overcrowding and care and support needs. Most existing need can be responded to by in-situ measures such as adaptations (e.g. installing disability aids), transfers (moving into a more appropriate dwelling) and improvements. However, a small proportion of existing need must be met through additional units where in-situ solutions cannot be found, for example to tackle homelessness.

1.3.3 Existing need is considered at 3 points in the HNDA:

- Chapter 3: existing need that requires an in-situ solution - this will help to inform policy on the type of stock to provide, how to reduce stock pressures and other stock management issues;
- Chapter 4: existing need that requires additional housing units (to be inputted into the HNDA Tool) - this will in turn inform the HST and LHS policies;
- Chapter 5: existing need that requires some form of specialist housing and/or housing-related service e.g. adaptations - this will inform policy on Specialist Provision.

1.3.4 The output from HNDA2 does not automatically become the house building figures that are written into the LDP and LHS. Instead it is a vital piece of research that will contribute, along with other work, to inform and shape the policy response within the context of other important economic, social, environmental and physical considerations, including the wider aspirations of the Council. The actual amount and type of additional units that need to be delivered is decided in the HST, which is set out in the LHS, and the Housing Land Requirement² in the MIR and LDP. The HST is a policy based interpretation of the HNDA and may be higher or lower than the raw estimates produced by the HNDA. Several factors such as housing policies, available finance and capacity of the construction sector are used to translate the HNDA estimates into the HST. Consideration of the HST takes place *after* the HNDA has been conducted and therefore will not be discussed in this document.

1.3.5 It will then be up to the LDP to identify the sites necessary to meet the scale of build and the LHS will need to identify the priorities for new build affordable homes and also in-situ solutions and adaptations to properties.

1.4 Strategic and Policy Context

1.4.1 The Housing (Scotland) Act 2001 places a responsibility on local authorities to prepare an LHS supported by an assessment of housing provision and related services. DGC are responsible for preparing the LHS, which will set out the strategic direction to tackle housing need and demand and inform future investment in housing and related services across the region.

1.4.2 On the planning side, the Town and Country Planning (Scotland) Act 1997 (as amended) requires local planning authorities to plan for land use in their area, including the allocation of land for housing. Scottish Planning Policy (SPP) further strengthens the link between assessed housing need and demand, the LHS and the LDP.

1.4.3 The HNDA, LDP and LHS processes need to be closely aligned, necessitating joint working between housing and planning teams to ensure integration. Alignment of these documents is set out at <http://www.scotland.gov.uk/Topics/Built-Environment/Housing/supply-demand/chma/hnda/DraftingArea/housingplanningframework>, with a further diagram illustrating the relationship between the key outputs of the HNDA, LHS and Development Plan at <http://www.scotland.gov.uk/Topics/Built->

² HNDA outputs will not directly set the housing requirement for the LDP. They will inform a spatial planning exercise, which will also consider environmental constraints, infrastructure capacity, relative public transport accessibility and other planning factors. This will establish the Plan's settlement strategy which will determine the housing requirements for each area.

1.5 Governance, Consultation and Engagement

- 1.5.1 Scottish Government guidance requires member authorities to establish a core Housing Market Partnership (HMP) in order to progress the HNDA. The D&G HMP comprises members from DGC's Development Planning, Development Management and Strategic Housing Services, as well as NHS officers involved in Integrated Health and Social Care. Members of the HMP have worked together closely to develop HNDA2, addressing and overcoming issues jointly where appropriate and drawing on additional expertise where required to bring added value.
- 1.5.2 External stakeholders were also engaged for their expertise and were essential to fully developing the HNDA2. Relevant stakeholders were identified in January/February 2016 and the formal consultation took place in February/March 2016.
- 1.5.3 The stakeholders were sent an email detailing the HNDA and its purpose with the draft HNDA attached along with a questionnaire. The stakeholders were given a 3 week period in which to complete the consultation questionnaire and return it to a designated mailbox set up by the HMP.
- 1.5.4 A detailed analysis of the consultation process will accompany this HNDA. This analysis document will display all the responses received from the HNDA stakeholders alongside comments by the HMP in relation to the consultation responses. The consultation analysis document also clearly sets out any modifications that were made to this HNDA based on the responses from stakeholders. Accompanying the consultation analysis is 2 appendices that include a list of the stakeholders contacted and a copy of the consultation questionnaire circulated to the stakeholders to complete.

1.6 Quality Assurance

Robust and Credible Appraisal

- 1.6.1 Upon completion, all HNDAs need to be assessed by the Centre for Housing Market Analysis (CHMA), using the core criteria set out in the HNDA guidance. The appraisal process does not extend to agreeing the housing estimates themselves but rather it assesses whether the process and methodology used to produce the HNDA is robust and credible. Once the CHMA has confirmed this, the approach used will not be subject to any further assessment at any LDP examination. The examination is therefore expected to focus on the issues relating to, for example, proposed policies and housing allocations, not the methodology of the HNDA itself.
- 1.6.2 Table 1.2 sets out key steps taken by the Core HMP to ensure project quality in relation to the preparation of HNDA2.

Table 1.2: Approach to Ensuring Project Quality for HNDA2

Quality Planning
A Project Plan was approved at the beginning of the process of developing HNDA2 with defined outputs set out in full, including quality expectations / criteria.
The methodology for HNDA2 is set out in full to enable scrutiny of findings.
It was agreed at the outset that where possible, datasets used to inform HNDA2 would be sourced from official statistics published by the Scottish Government, compliant with the UK Code of Practice for Official Statistics. National data sources have assurance guaranteed and are consistent across Councils. Using accurate, consistent and datasets is more likely to enable accurate, consistent and quality outputs.
A risk assessment was produced at the outset of developing HNDA2, covering the identification, assessment and control of any changes / risks arising, particularly those with the potential to impact upon time, cost and quality.
Quality Control
Use of the HNDA tool is considered to assist with quality control by enabling consistent and rigorous testing, trialing and modelling of scenarios and outputs.
Use of the HNDA tool ensures the provision of coherent, consistent and comparable sets of scenarios and outputs.
Where local data sources have been used to complement national data sources, the Project Team have assessed the quality of data at the outset and where information is potentially unreliable, make efforts to improve data or obtain data from other sources, with local data checked and cleaned. An example of when local data was checked and cleaned was in the production of secondary and holiday homes within D&G. This data is held on a DGC database which included a number of other types of information which was not relevant for the purposes of this HNDA. This database was “cleaned” of all non-relevant information before being used within the HNDA. Data was also checked and cleaned of all non-relevant information through the origin-destination analysis conducted to identify the HMAs for D&G.
Where there is no one clear source of data and competing data sources (applicable to the assessment of existing need in Chapter 4), triangulation is used to obtain the best quality data source. Triangulation is the use of two or more methods in a study to check the results. Confidence in a result is likely to increase if those different methods lead to the same result. The justification for use of one data source over another is set out in a clear and transparent manner in HNDA2. This approach is considered to ensure quality outputs.
Quality Assurance
Meetings were held at key stages of HNDA preparation with the HMP to ensure the development of HNDA2 remained aligned with the agreed objectives.
Regular informal assessments of the draft HNDA against core outputs and processes were carried out by the HNDA2 Project Manager and Project Team.
Working closely with the CHMA throughout the development of HNDA2, submission of draft documents on an informal basis at key stages and taking account of informal feedback throughout the development process has provided an element of quality control throughout the report drafting stage.
Checking and proof reading individual draft chapters, initially by the Project Manager and Project Team and draft chapters then subject to a full proof read and quality check by the Core HMP enabled any errors, issues or inconsistencies to be identified at an early stage in the process.

1.7 Methodology

- 1.7.1 The CHMA was established in 2008 to support local authorities to develop HNDAs. Refreshed Guidance for Managers and Practitioners and a revised HNDA Tool were

published in 2015. The Tool was developed by the Scottish Government to streamline development processes and reduce the cost and complexity of HNDAs. The tool consists of an Excel spreadsheet pre-populated with national data sources. It incorporates a range of scenarios to consider and to be inputted into the tool as appropriate, in order to calculate an estimated breakdown of total additional future housing by tenure.

- 1.7.2 HNDA2 has been written in accordance with the revised HNDA guidance and HNDA tool, which the HMP have used to generate the housing figures found in this report.

Scenarios, Alternative Futures and Sensitivity Testing

- 1.7.3 The Tool allows users to consider the scale of need and demand for housing in different scenarios based on a series of variables including household change, changes to income and income distribution, changes in rental and purchase prices for housing, and so on. HNDA2 has investigated a series of different scenarios to gain some insight into both the outputs and the key factors which drive these.
- 1.7.4 Although future house prices, rents and incomes are difficult to predict in the long term with precision, HNDAs need to make future projections to enable medium to long term planning of housing. The HNDA Tool helps to do this as it is populated with a range of pre-loaded data sets and scenarios which can be used to project house prices, rent prices and incomes to make an assessment of the future affordability of different housing tenures.
- 1.7.5 The Tool is populated with nationally available datasets however the HMP can decide upon inserting their own datasets where appropriate. When entering HMPs own datasets, they must be deemed robust and credible.
- 1.7.6 The HMP have had to make decisions about which of the scenarios and alternative futures best reflect what might happen in D&G in the future - based, to a large extent, on an analysis of past trends but also on aspirations and objectives for future economic growth, such as those set out in the Regional Economic Strategy (RES) and on local knowledge of housing markets.
- 1.7.7 The tool is designed to produce a range of broad housing estimates about several alternative futures. The HMP have narrowed this down to 3 scenarios, which are felt to best reflect what is likely to occur. The purpose of identifying these scenarios is not to attempt to calculate future housing estimates with complete precision. Instead the choice has been based on producing a range of broad housing estimates which gives enough flexibility to plan for a future which, inevitably, is not possible to predict with certainty.
- 1.7.8 The HMP decided upon producing a “Principal” scenario that focuses solely on past and current trends set out in Chapter 2 and 3 of this HNDA. Along with the Principal scenario, the HMP agreed upon a “High Variant” scenario and a “No Real Growth” scenario. These two scenarios combine the evidence provided in both Chapter 2 and 3 of this HNDA along with the local knowledge of D&G housing market and the future aspirations of the region set out in the RES.
- 1.7.9 The scenario choices, assumptions and results are presented in Chapter 4 of this HNDA.

1.8 Limitations

- 1.8.1 As with all reports of this nature, there are limitations associated with the development of the HNDA. This section highlights what some of the main limitations of the report may be.
- 1.8.2 Throughout the HNDA, national datasets were utilised to produce the findings from the tool. Although these national datasets are accepted as “robust and credible” by the Centre for Housing Market Analysis (CHMA), localised data may produce a more reflective picture of the region. However, local data was not always available for the purposes of this HNDA and thus national data was deemed the most appropriate.
- 1.8.3 Information is only specifically reflective of the time in which it is produced. Throughout this report, information is shared (CHR data for example) that is an indication of the local housing market and housing stock profile. However, such information is received with a date “cut-off” which indicates when the data was collected up to. Although the information may change after this “cut-off”, the information is still deemed appropriate and relevant as the most up to date information available has been used throughout this report.
- 1.8.4 Due to the timetables for the development and production of the Local Development Plan and Local Housing Strategy, the time frame in which to develop and complete the Housing Need and Demand Assessment was limited. It is essential to have the HNDA appraised as “robust and credible” by the CHMA before developing the LDP and LHS as the HNDA provides a foundation for both of these strategies to be built upon. This limitation was controlled by ensuring that the correct people with the required knowledge and experience were part of the Housing Market Partnership while developing this report.

Chapter 2: Key Housing Market Drivers

2.1 Chapter 2 Overview

- 2.1.1 The aim of this chapter is to outline the key demographic and economic drivers of local housing markets and to demonstrate the evidence behind the identification of these issues. This information will help to inform which future demographic and affordability scenarios are run in the HNDA Tool. The sections below will compare both regional and national information and, where available, will break down the information by HMA. The chapter should also satisfy core output 1, set out in “HNDA – A Practitioner’s Guide (2014)”, as part of achieving “robust and credible” status:

“Key housing market drivers: identifies the key factors driving the local housing market. This should consider household formation, population and migration, housing affordability including income, house prices, rent levels, access to finance and key drivers of the local and national economy. This analysis should reflect the data that has been inputted to the HNDA Tool and the choices of scenarios that are chosen to run the Tool.”

- 2.1.2 The outputs from this chapter help the HMP understand the types of housing need and demand that the region is likely to face in future across the HMAs. This will inform the setting of the HSTs within the LHS and the Housing Land Requirement in the LDP, as well as future priorities for housing investment and service delivery.

Demographic Trends

2.2 Demographic Trends - Section Overview

- 2.2.1 This section provides an overview of the current demographic profile (including population change and migration data, as well as changes in household types and sizes) across Dumfries and Galloway (D&G), how this has changed over the ten year period 2003-13 and how it is projected to change up to 2035. By plotting the trends over time, it is possible to identify which household types have grown or declined and give an indication of what likely future trends may be. The section will demonstrate how this data has informed the choice of scenarios used in running the HNDA Tool, specifically Stage 1: Future Need for Additional Housing Units – Demography choices (see Chapter 4 for more details).

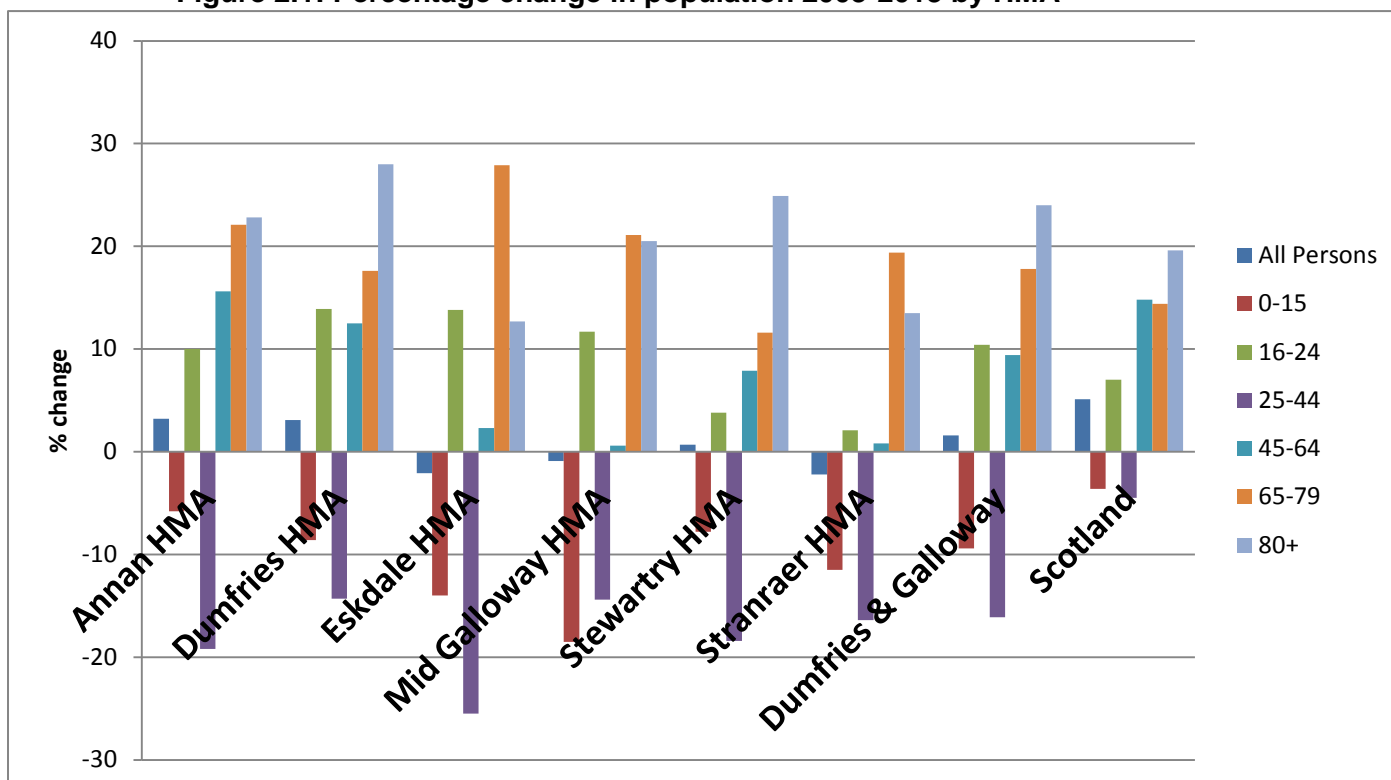
2.3 Population Trends

Table 2.1: Population change 2003-13

	All Persons	0-15	16-24	25-44	45-64	65-79	80+
Population 2003							
Annan HMA	19,615	3,550	1,802	5,233	5,225	2,860	945
Dumfries HMA	72,010	13,442	6,685	18,927	19,645	10,128	3,183
Eskdale HMA	3,684	601	276	924	1,138	548	197
Mid Galloway HMA	11,586	2,103	932	2,594	3,437	1,924	596
Stewartry HMA	23,264	3,812	1,846	5,317	6,771	4,109	1,409
Stranraer HMA	17,701	3,266	1,563	4,333	5,084	2,641	814
Dumfries & Galloway	147,860	26,774	13,104	37,328	41,300	22,210	7,144
% of D&G		18	9	25	28	15	5
Scotland	5,068,500	946,107	584,206	1,445,006	1,274,677	617,014	201,490
% of Scotland		19	12	29	25	12	4
Population 2013							
Annan HMA	20,248	3,344	1,982	4,230	6,041	3,491	1,160
Dumfries HMA	74,209	12,284	7,615	16,229	22,096	11,911	4,074
Eskdale HMA	3,606	517	314	688	1,164	701	222
Mid Galloway HMA	11,480	1,713	1,041	2,221	3,457	2,330	718
Stewartry HMA	23,416	3,514	1,917	4,337	7,303	4,585	1,760
Stranraer HMA	17,311	2,890	1,596	3,624	5,123	3,154	924
Dumfries & Galloway	150,270	24,262	14,465	31,329	45,184	26,172	8,858
% of D&G		16	10	21	30	17	6
Scotland	5,327,700	911,679	624,867	1,380,326	1,463,966	705,809	241,053
% of Scotland		17	12	26	27	13	5

Source: NRS Mid-Year Population Estimates for Council Areas and Datazones (2003 & 2013)

Figure 2.1: Percentage change in population 2003-2013 by HMA



Source: NRS Mid-Year Population Estimates for Council Areas and Datazones (2003 & 2013)

2.3.1 Table 2.1 shows that the 2013 D&G area population was 150,270 or approximately 2.8% of the Scottish population. The largest proportion of the population lives in the Dumfries HMA (39.4%) with the lowest number of people in the Eskdale HMA which has only 2.4% of the region's total population.

2.3.2 In relation to population density, it is the sixth least dense Council area in Scotland with 23 people per square kilometre, compared to the national average of 68. This is amongst a range from 9 people per sq.km in Eilean Siar and Highland to 3,415 people in the Glasgow City Council area³.

2.3.3 Over 50% of the population live in the nine larger settlements of over 3,000 people⁴, with Dumfries making up the majority of this number⁵. The remaining area is characterised by a dispersed settlement pattern of small towns, villages and individual or small groups of houses in the countryside.

2.3.4 The distribution of the D&G population by age shows a greater proportion of older people than the national average, with nearly a quarter of the population being 65 plus, compared to the Scottish figure of just under 18% in this age bracket. 9.6% of the population is aged 16-24 compared with 11.7% nationally. 20.8% of the population is aged 25-44, over 5% lower than the national figure of 25.9%.

2.3.5 Table 2.1 and Figure 2.1 show that the overall population of D&G increased slightly by 1.6% between 2003 and 2013. This is lower than the whole of Scotland which grew by 5.1%. The biggest growth areas in the region were the Annan and Dumfries HMAs which saw population increases of 3.2% and 3.1% respectively. Conversely,

³ Source: NRS, Mid-2013 Population Estimates Scotland

⁴ Annan, Castle Douglas, Dalbeattie, Dumfries, Gretna, Kirkcudbright, Lockerbie, Newton Stewart and Stranraer.

⁵ Source: NRS, Mid-2012 Population Estimates for Settlements and Localities in Scotland

other areas saw a decline in population over the same period with Stranraer HMA and Eskdale HMA seeing the greatest decreases at -2.2% and -2.1% respectively.

2.3.6 The biggest decreases in population between 2003 and 2013 were amongst children aged 0-15 (9.4% decrease) and those aged 25-44 (16.1% decrease). The decreases in these particular age groups were reflected nationally but not quite at the same rate as D&G.

2.3.7 The biggest increases in population were in the older age groups, particularly in the 65-79 age group (17.8% increase) and the 80+ group with an increase of 24%, both higher than the national averages for these age groups.

Table 2.2: Population Projections 2015-2035

Dumfries & Galloway	2015	2020	2025	2030	2035	Change	%
0-15	23,761	23,781	23,512	23,356	22,690	-1,071	-4.5
16-24	14,401	12,338	11,581	11,557	11,200	-3,201	-22.2
25-44	30,342	30,282	30,936	29,858	28,915	-1,427	-4.7
45-64	44,749	42,767	38,999	34,895	32,125	-12,624	-28.2
65-79	27,158	28,541	29,500	30,375	30,885	3,727	13.7
80+	9,451	11,035	12,978	15,636	17,123	7,672	81.2
All ages	149,862	148,744	147,506	145,677	142,938	-6,924	-4.6
Scotland	2015	2020	2025	2030	2035	Change	%
0-15	910,300	942,801	962,638	971,860	969,220	58,920	6.5
16-24	613,968	557,209	549,985	575,744	585,479	-28,489	-4.6
25-44	1,376,217	1,410,949	1,446,150	1,426,909	1,407,174	30,957	2.2
45-64	1,476,730	1,483,181	1,428,848	1,371,702	1,350,931	-125,799	-8.5
65-79	733,337	786,924	859,889	921,460	977,746	244,409	33.3
80+	254,868	293,327	337,530	413,446	465,008	210,140	82.5
All ages	5,365,420	5,474,391	5,585,040	5,681,121	5,755,558	390,138	7.3

Source: NRS 2012 based Population Projections for Council Areas

2.3.8 Table 2.2 shows that, by 2035, the overall population in D&G is projected to decline by 4.6%, against the national trend which is projected to see an increase of 7.3%. The rate of decline will increase more rapidly towards the end of the projection period. Other regional trends which run counter to the national picture are in the 0-15 and 25-44 age groups which are both set to decline in D&G by 4.5% and 4.7% respectively, compared to increases of 6.5% and 2.2% in these age groups nationally. This indicates that there will be an increase in demand for smaller/single person accommodation which is likely to be exacerbated by the mismatch between the region's current housing stock profile and changing family composition. For other age groups, whilst D&G is following the general national trends, the declines are much more marked.

2.4 Migration

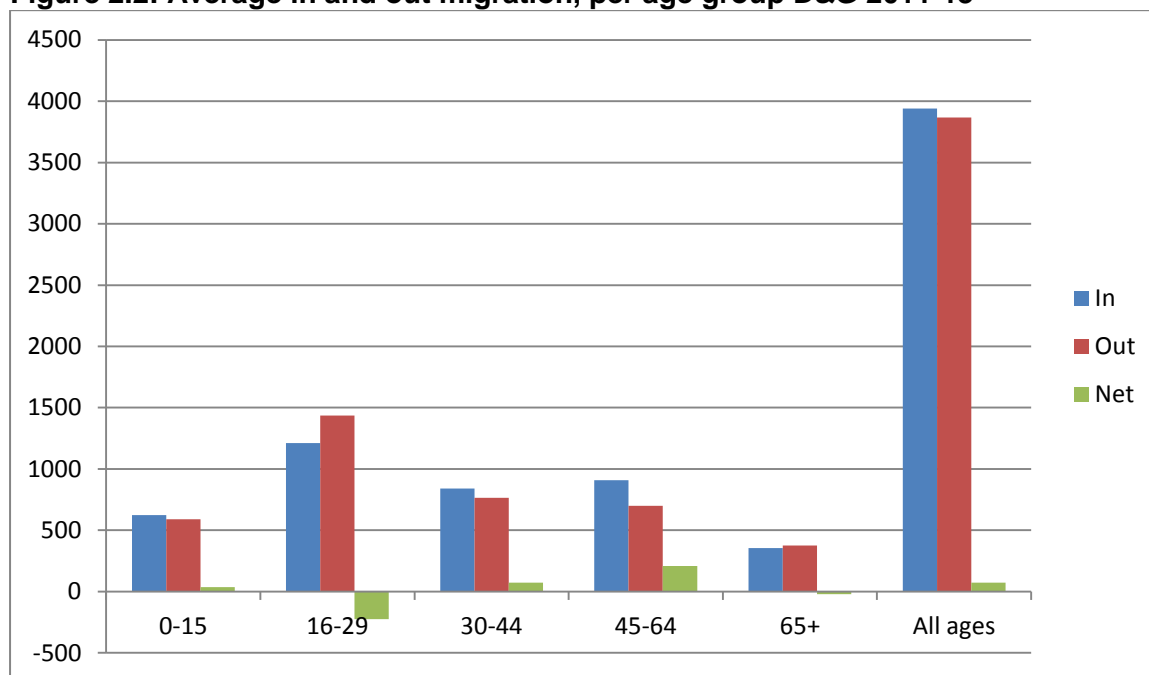
2.4.1 Migration is the most difficult component of population change to estimate as, unlike births and deaths, there is no comprehensive system for the registration of moves to or from the rest of the world, nor for moves within the UK. Official estimates of migration are based on survey data and the best proxy data available. Historically, Scotland has been a country of net out-migration although since the late 1980s it has experienced net in-migration gains. Migration data is discussed here as this will be used to decide which migration scenarios to use when running the HNDA Tool.

Table 2.3: Components of population change for D&G 2003-2013

Dumfries & Galloway	Births	Deaths	Natural Change	Net Migration	Other Changes	Net Migration Per Annum
2003-2008	7,194	9,277	-2,083	4,365	868	873
2008-2013	7,127	9,050	-1,923	652	531	130
2003-2013	14,321	18,327	-4,006	5,017	1,399	502

Source: NRS Mid-Year Population Estimates for Council Areas 2003-2013

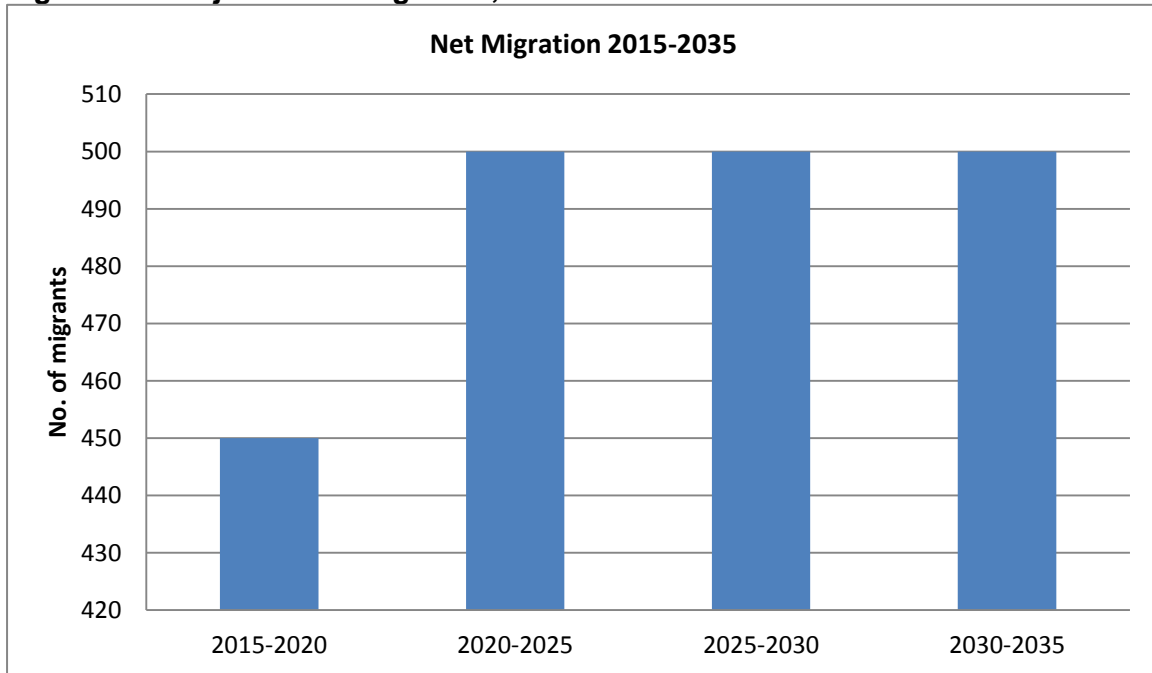
Figure 2.2: Average in and out migration, per age group D&G 2011-13



Source: NRS, Dumfries & Galloway Council Area - Demographic Factsheet 2014

2.4.2 Figure 2.2 shows that, on average, between 2011 and 2013 there was a net inflow of 72 people into Dumfries & Galloway per year, meaning that more people entered Dumfries & Galloway (3,940 per year) than left (3,868 per year). The 16 to 29 year olds age group accounted for the largest group of in-migrants into D&G but this was also the largest group of out-migrants, resulting in a net loss of people in this age group. The largest influx into the region was from the 45-64 age group. The averaging out of total migration may not accurately reflect emerging housing need. This is because it cannot be assumed that young people leaving D&G will leave properties that will meet the accommodation needs of in-migrants.

Figure 2.3: Projected net migration, D&G: 2015-2035



Source: NRS 2012- based Population Projections for Council Areas

2.4.3 Figure 2.3 indicates that net migration is projected to remain steady over the period 2015-35. This will amount to an average increase of just under 100 people per year over the twenty year period.

2.5 Household Composition

2.5.1 Household⁶ trends, particularly the projected number of future households and patterns of household formation, are of central importance to the estimation of future housing need and demand and they are a key component of the HNDA Tool (detailed in Chapter 4). They are profiled here to show how this data has informed the choices made when running the HNDA Tool, in particular the scenarios relating to how many new households are expected to form in future years.

⁶ A household is defined as: one person living alone, or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room or sitting room or dining area.

Table 2.4: Household composition by household type, D&G and Scotland: 2013

Household Type	D&G	% of total households	Scotland	% of total households
One Adult	23,030	33.5	860,197	35.8
One adult and one or more children	3,552	5.2	156,184	6.5
Two adults and one or more children	12,488	18.2	442,563	18.4
Two adults and no children	24,252	35.3	739,085	30.8
Three or more adults and no children	5,361	7.8	203,769	8.5
All households	68,683	100.0	2,401,798	100.0

Source: NRS 2012 based Household Projections for Scotland by Council Areas⁷

2.5.2 Table 2.4 sets out figures for household composition across the D&G area by household type. Of the 68,683 households in the area, the biggest majority of households comprises of 2 adults with no children and is 5% higher in D&G than the national figure. The second largest household type is one adult households which, according to NRS Household Projections, has those aged 75 and over as its largest group.

⁷ Footnote from NRS: Household figures are rounded to the nearest whole number. As a result, totals may not equal the sum of its parts.

Table 2.5: Household composition for individual HMAs (2011)

D&G Total no. of households : 67,980	Annan HMA		Dumfries HMA		Eskdale HMA		Mid Galloway HMA		Stewartry HMA		Stranraer HMA	
	Number of households	% of D&G	Number of households	% of D&G	Number of households	% of D&G	Number of households	% of D&G	Number of households	% of D&G	Number of households	% of D&G
All Household s	9,021	13.3	32,998	48.5	1,725	2.5	5,363	7.9	10,767	15.8	8,106	11.9
1 person household : Total	2,814	4.1	10,598	15.6	602	0.9	1,787	2.6	3,568	5.2	2,755	4.1
<i>1 person aged 65+</i>	1,388	2.0	4,903	7.2	280	0.4	934	1.4	1,876	2.8	1,318	1.9
Other household s: Total	6,207	9.1	22,400	33	1,123	1.7	3,576	5.3	7,199	10.6	5,351	7.9
2 adults / 0 children: total	3,080	4.5	11,337	16.7	617	0.9	1,949	2.9	4,047	6.0	2,756	4.1
<i>2 adults / 0 children with at least 1 aged 65+</i>	1,468	2.2	4,998	7.4	297	0.4	995	1.5	2,059	3	1,282	1.9
Household s with children	2,090	3.1	7,572	11.1	331	0.5	1,071	1.6	2,080	3.1	1,809	2.7
Larger household s (4-5+ members)	624	0.9	2,185	3.2	96	0.1	338	0.5	613	0.9	486	0.7

Source: NRS, 2011 Census

2.5.3 Table 2.5 breaks the household composition numbers down by HMA and shows them as a percentage of the total for D&G. The table shows both total household figures and pulls out some of the potentially more significant data for future housing choices. The ranking of HMAs by number of households follows the same pattern as that for population with Dumfries HMA having the highest number with nearly half of all households, and Eskdale HMA with only 2.5% of the total number of households.

2.5.4 Dumfries HMA has the greatest number of households in all categories. For the other HMAs, the most significant figures within the region are as follows: Stewartry HMA has the highest number of people living alone (after Dumfries) and also has the highest number of people over 65 living alone; this HMA also has the highest number of older two person households (with either one or both of the household members being 65 or over) and for those under 65. Stewartry and Annan HMAs have the highest numbers of larger households and Stranraer HMA also has relatively higher numbers of these larger households.

2.6 Household Change 2003-2013

Table 2.6: Household change 2003-2013

Households	2003	2005	2007	2009	2011	2013	Change	%
Dumfries & Galloway	64,892	66,215	66,909	67,662	68,058	68,682	3,790	5.8
Scotland	2,230,796	2,274,280	2,318,962	2,351,755	2,376,424	2,401,797	171,001	7.7

Source: NRS 2013 Household Estimates for Scotland by Council Area

2.6.1 Table 2.6 shows the change in household numbers and percentage change across D&G from 2003 – 2013. The figures show an increase of nearly 6% in the number of households, a lower rate of increase than Scotland as a whole which has grown by 7.7% over this period.

2.7 Household Projections

2.7.1 This data will be used to help determine recommendations for future housing stock. The tables show the numbers of different types of households and this will provide evidence for the LHS and LDP when assessing the optimum housing types and sizes required, for example if there are a lot of one/two adult households this may mean a general need for smaller properties.

Table 2.7: Household projections by household type 2015-2035

Dumfries & Galloway	2015	2020	2025	2030	2035	Change	% Change
One adult and no children	23,577	24,889	25,965	26,772	27,388	3,811	16.2
Two adults and no children	24,548	25,108	25,280	24,954	24,282	-266	-1.1
Three or more adults and no children	5,231	4,799	4,269	3,760	3,430	-1,801	-34.4
One adult and one or more children	3,624	3,802	3,978	4,156	4,273	649	17.9
Two or more adults and one or more children	12,096	11,316	10,793	10,464	10,160	-1,936	-16.0
All households	69,077	69,914	70,285	70,106	69,531	454	0.7
Scotland	2015	2020	2025	2030	2035	Change	% Change
One adult and no children	886,253	952,569	1,015,449	1,073,463	1,127,773	241,520	27.3
Two adults and no children	755,940	795,950	826,849	848,629	864,501	108,561	14.4
Three or more adults and no children	202,721	196,353	186,217	176,963	171,386	-31,335	-15.5
One adult and one or more children	159,111	166,873	175,292	184,645	193,421	34,310	21.6
Two or more adults and one or more children	434,612	419,174	409,928	404,672	399,608	-35,004	-8.1
All households	2,438,637	2,530,918	2,613,735	2,688,372	2,756,689	318,052	13.0

Source: NRS 2012 based Household Projection for Scotland by Council Area⁸

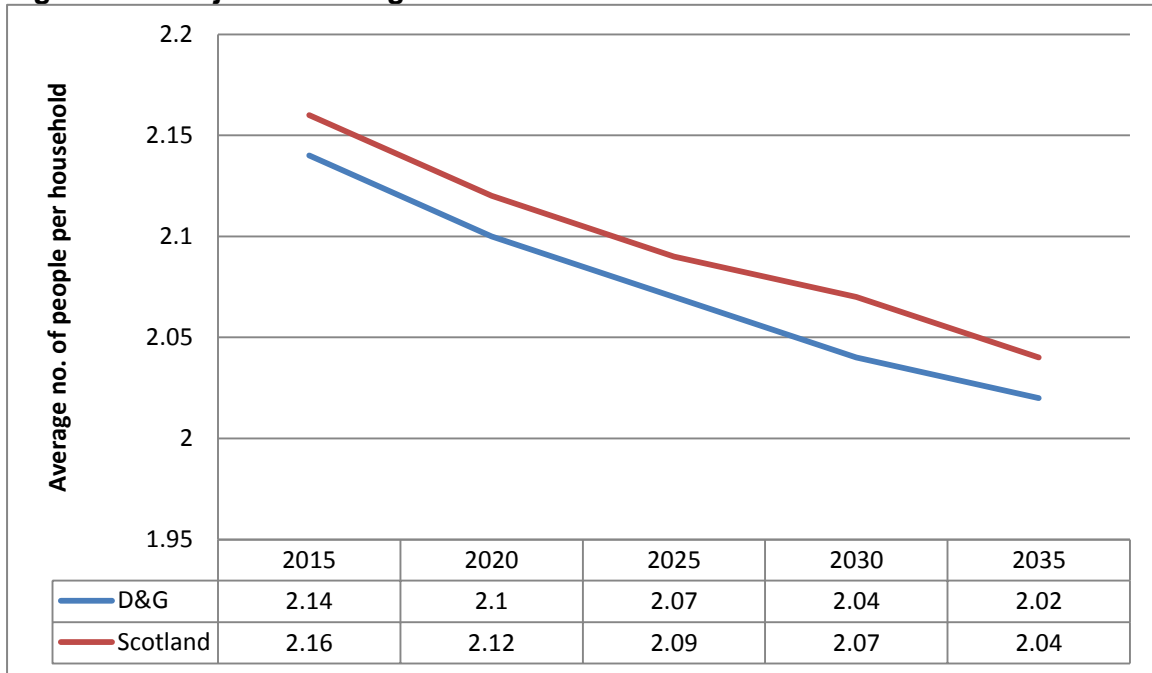
⁸ Footnote from NRS: Household figures are rounded to the nearest whole number. As a result, totals may not equal the sum of its parts.

- 2.7.2 One of the factors that affect household projections is population change. The higher the population change in the region, the more new households will need to be formed. However, in D&G there is expected to be a drop in population and, as shown in Table 2.7, only a very small increase in the total number of households. This increase of 0.7% by 2035, compared to a national increase of around 13%, indicates that there are multiple factors that affect household projections. Average annual increases are relatively larger at the beginning of the projection period than at the end, which will peak in 2025 and then start to decline.
- 2.7.3 Whilst there will be little change in the overall number, there will be slight changes in the composition of the households with the greatest increase in one adult households and in single parent families. The biggest declines will be amongst larger (three or more) all adult households and households with two or more adults with children. There will also be a slight decrease in two adult households with no children – currently the largest household type. Although the degree of change is not the same, the overall trends towards increase/decrease are broadly in line with the national figures apart from households with two or more adults and no children which is due to decline in D&G but increase by over 14% in Scotland as a whole. The changes in household composition will be important when considering future housing need as there is a mismatch between the current profile of stock in the social rented sector and future household formation.

2.8 Average Household Size

- 2.8.1 Although this data is not used in the HNDA Tool, it will help to inform the future housing stock profile and potential dwelling sizes for the LHS. Figure 2.4 shows that average households are set to get smaller and both this region and Scotland as a whole show exactly the same percentage decrease of -5.6%, with households becoming steadily smaller up to 2035. D&G, however, has a smaller average household size from the outset. This suggests a need for fewer large family housing and for more one and two bedroom new build.

Figure 2.4: Projected Average Household Size 2015-2035



Source: National Records of Scotland 2012 based Household Projection for Scotland by Council Area

Affordability Trends

2.9 Affordability Section Overview

- 2.9.1 This section sets out the key affordability factors in the region and how these are driving the local housing market. The data and analysis will help to inform the running of the HNDA Tool (specifically stages 3 and 4 which set out decisions on future income growth and distribution and choices of house price scenarios and affordability assumptions). This section aims to produce a profile of housing costs across property types, size, tenure and location and consider how these profiles have changed over the last 10 years.
- 2.9.2 By using this data, it will be possible for the HNDA Tool to estimate the number of households who will require some form of additional housing and split this between those who can afford to buy a house and those who cannot. It will also estimate the number of those people that, even if they can currently afford to purchase, will actually go on to do so - as well as the remaining number of people who can either afford private rent, below market rent or social rent.

2.10 Income

- 2.10.1 Income data is used in the Tool to help build a picture of affordability, when analysed against average house prices and wider economic activity. Parts of the HNDA Tool which relate to incomes include stage 3 that considers what income growth projection scenarios have been used, as well as choices about likely future income distribution. For example, whether it is assumed that the incomes of the least affluent will steadily increase in line with the more affluent or if some people will continue to earn disproportionately more than others. Table 2.8 sets out figures for lower quartile, median and upper quartile incomes for D&G, as well as both lowest and highest income levels (these have been included as they are an important consideration for the HNDA Tool) and shows how the D&G compares to comparable regions in Scotland.

Table 2.8: Heriot-Watt Small Area Income Estimates – Lower, Median and Upper Quartiles

	Scotland	Dumfries & Galloway	Argyll & Bute	Highland	Scottish Borders	South Ayrshire
Bottom 10th Percentile	£7,824	£5,236	£9,890	£8,104	£7,468	£8,451
Lower Quartile Income	£14,504	£11,533	£15,171	£14,823	£13,620	£15,079
Median Quartile Income	£26,520	£21,571	£25,052	£27,291	£24,303	£27,231
Upper Quartile Income	£42,281	£39,827	£43,600	£41,938	£40,684	£42,971
Top 90th Percentile	£48,106	£45,324	£50,129	£46,253	£45,453	£48,112

Source: Heriot-Watt Small Area Income Estimates (2008)

2.10.2 Table 2.8 shows that, in comparison to similar regions across Scotland and the national average; D&G has much lower levels of income across all percentiles. D&G can therefore be classified as a low income region.

2.10.3 When looking at individual HMAs, Table 2.9 shows that incomes in the lower quartile are highest in Annan HMA closely followed by Eskdale, whilst Stranraer has the lowest incomes across all quartiles. Stewartry HMA is slightly highest overall when looking at the upper income quartile and has the greatest income difference between the lower and upper quartiles.

Table 2.9: Income Levels by HMA

Income Quartile	Annan HMA	Dumfries HMA	Eskdale HMA	Mid Galloway HMA	Stewartry HMA	Stranraer HMA	D&G
Lower	£12,179	£11,626	£12,130	£11,357	£11,434	£10,616	£11,533
Monthly	£1,015	£969	£1,011	£946	£953	£885	£961
Weekly	£234	£224	£233	£218	£220	£204	£222
Median	£22,036	£21,941	£22,721	£20,678	£22,075	£20,066	£21,571
Monthly	£1,836	£1,828	£1,893	£1,723	£1,840	£1,672	£1,798
Weekly	£424	£422	£437	£398	£425	£386	£415
Upper	£39,857	£40,256	£40,235	£36,260	£40,505	£35,780	£39,827
Monthly	£3,321	£3,355	£3,353	£3,022	£3,375	£2,982	£3,319
Weekly	£766	£774	£774	£697	£779	£688	£766

Source: Heriot-Watt Small Area Income Estimates (2008)⁹

2.11 House Prices

2.11.1 House sale information is included here in order to set out the evidence that will inform stage 4 of the HNDA Tool calculation. For example, selecting scenarios which seem to best reflect what might happen to house prices in D&G (whether they will remain flat, increase, decline and so on). The information will also help to build a picture of the state of the housing market in the region, in particular to give an indication of where potential housing demand lies.

2.11.2 Table 2.10 shows lower quartile (bottom 25% of house prices) and median (midway point of all the houses/units sold) house prices. Lower quartile prices are used here as they typically represent First Time Buyers, whilst median house prices in this context are more likely to represent existing owner-occupiers who are moving to another house. Please note that that house sale figures only include second hand and new build sales carried out between individuals or companies (and do not include, for example, right-to-buy sales, inter-family transactions etc.).

⁹ Figures rounded to nearest whole number.

Table 2.10: House Prices: Lower Quartile and Median Prices (Second Hand and Company Sales New Build¹⁰) 2008-2013

Lower Quartile	2008	2009	2010	2011	2012	2013
Annan HMA	£91,250	£82,500	£80,000	£77,500	£81,375	£80,000
Dumfries HMA	£95,000	£90,000	£94,875	£90,000	£85,000	£85,000
Eskdale HMA	£85,000	£80,750	£58,250	£75,250	£85,000	£62,000
Mid Galloway HMA	£85,500	£86,000	£87,500	£80,375	£70,000	£63,000
Stewartry HMA	£112,000	£97,625	£100,000	£100,000	£104,995	£101,125
Stranraer HMA	£79,988	£71,000	£83,510	£77,250	£69,500	£69,000
Dumfries & Galloway	£92,000	£85,000	£87,938	£86,000	£82,500	£80,000
Scotland	*	*	*	£91,000	£85,500	£87,308

Median	2008	2009	2010	2011	2012	2013
Annan HMA	£124,975	£118,000	£105,000	£95,725	£107,250	£110,000
Dumfries HMA	£128,998	£124,000	£130,000	£125,000	£121,000	£123,500
Eskdale HMA	£106,500	£102,000	£86,150	£123,250	£112,500	£85,000
Mid Galloway HMA	£136,000	£120,000	£124,750	£117,500	£94,250	£80,000
Stewartry HMA	£158,000	£135,000	£142,500	£132,000	£150,000	£140,000
Stranraer HMA	£103,500	£92,000	£117,500	£105,000	£92,500	£100,000
Dumfries & Galloway	£129,000	£120,006	£125,000	£120,000	£120,000	£120,000
Scotland	*	*	*	£138,000	£132,495	£136,000

*Scotland figures available for 2011-2013 only (see Affordability Analysis Time Series file from CHMA)

Source: CHMA HNDA Datapacks 2014(Additional data cleaning was carried out on the RoS house price data by DGC)

2.11.4 Table 2.10 shows that, for the years that national data is available, house prices for D&G as a whole have remained below the national average. In 2013, the region's lower quartile prices were over 9% lower than the Scottish average, whilst median prices were over 13% lower. Since 2008, apart from a small upturn in 2010, lower quartile prices in the region have experienced a steady decline, whilst median prices have stagnated. This is not in line with the national picture where, although falling after 2011, prices in Scotland are starting to increase.

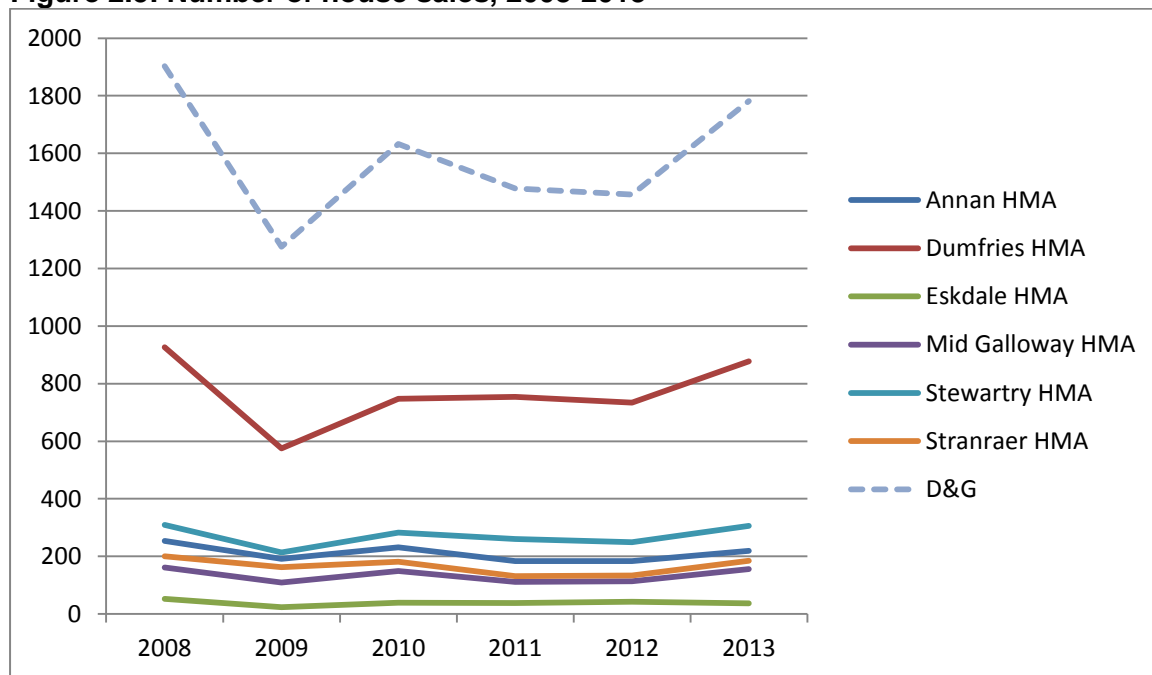
2.11.5 However, the table does reveal that house prices in Stewartry HMA are above the national average and are significantly higher than the other HMAs, with prices in 2013 being around 18% higher (in the lower quartile range) than the next most expensive HMA (Dumfries) and 60% more expensive than the cheapest HMA in this category (Eskdale). For median prices, the Stewartry is still over 13% more expensive than Dumfries HMA and 75% more than the lowest priced HMA (Mid Galloway).

2.11.6 Eskdale and Mid Galloway HMAs have the lowest average house prices within both the lower quartile and median prices ranges, being some way below the next cheapest HMAs.

¹⁰ Excludes properties worth less than £20k and more than £1m.

2.12 Volume of House Sales

Figure 2.5: Number of house sales, 2008-2013



Source: CHMA HNSA Datapacks (Additional data cleaning was carried out on the RoS house price data by DGC)

2.12.1 Figure 2.5 shows that the volume of house sales in each HMA followed a similar trend, with a drop in numbers after 2008 (experienced most sharply in Dumfries HMA), an upturn again in 2010, followed by a flattening out until another rise towards the end of the period. After Dumfries, Stewartry HMA had the greatest number of house sales with Eskdale only having a very small amount, generally below 50 and falling to as low as 24 in 2009.

2.13 Housing Affordability

2.13.1 Table 2.11a shows the ratio of house prices compared with income levels, which is a key indicator of the relative affordability of owner occupation. Comparing the ratio of lower quartile house prices to lower quartile earnings enables analysis of whether households with the lowest incomes can afford the cheapest housing. The ratio is calculated by combining data on house prices with the Heriot Watt Small Area Income data, as introduced in Section 2.10. So, for example, in Annan, a typical first time buyer purchasing a house in the lower quartile price range would need to afford over six and half times their annual income. This would appear to suggest that it is likely that there will be an increased demand in the region for social rented and private rented housing.

Table 2.11a: Housing Affordability - Ratio of House Price to Income

HMA	House Prices 2013 ¹¹		Income		Housing Affordability Ratio	
	Lower Quartile	Median	Lower Quartile	Median	Lower Quartile	Median
Annan HMA	£80,000	£110,000	£12,179	£22,036	6.57	4.99
Dumfries HMA	£85,000	£123,500	£11,626	£21,941	7.31	5.63
Eskdale HMA	£62,000	£85,000	£12,130	£22,721	5.11	3.74
Mid Galloway HMA	£63,000	£80,000	£11,357	£20,678	5.55	3.87
Stewartry HMA	£101,125	£140,000	£11,434	£22,075	8.84	6.34
Stranraer HMA	£69,000	£100,000	£10,616	£20,066	6.50	4.98
Dumfries & Galloway	£80,000	£120,000	£11,533	£21,571	6.94	5.56

Source: CHMA HNSA Datapacks 2014 (Additional data cleaning was carried out on the RoS house price data by DGC) and Herriot-Watt Small Area Income Estimates

2.13.2 Table 2.11a shows that the HMA with the most significant affordability issue is Stewartry, where house prices in the lower quartile cost nearly 9 times the average lower quartile income (bottom 25% of incomes) and those in the median price range cost over 6 times the median income. Dumfries HMA also has high ratios for both lower quartile and median house prices, whilst Eskdale and Mid Galloway HMAs tend to be more affordable. All HMAs, however, tend to have high price to income ratios, particularly for the lower quartiles, meaning that affordability is an issue across the region.

Table 2.11b: D&G PRS Affordability – Ratio of Private Sector Rents to Income

Property Size	Monthly Private Sector Rents 2014	
	Lower Quartile	Median
1 bedroom	£350	£375
2 bedroom	£410	£450
3 bedroom	£450	£500
4 bedroom	£550	£650
	Monthly Income Levels ¹²	
	Lower Quartile	Median
	£961	£1,798
Property Size	Private Rented Sector Affordability Ratio	
	Lower Quartile	Median
1 bedroom	0.36	0.21
2 bedroom	0.43	0.25
3 bedroom	0.47	0.28
4 bedroom	0.57	0.36

Source: Scottish Government data and Herriot-Watt Small Area Income Estimates

2.13.3 Table 2.11b shows the ratio of private sector rents for various property sizes compared with income levels within D&G. This is another key indicator of affordability.

2.13.4 The analysis appears to show that those on lower quartile incomes will have to pay just under half of their monthly income to rent a lower quartile 2 or 3 bedroom property and almost 60% of their monthly income to rent a 4 bedroom property. This would appear to indicate that for those on a lower quartile income, the private sector may not be an affordable option within D&G and they might have to look to the social

¹¹ Excludes properties worth less than £20k and more than £1m.

¹² Figures rounded to the nearest whole number

rented sector.

2.13.5 For those on median incomes within D&G, entering the private rented sector appears to be a more affordable option than it is for those on lower quartile incomes. Those on median incomes looking to rent a median 1-3 bedroom private sector property would need only to pay under a third of their monthly income. For those looking to rent a median 4 bedroom private sector property would have to pay an estimated 36% of their monthly income on the rent, which is the same level as someone on a lower quartile income looking to rent a 1 bedroom lower quartile private sector property. This appears to show that for those on median incomes, entering the private rented sector is a more affordable option.

2.13.6 There are several options available to those who are looking to purchase a house but affordability is stopping them entering at market price. Schemes such as “Help to Buy” can go some distance in helping those that cannot afford market price including first time buyers. Shared equity and shared ownership are other options available for those in which affordability is an issue.

2.14 Rental Information

2.14.1 This information will help inform stage 5 of the HNDA Tool which looks at affordability and rental choices, for example deciding what rent levels households may be able to afford (private sector or social rented) and how rental prices are likely to change over the course of the projection period. This section also revisits the income data to compare average rents against different income levels.

Table 2.12: Two Bedroom Properties - Average (mean) Monthly Rents (£): Cumulative Changes 2010 to 2014, by Broad Rental Market Area

	2010	2014	Cumulative Change
Scotland	536	596	11.2%
D&G	435	442	1.6%
Aberdeen and Shire	643	898	39.8%
Lothian	665	779	17.2%
Greater Glasgow	564	626	11.1%
Fife	464	510	9.8%
Highland and Islands	503	532	5.7%
Dundee and Angus	497	518	4.1%
East Dunbartonshire	581	604	3.9%
West Lothian	527	543	2.9%
Forth Valley	492	506	2.8%
South Lanarkshire	481	494	2.8%
Perth and Kinross	506	520	2.8%
Renfrewshire / Inverclyde	473	483	2.1%
North Lanarkshire	455	464	2.0%
Scottish Borders	442	444	0.6%
Ayrshires	464	461	-0.8%
Argyll and Bute	503	495	-1.5%
West Dunbartonshire	492	479	-2.7%

Source: Scottish Government, Private Sector Rent Statistics, Scotland (2010 to 2014)

2.14.2 Table 2.12 above uses a typical two bedroom property as an example, in order to make a general comparison across Scotland. This shows that D&G had the lowest average monthly rent for a two bedroom property in both 2010 and 2014 out of all the broad rental market areas in Scotland and was below the national average by nearly 35% in 2014. However, rental prices did increase slightly between these two years, unlike the neighbouring Ayrshires, Argyll and Bute - another large rural region - and West Dunbartonshire which all experienced rent decreases.

Table 2.13: Average (mean) Monthly Rents (£) per quartile, 2 Bedroom Properties, D&G 2010-14

	2010	2011	2012	2013	2014	% change 2010-14
Lower Quartile	400	420	420	425	410	+2.5%
Median	430	450	450	450	450	+4.7%
Mean	435	444	444	444	442	+1.6%
Upper Quartile	475	475	475	475	475	0.0%

Source: Scottish Government, Private Sector Rent Statistics, Scotland (2010 to 2014)

2.14.3 When breaking the figures down into quartiles, it can be seen that whilst lower quartile rents have increased overall from 2010, prices have fluctuated and are down on their 2013 peak of £425 per month. Median quartile rents in the meantime have remained the same since 2011, following a small rise from the previous year. When comparing the rental prices against income data, it can be seen that those on lower quartile incomes in D&G would need to spend, in 2014, over 40% of their monthly income to afford the average private rent for a lower quartile two bedroom property.

Median incomes would need to spend around a quarter of their income on median rents and upper quartiles incomes would need to spend just less than 15% on upper quartile rent. This comparison between income levels and average rent would suggest that accessing the private rented sector is not an affordable option for those on the lowest incomes and therefore they may have to rely on the social rented sector.

2.14.4 In relation to other house types - for one bedroom properties, the average monthly rent was £369, an increase of 2.9% since 2010. The region does not have the lowest rents for this type of property but it remains below the national average by nearly 28%. For three bedroom properties, although prices have also risen since 2010 (by 2.4%), rents in the region are again the lowest in the country, being around 41% lower than the national average¹³.

Social Rents

2.14.5 DGC's housing stock was transferred to a Registered Social Landlord (RSL) - Dumfries and Galloway Housing Partnership (DGHP) - in April 2003. Although the Council no longer owns and manages social housing it still has statutory responsibilities as the strategic Housing Authority for D&G.

Table 2.14: Average weekly secure rents for lettable self-contained units by RSL, D&G

RSL Name	2008-09		2009-10		2010-11		2011-12		2012-13		% change 2008-13
	Rent (£)	Units	Rent (£)	Units	Rent (£)	Units	Rent (£)	Units	Rent (£)	Units	
DGHP	54.15	10,348	57.74	10,156	61.95	10,202	61.01	10,216	63.85	10,210	17.9
Home in Scotland Ltd	62.14	580	65.18	580	65.23	579	67.90	578	71.37	577	14.9
Irvine Housing Association Ltd	57.30	397	60.48	396	62.02	396	71.63	397	70.14	396	22.4
Loreburn Housing Association Ltd	59.18	1,972	62.94	2,015	64.25	2,078	67.98	2,124	71.14	2,148	20.2
Other RSLs¹⁴ (average)	52.83	350.00	55.32	353.00	59.79	356.00	63.16	358.00	65.74	360.00	24.4
D&G	55.18	13,647	58.76	13,500	62.33	13,611	62.68	13,673	65.49	13,691	18.7
Scotland	57.36	256,778	59.83	261,065	61.38	264,042	64.29	266,143	67.68	267,021	18.7

Source: The Scottish Housing Regulator – Scottish Registered Social Landlord Statistics 2013

2.14.6 DGHP is the largest RSL in the region, by some margin, managing nearly 75% of social housing in 2012-13, followed by Loreburn Housing Association with just over 15% of the stock. Both of these RSLs only operate in D&G, whilst the remaining stock is divided amongst a number of national providers.

2.14.6 Rents have increased fairly significantly between 2008 and 2013, especially for the RSLs outside the main four operating in the region (although this can be explained,

¹³ Source: Scottish Government, Private Sector Rent Statistics, Scotland; 2010 to 2014

¹⁴ Cairn Housing Association Ltd; Hanover (Scotland) Housing Association Ltd; Key Housing Association Ltd; Margaret Blackwood Housing Association Ltd; Trust Housing Association Ltd

to a certain extent, by the specialist nature of the housing provided by some of these RSLs). Overall, however, D&G has rents below the national average, as well as having one of the lowest average social rent levels of the Scottish local authorities.

Table 2.15: Average weekly secure rents (lettable self-contained units per apartment¹⁵ size) by RSL, D&G 2012-13

RSL Name	1 Apartment		2 Apartment		3 Apartment		4 Apartment		5+ Apartment	
	Rent (£)	Units	Rent (£)	Units	Rent (£)	Units	Rent (£)	Units	Rent (£)	Units
DGHP	N/A	0	58.03	2,834	63.93	4,385	68.67	2,706	74.62	285
Home in Scotland Ltd	N/A	0	68.25	68	71.63	273	71.69	232	87.67	4
Irvine Housing Association Ltd	N/A	0	64.81	34	69.02	273	75.09	77	79.06	12
Loreburn Housing Association Ltd	53.48	26	63.22	855	74.03	836	81.92	408	89.22	23
Other RSLs ¹⁶ (average)	56.40	38	62.64	270	73.71	35	83.84	16	98.38	1
D&G	52.30	64	59.68	4,061	66.03	5,802	70.67	3,439	76.05	325
Scotland	51.88	7,251	61.11	81,474	67.80	114,430	76.37	55,334	85.80	8,532

Source: The Scottish Housing Regulator - Scottish Registered Social Landlord Statistics 2013

2.14.8 The RSLs offer a range of property sizes across the region, with the largest provision being of three apartment (two bedroom) properties. It can be noted that, overall, the difference in price between the various sized properties is not substantial, with only a small additional cost being applied for each extra bedroom. Apart from one apartment properties, prices for each size of property are below the national average.

2.14.9 There are some notable price differences between each RSL but this can largely be explained by the type, age and condition of the properties that each RSL offers. For example, much of DGHP's stock consists of former Council properties, much of which will be older, possibly flatted, development whereas the other RSLs will have much newer stock. Some of the smaller RSLs operating in the region also provide more specialist housing, for example catering for people with disabilities, therefore these properties may be more expensive.

2.15 Mortgage and Interest Rates

2.15.1 Mortgage, interest rate and first time buyer information is discussed here to contribute to stages 3 and 4 of the HNDA Tool, particularly when considering the likelihood of households being able to afford to purchase a property.

Loan-to-Value (LTV) mortgage rates

2.15.2 Loan-to-value (LTV) ratio expresses the amount of mortgage loan as a percentage of the total appraised value of property. For example, a mortgage of £150,000 on a house that's worth £200,000, gives a loan-to-value of 75% (with £50,000 as equity). Mortgage lenders calculate LTV to decide whether to lend or not and it is particularly important for first time buyers (FTBs) who may not have much money to put down as

¹⁵ "1 apartment" is equivalent to a studio flat, "2 apartment" is a one bedroom dwelling, and so on.

¹⁶ Cairn Housing Association Ltd; Hanover (Scotland) Housing Association Ltd; Key Housing Association Ltd; Margaret Blackwood Housing Association Ltd; Trust Housing Association Ltd

a deposit, meaning the **LTV** needed may be quite high (the higher the LTV, the more risky it is seen by mortgage lenders).

- 2.15.3 According to the Scottish Housing Market Review, Quarter (Q) 2, 2015, the LTV ratio for home purchase for FTBs went up from 83% to 85% in Q1 2015, while the average LTV ratio for home movers remained at 75%. FTBs still face a substantial deposit barrier, with the average deposit being in the region of £17,000, equivalent to around 51% of average annual FTB income.
- 2.15.4 Financial Conduct Authority (FCA) data for the UK shows that the proportion of residential loans above a 90% LTV ratio has increased from the low levels registered during the credit crunch, although there was a small decline in Q1 2015, when the share fell from 4.4% to 3.8%.

Number of first-time buyers

- 2.15.5 According to data, published in February 2015, from the “Council of Mortgage Lenders”, in Scotland, lenders have advanced 27,700 loans to first-time buyers totalling £2.9 billion in 2014. In comparison to 2013, this was up 16% in volume and 23% in value. While for home movers, 31,800 loans were taken out at a total value of £4.6 billion. In comparison to 2013, this was an increase of 5% in volume and 10% in value.

Interest rates

- 2.15.6 According to the Scottish Housing Market Review (Quarter 2, 2015), mortgage interest payments for all buyers averaged 8.6% of income in Scotland in Q1 2015, unchanged from Q4, and compared with 10% for the UK.
- 2.15.7 Q4 2014 FCA data shows that the average interest rate on new fixed-rate mortgages was 3.37%, compared with 2.74% for variable-rate loans. Bank of England data indicates that, following a small increase during 2014, fixed interest rates have resumed their downward trend.
- 2.15.8 The gap between the average interest rate on fixed-rate outstanding balances (3.48%) and variable-rate balances (3.08%) continues to narrow as older fixed-rate mortgages at higher rates reach maturity. The proportion of new business at fixed rates was, however, slightly down at 82% from 83% in Q4 2014.

Economic Trends

2.16 Economic Trends Section Overview

2.16.1 The start-up process of the previous HNDA began in September 2008 and coincided with the world financial crisis with major investment banks being nationalised or going bankrupt at this time. The intensity of the economic turmoil and the effects of the ensuing double-dip recession and austerity measures had not been envisaged and these continue to be experienced. These effects relate to national economic policy but are nonetheless critical in terms of their impact on the operation of the local housing market.

2.16.2 This section provides an overview of the economic and employment context of the region and examines how these profiles have changed over the last 10-20 years, as well as the relative affluence of the working population. These trends will be used to help decide which economic scenarios to run in the HNDA Tool, particularly as part of stage 3 which looks at future income scenarios.

2.16.3 As well as looking at statistical data, the HNDA needs to take account of the ambitions for economic growth which are set out in the Regional Economic Strategy (RES)¹⁷, which should be reflected in the choice of economic scenarios which are run in the HNDA Tool. The vision of the Strategy is that: *“By 2020, Dumfries and Galloway will have a more diverse and resilient economy. One which is capable of taking advantage of opportunities by combining an appropriately skilled workforce and connected infrastructure to support more prosperous and inclusive communities where every member of every community has equality of access to that prosperity.”* The Strategy sets targets to demonstrate how this vision will be achieved, and these are:

- We will have the highest youth employment rate in Scotland by 2020;
- Business growth in the region has grown faster than in Scotland as a whole between 2015 and 2020;
- We will reduce the wages gap between the regional and national average by 20%.

2.17 Economic Growth - Gross Value Added (GVA)¹⁸

Table 2.16: GVA per head¹⁹ 2008-2012 in ALL industries²⁰

Year	GVA per head - £ (D&G)	GVA per head - £ (Scotland)
2008	31,950	49,874
2009	33,674	46,085
2010	30,367	48,502
2011	29,778	50,690
2012	31,420	49,359

Source: Office for National Statistics, Annual Business Survey (ABS)²¹

¹⁷ Source: <http://egenda.dumgal.gov.uk/aksdumgal/images/att36872.pdf>

¹⁸ Gross value added (GVA) is a measure in economics of the value of goods and services produced in an area, industry or sector of an economy. In national accounts, GVA is output minus intermediate consumption.

¹⁹ GVA per head of population is a useful way of comparing regions of different sizes and is an important indicator for both domestic and European policy purposes. It is calculated using the entire population (including the economically inactive).

²⁰ Excluding financial sector, parts of agriculture and the public sector

²¹ The ABS is the main structural business survey conducted by the Office for National Statistics (ONS). It collects financial information for about two-thirds of the UK economy, covering agriculture (part), forestry and fishing, production, construction, motor trades, wholesale, retail, catering and accommodation, property, and service trades. The financial variables covered include turnover, purchases, employment costs, capital expenditure and stocks. Approximate gross value added (aGVA) is calculated as an input into the measurement of gross domestic product (GDP).

2.17.1 Table 2.16 shows that, after peaking in 2009, GVA per head in D&G declined but 2012 saw it rise again, taking it back up to nearly the 2008 figure. Despite this, economic output per head in the region remains below the national average. Over the period 2008-12, economic provision from the region varied from as low as 59% of the national output, up to 73% of the Scottish average.

Table 2.17: GVA per head per sector²² 2008-2012: D&G

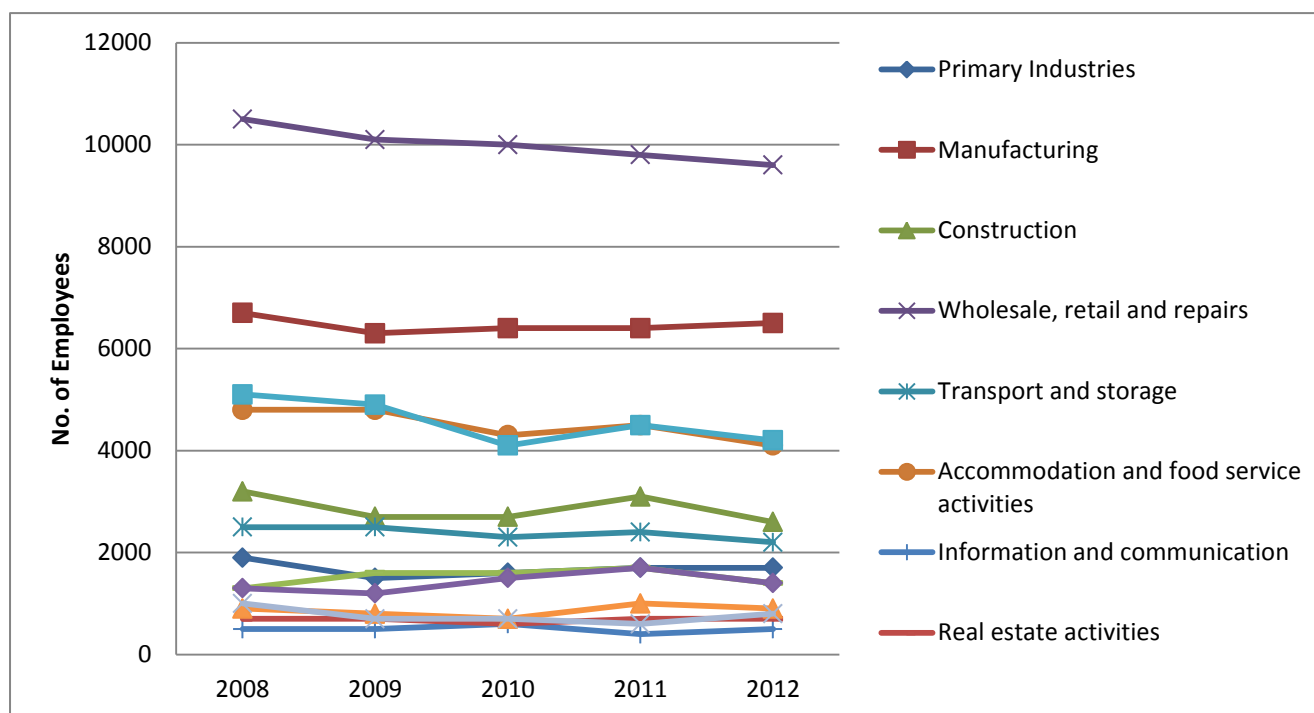
Year:	2008	2009	2010	2011	2012	% change
	GVA per head - £	GVA per head - £	GVA per head - £	GVA per head - £	GVA per head - £	
Primary Industries (D&G)	59,513	70,599	49,990	56,767	46,455	-22
Manufacturing (D&G)	49,452	44,040	51,183	49,510	47,673	-4
Construction (D&G)	55,652	40,206	41,818	32,693	43,264	-22
Wholesale, retail and repairs (D&G)	31,426	38,805	26,718	25,692	24,236	-23
Transport and storage (D&G)	33,940	33,815	31,355	34,721	42,532	25
Accommodation and food service activities (D&G)	9,615	8,913	15,731	12,516	14,059	46
Information and communication (D&G)	62,040	52,342	40,520	53,218	60,244	-3
Real estate activities (D&G)	32,010	29,212	32,640	40,255	57,746	80
Professional, Scientific and Technical Activities (D&G)	46,250	38,999	32,479	34,153	45,332	-2
Administrative and support service activities (D&G)	31,058	66,279	28,095	32,508	35,209	13
Education, human health and social work activities (D&G)	6,142	8,132	8,430	9,283	10,592	72
Arts, entertainment and recreation (D&G)	7,015	27,371	19,817	21,499	25,561	264
Other service activities (D&G)	8,571	17,165	15,183	18,425	14,269	66

Source: Office for National Statistics, Annual Business Survey (ABS)

2.17.2 Table 2.17 shows that between 2008-2012, the biggest contributors to GVA per head in the region, on average were primary industries (which include activities obtaining or producing raw materials such as mining, forestry and agriculture) whilst other larger contributors included information and communication services, manufacturing (particularly the manufacture of wood, paper and printing products) and construction. However, all these sectors also suffered overall losses within the same period, along with wholesale, retail and repairs which saw a loss of 23%, as well as a small loss in professional, scientific and technical activities. Conversely, although education, human health and social work activities provided the smallest contribution on average, this sector grew by approximately 72% from 2008 to 2012. Whilst also still relatively small overall, other sectors which saw large increases were arts, education and recreation which was over 2.5 times bigger in 2012 than in 2008, real estate activities which grew by approximately 80% and accommodation and food service activities which grew by around 46% (an indication of the increasing significance of tourism-related activities to the economic profile of the region).

²² Excluding financial sector, parts of agriculture and the public sector

Figure 2.6: Number of employees per sector²³ 2008-2012, D&G



Source: Office for National Statistics, Annual Business Survey (ABS)

Table 2.18: % change in numbers of employees per sector²⁴ 2008-2012, D&G

SECTOR	% change 2008-12
Primary Industries	-11
Manufacturing	-3
Construction	-19
Wholesale, retail and repairs	-9
Transport and storage	-12
Accommodation and food service activities	-15
Information and communication	0
Real estate activities	0
Professional, Scientific and Technical Activities	8
Administrative and support service activities	31
Education, human health and social work activities	-18
Arts, entertainment and recreation	0
Other service activities	-20

Source: Office for National Statistics, Annual Business Survey (ABS)

2.17.3 When looking at employment fields (outside of public sector jobs which are not included in these statistics), the sector which employs the largest number of individuals in the region is wholesale, retail and repairs, although there has been a 9% decline in the total number of jobs in this sector from 2008 to 2012. There is not necessarily a clear correlation between the GVA per head of the sectors and the

²³ Excluding financial sector, parts of agriculture and the public sector

²⁴ Excluding financial sector, parts of agriculture and the public sector

actual number of individual jobs that these generate; those sectors which contribute the greatest GVA per head do not always correspondingly have the highest number of individual employees. This will be a reflection of the type of jobs these sectors are characterised by, for example there may be high number of people employed in retail and manufacturing but these may be low-paid, temporary, part-time or seasonal jobs in sectors which are more labour intensive. Conversely, there may be fewer jobs in information and communication but these may tend to be higher skilled positions in an industry which generates a greater income per employee.

- 2.17.4 Since 2008, the number of jobs in most sectors has either declined (particularly in the construction and education, human health and social work sectors) or stagnated, with the exception of professional scientific and technical activities which has seen a modest increase of 8% and administrative and support services where jobs have increased by nearly a third.
- 2.17.5 When including data for agriculture and fishing, D&G has a much higher percentage of people employed in this sector than the national average (in 2013, 7.9% worked in this sector, compared with only 1.7% nationally) and this figure has seen a general increase since 2004 in the region²⁵.
- 2.17.6 The public sector accounted for 22.8% of the workforce in 2013, which is lower than the national average of 26.7%, with both fewer number of males and females being employed in the public sector than nationally. Whilst it has been below the national average since 2004, the region has seen a loss of over a quarter of public sector employment since its peak in 2006²⁶.

2.18 Employment / Jobs

Table 2.19: Employment rates and levels D&G and Scotland, 2008-2013

	2008		2009		2010		2011		2012		2013	
	Rate	Level	Rate	Level	Rate	Level	Rate	Level	Rate	Level	Rate	Level
D&G	73.5 %	69,900	74.3 %	70,100	72.2 %	67,900	69.0 %	63,500	67.2 %	63,500	70.1 %	65,000
Scotland	73.5 %	2,529,400	71.9 %	2,492,100	71.0 %	2,472,500	70.7 %	2,463,800	70.6 %	2,467,600	71.0 %	2,481,300

Source: Annual Population Survey 2013

- 2.18.1 Table 2.19 shows that the employment rate has maintained a similar level to the Scotland-wide rate over the period from 2008, although the three years between 2010 and 2013 saw a fall in the employment rate, with the level remaining below the national figure in 2013 at 70.1%. The figures compare favourably with some regions, such as neighbouring East Ayrshire, but, overall, D&G was in the bottom 10 for employment of the 32 local authorities in 2013.
- 2.18.2 In relation to age, between 2004 and 2013, D&G had a higher than national employment rate for all age groups, except for those aged 60-74. When looking at employment rates per highest qualification, in 2013 (and in general since 2004) D&G had a lower rate of employment for those with degrees or professional qualifications (in 2013 this was 77.8% against the national figure of 84.2%). Overall the number of graduates in employment in D&G has remained lower than the national figures since 2004 (being over 10% lower in 2013 and one of the authorities with the lowest number of employed graduates in the country). Conversely, in 2013 those with no

²⁵ Source: Annual Population Survey, 2013

²⁶ Source: Annual Population Survey, 2013

qualifications were more likely to be employed in this region (45.4%) than in Scotland as a whole (40.9%) and this was particularly the case in the years before the recession²⁷.

2.19 Working patterns

2.19.1 In 2013, D&G had a lower number of full time workers than the national figure (66.1% compared to 72.7%), with 22,000 people in part-time employment – and was the local authority with the third lowest number of full time workers. This trend has remained consistent since 2004, and whilst both this region and Scotland as a whole had higher numbers of full time workers in the pre-recession years, the level in D&G has continued to decline.

2.19.2 D&G also has a fairly high rate of underemployment (those who would like to work longer hours, given the opportunity) compared with other local authorities – in 2013 this was 12.4% compared to the national average of 9.6%.

2.19.3 Another significant trend relates to the number of self-employed people in the region, with D&G having had a higher rate of this type of employment than nationally since 2004 (in 2013, the number of people in employment who were self-employed was the highest in the country: 20.2%, compared to 11.5% in Scotland as a whole). This is consistent with other rural authorities which tend to have greater numbers of self-employed people than the more urban areas. In 2013, the region had fewer numbers of people employed in professional, senior and managerial occupations than the national average and higher numbers employed in service sectors, as process, plant and machine operatives and in elementary occupations – generally indicating that there is a predominance of lower paid occupations.

2.19.4 As many households remain on a limited income they will continue to rely on access to affordable housing in order to meet their housing needs.

2.20 Unemployment

2.20.1 Unemployment covers individuals who are not in work, but are available for and actively looking for work. Since 2004, the region has had a lower unemployment rate than the national average, although this has risen over this time and in 2013 was only slightly lower than Scotland as a whole: 7.3% compared to the national figure of 7.7%. In 2013, the number of people who had never worked is lower in this region than nationally, although not as low as comparable rural regions Scottish Borders and Highland²⁸.

2.21 Economic Inactivity

2.21.1 Economically inactive people are not in employment, but do not satisfy the internationally agreed definition of unemployment. There are many reasons why people may be inactive. For example, they may have a long-term illness or disability, be studying for a qualification, staying at home to look after their family, or have retired. The economically inactive population are not part of the supply of labour.

²⁷ Source: Local Area Labour Markets in Scotland, *Statistics from the Annual Population Survey 2013*

²⁸ Source: Local Area Labour Markets in Scotland, *Statistics from the Annual Population Survey 2013*

2.21.2 At 24.5%, the rate of economic inactivity in D&G in 2013 was slightly higher than the national figure of 23%, a trend which has only emerged since the recession years. Economic inactivity amongst 50-64 year olds is higher than the national average (37.1% compared to 31.8%) but lower amongst younger groups. When looking at reasons for economic inactivity, in 2013 the most significant groups are those who are long term sick or retired, with both of these being higher than national figures²⁹.

²⁹ Source: Local Area Labour Markets in Scotland, *Statistics from the Annual Population Survey 2013*

2.22 Economic Activity per HMA

Table 2.20a: Economic activity by age (all people aged 16 and over) – Annan HMA³⁰

	Economically Active:				Economically Inactive:			
	Total	Employee	Self-employed	Un-employed	Total	Retired	Student	Other
All people aged 16 and over	10,405 (61%)	8,300 (80%)	1,455 (14%)	650 (6%)	6,617 (39%)	4,783 (72%)	392 (6%)	1,442 (22%)
Age 16 to 24	1,501 (76%)	1,196 (80%)	43 (3%)	262 (17%)	478 (24%)	2 (0%)	341 (71%)	135 (28%)
Age 25 to 34	1,698 (88%)	1,408 (83%)	176 (10%)	114 (7%)	235 (12%)	2 (1%)	21 (9%)	212 (90%)
Age 35 to 49	3,767 (89%)	3,069 (81%)	531 (14%)	167 (4%)	485 (11%)	16 (3%)	19 (4%)	450 (93%)
Age 50 to 64	3,089 (69%)	2,439 (79%)	548 (18%)	102 (3%)	1,366 (31%)	804 (59%)	6 (0%)	556 (41%)
Age 65 to 74	300 (12%)	167 (56%)	128 (43%)	5 (2%)	2,148 (88%)	2,102 (98%)	4 (0%)	42 (2%)
Age 75 and over	50 (3%)	21 (42%)	29 (58%)	0 (0%)	1,905 (97%)	1,857 (97%)	1 (0%)	47 (2%)

Source: NRS, Census 2011

Table 2.20b: Economic activity by age (all people aged 16 and over) – Dumfries HMA³¹

	Economically Active:				Economically Inactive:			
	Total	Employee	Self-employed	Un-employed	Total	Retired	Student	Other
All people aged 16 and over	38,152 (62%)	30,141 (79%)	5,397 (14%)	2,614 (7%)	23,533 (38%)	16,314 (69%)	1,889 (8%)	5,330 (23%)
Age 16 to 24	5,461 (72%)	4,235 (78%)	184 (3%)	1,042 (19%)	2,170 (28%)	4 (0%)	1,643 (76%)	523 (24%)
Age 25 to 34	6,460 (88%)	5,434 (84%)	491 (8%)	535 (8%)	889 (12%)	9 (1%)	108 (12%)	772 (87%)
Age 35 to 49	13,739 (88%)	11,129 (81%)	1,995 (15%)	615 (4%)	1,894 (12%)	54 (3%)	88 (5%)	1,752 (93%)
Age 50 to 64	11,089 (69%)	8,546 (77%)	2,142 (19%)	401 (4%)	4,988 (31%)	3,044 (61%)	32 (1%)	1,912 (38%)
Age 65 to 74	1,163 (14%)	683 (59%)	460 (40%)	20 (2%)	6,946 (86%)	6,773 (98%)	6 (0%)	167 (2%)
Age 75 and over	240 (3%)	114 (48%)	125 (52%)	1 (0%)	6,646 (97%)	6,430 (97%)	12 (0%)	204 (3%)

Source: NRS, Census 2011

³⁰ Please note that the HMA level data uses information from the 2011 Census whilst the region-wide data is taken from the Office for National Statistics Annual Business Survey.

³¹ Please note that the HMA level data uses information from the 2011 Census whilst the region-wide data is taken from the Office for National Statistics Annual Business Survey.

Table 2.20c: Economic activity by age (all people aged 16 and over) – Eskdale HMA³²

	Economically Active:				Economically Inactive:			
	Total	Employee	Self-employed	Un-employed	Total	Retired	Student	Other
All people aged 16 and over	1,932 (62%)	1,469 (76%)	374 (19%)	89 (5%)	1,195 (38%)	908 (76%)	93 (8%)	194 (16%)
Age 16 to 24	209 (68%)	165 (79%)	16 (8%)	28 (13%)	98 (32%)	0 (0%)	85 (87%)	13 (13%)
Age 25 to 34	273 (91%)	217 (79%)	39 (14%)	17 (6%)	28 (9%)	0 (0%)	2 (7%)	26 (93%)
Age 35 to 49	695 (92%)	551 (79%)	126 (18%)	18 (3%)	61 (8%)	2 (3%)	4 (7%)	55 (90%)
Age 50 to 64	651 (73%)	472 (73%)	155 (24%)	24 (4%)	235 (27%)	148 (63%)	1 (0%)	86 (37%)
Age 65 to 74	88 (18%)	57 (65%)	29 (33%)	2 (2%)	397 (82%)	390 (98%)	0 (0%)	7 (2%)
Age 75 and over	16 (4%)	7 (44%)	9 (56%)	0 (0%)	376 (96%)	368 (98%)	1 (0%)	7 (2%)

Source: NRS, Census 2011

Table 2.20d: Economic activity by age (all people aged 16 and over) – Mid Galloway HMA³³

	Economically Active:				Economically Inactive:			
	Total	Employee	Self-employed	Un-employed	Total	Retired	Student	Other
All people aged 16 and over	5,490 (56%)	3,772 (69%)	1,330 (24%)	388 (7%)	4,386 (44%)	3,200 (73%)	246 (6%)	940 (21%)
Age 16 to 24	770 (73%)	575 (75%)	41 (5%)	154 (20%)	278 (27%)	2 (1%)	220 (79%)	56 (20%)
Age 25 to 34	822 (84%)	618 (75%)	118 (14%)	86 (10%)	155 (16%)	0 (0%)	10 (6%)	145 (94%)
Age 35 to 49	1,863 (85%)	1,290 (69%)	484 (26%)	89 (5%)	337 (15%)	11 (3%)	12 (4%)	314 (93%)
Age 50 to 64	1,726 (63%)	1,155 (67%)	517 (30%)	54 (3%)	1,004 (37%)	646 (64%)	2 (0%)	356 (35%)
Age 65 to 74	248 (15%)	112 (45%)	133 (54%)	3 (1%)	1,408 (85%)	1,367 (97%)	1 (0%)	40 (3%)
Age 75 and over	61 (5%)	22 (36%)	37 (61%)	2 (3%)	1,204 (95%)	1,174 (98%)	1 (0%)	29 (2%)

Source: NRS, Census 2011

³² Please note that the HMA level data uses information from the 2011 Census whilst the region-wide data is taken from the Office for National Statistics Annual Business Survey.

³³ Please note that the HMA level data uses information from the 2011 Census whilst the region-wide data is taken from the Office for National Statistics Annual Business Survey.

Table 2.20e: Economic activity by age (all people aged 16 and over) – Stewartry HMA³⁴

	Economically Active:				Economically Inactive:			
	Total	Employee	Self-employed	Un-employed	Total	Retired	Student	Other
All people aged 16 and over	11,335 (57%)	8,063 (71%)	2,612 (23%)	660 (6%)	8,541 (43%)	6,447 (75%)	515 (6%)	1,579 (18%)
Age 16 to 24	1,392 (71%)	1,081 (78%)	82 (6%)	229 (16%)	556 (29%)	2 (0%)	446 (80%)	108 (19%)
Age 25 to 34	1,615 (87%)	1,275 (79%)	239 (15%)	101 (6%)	251 (13%)	3 (1%)	27 (11%)	221 (88%)
Age 35 to 49	3,910 (88%)	2,807 (72%)	910 (23%)	193 (5%)	554 (12%)	19 (3%)	28 (5%)	507 (92%)
Age 50 to 64	3,795 (68%)	2,648 (70%)	1,017 (27%)	130 (3%)	1,766 (32%)	1,132 (64%)	10 (1%)	624 (35%)
Age 65 to 74	514 (16%)	222 (43%)	286 (56%)	6 (1%)	2,603 (84%)	2,549 (98%)	2 (0%)	52 (2%)
Age 75 and over	109 (4%)	30 (28%)	78 (72%)	1 (1%)	2,811 (96%)	2,742 (98%)	2 (0%)	67 (2%)

Source: NRS, Census 2011

Table 2.20f: Economic activity by age (all people aged 16 and over) – Stranraer HMA³⁵

	Economically Active:				Economically Inactive:			
	Total	Employee	Self-employed	Un-employed	Total	Retired	Student	Other
All people aged 16 and over	8,413 (58%)	6,211 (74%)	1,484 (18%)	718 (9%)	6,161 (42%)	4,109 (67%)	414 (7%)	1,638 (27%)
Age 16 to 24	1,142 (68%)	833 (73%)	39 (3%)	270 (24%)	528 (32%)	0 (0%)	369 (70%)	159 (30%)
Age 25 to 34	1,444 (85%)	1,128 (78%)	140 (10%)	176 (12%)	250 (15%)	1 (0%)	24 (10%)	225 (90%)
Age 35 to 49	2,905 (84%)	2,218 (76%)	530 (18%)	157 (5%)	558 (16%)	18 (3%)	16 (3%)	524 (94%)
Age 50 to 64	2,550 (65%)	1,836 (72%)	605 (24%)	109 (4%)	1,380 (35%)	774 (56%)	1 (0%)	605 (44%)
Age 65 to 74	310 (14%)	163 (53%)	142 (46%)	5 (2%)	1,872 (86%)	1,804 (96%)	3 (0%)	65 (3%)
Age 75 and over	62 (4%)	33 (53%)	28 (45%)	1 (2%)	1,573 (96%)	1,512 (96%)	1 (0%)	60 (4%)

Source: NRS, Census 2011

2.22.1 Both Dumfries and Eskdale HMAs have the highest levels of economic activity for their areas – with nearly 62% of all people aged over 16 being economically active.

³⁴ Please note that the HMA level data uses information from the 2011 Census whilst the region-wide data is taken from the Office for National Statistics Annual Business Survey.

³⁵ Please note that the HMA level data uses information from the 2011 Census whilst the region-wide data is taken from the Office for National Statistics Annual Business Survey.

Eskdale HMA in particular has very high levels of economic activity for those aged between 25 and 49 where over 90% of people in these age groups are economically active. Mid Galloway HMA has the lowest level of economic activity with around 56% of all people aged 16 and over being economically active in this area; Stewartry HMA also has lower levels of economic activity and both of these HMAs have high proportions of retired people.

- 2.22.2 Mid Galloway HMA has the highest levels of self-employment, with over 24% of the economically active population aged being self-employed. Stewartry and Eskdale HMAs also have relatively high proportions of self-employed people, particularly in the 35-64 age groups.
- 2.22.3 As a university town, it would be expected that Dumfries HMA has the highest level of students, although the Eskdale HMA has a similar proportion of students at around 8% of the population over 16. The Mid Galloway HMA has the fewest proportion of students in comparison to the other HMAs.
- 2.22.4 Stranraer HMA has the highest level of unemployment within the individual HMAs at around 8.5% of the economically active population, particularly in the 16-24 age group with nearly a quarter of young people in this category being unemployed. Eskdale HMA has the lowest level of unemployment with fewer than 5% of the economically active population being out of work.

Table 2.21: Occupation by economic activity by HMA

	Annan HMA	% of D&G total	% of HMA total	Dumfries HMA	% of D&G total	% of HMA total	Eskdale HMA	% of D&G total	% of HMA total	Mid Galloway HMA	% of D&G total	% of HMA total	Stewartry HMA	% of D&G total	% of HMA total	Stranraer HMA	% of D&G total	% of HMA total	D&G
All People Aged 16 To 74 In Employment	9,705	13.8		35,299	50.4		1,827	2.6		5,043	7.2		10,567	15.1		7,634	10.9		70,075
Managers, directors and senior officials	706	12.5	7.3	2,784	49.2	7.9	154	2.7	8.4	461	8.2	9.1	962	17.0	9.1	587	10.4	7.7	5,654
Professional occupations	930	10.6	9.6	5,041	57.3	14.3	194	2.2	10.6	542	6.2	10.7	1,372	15.6	13.0	721	8.2	9.4	8,800
Associate professional and technical occupations	819	13.1	8.4	3,462	55.3	9.8	178	2.8	9.7	361	5.8	7.2	872	13.9	8.3	569	9.1	7.5	6,261
Administrative and secretarial occupations	944	14.0	9.7	3,521	52.2	10.0	221	3.3	12.1	401	5.9	8.0	982	14.6	9.3	675	10.0	8.8	6,744
Skilled trades occupations	1,710	14.0	17.6	5,416	44.4	15.3	309	2.5	16.9	1,136	9.3	22.5	2,155	17.7	20.4	1,481	12.1	19.4	12,207
Caring, leisure and other service occupations	950	12.2	9.8	3,874	49.8	11.0	174	2.2	9.5	658	8.5	13.0	1,142	14.7	10.8	982	12.6	12.9	7,780
Sales and customer service occupations	957	16.3	9.9	3,080	52.4	8.7	111	1.9	6.1	286	4.9	5.7	788	13.4	7.5	660	11.2	8.6	5,882
Process, plant and machine operatives	1,400	19.2	14.4	3,550	48.7	10.1	191	2.6	10.5	427	5.9	8.5	936	12.8	8.9	788	10.8	10.3	7,292
Elementary occupations	1,289	13.6	13.3	4,571	48.3	12.9	295	3.1	16.1	771	8.2	15.3	1,358	14.4	12.9	1,171	12.4	15.3	9,455

Source: NRS, Census 2011

2.22.5 Dumfries HMA, being the largest HMA as well as including the region's administrative and employment centre, has the largest proportions of all types of occupations, particularly professional and associate professional and technical occupations. Within Dumfries itself, skilled trades occupations are the biggest employer, at over 15%, followed by professional occupations (14.3%).

2.22.6 When looking at each HMA individually, aside from Dumfries, Stewartry HMA has a relatively high level of managerial and professional occupations and also skilled trade occupations, much higher than other HMAs. The most significant occupation in Annan is process, plant and machine operatives with nearly a fifth of the working population employed in this industry. Overall, both Annan and Stranraer HMAs have relatively high levels of lower income occupations with almost half the working population in these areas being employed in sectors such as caring, leisure and service occupations, sales and customer service, process, plant and machine operatives and elementary occupations. Many of these jobs are generally low

skilled, sometimes poorly paid and often temporary or part time – for example, the majority of jobs within each HMA for caring, leisure and other services and the sales and customer service occupations are part time. Stranraer HMA also has the fewest higher income jobs (such as professional, managerial and technical occupations) whilst Stewartry HMA has the fewest lower income occupations, proportionately, although it still has around 40% of workers occupied in these categories.

2.22.7 Eskdale HMA is dominated by both skilled trades and elementary occupations, which take up around a third of the workforce. Within itself, Mid Galloway HMA has the highest proportion of skilled trades compared to the other HMAs and also in the caring, leisure and service occupations.

Key Issues Table – Demographic, Affordability and Economic Trends

LHS and LDP	Key Issues Identified in the HNDA
Demographic issues for the local housing market(s)	<ol style="list-style-type: none"> 1. Housing options will continue to be important in meeting the needs of older people throughout the region. The increasing number of older people within Dumfries & Galloway will have implications for housing supply, repairs and maintenance, care & repair services, the provision of care at home, responder services, care homes and sheltered housing [suggesting a need for a general review of housing and services for older people]. 2. Population projected to decline by 4.6% (Scotland to <i>increase</i> by 7.3%); in particular, there will be a decline in young and working age people and an increase in those beyond retirement age, particularly many more very elderly people (80+); 3. Net migration will remain in positive figures but this will only account for a relatively small number of new people per year; 4. In-migration, especially economic migrants, will increase the need for one and two bedroom properties. An increase in the over 65 age group together with a decrease in the 22-44 age group will also increase the need for smaller property sizes and a decrease in the need for larger family properties. 5. The projected household composition to 2035 indicates that single people and single people with children will be the only family types to see positive growth in D&G. This may indicate a need for increased smaller housing options in the future.
Affordability issues for the local housing market(s)	<ol style="list-style-type: none"> 1. Although house prices have fallen in recent years, affordability is a major issue for people in the lower and median income bracket in all HMAs across the region with housing affordability ratios within the range of 3.74-8.84, reflecting that a considerable proportion of households within Dumfries & Galloway would not be able to meet their housing needs through buying a home. As such, more people may need to rely on the private rented or social rented sector. 2. The market shows some signs of recovery, with the number of house sales increasing after 2012; continuing low interest rates may support this trend. 3. Private and social sector rents in Dumfries & Galloway are some of the lowest in Scotland. However, it is also one of the lowest income regions. For those in the lower income quartile, renting within the private sector may not be an affordable option, as evidenced in the PRS to income ratios, and as such they will need to rely on more affordable housing options. 4. For Scotland as a whole, the Loan to Value ratio for home purchase for First Time Buyers (FTB) went up 2% in Q1 2015; FTBs still face a substantial deposit barrier.
Economic issues for the local housing market(s)	<ol style="list-style-type: none"> 1. Gross Value Added (GVA) per head remains below the national average although it has picked up slightly in recent years; 2. An unemployment rate of 7.3%, although slightly less than the national average, is significant in conjunction with the low number of full-time workers across the region, reinforcing the barriers to home ownership in Dumfries & Galloway. These barriers may lead to more people looking at more affordable housing options. 3. The implications for older people with interest only mortgages will have an impact on a number of households throughout Dumfries

	<p>& Galloway.</p> <ol style="list-style-type: none"> 4. Relatively high reliance on the public sector for employment (accounting for 22.8% of the workforce in 2013) but jobs in this sector are decreasing; the number of jobs in most other sectors has also declined; 5. The employment rate remained below the national level in 2013; D&G was in the bottom 10 for employment of the 32 local authorities; 6. Greater number of self-employed people than nationally (in 2013, the proportion of self-employed people was the highest in the Scotland); 7. Fewer numbers of people employed in professional, senior and managerial occupations than the national average and higher numbers employed in service sectors, as process, plant and machine operatives and in elementary occupations – generally indicating a predominance of lower paid occupations. This lower income predominance may act as a further barrier to home ownership and increase the demand for more affordable housing.
--	---

Chapter 3: Housing Stock Profile, Pressures and Management Issues

3.1 Chapter 3 Overview

- 3.1.1 This chapter examines the current housing profile of D&G, and each of its six housing market areas. The aim of the chapter is to set out the data that has been used to create this profile and to identify stock pressures – for example, hard to let properties and stock for which there is more demand than supply. It will detail all those housing issues faced by existing tenants which would be addressed by managing the existing stock i.e. transfers, improving house condition and reducing overcrowding. This will not include adapted housing as this is covered in Chapter 5 on Specialist Provision.
- 3.1.2 It will also provide a better understanding of the size, location and condition of the existing housing stock across tenure and how this meets current and projected housing need. This helps to establish where mismatches apply and to inform the actions required through the LDP and LHS. This information will also help the HMP to best meet the need for housing through the management / use of existing stock and inform priorities for future stock management.
- 3.1.3 The chapter should also satisfy the following core output as part of achieving “robust and credible” status:

Core Output 4 (taken from HNDA: A Practitioners Guide, 2014)

Housing stock profile, pressures and management issues: Consider what existing housing stock is available to meet the housing needs of the local population. This should identify any under-supply or surplus of certain types of housing. This will demonstrate where the existing housing stock may be pressured and where that stock may need to be managed in order to meet the housing needs of the local population. The types and number of in-situ solution used should be evidenced. Stock should be considered by size, type, condition, occupancy (overcrowding and under-occupancy, concealed households and turnover - re-lets and voids). These should be considered by tenure and location as appropriate.

3.1.4 This chapter will profile the existing stock, stock pressures and in-situ / management issues for the following items:

Physical characteristics

- size
 - type³⁶
 - condition
(*quality*)
- } by location (all tenures)

Stock Pressures

- occupancy
(*over-crowding*)
 - concealed households
 - turnover
(*relets & voids*)
- } by location (social sector only)

Stock Management

- in-situ/ management
solutions used/applied
- } by location (social sector only)

³⁶ For example, detached, semi-detached, flats etc.

Physical Stock Characteristics

Table 3.1: Estimated Dwelling³⁷ Numbers 2008 – 2013

Housing Market Area	2008	2009	2010	2011	2012	2013	Change 2008-2013	
							Number	%
Annan HMA	9,275	9,327	9,373	9,397	9,418	9,445	170	1.8
Dumfries HMA	34,441	34,610	34,725	35,046	35,279	35,492	1,051	3.1
Eskdale HMA	1,825	1,829	1,833	1,833	1,835	1,835	10	0.5
Mid Galloway HMA	5,847	5,917	5,959	5,978	5,983	6,004	157	2.7
Stewartry HMA	11,772	11,826	11,888	11,928	11,961	12,016	244	2.1
Stranraer HMA	8,820	8,776	8,843	8,851	8,852	8,873	53	0.6
Dumfries & Galloway	71,980	72,285	72,621	73,033	73,328	73,665	1,685	2.3
Scotland	2,465,998	2,479,954	2,493,838	2,506,062	2,520,073	2,532,119	66,121	2.7

Source: NRS Estimates of households and dwellings for Council Areas and Datazones (2008 - 2013)

3.1.5 As would be expected, the number of dwellings in each HMA, aligns with the total populations and number of households within each of these areas, with Dumfries HMA having the highest number of dwellings and Eskdale the lowest. Overall, between 2008-13, D&G has had a smaller increase in the number of dwellings than the national average although Dumfries HMA has increased by a greater percentage and Mid Galloway HMA has had the same amount of growth as Scotland as a whole. Eskdale and Stranraer HMAs have had the least amount of growth – with only ten additional dwellings being formed in Eskdale within the five years.

3.2 Population and household change

Table 3.2: Percentage Population and Household Change 2001-2011

HMA	% change in Population 2001-11	% change in Households 2001-11	% change in Dwellings 2001-11
Annan HMA	6.2	9.4	9.2
Dumfries HMA	3.5	7.7	7.5
Eskdale HMA	-2.8	1.5	1.8
Mid Galloway HMA	1.7	6.3	9.8
Stewartry HMA	0.5	4.1	5.6
Stranraer HMA	-2.1	3.6	5.4
D&G	2.4	6.5	7.2
Scotland	4.6	8.2	7.2

Source: NRS 2001 & 2011 Census

3.2.1 Table 3.2 shows that the rate of increase in the number of households and dwellings has been much greater than the population increase. This is a reflection of the trend of decreasing household size.

³⁷ A dwelling is defined as a self-contained unit of accommodation, for example a house or a flat and includes second homes that are not let out commercially. Caravans count as dwellings if they are someone's main home.

3.3 Dwelling Size

Table 3.3: Estimated Dwelling Size 2013 by HMA

Housing Market Area	Dwellings 2013	1 - 2 room dwellings ³⁸		3 - 4 room dwellings		5 - 6 room dwellings		7+ room dwellings ³⁹		Unknown number of rooms	
		Units	%	Units	%	Units	%	Units	%	Units	%
Annan HMA	9,445	969	10.3	5,552	58.8	2,891	30.6	*	*	33	0.3
Dumfries HMA	35,492	3,488	9.8	20,262	57.1	11,557	32.6	*	*	185	0.5
Eskdale HMA	1,835	176	9.6	1,089	59.3	565	30.8	*	*	5	0.3
Mid Galloway HMA	6,004	485	8.1	3,311	55.1	2,166	36.1	*	*	42	0.7
Stewartry HMA	12,016	1,124	9.4	6,145	51.1	4,667	38.8	*	*	80	0.7
Stranraer HMA	8,873	953	10.7	5,041	56.8	2,774	31.3	*	*	105	1.2
Dumfries & Galloway	73,665	7,195	9.8	41,400	56.2	24,620	33.4	*	*	450	0.6
Scotland	2,532,119	323,656	12.8	1,415,640	55.9	603,482	23.8	153,775	6.1	35,566	1.4

* No data available

Source: NRS Estimates of households and dwellings for Council Areas and Datazones (2013)

3.3.1 The largest proportions of dwellings in D&G are those with 3-4 rooms (56.2%) in line with the national figure. Overall, however, dwellings tend to be larger, with D&G having fewer 1-2 room dwellings and more 5-6 room dwellings than nationally. Annan HMA has the highest proportion of smaller dwellings and the fewest larger dwellings, whilst both Mid Galloway and Stewartry tend to have a greater proportion of larger dwellings.

3.4 Dwelling Type

Table 3.4: Estimate of Dwelling Type (2008 and 2013), D&G and Scotland

		All dwellings	Detached		Semi-detached		Flat		Terraced		Unknown	
			Units	%	Units	%	Units	%	Units	%	Units	%
2008	Dumfries & Galloway	71,980	23,593	32.8	18,205	25.3	10,861	15.1	19,085	26.5	236	0.3
	Scotland	2,465,998	509,049	20.6	489,286	19.8	945,163	38.3	509,695	20.7	12,805	0.5
2013	Dumfries & Galloway	73,665	24,589	33.4	18,841	25.6	10,672	14.5	19,296	26.2	267	0.4
	Scotland	2,532,119	534,294	21.1	501,564	19.8	961,141	38.0	521,992	20.6	13,128	0.5

Source: NRS Estimates of households and dwellings for Council Areas and Datazones (2008 and 2013)

3.4.1 The predominant housing type in D&G is detached houses, with around a third of the housing stock in 2013 comprised of this form of accommodation. This is unlike Scotland as a whole where flats make up the majority of house types, followed by terraced units, then detached houses. Around a quarter of the housing stock in

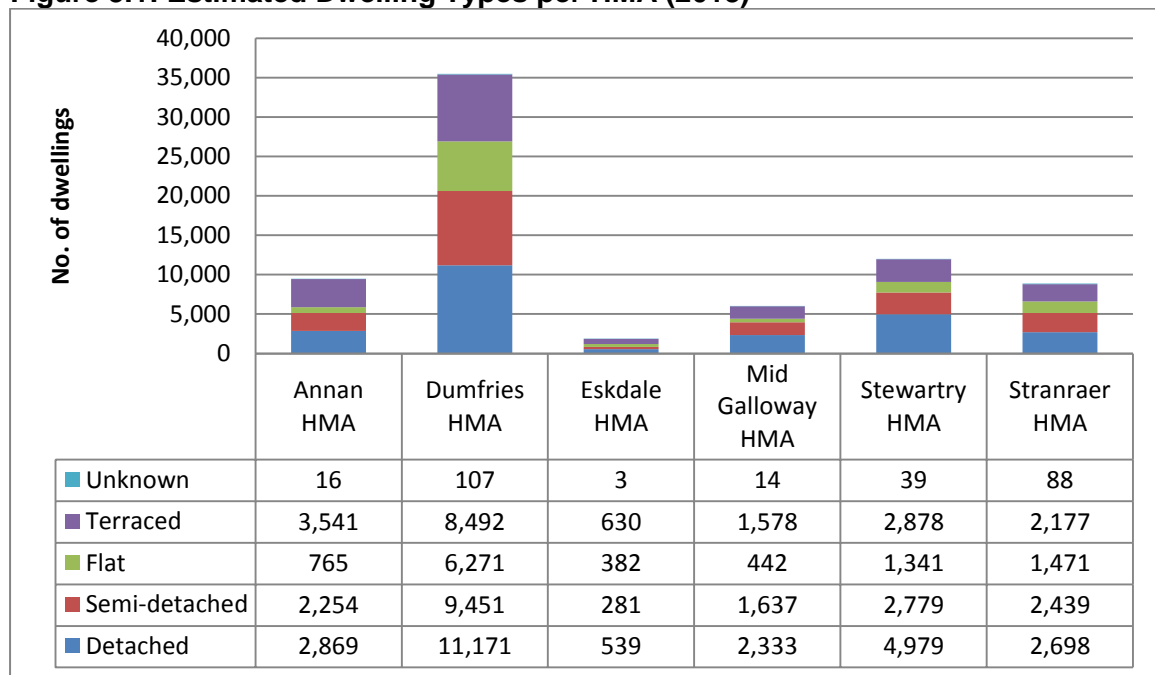
³⁸ Number of rooms: in the Assessors' Portal (Scottish Assessors are responsible for valuing property for Council Tax purposes), this is defined as the number of habitable rooms (usually bedrooms and living rooms). This is different to the census definition, which includes kitchens.

³⁹ Note from SNS: Information on the number of rooms is not separately available for dwellings with seven or more rooms in D&G.

made up of semi-detached, with similar numbers of terraced units, with flats being the least common house type.

- 3.4.2 The characteristics of the housing stock in D&G may be a reflection of the rural nature of the area which has a mixture of traditional small cottage-style houses, often built in terraces or as single / semi-detached units and, as land availability has not typically been an issue, larger more modern properties on individual plots. Additionally, as space has not been at such a premium, unlike the denser areas of many urban Scottish towns and cities, fewer flatted developments have been created. In fact, between 2008 and 2013, the percentage of flats and terraces in D&G has decreased slightly whilst the proportion of detached and semi-detached properties have increased. This is similar to the national picture where, although flats remain the predominant house type, the percentage of them has fallen whilst the proportion of detached properties has increased.
- 3.4.3 When looking at the figures for housing size and type, it can be seen that D&G has a greater proportion of larger and/or detached properties than Scotland as a whole and fewer small units and fewer flats and terraces.

Figure 3.1: Estimated Dwelling Types per HMA (2013)



Source: NRS Estimates of households and dwellings for Council Areas and Datazones (2013)

3.4.4 Within individual HMAs, Figure 3.1 shows that, after Dumfries, Stewartry has a high proportion of detached houses. Annan, on the other hand, has terraced dwellings as the majority housing type. Eskdale HMA has a large proportion of flatted dwellings, with Dumfries and Stranraer HMAs also having relatively higher numbers of flats.

3.5 Housing Tenure

Tenure change 2001-2011

Table 3.5 Household Tenure 2001 and 2011 by HMA

Housing Market Area	Households 2001	Owner occupied ⁴⁰		Social Rented		Private Rented		Living Rent Free	
		Households	%	Households	%	Households	%	Households	%
Annan HMA	8,245	5,356	65.0	2,041	24.8	518	6.3	330	4.0
Dumfries HMA	30,653	19,669	64.2	6,589	21.5	2,915	9.5	1,480	4.8
Eskdale HMA	1,700	1,026	60.4	258	15.2	291	17.1	125	7.4
Mid Galloway HMA	5,046	3,177	63.0	1,005	19.9	563	11.2	301	6.0
Stewartry HMA	10,339	6,789	65.7	1,778	17.2	1,139	11.0	633	6.1
Stranraer HMA	7,824	4,536	58.0	2,035	26.0	856	10.9	397	5.1
Dumfries & Galloway	63,807	40,553	63.6	13,706	21.5	6,282	9.8	3,266	5.1
Scotland	2,192,246	1,372,103	62.6	595,143	27.1	147,251	6.7	77,749	3.5
Housing Market Area	Households 2011	Owner occupied*		Social Rented		Private Rented		Living Rent Free	
		Households	%	Households	%	Households	%	Households	%
Annan HMA	9,021	5,997	66.5	1,884	20.9	943	10.5	197	2.2
Dumfries HMA	32,998	21,316	64.6	6,518	19.8	4,426	13.4	738	2.2
Eskdale HMA	1,725	1,056	61.2	201	11.7	398	23.1	70	4.1
Mid Galloway HMA	5,363	3,384	63.1	1,035	19.3	777	14.5	167	3.1
Stewartry HMA	10,767	7,046	65.4	1,766	16.4	1,534	14.2	421	3.9
Stranraer HMA	8,106	4,814	59.4	1,952	24.1	1,112	13.7	228	2.8
Dumfries & Galloway	67,980	43,613	64.2	13,356	19.6	9,190	13.5	1,821	2.7
Scotland	2,372,777	1,470,986	62.0	576,419	24.3	294,892	12.4	30,480	1.3

Source: NRS 2001 and 2011 Census

⁴⁰ Owner occupied includes 'Owned outright; Owned with a mortgage or loan; Shared ownership (part owned and part rented)'

3.5.1 Table 3.5 shows that between 2001 and 2011, owner occupation increased slightly, unlike Scotland as a whole where it declined. This increase occurred in all HMAs (particularly Annan and Stranraer), except Stewartry which saw a very small decrease in the level of owner occupation. Social renting decreased across all HMAs, the same as in Scotland, although the decrease was not as pronounced in both Mid Galloway and Stewartry HMAs. Both Annan and Eskdale saw the greatest decrease in social renting. Conversely, private renting grew by an average of 3.7% in the region, with Eskdale HMA in particular seeing the greatest increase in this sector – over the regional and national average. The numbers of people living rent free declined across the board, both regionally and nationally.

3.6 HMO and Landlord Registration

Table 3.6: HMO Licenses in Force 2001 - 2015

HMO Licenses End of March:	Dumfries & Galloway	Scotland
2001	<10	25
2002	<10	710
2003	29	1,561
2004	72	4,280
2005	87	8,452
2006	93	7,608
2007	115	7,924
2008	120	10,181
2009	127	11,370
2010	120	11,881
2011	123	13,605
2012	119	13,356
2013	117	13,911
2014	117	14,331
2015	109	14,908

Source: HMO returns by LAs to the Scottish Government, Communities Analytical Services (Housing Statistics) 2001 - 2015

- 3.6.1 The Housing (Scotland) Act 2006 states that living accommodation is classified as Housing in Multiple Occupation (HMO) if the following criteria are met:
- The living accommodation is occupied by three or more persons from three or more families.
 - The living accommodation is the only/main residence of the occupiers.
 - The house/premises/group of premises is owned by the same person with shared basic amenities.

This legislation covers all forms of HMO's including ordinary houses, flats, bedsits, student halls of residence and hostels.

- 3.6.2 A license is required for an HMO to ensure that the accommodation is well managed, of good quality and is safe. Certain physical, safety and quality standards must be met by the owner/manager of the HMO who also must pass a fit and proper person test in order to secure a license. Regardless of the type of owner, a license is required by law. The license is gained from the local authority in which the accommodation is situated.

3.6.3 In 2000, the Civic Government (Scotland) Act 1982 (Licensing of Houses in Multiple Occupation) Order 2000 was devised, making it compulsory for all authorities to introduce an HMO licensing scheme. Priority, at the beginning of this order, was given to those HMO's with the most occupants and then proceeding to work down to those with 3 or more. This would appear to explain the relatively low number of HMO licenses in force for both D&G and Scotland in the early years of the legislation. In the past 5 years, HMO licenses have decreased by over 11% in D&G which goes against the national trend of a 9.6% increase.

Table 3.7a: Landlord Registration Figures for Dumfries & Galloway 2012 - 2015

End of August:	Total Number of Properties Registered:	Percentage of Properties Approved:	Total Number of Approved Registrations ⁴¹ :	Percentage of Registrations Approved:
2012	9,112	99.41%	5,739	99.15%
2013	9,707	98.54%	6,316	99.03%
2014	10,463	99.65%	6,901	99.37%
2015	10,820	99.31%	7,162	99.17%

Source: Property Registration Monthly Approval Statistics 2012 – 2015

Table 3.7b: Landlord Registration Figures for Scotland 2012 - 2015

End of August:	Total Number of Properties Registered:	Percentage of Properties Approved:	Total Number of Approved Registrations:	Percentage of Registrations Approved:
2012	275,021	97.49%	190,956	96.58%
2013	302,911	97.38%	220,451	96.73%
2014	325,392	97.65%	238,786	96.90%
2015	343,281	97.99%	252,463	97.28%

Source: Property Registration Monthly Approval Statistics 2012 - 2015

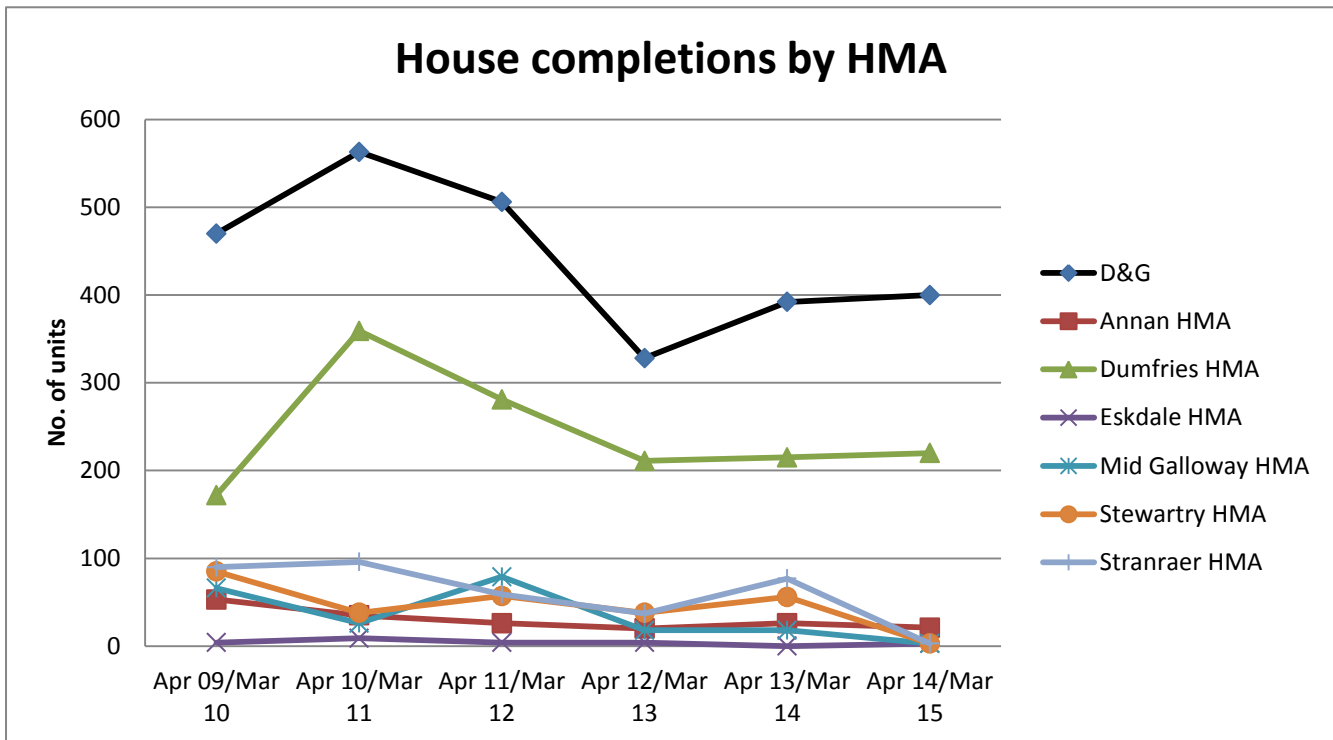
3.6.4 In 2012, the Scottish Government requested that each local authority keep records of all information regarding Landlord Registration and that this information was updated on a monthly basis to a nationwide league table.

3.6.5 The figures show that D&G has a slightly higher approval percentage of both registrations and properties than Scotland as a whole. In both D&G and Scotland, the number of properties registered and the number or approved registrations is rising year on year and there is no indication that this will not continue into the foreseeable future. The rise could be in part due to the lack of affordability of owner occupied properties/houses by those on low and median incomes. However there may be other reasons such as a lack of a suitable property in the owner occupied sector that would suit the needs of the occupant. For some, entering the private sector can be a lifestyle choice to reflect their working situation.

⁴¹ "Total Number of Approved Registrations" refers to the number of people approved to be a registered landlord.

3.7 Housing completions 2009-2015

Figure 3.2: All house completions, by HMA (April 2009-March 2015)

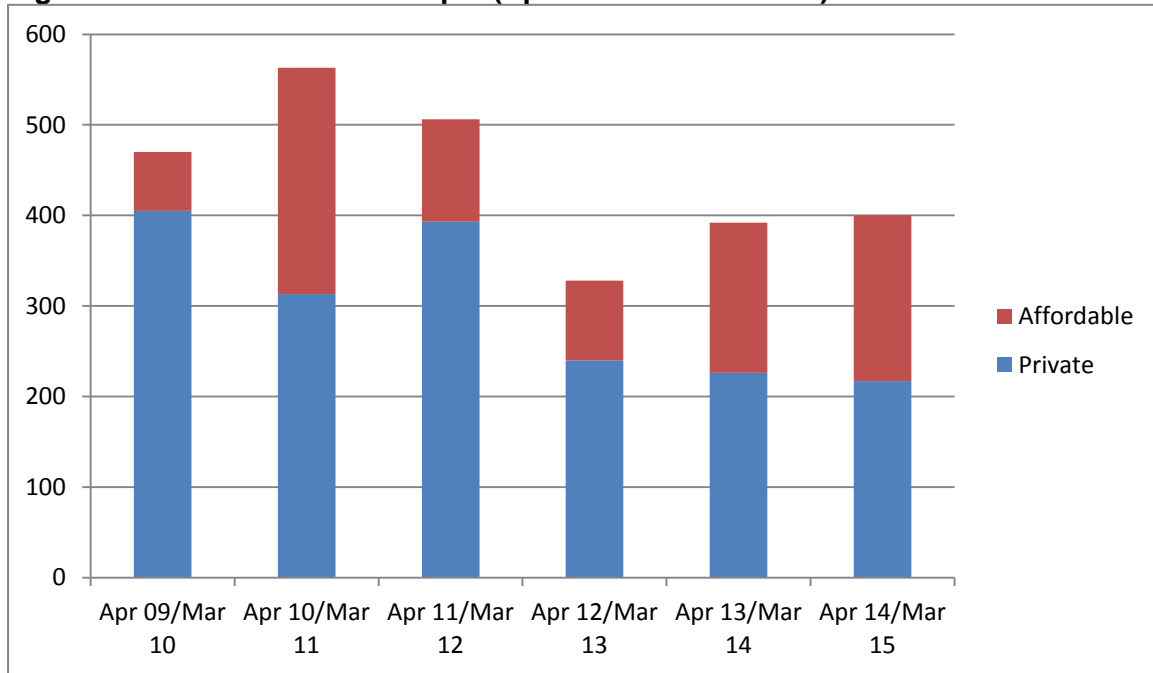


Source: DGC, Housing Land Audits 2009 - 2015

3.7.1 Figure 3.2 shows the total number of new build completions for each financial year between April 2009 and March 2015 for both D&G and individual HMAs. During this time, a total of 2569 houses were built, two thirds of which were private sector. The D&G-wide annual trend shows that between these years, the number of completions peaked in 2010/11 (with 563 completions) and then fell quite significantly by nearly 42% from this, although the last couple of years have seen a gradual upward trend once again.

3.7.2 In relation to individual HMAs, Dumfries HMA has followed virtually the same trend as D&G as a whole, (unsurprising as it accounts for the majority of new builds in the region). For all HMAs, the last year (2014/15) has seen either decline or a continued flattening of construction rates. Eskdale in particular has a very low build out rate of an average of only 4 houses per year since 2009/10.

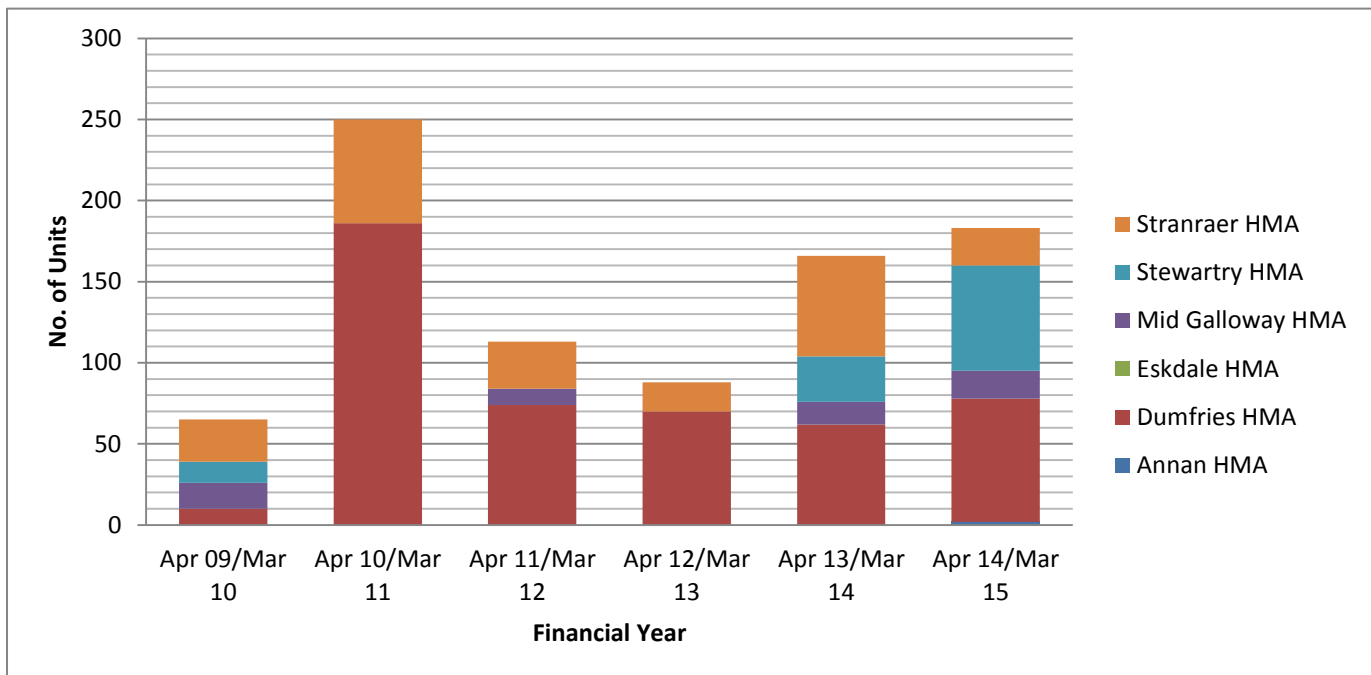
Figure 3.3: New Build Tenure Split (April 2009- March 2015)



Source: DGC, Housing Land Audits 2009 - 2015

3.7.3 Figure 3.3 shows that the financial year 2010/11 saw the greatest number of homes under construction but a large part of this was made up of affordable housing, with private builds being down from the previous year. Private building picked up again the year after but then has continued to decline with, currently, the number of affordable homes being built nearly equalling the number of private sector builds.

Figure 3.4: Number of New Build Affordable Homes by HMA (April 2009 - March 2015)



Source: DGC, Housing Land Audits 2009 - 2015

3.7.4 The financial year 2010/11 saw the greatest number of new build affordable homes being built in D&G, but only in Dumfries and Stranraer HMAs, where an on-going

programme of social housing stock renewal in these two areas reached its peak. It must be noted that the majority of these houses were replacements for existing stock, so the overall number of affordable houses will not have significantly changed in these areas.

- 3.7.5 Both of these HMAs have seen the most affordable housing construction over the entire period but Stewartry HMA has also seen a relatively significant amount, especially in years 2013/14 and 2014/15. Conversely, there were only 2 affordable houses built in Annan HMA over this period, with none at all in Eskdale.

3.8 Ineffective stock

- 3.8.1 Properties that are vacant for a long period of time, particularly 12 months or more, are generally considered a waste. This is due to the potential for such properties to be brought back in to use and thus help meet housing need in the area. Long term empty properties can also be extremely costly for the owner with insurance, security, maintenance and utility bills adding up. In addition to this, DGC have utilised the changes in legislation - The Council Tax (Variation for Unoccupied Dwellings) (Scotland) Regulations 2013 – to charge the owner of long term empty properties double the council tax they would normally pay. This has been implemented in order to encourage owners to bring the vacant properties back in to use. This change was implemented by D&G Council on the 1st of November 2014.
- 3.8.2 Table 3.8 shows the number of long term empty properties for each of the HMAs in D&G as of the 30th of September 2015.

Table 3.8: D&G Long Term Empty Properties (30th September 2015)

Area	Total Dwellings	Number of Long Term Empty Properties ⁴²	% of Total Stock
Annan HMA	9,445	73	0.8%
Dumfries HMA	35,492	391	1.1%
Eskdale HMA	1,835	24	1.3%
Mid Galloway HMA	6,004	114	1.9%
Stewartry HMA	12,016	179	1.5%
Stranraer HMA	8,873	131	1.5%
Dumfries & Galloway	73,665	912	1.2%

Source: DGC Tax Database 2015

3.8.3 There are a number of exemptions from this increased council tax tariff including “Second Homes” and “Purpose Built Holiday Homes/Job Related Dwellings”. Documentary evidence needs to be provided to D&G Council to ensure that the exemption can be applied to these categories.

3.8.4 Table 3.9 shows the number of holiday/second/job related dwellings for each of the HMAs in D&G as of the 30th of September 2015.

Table 3.9: D&G Holiday, Job and Second Homes (30th September 2015)

Area	Total Dwellings	Number of Holiday Homes/Job Related Dwellings and Second Homes	% of Total Stock
Annan HMA	9,445	55	0.6%
Dumfries HMA	35,492	424	1.2%
Eskdale HMA	1,835	40	2.2%
Mid Galloway HMA	6,004	275	4.6%
Stewartry HMA	12,016	614	5.1%
Stranraer HMA	8,873	228	2.6%
Dumfries & Galloway	73,665	1636	2.2%

Source: DGC Tax Database 2015

3.8.5 Historical information relating to ineffective stock is available but not comparable to the information presented in tables 3.8 and 3.9. The information presented in the tables is sourced directly from D&G’s Council Tax Database and every type of ineffective stock is categorised into different coding’s to reflect their status. This was only introduced, in its current form, on the 1st of November 2014. “Long term empty properties” relates to properties vacant for 12 months or more. Data available from the Scottish Government in relation to “ineffective stock” categorises long term empty properties as being vacant for 6 months or more.

3.8.6 It is the hope and expectation of D&G Council that this increased tariff on long term empty properties will encourage the owners of the vacant properties to bring the dwellings back into use. It would therefore be reasonable to assume that the number of long term empty properties in the region will decrease over the coming years.

⁴² Long Term Empty Properties refers to both the number of long term empty properties subject to tariff and exempt from tariff.

3.8.7 Table 3.9 shows the variation in the number of holiday/job related dwellings and second homes across the region. There is a significantly higher percentage of holiday/job related dwellings and second homes in Mid Galloway and Stewartry than in Annan or Dumfries.

3.9 Dwelling Condition

Age of Dwelling

3.9.1 The age of a property may be an indication of the quality of the accommodation with older properties potentially requiring more care and maintenance and / or improvement to bring them up to modern standards, for example in relation to energy efficiency.

Table 3.10: Dwelling Characteristics by Age, D&G (2011 – 2013)

Local Authority	Age		Pre 1945 Dwellings Characteristics		Pre 1945 Dwellings Household Attributes		
	Pre-1945	Post-1945	House	Flat	Owner-occupied	Social Housing	Private Rented
D&G	35%	65%	33%	42%	36%	9%	57%
Scotland	32%	68%	26%	44%	33%	21%	54%

Source: Scottish House Conditions Survey (SHCS) 2011-13

3.9.2 The SHCS 2011-13 indicates that roughly a third (35%) of the housing stock in D&G was built before 1945, similar to the national figure. Table 3.10 shows that, of the dwellings which were built before 1945, a greater proportion of them are flats and a large majority are private rented, in line with the position in the rest of Scotland. However, the proportion of older social housing is much lower in D&G than nationally.

3.10 Stock Condition

Below Tolerable Standard

3.10.1 According to the Scottish Household Condition Survey Local Authority Analysis 2011-13, 2% of housing stock in D&G is “Below the Tolerable Standard” (BTS) which is below the national average of 3%. Owner occupied properties adjudged to be BTS was 2% while 3% of private rented properties were BTS and 0% of social housing properties were BTS. These tenures in D&G all came in below the national averages of 3%, 5% and 2% respectively.

Scottish Housing Quality Standard (SHQS): % Failing SHQS by Tenure

Table 3.11: Stock failing the SHQS as at 31 March 2013

Council area	All Social Landlords		Council landlord total		RSL total	
	Stock failing SHQS	% of stock failing SHQS	Stock failing SHQS	% of stock failing SHQS	Stock failing SHQS	% of stock failing SHQS
	count	(%)	count	(%)	count	(%)
Dumfries & Galloway	833	6.1	*	*	833	6.1
Total (all Scotland)	107,822	18.5	70,679	22.7	37,143	13.6

*No data available

Source: The Scottish Housing Regulator - Scottish Registered Social Landlord Statistics 2012-13

3.10.2 The Scottish Housing Quality Standard (SHQS) was introduced in February 2004 and is the Scottish Government's principal measure of housing quality in Scotland. The SHQS is a set of five broad housing criteria (with a number of sub-criteria including elements such as presence of damp, structural soundness, energy efficiency, having safe and adequate facilities and so on) which must all be met if the property is to pass SHQS. D&G has the second lowest amount of stock failing the SHQS out of all the Scottish Council areas⁴³, with only 6.1% of RSL stock falling into this category (well below the national average).

3.10.3 Only social sector housing, i.e. RSL's and Council landlords are required to comply with the SHQS.

Level of Disrepair in Dwellings

Table 3.12: Level of Disrepair by Dwelling Tenure

Local Authority	Owner-occupied	Social Housing	Private Rented
D&G	76%	87%	82%
Scotland	77%	85%	88%

Source: Scottish House Conditions Survey (SHCS) 2011-13

Table 3.13: Level of Urgent / Extensive Disrepair by Dwellings Tenure

Local Authority	Owner-occupied	Social Housing	Private Rented
Urgent Disrepair			
D&G	48%	56%	66%
Scotland	36%	37%	49%
Extensive Disrepair			
D&G	7%	6%	13%
	9%	12%	14%

⁴³ Source: The Scottish Housing Regulator - Scottish Registered Social Landlord Statistics 2012-13

Scotland			
-----------------	--	--	--

Source: Scottish House Conditions Survey (SHCS) 2011-13

- 3.10.4 Disrepair in table 3.12 is relating to “basic disrepair” in the SHCS which is recorded when an element of a dwelling within D&G is found to have any disrepair, no matter how small it is.
- 3.10.5 Urgent disrepair relates to any disrepair which, if not resolved, would place the fabric of the building into a worse state and/or place the health and safety of the occupiers of the dwelling at risk.
- 3.10.6 Extensive disrepair is recorded when it is found that the level of disrepair in the dwelling is considered to be of a relatively great severity in relation to at least 20% of the property area.
- 3.10.7 Table 3.12 shows that the overall level of basic disrepair across all tenures is high but not dissimilar to the national level, these are the type of disrepairs that are rectified on an ongoing basis by the occupier or landlord. When looking at levels of urgent disrepair, however, D&G has much higher levels, particularly in the private and social rented sectors. Extensive disrepair levels are slightly lower than the national figure.
- 3.10.8 Social sector housing dwellings within the region with any level of disrepair may still pass the SHQS depending on a number of characteristics set out in the SHQS.

3.11 Stock Interventions

Below Tolerable Standards Grants

- 3.11.1 DGC provides a yearly “Below Tolerable Standards Grants” fund to be utilised by the private sector housing team. The purpose of this fund is to ensure that private sector properties remain habitable by providing financial assistance within set criteria to owner occupiers and private sector landlords. The fund also provides financial assistance to commercial properties with a shared responsibility for communal elements of buildings such as roofs. The current funding for provided for BTS grants (15/16) is £400,000.

Empty Homes Initiative

- 3.11.2 The costs of empty homes to the local economy impact on both the community and the Council. Community impacts include reduction in property values, anti-social behaviour, vandalism increased levels of stress and anxiety and a loss of community pride. Bringing these properties back into use will help to reverse these negative effects. The benefits to the region and Council include an increased supply of affordable housing, supporting communities, creating an improved property market, increased revenue through collection of council tax, reduced legal costs and less intervention required by staff.

3.11.3 The Scottish Government has stated that it is keen to encourage empty home owners to bring their properties back into use to help tackle the shortage of affordable housing. DGC has utilised its right under The Local Government Finance (Unoccupied Properties etc.) (Scotland) Act 2012 to increase the Council Tax levy on long-term empty homes by 100%. A specific fund of £100,000 has been set up by DGC to provide financial assistance to empty home owners to bring the properties back into use. It is hoped that both of these measures will actively encourage empty home owners to bring their properties back into use and help tackle the shortage of affordable housing.

Trusted Trader Scheme

3.11.4 The Trusted Trader Scheme (TTS) is a register of trustworthy traders who operate within D&G. The register has been set up in order to increase consumer confidence in the home improvements sector and reduce the number of consumer complaints against local traders. By the end of November 2015, 120 traders had been accepted onto the scheme which was above the initial expectation when the scheme was set up. Over the past 3 years, £30,000 a year has been allocated by DGC to run and develop the scheme.

HEEPS-ABS

3.11.5 The Home Energy Efficiency Programme Scotland – Area Based Scheme (HEEPS-ABS) aims to assist property owners, as well as people living in the private rented sector, and has the following objectives:

- To reduce fuel poverty;
- To reduce carbon emissions; and
- To attract Energy Companies Obligation (ECO) funding.

3.11.6 DGC works in partnership with the Energy Agency to develop and deliver the programme. For 2015/16 DGC were allocated £2,000,000 from the Scottish Government to deliver the programme within the region. HEEPS-ABS assists property owners through measures such as external wall insulations, internal wall insulations, loft and cavity insulations and provision of heating systems. This scheme will save a total of 15,919 tonnes of carbon in their lifetime and will result in fuel bill savings in excess of £4.2 million at current prices.

Stock Pressures

3.12 Occupancy

3.12.1 Table 3.14 uses an occupancy rating which is a measure of whether a household's accommodation is overcrowded or under-occupied. It compares the actual number of rooms available to a household and a notional measure of the number of rooms required given the number, age and relationships of the people in the household. An occupancy rating of -1 implies that a household has one fewer room than required for the people living there, whereas +1 implies that they have one more room than the standard requirement. The table only shows figures for occupancy ratings of +2 or more (which is taken as a clear indication that the dwelling is well under-occupied), and a rating of -1 or less (to indicate that the dwelling is overcrowded).

Table 3.14: Household tenure by Occupancy rating (rooms), by HMA - 2011

Owner occupied ⁴⁴	All households	Occupancy rating +2 or more		Occupancy rating -1 or less	
			% +2		% -1
Annan HMA	5,997	3,781	63.0	159	2.7
Dumfries HMA	21,316	13,158	61.7	573	2.7
Eskdale HMA	1,056	664	62.9	21	2.0
Mid Galloway HMA	3,384	2,313	68.4	82	2.4
Stewartry HMA	7,046	5,048	71.6	119	1.7
Stranraer HMA	4,814	3,092	64.2	128	2.7
Dumfries & Galloway	43,613	28,056	64.3	1,082	2.5
Scotland	1,470,986	779,456	53.0	67,171	4.6
Social rented	All households	Occupancy rating +2 or more		Occupancy rating -1 or less	
			% +2		% -1
Annan HMA	1,884	212	11.3	232	12.3
Dumfries HMA	6,518	766	11.8	796	12.2
Eskdale HMA	201	19	9.5	24	11.9
Mid Galloway HMA	1,035	141	13.6	102	9.9
Stewartry HMA	1,766	201	11.4	195	11.0
Stranraer HMA	1,952	278	14.2	249	12.8
Dumfries & Galloway	13,356	1,617	12.1	1,598	12.0
Scotland	576,419	59,561	10.3	92,754	16.1
Private rented or living rent free	All households	Occupancy rating +2 or more		Occupancy rating -1 or less	
			% +2		% -1
Annan HMA	1,140	455	39.9	71	6.2
Dumfries HMA	5,164	1,874	36.3	389	7.5
Eskdale HMA	468	209	44.7	25	5.3
Mid Galloway HMA	944	398	42.2	68	7.2
Stewartry HMA	1,955	877	44.9	104	5.3
Stranraer HMA	1,340	566	42.2	86	6.4
Dumfries & Galloway	11,011	4,379	39.8	743	6.7
Scotland	325,372	64,715	19.9	54,420	16.7
All Households	All households	Occupancy rating +2 or more		Occupancy rating -1 or less	
			% +2		% -1
Annan HMA	9,021	4,448	49.3	462	5.1
Dumfries HMA	32,998	15,798	47.9	1,758	5.3
Eskdale HMA	1,725	892	51.7	70	4.1
Mid Galloway HMA	5,363	2,852	53.2	252	4.7
Stewartry HMA	10,767	6,126	56.9	418	3.9
Stranraer HMA	8,106	3,936	48.6	463	5.7
Dumfries & Galloway	67,980	34,052	50.1	3,423	5.0
Scotland	2,372,777	903,732	38.1	214,345	9.0

Source: NRS 2011 Census

3.12.2 Table 3.14 shows that overcrowding is most significant in the social rented sector, with an average of 12% of dwellings being overcrowded in D&G as a whole, although

⁴⁴ Owner occupied includes: Owned outright; Owned with a mortgage or loan; Shared ownership (part owned and part rented)

this is less than the national average, where 16% of homes have an occupancy rating of -1 or less. For the individual HMAs in this sector, Stranraer suffers from the most overcrowding, whilst Annan and Dumfries also have higher levels. Conversely, however, Stranraer also has the highest under-occupancy rating within this sector but for all sectors, Stranraer does rate as the top HMA for over-crowding. Mid Galloway HMA has the least significant potential issues in this housing sector, with the lowest levels of overcrowding and relatively high levels of under-occupancy.

3.12.3 Owner occupied properties are least likely to experience overcrowding but, of those that do, Annan, Dumfries and Stranraer HMAs have the highest levels (although this is still very low compared to the other sectors); Stewartry has the lowest level of overcrowding in the owner occupied sector.

3.13 Concealed Families

3.13.1 A concealed family is one that is living in a multi-family household, in addition to the primary family - for example a young couple living with one of the partner’s parents or an older couple living with their adult son or daughter and their family. Concealed family statistics are a useful indicator of housing demand for house building and planning in the future.

Table 3.15: Location of Concealed Family Applicants, 25th September 2015

	Stranraer HMA	Mid Galloway HMA	Stewartry HMA	Dumfries HMA	Annan HMA	Eskdale HMA	Out With D&G	Total Applications from Concealed Families
Total Applications	8%	8%	9%	57%	14%	1%	4%	139

Source: Homes4D&G

3.13.2 Table 3.15 shows the percentages in relation to applications from “concealed families” to D&G’s Common Housing Register (CHR) – now known as Homes4D&G as of September 2015 from the 6 different HMAs in D&G and out with the region. It is more than likely that there will actually be a higher number of “concealed families” living within D&G, however these figures relate solely to those concealed families that are actively trying to seek their own living accommodation. As of the 25th of September 2015, there have been 139 applications to Homes4D&G from concealed households. This represents 3% of the total number of applications to Homes4D&G (4,591).

3.13.3 Although the applicants may be applying for housing in their current HMA, this is not guaranteed. This is especially evident in the applications came from out with D&G. It does however give the CHR an indication of where there is a build-up/concentration of “Concealed Families” and this is a need that will need to be addressed.

3.14 Stock Turnover

3.14.1 Table 3.16 shows the number of re-lets as recorded by Homes4D&G for the last 12 months up to the 25th September 2015 along with the number of properties owned by the CHR and the percentage of re-lets in each HMA.

Table 3.16: CHR Re-Lets and Properties, 25th September 2015

	Dumfries & Galloway	Stranraer HMA	Mid Galloway HMA	Stewartry HMA	Dumfries HMA	Eskdale HMA	Annan HMA
Total Re-Lets	1,216	162	112	172	560	22	188
Total CHR Properties	13,554	1,989	1,064	1,747	6,693	166	1,895
Percentage of Re-Lets in each HMA	9%	8.1%	10.5%	9.8%	8.4%	13.3%	9.9%

Source: Homes4D&G

3.14.2 These figures only relate to the local CHR, which contains the 4 largest RSLs operating within the region, and does not reflect the re-lets of the other RSL's operating in the region.

3.14.3 Table 3.16 shows a fairly level percentage of re-lets in each HMA with no significant differences. These figures display that Dumfries HMA has the highest number of re-lets for the 12 months leading up to the 25th September 2015, however it also has the highest number of CHR properties in the region and as such is relatively low in the number of re-lets to number of properties. Conversely, Eskdale HMA has the lowest number of re-lets with the lowest number of CHR properties but is higher in the number of re-lets to number of properties in comparison to the other HMAs.

3.14.4 The relatively low re-let rate of only 9% in Dumfries & Galloway suggests that there is a high pressure on social housing stock within the region. A high pressure on the social housing stock may indicate a need for more social housing within the region to ease the pressure.

3.15 Voids

3.15.1 A "void" in relation to RSL housing stock is any property that has been without a tenant for a period of time. Voids can occur for a number of reasons, such as abandonment without notice of a property by the tenant, eviction or transfer of the tenant or if a property needs to be refurbished. RSLs have to supply details of the total amount of the rental income lost due to void periods for properties during the year.

Table 3.17: Void loss by RSL, 2008 - 2013

RSL Name	Percentage (%) of rental income lost through voids				
	2012-13	2011-12	2010-11	2009-10	2008-09
Dumfries and Galloway Housing Partnership	0.8	0.9	1.3	0.9	1.1
Loreburn Housing Association Ltd	0.3	0.3	0.3	0.3	0.3
Total (all Scotland)	1.0	1.1	1.1	1.2	1.5
Performance quartiles	%	%	%	%	%
Top performance value	0.0	0.0	0.0	0.0	0.0
1st quartile value	0.2	0.2	0.3	0.3	0.3
Median (all Scotland)	0.5	0.5	0.5	0.6	0.7
3rd quartile value	0.9	0.9	1.1	1.2	1.1
Bottom performance value	21.0	19.7	21.5	17.5	13.9

Source: The Scottish Housing Regulator - Scottish Registered Social Landlord Statistics

3.15.2 The performance quartiles in Table 3.17 offer a comparison to all the other RSLs operating in Scotland. The table shows that DGHP tend to be in the 3rd performance quartile for void loss although this has improved since 2008; Loreburn perform better and have also improved.

3.15.3 According to data sourced from the Annual Return on the Charter (ARC) 2014/15⁴⁵, DGHP has only 1 property, within their effective housing supply, that has been void for 6 months or more while Loreburn Housing Association has 0 properties classified as void for 6 months or more. However both DGHP and Loreburn HA had properties void at the year-end, 98 and 12 respectively, which would indicate that the turnover rates within the CHR are relatively good. Only DGHP and Loreburn HA data has been sourced and analysed from the ARC as the two other RSL's within the CHR operate nationwide and as such their ARC is not D&G specific.

3.15.4 The information contained within the ARC suggests that Dumfries & Galloway has a relatively low turnover rate of social housing, as evidenced by only 1 property being void for over 6 months. This would appear to suggest that there is a consistent demand for social housing within Dumfries & Galloway. With the rental income lost through voids remaining fairly low, from 2008 through to 2013, this may be an indication of a need for further social housing in the future.

⁴⁵ Source: DGHP Annual Return on the Charter 2014/15: <https://www.scottishhousingregulator.gov.uk/find-and-compare-landlords/dumfries-and-galloway-housing-partnership>

Stock Management

3.16 Pressured Area Status

3.16.1 As of June 30th 2011, Local Authorities such as D&G Council have the power to assign/amend/revoke “Pressured Area Status” (PAS) without permission from Scottish ministers as was previously the case before the amendment in The Housing (Scotland) Act 2010.

3.16.2 D&G exercised its right to extend the PAS for the 11 current letting groups within the region in June 2011 for a further 5 years. These 11 letting groups, containing 71 settlements in D&G, are considered areas in which the demand for social housing outstrips stock and PAS suspends the “Right to Buy” for the tenants living in the areas and thus ensures the continuation of social housing in these areas. The “Right to Buy” for social housing tenants will end on the 1st August 2016 in conjunction with legislation set out in the Housing (Scotland) Act 2014.

Table 3.18: D&G Pressured Area Status Settlements

Letting Group	Name of Settlements
1	Canonbie, Rowanburn
2	Boreland, Eskdalemuir, Sibbaldie, Westerkirk
3	Hightae, Johnstonebridge, Nethermill, Templand
4	Brydekirk, Chapelknowe, Dirrops, Dornock, Gair, Kirtlebridge, Rigg, Yesket
5	Ae, Amisfield, Bankend, Beeswing, Carrutherstown, Collin, Crocketford, Glencaple, Holywood, Kelton, Kirkgunzeon, Kirkmahoe, Kirkton, Lochfoot, Mouswald, Shawhead, Terregles, Torthorwald
6	Auldgirth, Burnhead, Carronbridge, Closeburn, Dunscore, Durisdeer, Park
7	Auchencairn, Borgue, Dundrennan, Palnackie, Portling, Prestonmill, Cummertrees
8	Crossmichael, Gelston, Glenlochar, Rhonehouse, Ringford, Twynholm, Old Bridge of Urr, Bridge of Dee
9	Cairnryan, Glenstockdale, Kirkcolm, Leswalt
10	Kirkinner, Isle of Whithorn, Sorbie, Whauphill
11	Carty, Culquhirk, Mochrum Park, New Luce

Source: DGC's Pressured Area Status Renewal Report 2011

3.17 In-Situ Solutions

3.17.1 There are clear pressures facing the social sector housing stock in D&G and building new properties is not always a viable option. In these circumstances different measures must be taken to effectively manage the pressure on the housing stock. By implementing such measures the quality of housing available can be improved, the choices of housing available to potential and existing tenants could be greater and the housing stock could be modelled to better fit current and future requirements.

3.17.2 RSL's could make the choice to convert a large property into two or more smaller properties to better reflect the projected household sizes of the region. Conversely, a

decision could be made by the RSL to convert two smaller properties into a large single property in areas in which there is a higher demand for larger properties.

- 3.17.3 RSL's can also take the option to carry out maintenance, repairs and refurbishments to their properties to improve the standard of the property.
- 3.17.4 Another issue that many RSL's are facing is the prospect of demolitions of low demand 3 bedroom flatted properties. This is particularly relevant to D&G with DGHP holding low demand housing stock in North West Dumfries (on the peripheral of the regenerated area) and Central Annan.
- 3.17.5 One way to address this situation may be to demolish the properties and initiate a regeneration process with the re-provision of lower density self-contained properties that will hopefully, from DGHP's perspective, attract tenants to the areas. This approach has already been successful in the recently regenerated areas of North West Dumfries and Central Stranraer.
- 3.17.6 There are also issues of low demand in Upper Nithsdale as a result of gradual depopulation over a number of years (more prevalent in Kirkconnel and Kelloholm) with both DGHP and Home in Scotland's incurring significant losses due to properties sitting empty for long periods. An option appraisal for the area should be carried out with a view to consider a managed downsizing of the village taking into account the DGHP properties that are situated in a flood zone.
- 3.17.7 It has also been highlighted that there are some small scale and specific areas of low demand in some of the more rural areas e.g. Ecclefechan and the Machars where the issues relate more to unpopular house types or sizes. It is suggested that a more localised appraisal should be carried out which may result in small scale demolitions.
- 3.17.8 Some situations may be amended in social housing by agreeing a transfer with a tenant to another property held by the RSL.

Adaptions

- 3.17.9 There are certain situations in which tenants do not feel that their home currently meets their particular needs. These situations may arise due to ageing of the tenants, deterioration of mobility or any form of injury and thus their ability to navigate around the house may be negatively impacted. In these situations, the tenants have a number of options including finding alternative accommodation.
- 3.17.10 However for some this may not be the best or desired course of action and their situation could be solved by installing an adaption of some sort to the home. This "adaption" course of action can be more cost effective for the tenant and allow them to continue living with dignity and with independence.
- 3.17.11 Adaptions to social rented accommodation will be discussed further in Chapter 5 of this HNDA – Specialist Provision Housing.

Key Issues Table – Housing Stock Profile and Pressure

LHS and Development Plan	Key Issues Identified in the HNDA
Housing Quality	<ol style="list-style-type: none"> 1. D&G has a lower percentage of housing classified as “Below Tolerable Standard” than the national average in both private and social housing. 2. Only 6.1% of Social Housing in D&G is deemed to be failing the Scottish Housing Quality Standard compared to 18.5% nationwide. This means that D&G has the second lowest amount of stock failing the SHQS out of all the Scottish Council areas. 3. D&G has lower levels of disrepair in both owner occupied and private rented sectors while the region has a higher level of disrepair in social housing. D&G also has excessively higher levels of urgent disrepair in all three tenures compared to the national average. However, the region has a lower level of extensive disrepair than Scotland.
Housing Stock Pressures	<ol style="list-style-type: none"> 1. Stranraer suffers from the most overcrowding in its dwellings. Stewartry has the least overcrowding. 2. 2.9% of households actively looking for social housing are concealed households. 3. The current Pressured Area Status for 71 settlements reflects the pressure for social housing in these communities
Size, Type, Tenure and Location of Future Social Housing Supply	<ol style="list-style-type: none"> 1. A range of property sizes are needed but there is an identified need for smaller properties to meet the significant growth in the projected household for older people and single families while at the same time a projected loss of larger household types. 2. There is a lower percentage of 1-2 room dwellings in D&G compared to Scotland. However D&G has a higher percentage of dwellings with 3-4 rooms and 5-6 rooms than the national average. 3. D&G has a higher percentage of detached, semi-detached and terraced properties than Scotland as a whole. However, flats within D&G only account for 14.5% of the properties within the region. This figure is more than half of the Scottish average of 38%. 4. Social Rented Housing in Scotland accounts for 24.3% of households. This figure is higher than D&G where Social Rented Housing accounts for only 19.6% of households. However, Owner Occupied, Private Rented and Rent Free households in D&G account for a higher percentage than Scotland as a whole.
Sustaining Communities	<ol style="list-style-type: none"> 1. D&G exercised its right to extend the PAS for the 11 current letting groups within the region in June 2011 for a further 5 years. These 11 letting groups, containing 71 settlements in D&G, are considered areas in which the demand for social housing outstrips stock. PAS suspends the “Right to Buy” for the tenants living in the areas and thus ensures the continuation of social housing in these areas. 2. Local RSLs are considering demolitions of low demand 3-bedroom flatted properties in North-West Dumfries and Central Annan. This would then be followed by a regeneration process which has already been successful in other areas of North West Dumfries along with Central Stranraer.

Chapter 4: Estimating Housing Need and Demand

4.1 Chapter 4 Overview

4.1.1 The purpose of this chapter is to estimate the need for additional housing units in D&G and its HMAs. It draws on the economic and demographic evidence provided in the previous two chapters and makes use of the Housing Need and Demand Assessment Tool – Version 2.1 which allows for a variable start year for the backlog of existing need, overall analysis start year to vary and includes 2012 based projections. The HNDA tool has been downloaded with D&G HMAs included and a 2016 start year.

4.1.2 This chapter aims to satisfy “Core Output 2” set out in the “HNDA – Practitioner’s Guide” in order to achieve “robust and credible” status:

“Estimate of Additional Housing Units - This figure should be broken down into the number of households who can afford a) owner occupation b) private rent c) below market rent or d) social rent. Estimates must be reported for each year of the projection, each five year period within the projection and the cumulative total at the end of the projection. The Tool outputs these. The projection period and geography chosen should fit with those required for the LHS and Development Plan.”

4.1.3 The HNDA Tool was developed by the CHMA in order to estimate the additional new build housing required by the region and subsequent HMAs. The tool is pre-populated with nationally available datasets that adhere to the “robust and credible” status. These datasets can be altered with local authority data to more accurately portray the regions current standing. Any local authority data entered must be robust and credible.

4.1.4 The tool generates an estimate of the additional housing units required in future to meet housing need and splits total need into those who can afford: Owner occupation, private rent, below market rent, social rent. This is further categorised into the needs of D&G as a whole and the needs of the HMAs.

4.1.5 The Tool is designed to supply the HMP with a broad range of housing estimates based on several different assumptions/scenarios made about future income, distribution, growth, house prices and migration figures. This does not equate to the specific type or number of houses that will actually be delivered. This will be determined in the HST as part of DGC’s LHS and LDP.

4.1.6 This chapter will justify the assumptions made to manipulate the tool and review the outcomes provided by the tool manipulation for the various scenarios chosen.

4.2 Scenarios

- 4.2.1 Based on the parameters agreed by the HMP, discussed below within this chapter, several scenarios were tested to allow a consideration of how these change the Tool results.
- 4.2.2 The HMP agreed that the following three scenarios should be reported; a Principal scenario, a No Real Growth Scenario and a High Variant Scenario. These are described in Table 4.1.
- 4.2.3 Full results for these scenarios are detailed in appendices 4, 5 and 6.

Table 4.1: Scenarios Table

Scenario	Household Projections	Income growth	Income distribution	House prices	Rent Growth Assumptions
1) Principal	2012 Principal	Modest Increases	Creeping equality	SG (LBTT) Core	No real growth (Inflation Target)
2) No Real Growth	2012 Principal	Inflation Target (No real growth)	Flat	No real growth (Inflation Target)	No real growth (Inflation Target)
3) High Variant	High Migration	Reasonable growth	Creeping equality	SG (LBTT) Core	Modest Increases
0) HNDA Scenario (Default Tool Settings)	2012 Principal	Modest Increases	Flat	SG (LBTT) Core	SG (LBTT) Core

- 4.2.4 Table 4.1 describes the three scenarios agreed by the HMP for inclusion in the D&G HNDA. The Principal Scenario is based on the evidence and trends displayed in Chapter 2 of this HNDA. Both the No Real Growth Scenario and High Variant Scenario are regarded as strong possibilities due to a combination of the evidence contained in Chapter 2 of this HNDA along with the RES for D&G.
- 4.2.5 HNDA Scenario 0 describes the default variables pre-loaded into the HNDA tool. This is displayed in Table 4.1 to highlight the changes that have been made to the variables in the tool for each of the three scenarios.

4.3 Choice of Future Demographic Scenarios

- 4.3.1 In Chapter 2 of this HNDA – Key Housing Market Drivers – it was shown that, according to NRS data, there has been an annual net in-migration of 502 people between 2003 and 2013 in D&G.
- 4.3.2 It is also noted that NRS based projections predict an annual net in-migration of just under 100 people between 2015 and 2035.
- 4.3.3 Within the tool, there is the option of using the NRS household projection variants (Principal Migration; Low Migration; High Migration) or to use local authority projections. However, D&G Council do not currently prepare household projections. The HMP agree that the NRS household projections will reflect the future trends in household numbers for D&G and that these figures will be used to develop our HNDA Tool scenarios. Preparing local authority household projections would take up considerable time and resources that the HMP agreed was not realistic for the timescale of this HNDA.
- 4.3.4 NRS 2013 Household Estimates for Scotland by Council Area (See HNDA Chapter 2, Table 2.6) give a 5.8% change in households 2003 to 2013 for D&G Council area. The projected figure to 2035 gives a 0.7% change. Considering the trend between 2003 and 2013 the HMP consider that this projection may be on the low side, especially in light of the Council's ambitions as set out within the Regional Economic Strategy 2015-2020 (RES) to, "Create a vibrant culture of opportunity in the region to retain and attract people of working age and improve the competitiveness of individual businesses."
- 4.3.5 To reflect the NRS data and projections for the region it was agreed by the HMP, that the demographic growth scenario that reflects what might happen in the region in future years is the "principal" growth scenario. However, a high migration growth scenario is considered in the High Variant Scenario to reflect the ambition set out in the RES. A low variant was considered by the HMP, however, given that from 2003 to 2013 there was a 5.8% change in household figures it was deemed unrealistic.

4.4 Estimate of Existing Need for Additional Housing Units and the Period in which it will be cleared

Existing Need

- 4.4.1 The HNDA tool provides an approved methodology for estimating the existing need for additional housing units that was agreed in conjunction with local authorities across Scotland and with the CHMA. This methodology is known as the Homelessness and Temporary Accommodation Pressure (HaTAP) method.
- 4.4.2 The HaTAP method is an indicator of homelessness and temporary accommodation pressure for which additional housing will need to be supplied. Details of the HaTAP methodology can be found in appendix 2. The HaTAP method utilises D&G HL1

homeless statistics that are regularly submitted to the Scottish Government, as a key data source in its calculation along with local authority and RSL data.

- 4.4.3 The figure produced in the tool for D&G, using the HaTAP method, is 280.
- 4.4.4 It is not compulsory to utilise the pre-loaded HaTAP method to estimate existing need and the HMP can make the decision to produce their own figures if they feel that the figure produced does not accurately reflect the backlog of existing need in the region. It was agreed by the HMP that for D&G the figure produced using the HaTAP method was not reflective of the overall backlog of existing need on its own. It was decided that the figure produced using the HaTAP method (280) would be combined with concealed family figures sourced from the regions CHR (139), as shown in Chapter 3 of this HNDA – Housing Stock. It was acknowledged by the HMP that there is a high probability of additional concealed families living within the private sector however the HMP does not have any accurate figures to represent these households and thus were not included.
- 4.4.5 Therefore the figure for the existing need to be addressed through additional new builds in D&G will be 419. A detailed methodology of existing need for D&G is available in Appendix 3.
- 4.4.6 Within the 2009 D&G HNDA, existing need was calculated in an entirely different manner. Factors that are taken into consideration within the 2009 HNDA were; Homeless and those with Insecure Tenure; Concealed Households; Overcrowding; Support Requirements; Poor Condition; and Harassment. The total produced from the sum of these factors was then analysed to deduct those households whose need could be resolved with the provision of in-situ solutions; and/or could resolve their need independently in the private housing market. The final figure produced in the 2009 HNDA for existing need within D&G was 1,984 units.
- 4.4.7 With the development and introduction of the region's CHR in 2014 a rigorous process has been undertaken to cleanse the waiting list data held by the region's 4 main RSLs. As a result, the 4 RSLs have updated the joint CHR waiting list to avoid duplication and remove households who no longer have a housing need. This data cleansing, together with the CHMA HNDA HaTAP methodology, has resulted in a smaller figure for existing need compared to the 2009 HNDA.

Use of Affordability Model

- 4.4.8 The tool provides the HMP with an option to use the "affordability model". This model, when applied, breaks down the need for existing housing over all four tenures - owner-occupation, private rent, below market rent and social rent.
- 4.4.9 The HaTAP method is produced under the assumption that all existing need will be met by social rented housing. Since the concealed families figure has been sourced from the region's CHR, which only includes social landlords, the HMP decided that the affordability model would not be appropriate and all existing need will be addressed through social rented housing. The affordability method would only have

been considered by the HMP if the existing need figure included data held on households out with social rented housing.

Years to clear existing need

- 4.4.10 The CHMA have recommended that the period in which to clear the backlog of existing need should be 5 years. The HMP agreed that the number of years to clear existing need should remain at 5 years as this appears to be realistic and achievable. Extending the time to clear existing need beyond 5 years would be inefficient and may cause a further backlog in the future. However, clearing the existing need in a shorter period of time than 5 years was considered unrealistic and would cause a strain on resources.

4.5 Choice of Future House Price and Income Scenarios

Income Data

- 4.5.1 Income data used in the HNDA tool is based on the small area income estimates by Heriot-Watt. Previous versions of the tool allowed for income data to be based on CACI estimates; however the contract the Scottish Government had with CACI expired and these CACI estimates have now been removed. There was the possibility to source the CACI data direct from CACI and as such the HMP was quoted a price for the income data. However it was decided that paying for the CACI data was unnecessary for the purposes of the HNDA.

Growth in Median Income

- 4.5.2 As set out in D&G's Regional Economic Strategy – Baseline Analysis 2014-20, the region has a low-wage economy particularly in comparison to comparative regions and Scotland as a whole. This is intensified by the high proportion of part-time workers which widens the gap in average earnings between D&G and elsewhere in Scotland.
- 4.5.3 However, it is important that this HNDA also takes into account the aspirations set out in the Councils RES. The strategy's vision, which is set out in chapter 2 of this HNDA, is to be achieved by a number of "strategic actions", specifically "More Growing Businesses" and "Better Skills, Better Opportunities". These actions will result in "more jobs" and "better paid jobs"⁴⁶.
- 4.5.4 The HMP decided that the scenario that best reflects what might happen to incomes in the region in future years is the "Modest increases" option. The reasonable growth option, 6% rise to 2024, was rejected as the option for the principal scenario as it was not considered to adequately reflect the past or current trends. The flat and slow decline options were rejected as it was considered that they do not adequately reflect the current Scottish economic growth forecasts. A "No Real Growth" setting of "Inflation Target (No real growth)" will be considered based on the assumption of D&G continuing to be a low income region. A "High Variant" setting of "Reasonable Growth" will also be considered based on the ambitions set out in the RES.

⁴⁶ Source: <http://egenda.dumgal.gov.uk/aksdumgal/images/att36868.pdf>

Change in Income Distributions

- 4.5.5 According to data pre-populated into the tool, D&G has an 88.4% difference between the 10th (£5,236) and 90th (£45,324) percentiles of income. This is a bigger difference than the Scottish average (83.7%) and of comparable rural regions such as Scottish Borders (83.6%), Highland (82.5%) and neighbouring South Ayrshire (82.4%).
- 4.5.6 The HMP agreed that the income distribution scenario of “Creeping Equality” will be used while “Flat” will be used to produce a No Real Growth Scenario. The introduction and increase in the National Living Wage will increase the incomes of the least affluent in D&G while the flat lined bank interest rates will tend to restrict the higher end of the distribution curve.
- 4.5.7 A “Higher end runs away” income distribution scenario was considered; however in Chapter 2 of the HNDA it was shown that the upper quartile in D&G was the 6th lowest in the whole of Scotland. For this scenario to be relevant, D&G would need to take significant steps to attract high earners to the region along with a huge upturn of growth for Scotland as a whole.

Future House Prices

- 4.5.8 As set out in Chapter 2, lower quartile house prices in D&G have decreased by 13% between 2008 and 2013 and median house prices have decreased by 7% between 2008 and 2013. However, these statistics highlight the huge drop in house prices between 2008 and 2009 in both lower and median quartiles. If 2008 statistics are excluded then the decrease in house prices is 5.9% for the lower quartile while the house prices have remained static in the median quartile.
- 4.5.9 The HMP agreed that the information displayed in Chapter 2 of this HNDA shows that house prices are beginning to recover from the huge drop in 2008/09 and the trend may continue with house prices rising after the current period of stability. It was therefore agreed that the scenario that best reflects this would be the “SG (LBTT) Core” option. However, the HMP agreed that there is a possibility that the growth in house prices may not be as strong as predicated and may well stay relatively low for the coming years. In this scenario, the “No real growth (Inflation Target)” option would be the most accurate representation. It was therefore agreed by the HMP that “No real growth (Inflation Target)” would be considered in the No Real Growth Scenario.

Rent Growth Assumption

- 4.5.10 As was evidenced in Chapter 2 of this HNDA, D&G can be classified as a “low income region” and there appears to be little evidence to suggest this will change in the immediate future. The HMP agreed that the rental price scenario that reflects what might happen in the region in future years, and will therefore be the principal scenario option, is the “No real growth (Inflation Target)”. With this option rent prices rise in line with inflation 2.0% per year to 2020 before increasing to 2.5% per year to 2032.

4.5.11 Strong recovery and OBR (2015) options were considered for the principal scenario option but were rejected due to lack of evidence of the need for rents to grow significantly over the next 5 years. The SG (LBTT) (Core/default) option suggests that rent prices will increase steadily year-on-year from 5.3% in 2015, 5.1% in 2016, levelling out to 4.5% in 2019. This estimate is higher than the Modest Increases option which assumes that rent prices rise moderately from 2.0% in 2011 to 5.0% in 2020, then increase by 2.5% p.a. to 2032. The default option is only slightly less optimistic on rent growth than the strong recovery option which estimates that rent prices rise strongly from 3.0% in 2011 to 8.0% by 2020, then increase by 2.5% p.a. to 2032. The Office of Budget Responsibility (OBR) estimates (2015) is more optimistic than the Modest Increases option, giving house prices to rise steadily year-on-year from 5.9% in 2015, 4.9% in 2016, 6.4% in 2017 and levelling out to 4.5% per year by 2020.

4.5.12 The Modest Increase option was agreed by the HMP for the High Variant scenario.

4.6 Use of Affordability Assumptions to Split Total Additional Housing by Projected Tenure

4.6.1 The overall estimate of additional housing units required in the future to meet housing need splits those that are able to afford: owner occupation; private rent; below market rent; and social rent. An assumption must be made in relation to house prices and income in order to determine whether households are able/unable to purchase in the market.

4.6.2 The CHMA recommends a starting point of a relationship between 4x income and the lower quartile house price. This relationship is equivalent to a 3.2x mortgage with a 20% deposit. This relationship is set by the mortgage lenders and there is no evidence that this will change in the foreseeable future. The HMP would need to have a robust and agreed upon methodology to change these ratios and at present the HMP do not. It was therefore agreed to accept and use this relationship set by the mortgage lenders in the tool.

4.6.3 In relation to the wealth affordability constraint, an assumption must be made on the proportion of households who are able to purchase and who actually do purchase. The CHMA recommends a starting point of 50% of households. The HMP considered lowering this figure as it was thought 50% to be relatively high, however the HMP was not in possession of any evidence to back up this assumption. As there is no evidence to alter this starting point, the HMP agreed to use the figure of 50%.

4.6.4 Renters also have to be divided into those that can afford to rent privately, below market rent or social rent. The CHMA recommends that the dividing line between private rent and below market rent should be the number of potential renters who can afford to spend 25% of their income on the median rent in D&G. The CHMA also recommends that the dividing line between below market rent and social rent should

be the number of potential renters who can afford to spend 35% of their income on the 30th percentile of market rents in D&G. The HMP are not in possession of any other robust methodology in which to alter these dividing lines. The HMP therefore agreed that these parameters were reasonable and robust and would therefore be used in the tool scenarios.

4.7 Variables and Results

- 4.7.1 This section of the chapter displays the parameters/variables chosen for each scenario including tables that display the results generated for the years 2016-2020 and 2016-2035. The 2016-2020 results are particularly relevant in relation to the regions LHS while the 2016-2035 results are particularly relevant for the regions LDP.
- 4.7.2 All negative housing figures produced by the tool have been zeroed as they are a statistical by-product. They indicate that there is no more need/demand for housing at this point.
- 4.7.3 Tables displaying the results for each HMA for every 5-year time period between 2016 and 2035 for each scenario are located in Appendices 4, 5 and 6.
- 4.7.4 The tool settings tables (Table 4.2a, 4.3a and 4.4a) contain 3 columns. The first column represents the different settings within the tool that the HMP can choose to represent/reflect D&G. Column 2 represents the agreed settings that remain constant through all three of the scenarios while column 3 represents the settings which have been chosen to differentiate between the three scenarios.

Scenario 1 - Principal

Table 4.2a: Principal Scenario – HNDA Tool Settings

Tool Setting Headings	HMP Agreed Tool Settings for All Scenarios	HMP Agreed Scenario Tool Setting Variables
Start Year	2016	-
1. Household Projections - NRS household projection variant	-	2012 Principal
1. Own projections	Not used	-
1.a. Household growth adjustment	Not used	-
2. Existing Need - HaTAP method	HaTAP method not used	-
2. Own existing need figures	Own existing need figures of 419 units used	-
2. Affordability model	Affordability model not used – all need allocated to social housing	-
2.a. Years to clear existing need	5 years	-
3. Income, Growth and Distribution – Income data	Small Area Income Estimates (HW)	-
3. Growth in median income scenario	-	Modest Increases
3. Change in income distribution	-	Creeping Equality
3. Income distribution interested in	Not changed	-
4. Prices and Affordability – Projected house prices	-	SG (LBTT) Core
4. Percentile	25%	-
4. Income Ratio	4	-
5. Split Need into Tenure - Proportion of market who buy	50%	-
5. Upper income to rent threshold	25%	-
5. Lower income to rent income limit	35%	-
5. Rent growth assumption	-	No real growth (Inflation Target)

4.7.5 By utilising these parameters (Table 4.2a) in the HNDA tool, the total housing requirement for D&G between 2016 and 2020 is 1,190. Between 2016 and 2035, the overall housing need in D&G is 1,465. Tables 4.2b and 4.2c display the individual HMA housing requirements.

Table 4.2b: Principal Scenario – Results 2016-2020

	2016-2020					
	Housing Need per year	Social Rent per year	Below Market Rent per year	PRS per year	Buyers per year	Total Requirement
All HMAs	238	124	28	41	46	1,190
Annan HMA	32	17	4	4	7	160
Dumfries HMA	113	58	13	22	20	565
Eskdale HMA	7	4	1	1	1	35
Mid-Galloway HMA	18	9	2	3	4	90
Stewartry HMA	40	22	4	7	7	200
Stranraer HMA	28	14	4	4	6	140

Table 4.2c: Principal Scenario – Results 2016-2035⁴⁷

	2016-2035					
	Housing Need per year	Social Rent per year	Below Market Rent per year	PRS per year	Buyers per year	Total Requirement
All HMAs	73	34	9	15	16	1,465
Annan HMA	10	5	1	2	3	195
Dumfries HMA	35	16	5	8	7	700
Eskdale HMA	2	1	0	0	0	35
Mid-Galloway HMA	6	3	1	1	1	110
Stewartry HMA	13	6	2	3	3	250
Stranraer HMA	9	4	1	2	2	175

⁴⁷ The figures presented in this table are rounded to the nearest whole number. As a result, totals may not equal the sum of its parts.

Scenario 2 – No Real Growth

Table 4.3a: No Real Growth Scenario – HNDA Tool Settings

Tool Setting Headings	HMP Agreed Tool Settings for All Scenarios	HMP Agreed Scenario Tool Setting Variables
Start Year	2016	-
1. Household Projections - NRS household projection variant	-	2012 Principal
1. Own projections	Not used	-
1.a. Household growth adjustment	Not used	-
2. Existing Need - HaTAP method	HaTAP method not used	-
2. Own existing need figures	Own existing need figures of 419 units used	-
2. Affordability model	Affordability model not used – all need allocated to social housing	-
2.a. Years to clear existing need	5 years	-
3. Income, Growth and Distribution – Income data	Small Area Income Estimates (HW)	-
3. Growth in median income scenario	-	Inflation Target (No real growth)
3. Change in income distribution	-	Flat
3. Income distribution interested in	Not changed	-
4. Prices and Affordability – Projected house prices	-	No real growth (Inflation Target)
4. Percentile	25%	-
4. Income Ratio	4	-
5. Split Need into Tenure - Proportion of market who buy	50%	-
5. Upper income to rent threshold	25%	-
5. Lower income to rent income limit	35%	-
5. Rent growth assumption	-	No real growth (Inflation Target)

4.7.6 By utilising these parameters (Table 4.3a) in the HNDA tool, the total housing requirement for D&G between 2016 and 2020 is 1,190. Between 2016 and 2035, the overall housing need in D&G is 1,467. Tables 4.3b and 4.3c display the individual HMA housing requirements.

Table 4.3b: No Real Growth Scenario – Results 2016-2020

	2016-2020					
	Housing Need per year	Social Rent per year	Below Market Rent per year	PRS per year	Buyers per year	Total Requirement
All HMAs	238	134	26	34	43	1,190
Annan HMA	32	18	4	3	7	160
Dumfries HMA	114	63	13	19	19	570
Eskdale HMA	7	4	1	1	1	35
Mid-Galloway HMA	18	10	2	2	4	90
Stewartry HMA	40	23	4	6	7	200
Stranraer HMA	28	16	3	3	6	140

Table 4.3c: No Real Growth Scenario – Results 2016-2035⁴⁸

	2016-2035					
	Housing Need per year	Social Rent per year	Below Market Rent per year	PRS per year	Buyers per year	Total Requirement
All HMAs	73	38	9	12	15	1,467
Annan HMA	10	5	1	1	2	190
Dumfries HMA	35	18	4	7	7	700
Eskdale HMA	2	1	0	0	0	35
Mid-Galloway HMA	6	3	1	1	1	115
Stewartry HMA	12	7	1	2	2	240
Stranraer HMA	9	5	1	1	2	170

⁴⁸ The figures presented in this table are rounded to the nearest whole number. As a result, totals may not equal the sum of its parts.

Scenario 3 – High Variant

Table 4.4a: High Variant Scenario – HNDA Tool Settings

Tool Setting Headings	HMP Agreed Tool Settings for All Scenarios	HMP Agreed Scenario Tool Setting Variables
Start Year	2016	-
1. Household Projections - NRS household projection variant	-	2012 High Migration
1. Own projections	Not used	-
1.a. Household growth adjustment	Not used	-
2. Existing Need - HaTAP method	HaTAP method not used	-
2. Own existing need figures	Own existing need figures of 419 units used	-
2. Affordability model	Affordability model not used – all need allocated to social housing	-
2.a. Years to clear existing need	5 years	-
3. Income, Growth and Distribution – Income data	Small Area Income Estimates (HW)	-
3. Growth in median income scenario	-	Reasonable Growth
3. Change in income distribution	-	Creeping Equality
3. Income distribution interested in	Not changed	-
4. Prices and Affordability – Projected house prices	-	SG (LBTT) Core
4. Percentile	25%	-
4. Income Ratio	4	-
5. Split Need into Tenure - Proportion of market who buy	50%	-
5. Upper income to rent threshold	25%	-
5. Lower income to rent income limit	35%	-
5. Rent growth assumption	-	Modest Increases

4.7.7 By utilising these parameters (Table 4.4a) in the HNDA tool, the total housing requirement for D&G between 2016 and 2020 is 1,678. Between 2016 and 2035, the overall housing need in D&G is 2,942. Tables 4.4b and 4.4c display the individual HMA housing requirements.

Table 4.4b: High Variant Scenario – Results 2016-2020

	2016-2020					
	Housing Need per year	Social Rent per year	Below Market Rent per year	PRS per year	Buyers per year	Total Requirement
All HMAs	336	155	47	53	81	1,678
Annan HMA	45	21	6	5	13	225
Dumfries HMA	159	72	22	30	35	795
Eskdale HMA	9	5	1	1	2	45
Mid-Galloway HMA	26	12	4	3	7	130
Stewartry HMA	56	27	7	9	13	280
Stranraer HMA	39	18	6	4	11	195

Table 4.4c: High Variant Scenario – Results 2016-2035⁴⁹

	2016-2035					
	Housing Need per year	Social Rent per year	Below Market Rent per year	PRS per year	Buyers per year	Total Requirement
All HMAs	147	53	24	29	41	2,942
Annan HMA	19	7	3	3	7	385
Dumfries HMA	70	25	11	16	18	1,400
Eskdale HMA	4	2	1	1	1	80
Mid-Galloway HMA	12	4	2	2	4	235
Stewartry HMA	24	9	4	5	7	485
Stranraer HMA	17	7	3	2	6	345

⁴⁹ The figures presented in this table are rounded to the nearest whole number. As a result, totals may not equal the sum of its parts.

Key Issues Table - Housing Requirement: Estimating Housing Need and Demand

LHS & Development Plan	Key Issues Identified in the HNDA
<ul style="list-style-type: none"> • Owner Occupation • Private Rent • Below Market Rent • Social Rent 	<ol style="list-style-type: none"> 1. In light of future household estimates, there will be issues with increasing void stock after 2025 having implications for current and future development funding and financial viability of new house build for our Housing Associations. 2. As part a low income region, tenants will be more reliant on welfare benefits than in some other Scottish regions and the effects of Welfare Reform and the imposition of sanctions would therefore be expected to be more keenly felt, presenting additional pressures on the Housing Associations in terms of managing rent arrears. 3. Although private renting and below market rent sectors are, in the short term, forecast to be buoyant, the longer term will present issues for the sectors due to the projected reduction in households and the increasing availability of social rented stock. 4. House prices are forecast to remain fairly static over the next few years reflecting the lack of growth in incomes and affordability of deposits.

Chapter 5: Specialist Provision

5.1 Chapter 5 Overview

The purpose of the chapter is to meet the requirements of Core Output 3 as specified in the “HNDA – A Practitioner’s Guide”:

“Specialist Provision – Identifies the contribution that Specialist Provision plays in enabling people to live well, with dignity and independently for as long as possible. Identifies any gap(s)/shortfall(s) in that provision and the future level and type of provision required. Considers evidence regarding property needs, care and support needs and locational/land needs. Give due consideration to the provisions of the Equality Act (2010).”

5.2 Introduction

5.2.1 Population projections from the NRS indicate that there will be approximately 15,000 more people aged 65 or over living in the region by 2035, an increase of 46%. In particular, the number of people in the 80+ age group is expected to increase from a figure of 9,799 in 2016 to 17,123 by 2035 (74%). This age group and the 90+ age group are projected to grow faster than any other segment of the population.

Table 5.1: Over 65 population estimates Dumfries & Galloway 2016-2035

Age	2016	2020	% increase	2035	% increase
65+	37,242	39,576	6%	48,008	28%
80+	9,799	11,035	12%	17,123	74%
90+	1,593	1,975	23%	4,227	165%

Source: NRS 2012 based principal population projections for Council areas by sex and single year of age, by year (2012-2037)

5.2.2 Table 5.1 gives population estimates for people over 65 years of age in D&G. The table shows that the greatest increase will be in the 90+ age range which is estimated to increase from 1,593 to 4,227 (165%) by 2035.

Table 5.2: Average age based on Census 2011 population counts

Settlement	Ave Age	Settlement	Ave Age	Settlement	Ave Age
Gatehouse of Fleet (Stewartry HMA)	51.4	Glenluce	45.3	Eastriggs	42.9
Portpatrick (Stranraer HMA)	51.2	Creetown	44.7	Whithorn	42.3
Thornhill (Dumfries HMA)	49.2	Castle Douglas	44.6	Cargenbridge	42
Kirkcudbright (Stewartry HMA)	47.4	Lockerbie	44.6	Annan	42
Port William (Mid Galloway HMA)	47.1	Lochmaben	43.9	Locharbriggs	42
Wigtown (Mid Galloway HMA)	46.9	Eaglesfield	43.9	Stranraer	42
Moffat (Dumfries HMA)	46.5	Sanquhar	43.8	Ecclefechan	41.5
Langholm (Eskdale HMA)	45.7	Gretna	43.6	Dumfries	41.2
Dalbeattie (Stewartry HMA)	45.4	Newton Stewart	43.4	Kirkconnel	40.5
Dumfries & Galloway	43.6	Stewartry	46.2	Annandale & Eskdale	43.8
Scotland	40.4	Wigtownshire	44.1	Nithsdale	42.2

Source: Scotland's Census 2011 – Populations, Settlements. Cited in NHS Dumfries & Galloway – The Population and its Health 2014)⁵⁰.

5.2.3 Table 5.2 shows that individual towns with the highest population ages are not concentrated in any one HMA but that overall, the Stewartry HMA contains the highest percentage of older people.

5.2.4 In addition to the number of older people increasing over time, the proportion of these living alone is also expected to dramatically increase. Estimates indicate that there are over 11,500 older people living alone in D&G, of whom 2,200 are aged 85 and over. Many of these will be living in remote and rural areas of the region. Over the next ten years the number of older people living alone is expected to increase by 22% to over 14,000 people, with those aged 85 and over increasing to 3,500⁵¹.

Rurality

5.2.5 D&G is one of the most rural areas of Scotland, where issues such as transport, access to services and rural deprivation can have a particular impact. D&G has the third highest proportion (23%) of the population living in remote rural locations, behind Argyll and Bute and the Highlands. Nearly half of all older people (49%) in Dumfries & Galloway live in rural areas (24% accessible rural and 25% remote rural).

⁵⁰ Calculation assumes average age of those under 1 = 0.5 and average age of those 100+ = 100.

⁵¹ Source: D&G Joint Strategic Needs Assessment 2012 – 2020

- 5.2.6 Living in rural areas has many benefits. Generally people living in rural areas live on average two to three years longer than people in urban areas and can expect to live for an average of six years longer in good health. Rurality can also present challenges in terms of increased costs, lack of availability of workforce to deliver care and support, the effects of bad weather or other unexpected events on access to areas by health and support services and business continuity generally.
- 5.2.7 In general, older people are at increased risk of ill-health, disability, financial hardship and social deprivation and isolation compared to younger people in the same populations. This means that challenges due to the remote and rural nature of D&G may disproportionately affect older people. Many older people living in rural areas rely upon their own car as their main form of transport. If they are longer able to afford the cost of fuel, or can no longer drive due to ill health or disability, access to alternative transport becomes an increasing issue.

Dementia

- 5.2.8 As the population ages the number of older people with complex care needs such as dementia will also increase. Dementia is the term used to describe a variety of conditions that result in the progressive decline in a person's mental functions. Symptoms can range from some memory loss and confusion to complete dependence on others for all aspects of personal care. Dementia is a condition strongly associated with age, so as the number of older people rise in the population, so too will the prevalence of dementia.
- 5.2.9 Dumfries & Galloway's Joint Strategic Plan for Older People (2012-2022)⁵² estimated that in 2012 approximately 2,850 people over the age of 65 were living with dementia in D&G. This number increased to an estimated 2,950 in 2015 and by 2017 the number is expected to rise by 14% on the 2015 figure to 3,350 people and by 2022 the number is anticipated to have increased by 32% to 3,900 people. Longer term projections suggest that by 2035 the number of people living with dementia will almost have doubled to 5,500, an overall increase of 89%. In 2012 40% of people living with dementia were aged 85+, though this is expected rise to 56% as the population ages.
- 5.2.10 People with dementia may need care home placement, other supported accommodation with adaptations, various Telecare equipment, warden, 24 hr monitoring, night-time support, care at home, or other help and support.
- 5.2.11 DGC Social Work ,D&G NHS, Third and Independent Sectors jointly submitted a successful 3 year funding bid in 2015 to the Life Changes Trust to develop Dementia Friendly Communities across D&G.

Fuel Poverty

- 5.2.12 Fuel Poverty is the term used to describe the situation where a household has to spend more than 10% of its income on household fuel use. D&G has particularly high rates of fuel poverty compared to Scotland as a whole.
- 5.2.13 The latest Scottish House Conditions Survey reported that in D&G over a third of all households (26,000; 39%) and more than half of pensioner households (14,000;

⁵² Source:

http://www.nhsdg.scot.nhs.uk/Departments_and_Services/Putting_You_First/PYF_Files/Joint_Strategic_Plan_2012_-2022.pdf

56%) were living in fuel poverty. The Scottish average over the same time period is 28% of households and 49% of pensioner households in fuel poverty.

- 5.2.14 High levels of fuel poverty are found in D&G for a number of reasons. There is a higher proportion of difficult to heat homes, with dwellings in rural areas more likely to be affected by damp, condensation and have poorer energy efficiency than homes in urban areas. Rural areas also tend to have lower incomes and higher costs of living, compounded by limited choice and higher cost of fuel in these areas.
- 5.2.15 High rates of fuel poverty are a particular issue for older people. They are more likely to spend a greater proportion of their time at home than working-age people, and many older people live on low incomes.
- 5.2.16 Large rural areas of D&G are off the gas grid. These off-gas properties are required to use expensive fuel types such as electricity, LPG and oil for heating.
- 5.2.17 More densely populated areas are predominantly on-gas, whereas large rural areas are mainly off-gas. Rural Wigtonshire, Mid Galloway and rural North Nithsdale are mainly off gas whereas, Mid Nithsdale, Annandale (East and West) are on gas.
- 5.2.18 Off-gas areas act as a proxy for higher fuel bills. Combining these areas with areas of fuel poverty, the worst affected areas are contained within the Wigtown West ward, Castle Douglas and Glenkens ward (including St. John's town of Dalry) , The Machars (including Wigtown and Whithorn) and Mid Nithsdale (including Thornhill)⁵³.

5.3 Specialist Provision Templates

Data presentation

- 5.3.1 Many tables and figures refer to the 4 Locality Areas of Annandale & Eskdale, Nithsdale, Stewartry, and Wigtownshire into which the Health and Social Care Integration structure has been divided. This is based on the old 4 district council boundaries and is useful for the integration agenda and future local health and social care strategies.

⁵³ Source: Changeworks: Fuel Poverty Mapping of Dumfries and Galloway – Estimated fuel poverty density in Dumfries and Galloway (2015)

5.4 Template 1: Accessible and Adapted Housing

Table 5.3: Policies, Strategies, Property Needs and Suitability

	Accessible and Adapted Provision
National Policies:	Equalities Act 2010 Housing (Scotland) Act 2010 - The Scottish Social Housing Charter Scottish Government National Strategy Group Equal Opportunities Committee inquiries into the lives of Gypsy/Travellers
Local Policies and Strategies:	Dumfries and Galloway “Homes4D&G” - Common Housing Register. DGC Scheme of Assistance for homeowners and the private sector.
Property Needs:	Low level appliances, stair rails, barriers free, sheltered housing, housing with care.
Suitable For:	People whose current accommodation does not meet their physical / medical needs. People with limited mobility / dexterity who are otherwise able to remain in mainstream housing, with or without care or support.

5.4.1 There is a slightly higher proportion of adapted property in D&G (22%) than nationally (21%). Adapted stock is more common in the social rented sector (35%) with lower proportions in the owner occupied (19%) and Private Rented Sector (13%). The property profile in D&G, with relatively high proportions of houses / bungalow compared to flats helps to meet the need for accessible housing⁵⁴.

5.4.2 The Scottish House Conditions Survey reports that there are 7% of households in D&G who are restricted in their current home (and therefore may require an adaptation or a move to more suitable housing) compared to 6% nationally. Again the highest proportion is in the social rented sector (12%). This reflects the national position, but at a slightly higher proportion than the national average (11%).

5.4.3 The SHCS also provides information on the number of households requiring an adaptation. The figure for D&G (2% with 4% in the social housing sector) is lower than the national average (3% with 6% in the social housing sector).

Evidence

5.4.4 Table 5.4 summarises the CHR partners’ social housing stock that is suitable for people in need of specialist provision as a result of property characteristics or adaptation undertaken.

⁵⁴ Source: Scottish House Conditions Survey: Local authority Analysis Tables 2011-13

Table 5.4: D&G adapted stock 2016⁵⁵

HMA Area	GF Bath/ Bedroom	Level Access Shower	Wet Floor Shower	Ramp Access	Door widened for wheelchair
Annandale	226	92	126	46	3
Eskdale	157	46	38	16	0
Dumfries	875	394	366	365	36
Stewartry	401	122	103	73	2
Mid Galloway	184	68	39	33	0
Stranraer	178	86	80	50	9
D&G	2,021	808	752	483	50

Source: DGCs CHR Partners

- 5.4.5 Additionally there are an estimated 260 adapted units of social housing that are not part of the CHR.
- 5.4.6 A recommendation of the recent review of the operation of the Homes4D&G CHR has identified a need to develop robust reporting mechanisms for the CHR stock.
- 5.4.7 A clear understanding of available accessible and adapted accommodation provision is essential to the efficient and cost effective working of the CHR and to the timeous housing of applicants.

⁵⁵ There may be more than one type of adaption per property.

Table 5.5 Housing Outcomes

Medical Recommendations for applicants rehoused between 16.06.14 to 30.09.15	Number of applicants awarded the recommended ⁵⁶
Access max 5 steps & handrails	19
Adapted Kitchen	2
Additional room for equipment/carer	1
Ground floor	284
Hearing impairment adapts	1
Level Access Entrance	64
OT Assessment required	44
Other	109
Property on 1 level	5
Ramped access	41
Sheltered housing	35
Specialist toilet	1
Visual Impairments adapts	3
Walk in shower	171
WC Facilities on each level	5
Wet floor / level base	30
Wheelchair accessible	32

Source: Homes4D&G

⁵⁶ There may be duplication in numbers as some applicants have more than one medical recommendation.

Housing Outcomes

5.4.8 D&G ARC 13/14 (DGHP) gives the following information on applications for medical adaptations:

“Percentage of approved applications for medical adaptations completed during the reporting year and the average time to complete applications (Indicators 22 & 23) - A 'medical adaptation' is a collective term for a broad range of products (including assistive technology) and changes to the fabric of a building that enable people of all ages to carry out ordinary, daily activities that have been affected by: impairment; ill health; traumatic injury; or ageing.

- *The number of approved applications on the list for medical adaptations at the start of the reporting year plus any new, approved applications made during the reporting year: **513***
- *The number of approved applications completed between start and end of the reporting year: **426***

Care and Repair

Table 5.6a: Care and Repair Adaptations 2012/15

	Ramp	Stair Lift	Level Access Shower	Wet room / Wet Floor	Other
Annandale	11	19	47	36	18
Eskdale	8	3	15	27	9
Nithsdale	69	72	74	250	113
Stewartry	14	14	34	47	68
Mid Galloway	3	1	3	17	15
Wigtownshire	5	3	2	4	6
D&G	110	112	175	381	229

Source: DGC Care and Repair Service Database 2015

Table 5.6b: Care and Repair Adaptations 2015

	Ramp	Stair Lift	Level Access Shower	Wet room / Wet Floor	Other
Annandale	2	4	3	12	2
Eskdale	2	16	1	10	1
Nithsdale	21	3	10	75	20
Stewartry	6	1	7	16	13
Mid Galloway	0	0	2	3	2
Wigtownshire	1	1	0	0	2
D&G	32	25	23	116	40

Source: DGC Care and Repair Service Database 2015

5.4.9 The annual budget for Care and Repair services has been restructured to help facilitate its transfer to the Health and Social Care Integration Partnership in April 2016. This will orient the service to a more direct relationship with health and social care management.

Table 5.7: Strategic Housing Investment Plan (SHIP) 2016/17-2020/21: Specialist Provision

Year	Area	Type	Number
2015-18	Annan	amenity	6
	Dumfries	amenity	10
	Dumfries	wheelchair	2
	Dumfries	amenity	20
	Eskdale	amenity / very sheltered	10
	Stewartry	amenity	23
	Stewartry	passivhaus	2
	Annan	amenity / supported	10
2018-20	Dumfries	amenity	28
	Stranraer	sheltered	20
	Stranraer	amenity	14
	Stewartry	sheltered	12
	Stranraer	sheltered / very sheltered	40
	D&GC		197

Source: D&G Council's Strategic Housing Investment Plan: 2016/17-2020/2021

5.4.10 DGC's current Strategic Housing Investment Plan (SHIP) has identified 197 units of specialist provision to be built over the next 5 years.

5.4.11 Given population and demographic projections of a 74% increase in the number of people in the 80+ age range and the shift towards the provision of care in the community, future housing needs are likely to require additional provision of accessible new build and adaptations to reflect this projected increase.

5.5 Template 2: Wheelchair Accessible Housing

Table 5.8: Policies, Strategies, Property Needs and Suitability

	Wheelchair Accessible Housing
National Policies:	Lifetime Homes Standards Housing for Varying Needs Standards National Health and Wellbeing Outcome 2
Local Policies and Strategies:	DGC Strategic Housing Investment Plan (SHIP) 2016/17-2020/21
Property Needs:	Low level appliances, wider door openings, barrier free bathroom/ shower access, outside space with wider entrance and suitable surfaces, ramp access.
Suitable For:	Wheelchair users and people who may require to use a wheelchair in future

5.5.1 D&G Council have established a new Life-time Homes fund which will provide additional funding to RSLs to design in particular needs units with full adaptations at the development stage, which avoids the need for retro-fit solutions after the homes have been let.

Evidence

Table 5.9a: Wheelchair Adapted Property Applicants to the CHR as of 30th September 2015

HMA	Age range	Age range	Age range	Age range	Age range	Age range	Age range	Total
	16-59	60-64	65-69	70-74	75-79	80-85	85+	
Annan	9	1	0	1	0	0	0	11
Dumfries	12	5	0	1	1	1	2	22
Eskdale	1	0	0	0	0	0	0	1
Mid Galloway	3	0	0	0	0	0	0	3
Stewartry	4	1	0	1	0	0	0	6
Stranraer	5	1	0	0	0	0	1	7
Outwith D&G	12	0	1	1	1	0	0	15
Totals	46	8	1	4	2	1	3	65

Source: Homes4D&G

Table 5.9b: Number of Wheelchair Adapted Property Applicants Housed by CHR as of 30th September 2015

HMA	Age range 16-59	Age range 60-64	Age range 65-69	Age range 70-74	Age range 75-79	Age range 80-85	Age range 85+	Total
Annan	3	1	0	1	0	0	0	5
Dumfries	9	1	1	0	0	1	1	13
Eskdale	1	0	0	0	0	0	0	1
Mid Galloway	1	1	0	0	0	0	0	2
Stewartry	2	0	1	0	0	0	0	3
Stranraer	4	0	2	2	0	0	0	8
Total	20	3	4	3	0	1	1	32

Source: Homes4D&G

- 5.5.2 There were 65 people in need of wheelchair adapted properties on the Homes4D&G waiting list at 30 September 2015. Table 5.9b shows that 32 applicants were housed in wheelchair adapted properties from June 2014 to September 2015.
- 5.5.3 Social landlords within the region continue to provide adaptations to their stock in line with need (Table 5.4). The current SHIP also provides for adapted and wheelchair accessible new build provision.
- 5.5.4 Most people in need of wheelchair accessible housing live in their own home. However, the majority of reported wheelchair access provision is within the social rented sector and apart from the Care and Repair adaptations there is less understanding of the need for wheelchair accessible properties in the owner occupier and private rented sectors.
- 5.5.5 From the data in Table 5.4, around 2,000 (over 14%) of the social housing stock has downstairs bathroom/ bedroom, 3% have ramped access with 12% having ground floor shower or wet room. Adaptations in the private sector for 2012/15 were at around 400 properties (less than 1%). Long term demographic and health changes are likely to require additional provision of wheelchair accessible housing, especially for the 80+ age range.
- 5.5.6 Assuming similar proportionate applications and in light of the expected demographic changes the need for wheelchair adapted social housing properties (Table 5.9b) might be 12 units for over 65's age group by 2020 with 14 units by 2035 and 52 units for the under 65 age group by 2020 with 47 units by 2035.

5.6 Template 3: Non-Permanent Housing

Table 5.10: Policies, Strategies, Property Needs and Suitability

	Non-Permanent Housing
National Policies:	<p>The Homelessness etc. (Scotland) Act 2001</p> <p>The Homeless Persons Interim Accommodation (Scotland) Regulations 2002</p> <p>Private Rented Housing (Scotland) Act 2011</p> <p>Licensing of Houses in Multiple Occupation Statutory Guidance for Scottish Local Authorities 2012</p> <p>Code of Guidance on Homelessness 2005</p> <p>Guidance for Local Authorities; Housing Support Duty to Those Found to be Homeless or Threatened With Homelessness – Amendment to Housing (Scotland) Act 1987 (inserted by Housing (Scotland) Act 2010)</p> <p>Equally safe 2014.</p>
Local Policies and Strategies:	<p>D&G LHS 2011-2015</p> <p>Domestic Abuse and Violence Against Women Strategy 2015-20</p>
Property Needs:	Single person accommodation, multiple occupation
Suitable For:	students, single homeless people, victims of domestic abuse, migrant workers

Evidence

Table 5.11a: Homeless Accommodation 2015

HMA Area	Furnished	Un-furnished	Accommodation with support	LA/ RSL Hostel	Other Hostel	B&B	Total
Annandale	26 (48 bedrms)	0	1 (6 bedrms)	0	0	0	27 (54 bedrms)
Eskdale	2 (4 bedrms)	0	0	0	0	0	2 (4 bedrms)
Nithsdale	85 (150 bedrms)	2 (7 bedrms)	2 (21 bedrms)	0	0	6 (25 bedrms)	95 (203 bedrms)
Stewartry	21 (33 bedrms)	0	1 (4 bedrms)	0	0	2 (9 bedrms)	24 (46 bedrms)
Mid Galloway	17 (29 bedrms)	0	0	0	0	0	17 (29 bedrms)
Stranraer	36 (69 bedrms)	0	3 (26 bedrms)	0	3 (24 bedrms)	2 (12 bedrms)	44 (131 bedrms)
Totals	187 (333 bedrms)	2 (7 bedrms)	7 (57 bedrms)	0	3 (24 bedrms)	10 (46 bedrms)	209 (467 bedrms)

Source: DGC Homelessness Data 2015

Homeless

5.6.1 Table 5.11a shows that there were 209 units of temporary homeless accommodation available in 2015 with a maximum of 467 bedrooms.

Table 5.11b: Homeless households in Temporary Accommodation by type of accommodation

Type of Temporary Accommodation	2013			2014			2015		
	Q			Q			Q		
	as at 30Jun	as at 30 Sep	as at 31 Dec	as at 31Mar	as at 30 Jun	as at 30 Sep	as at 31 Dec	as at 31Mar	as at 30 Jun
Total	285	286	252	274	286	247	254	273	249
Local authority furnished	122	117	110	120	123	109	113	116	126
Local authority other	0	0	0	0	0	0	0	0	0
Housing association	25	25	25	29	28	29	25	55	33
Hostel: Local authority	11	10	0	9	11	13	11	8	9
Hostel: Other	56	60	51	43	43	37	42	24	18
Bed & Breakfast	30	29	25	28	28	15	17	8	3
Women's refuge	15	22	17	15	17	22	20	19	21
Other	26	23	24	30	36	22	26	43	39

Source: HL2 Dataset - quarterly report September 2015

5.6.2 There were 230 Homeless Households in Temporary Accommodation in D&G at 30 September 2015 (SG HL1 Statistics July – September 2015) representing a reduction of 7% on the figure for 30 September 2014 (Table 5.11b). The 2014 figure

was 13% lower than at September 2013.

- 5.6.3 There were 633 homeless applications for D&G in 2014-15, down from 917 2013-14 (31%). This is a much bigger reduction than for Scotland as a whole (4%). Since 2010-11 applicant numbers for D&G are down by 48% from 1,231 against a decrease across Scotland of 35%. (SG homeless statistics)
- 5.6.4 The available temporary accommodation stock is more than enough to accommodate homeless applicants. However, there is a need to restructure the type of temporary homeless accommodation available to suite the sizes of family composition applying as homeless. The largest proportion of applicants are from single people but the accommodation, particularly the furnished stock is more suitable for couples and families.
- 5.6.5 The continuing reduction in the number of homeless applications will require an assessment of the need for the current levels of homeless accommodation.

Domestic Abuse

- 5.6.6 There is a HMO registered refuge in Stranraer that can accommodate 8 women - three single flats, 3 x 2 bedroomed flats and 2 x three bedroomed flats. Two of these flats are fully accessible - 1 x 1 bedroomed and 1 x 2 bedroomed. There are also 3 x 3 bedroomed flats in Newton Stewart (11 flats in total).
- 5.6.7 A purpose built HMO registered refuge in Dumfries has 13 x 2 bedroomed flats and 2 x 3 bedroomed flats. The Women's Aid groups also provide 1 x 3 bedroomed house suitable for women fleeing domestic abuse and a custom built barrier free 1x 3 bedroomed house for women with disabilities or women with children who have disabilities. There is also a 2x bedroomed house for women who have experienced sexual violence & domestic abuse.

Table 5.12: Applicants to CHR reporting Domestic Abuse as of 30/09/2015

HMA applicant is currently residing in	HMA applicant wishes to move to	Strategic Needs
Annan	<ul style="list-style-type: none"> Dumfries (1 Applicant) Annan (2 applicant) 	3
Dumfries	<ul style="list-style-type: none"> Dumfries (5 applicants) Annan & Dumfries (1 applicant) 	6
Eskdale	-	0
Mid Galloway	<ul style="list-style-type: none"> Dumfries 	1
Stewartry	<ul style="list-style-type: none"> Dumfries (1 applicant) Annan, Dumfries, Stewartry, Mid Galloway & Stranraer (1 applicant) 	2
Stranraer	<ul style="list-style-type: none"> Stranraer (3 applicants) 	3
Outside D&G	<ul style="list-style-type: none"> Annan & Dumfries (1 applicant) Dumfries (2 applicant) 	2
Total		17

Source: Homes4D&G

- 5.6.8 Social Housing applicants to Homes4D&G, including homeless referrals, who are fleeing domestic abuse are allocated accommodation through the CHR Strategic Needs Group.

5.6.9 We do not have direct access / emergency accommodation homeless hostels.

Table 5.13: Incidents of domestic abuse recorded by the police, by local authority, 2005-06 to 2014-15

	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Dumfries & Galloway	1,194	1,237	1,204	1,306	1,176	1,407	1,291	1,411	1,272	1,230
SCOTLAND	45,331	48,884	49,949	53,931	51,926	55,698	59,847	60,080	58,439	59,882

Source: www.gov.scot/statistics

Note: Incidents for 2013-14 and 2014-15 were collected differently from previous years

5.6.10 “Research estimates that between 1 in 2 and 1 in 5 women will experience at least one form of violence in her lifetime.....It is impossible to quantify the numbers of women who will need a service specifically for the abuse they have experienced as many will seek informal support from their family and friends. It is likely, however, that as we develop and introduce new approaches to identifying and tackling VAW, as well as awareness raising, more people will come forward to services for support.With developments in the criminal justice system, we anticipate a rise in conviction rates for domestic abuse and crimes of sexual violence. We expect this to increase confidence amongst others and encourage a great number of individuals to report these crimes to the police. The roll out of MARAC and perpetrator programmes for domestic abuse is also likely to identify women not involved with support services. Part of the process of both these initiatives is to refer women for support – this is likely to result in increased service demand.”⁵⁷

5.6.11 A provision is to be opened in the region in 2016 that will offer support to address the needs of men who have experienced sexual abuse and/or domestic abuse. This will help to fill the gap in services for vulnerable men.

5.6.12 Scottish Government statistics in Table 5.13 suggest that the number of cases of domestic abuse reported has decreased by 12.6% to 1,230 within Dumfries and Galloway since 20102/113 (1,230 cases represents 0.82% of the region’s population). The figure for Scotland as a whole was 60,080 in 20112/123 (1.1% of the total population) and although this figure dipped by 2.7% in 13/14 it increased again in 2014/15 to 59,882.

5.6.13 “The majority of the information to be gathered for use as key performance indicators relates to experiences and perpetration of domestic abuse. Very little information is available for the other manifestations of VAW. There are also no nationally available key performance indicators. However, following from “Equally Safe” the Scottish Government will have a working group to explore key indicators.”⁵⁸

⁵⁷ Source: 2015 DAVAWP (D&G) Draft Strategic Assessment

⁵⁸ Source: 2015 DAVAWP (D&G) Draft Strategic Assessment

Students

Table 5.14: HMO Halls of Residence D&G 2015

Property	Area	Type	No of Bedrooms	No of Occupants
Kirkmichael Hostel	Parkgate	Student Hall of Residence. HMO	28	38
Nith & Cree Hostel	Parkgate	Student Hall of Residence. HMO	32	32
Brooke House	Dumfries	Student Hall of Residence. HMO	13	13
Dumfries Hall of Residence	Dumfries	Student Hall of Residence. HMO	30	29
Totals			103	112

Source: DGC HMO records 2015

5.6.14 There are around 3,500 students attending Glasgow University's Dumfries Campus; Dumfries & Galloway College Dumfries and Stranraer, the University of the West of Scotland Dumfries campus and the Barony College near Ae. The majority of students are from the local region.

5.6.15 The inward migration of people to study further and higher education courses in Dumfries and Galloway is very small. These students are housed within halls of residence (Table 5.14) or find accommodation within the Private Rented Sector. The number of students from out of the area is not expected to increase significantly in the next few years and current levels of student accommodation provision will not need to be increased.

Migrant Workers

5.6.16 In the United Kingdom, National Insurance numbers (NINo) are required for employment purposes (including students in employment) and for claiming welfare benefits and tax credits. Overseas nationals must apply to their local Jobcentre Plus office for a NINo.

Table 5.15 Number of NINo registered Migrant Workers Dumfries and Galloway

Year	No. of NINo Registered Migrant workers
2015	349
2014	327
2013	279
2012	250
2011	311
2010	312
2009	349
2008	420
2007	802

Source: DWP: Statistics on National Insurance number (NINo) allocations

- 5.6.17 The figures in Table 5.15 refer only to the inflow of migrant workers – there is presently no system to check those who leave the UK at any time after receiving a NINo and so there is no figure on the actual net number of migrant workers.
- 5.6.18 Migrant workers live temporarily in private HMO registered accommodation or tenancies in the private rented sector. They find permanent accommodation through application to Homes4D&G CHR, within the private rented sector or through home ownership
- 5.6.19 Although the rate of migrant workers across Dumfries and Galloway reduced by 39.6% between 2009 and 2012, Table 5.15 shows that the number of NINo registered migrant workers in Dumfries and Galloway increased by 39.6% between 2012 and 2015. Assuming migrant worker numbers continue to increase at a similar rate rather than cycling back towards the 2012 figure, there might be 514 NINo registered migrant workers by 2020 and 1009 by 2035.
- 5.6.20 The outcome of the referendum on EU membership may alter the future estimates for migrant workers due to the possibility of restrictions on migrants entering the UK since many of these will originate from within Europe.

5.7 Template 4: Supported Provision

Table 5.16: Policies, Strategies, Property Needs and Suitability

	Supported Provision
National Policies:	Reshaping Care for Older People The Mental Health Strategy Scotland 2012-15 (2012) Improving Quality of Life for People with Learning Disabilities (2013)
Local Policies and Strategies:	Dumfries & Galloway's 'PLAN FOR OLDER PEOPLE 2012 – 2022, Joint Strategic Needs Assessment' NHS Dumfries & Galloway and Dumfries & Galloway Council Adult Community Health and Social Care Joint Strategic Commissioning Framework 2012-15
Property Needs:	Care home, sheltered housing, hostel, refuge.
Suitable For:	e.g. older people, homeless, people with a disability

Care and Support Needs

5.7.1 Accommodation points for Key workers, etc., were removed from the Common Allocations Policy by the CHR Board due to a lack of need. Where sheltered housing schemes have wardens, they are accommodated in warden's flats within the individual schemes.

Evidence

Care Homes

5.7.2 There are 1,144 care home places for older people in D&G provided by care homes registered with the Care Inspectorate. All care home provision for older people is provided by the private and voluntary sector; there is no local authority care home provision.

5.7.3 In January 2016 D&G had a network of 31 registered care homes for older people, owned on a private or voluntary (not for profit) basis. There is no local authority care home provision. These facilities provide a mixture of short and long term residential and nursing care.

Table 5.17: Residential Care Homes in D&G

HMA Area	Care home number
Annandale	2
Eskdale	0
Dumfries	16
Stewartry	5
Mid Galloway	3
Stranraer	5
D&G	31

Source: DGC

5.7.4 The number of registered care home places has been declining over time. In March 2000 there were 44 places per 1,000 population aged 65+ and by March 2012 this had fallen to 34 places per 1,000 population aged 65+. Care home provision for older people is slightly lower than the national average of 35 per 1,000 population aged 65+.

Table 5.18: Long-stay residents (older people aged 65+) supported in care homes, March 2014

Area	Clients aged 65+	Total population aged 65+	Rate per 1,000 population
Dumfries & Galloway	1,007	35,030	28.75

Source: Care Homes Census

5.7.5 Table 5.18 shows that there were 1,007 long stay residents aged 65 and over in care homes March 2014. Using future population estimates, by 2020 there may be a need for 1,137 care home spaces and 1,380 by 2035.

Table 5.19: Free Personal & Nursing Care (FPNC) clients in Dumfries & Galloway, 2004-05 to 2013-14⁵⁹

Type of Care	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
FPNC - Care Home	330	290	300	320	360	370	370	370	360	410
FPC - Care at home	1,380	1,380	1,380	1,500	1,730	1,870	1,860	1,980	1,780	1,560
Total	1,710	1,670	1,680	1,820	2,090	2,240	2,230	2,350	2,140	1,970

Source: Scottish Government FPNC publication; Health and Social Care data from multiple national data collections - DATA SPREADSHEET

5.7.6 Using future population estimates in 2020 the estimated number of free personal & nursing care clients in care homes in D&G will be 443 and the number of free personal care clients receiving care at home will be 1,685. By 2035 the estimated number of free personal & nursing care clients in care homes in D&G will be 537 and the number of free personal care clients receiving care at home will be 2,043.

5.7.7 In 2014 the Task Force for the Future of Residential Care in Scotland made a number of key recommendations. They concluded that the development of the residential sector over the next period should see expansion in three directions: an evolution and expansion of the extra-care housing sector; a growth in the residential sector focused on rehabilitation and prevention (step-up /step-down care); and a

⁵⁹ Care home figures may include a small amount of FPC provided to clients under 65.

smaller, more specialised residential sector focused on delivering high quality 24-hour care for people with substantial care needs. As a result D&G Council have set up project management work around older people's services, and in particular the care at home market, further development of a sustainable reablement model, and work related to older people's residential care provision. The Programme has evolved into two distinct projects, Care at Home and Care Homes. These projects are ongoing and are expected to develop a planned approach to future residential and home care provision within the region.

Mental Health and Learning Disability

Table 5.20: Supported Accommodation: under 65 with a Physical Disability (PD), Learning Disability (LD), or Mental Health (MH) problem

Locality	Number Places
Annandale & Eskdale	17
Nithsdale	149
Stewartry	28 ⁶⁰
Wigtownshire	44
D&G	238

Source: Dumfries & Galloway Partnership Draft Locality Plans 2016-19

Table 5.21a: Number of People with a Disability D&G Locality Areas 2015

Locality area	Number with Learning Disability	Number with Physical Disability	Number of Adults with Autism	Community Mental health caseload 2015
Annandale & Eskdale	143	2,879	343	753
Nithsdale	327	4,511	524	1,595
Stewartry	108	1,845	217	584
Wigtownshire	140	2,689	261	540
D&G	718	11,924	1,345	3,472

Source: D&G HSC Partnership Locality Plans 2016-19

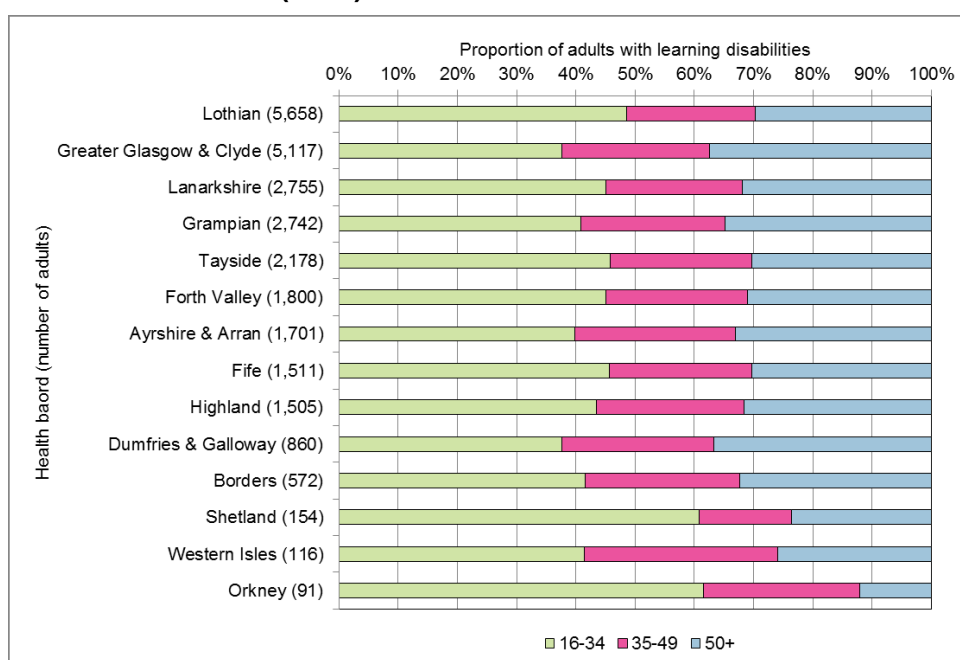
⁶⁰ Estimated figure

Table 5.21b: Future Estimates of Number of People with a Disability D&G Locality Areas

Locality area	Number with Learning Disability	Number with Physical Disability	Number of Adults with Autism	Community Mental Health Caseload
D&G 2020	701	11,647	1,313	3,445
D&G 2035	675	11,208	1,264	3,312

5.7.8 Table 5.21a gives the number of people with a disability in 2015 and the Community Mental Health caseload in 2015. Using future population estimates, Table 5.21b gives an estimate of the number of people with a disability and the Community Mental Health caseload by 2020 and 2035 across D&G.

Figure 5.1: Age structure of adults with learning disabilities known to local authorities in NHS board areas (2014)



Source: Learning Disability Statistics Scotland, 2014

5.7.9 Figure 5.1 shows that in 2014 37% of adults (320) with a learning disability were over 50 and 25% of adults (215) were 35-49.

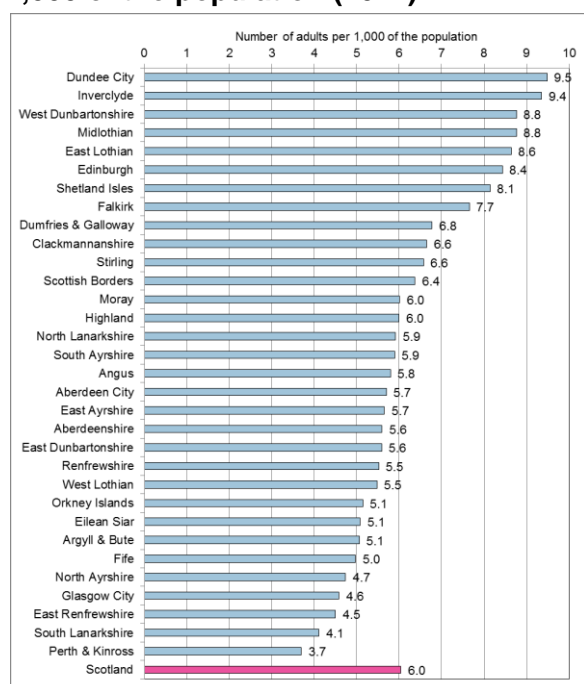
5.7.10 The life expectancy of adults with a learning disability is increasing.

5.7.11 Social work services data (December 2014) indicates that the number of children with complex and profound disabilities referred to their services for support has significantly increased from 34 in 1997, 149 in 1999, 215 in 2005 and 280 in 2014.

5.7.12 Assuming the 1997-1999 leap of 115 referrals is related to a reporting issue rather than an actual change, the average change can be taken from the figures for 1999 to 2014 of an additional 9 cases per year. If this level of referrals continues, by 2020 there might be up to 334 children with complex and profound disabilities referred to the Council's Social Work Services for support and 460 by 2035.

- 5.7.13 Within the region, the number of Children and Young People with additional support needs is increasing, particularly noticeable in the population groups affected by Autism Spectrum Disorder (ASD) and disabilities, including Learning Disabilities.
- 5.7.14 There are 47 young people aged 14 to 18 years with disabilities who have highly complex needs (September 2015). These young people will require to transition to adult services over the coming few years.
- 5.7.15 Currently there is no central register of all Children and Young People with a learning or physical disability. The only figures available are for those who are in contact with Social Work Services. It is understood that there will be other children who are not in contact with these services. It is recommended that further work be undertaken to establish a more accurate picture of learning and physical disability amongst Children and Young People to support future service provision and planning.
- 5.7.16 Due to the increasing number of children with complex health care needs, a significant and increasing number of children require full adapted homes which include individual bedrooms with fully integrated wet rooms and space for equipment.
- 5.7.17 Additional room requirements may be necessary to accommodate the needs of parents or carers and their families living with children with disabilities. These may be required due to the disabilities of children and the impact on parents or carers and siblings which may mean that siblings cannot share due to the challenging behaviour and consequences of their condition.
- 5.7.18 These issues requires that there is a plan for the future housing needs of these young people and consideration of the need to establishing a supported transition service to ensure that these children can safely and appropriately transition to adult supported housing when they are ready to do so. This is an area that will need to be addressed jointly by Children's Services and other partners in the future.

Figure 5.2: Number of adults with learning disabilities known to local authorities per 1,000 of the population (2014)



Source: Learning Disability Statistics Scotland 2014

5.7.19 Figure 5.2 shows that for D&G 6.8 adults per of the 1000 population have a learning disability. Learning Disability Statistics Scotland, 2014 statistics give 860 adults with learning disabilities known to local authority living within D&G NHS board area in 2014.

5.7.20 Most adults with a learning disability live at home with some care and support provision.

Sheltered Housing

5.7.21 D&G has a range of retirement (429), sheltered (783) and very sheltered (36) housing. Support is available on a self-funded or housing support funded basis. In total there are almost 1,250 units, providing a mix of accommodation ranging from the predominantly 1 person, 1 bedroom flats to 4 person, 2 bedroom flats.

5.7.22 There are a number of sheltered housing schemes in D&G. These are owned and run by RSL's as D&G Council do not own any housing stock. Table 5.19 shows that 61% of sheltered housing is found within Annandale and Nithsdale (24% and 37% respectively).

5.7.23 There are only a small number (36) of very sheltered provision.

5.7.24 Assuming a proportionate need to current provision, there may be a need for 990 sheltered housing spaces (an additional 28%) by 2035. However, the average age of occupants in sheltered housing is increasing, with the projected expectation that the need for sheltered accommodation will grow in line with the 80+ demographic to 1,425 (an additional 74%).

5.7.25 With the promotion of self-directed support the need for sheltered accommodation may not reach these figures. Further research into the take-up and effects of self-directed support on older people's accommodation requirements including sheltered housing will need to be undertaken to inform future strategies.

Table 5.22: Summary of Physical Assets, Dumfries & Galloway 2011-12 (Excerpt)

Type	Annandale & Eskdale spaces ⁶¹	Nithsdale spaces	Stewartry spaces	Wigtownshire spaces	Dumfries & Galloway spaces
Retirement Housing	45	166	123	95	429
Sheltered Housing	200	290	155	138	783
Very Sheltered Housing	0	12	0	24	36

Source: D&GC Property Database 2012

⁶¹ Annandale & Eskdale includes 11 in the Eskdale HMA and 190 in the Annan HMA
Wigtownshire includes 54 in Mid Galloway

Table 5.23: Sheltered Housing by HMA as of 30.09.2015

HMA	Sheltered Housing Stock up to 30.09.2015	Applications for Sheltered Housing 30.09.2015 ⁶²	Lets up to 30.09.2015
Annan	124	152	25
Dumfries	173	359	26
Eskdale	0	0	N/A
Mid Galloway	13	11	2
Stewartry	111	87	17
Stranraer	53	88	8
Total:	474	N/A	78

Source: Homes4D&G

5.7.26 Table 5.22 provides a breakdown of applications for and lets to sheltered housing through Homes4D&G from June 2014 until 30.09.2015.

Table 5.24: CHR Sheltered Accommodation by Letting Area

Letting Area	Sheltered Housing Stock up to 30.09.2015	Applications for Sheltered housing 30/09/15	HMA area
Annan - Newington	16	9	Annan
Annan - Town Centre	64	111	Annan
Annan - Welldale	29	22	Annan
Gretna	15	10	Annan
Dumfries - Town Centre	114	253	Dumfries
Dumfries - Locharbriggs	24	49	Dumfries
Lockerbie	22	39	Dumfries

⁶² Please note that there will be a duplication of applicants in the HMA areas, as an applicant can select numerous areas on their application. Therefore the total number of applicants for sheltered housing will show the number of applicants who have selected one or more letting area within the HMA area.

Moffat	13	18	Dumfries
Castle Douglas	47	66	Stewartry
Kirkcudbright	57	18	Stewartry
Gatehouse of Fleet	7	3	Stewartry
Wigtown	13	11	Mid Galloway
Stranraer – Central	16	14	Stranraer
Stranraer - Sheuchan	37	74	Stranraer
Total:	474	N/A	D&G

Source: Homes4D&G

5.7.27 The structure of provision of and within sheltered housing is currently being questioned by providers in terms of future viability. Further research of older people's accommodation needs including sheltered housing provision will need to be undertaken in conjunction with providers and stakeholders to determine the future shape of the sector.

Looked After Children

5.7.28 As of 31st July 2014 there were 387 looked after children. The proportion who are 'at home with parents' for Dumfries & Galloway (39%) is higher than the proportion across Scotland (27%). The percentage of children known to have additional support needs (2%) is lower than the national figure of (12%)⁶³.

Table 5.25: Children looked after by type of accommodation; 2013/14⁶⁴

		Dumfries & Galloway		Scotland	
		Number	%	Number	%
In the Community	At home with parents	151	39%	4,144	27%
	With friends/ relatives	97	25%	4,181	27%
	With foster carers provided by LA	100	26%	4,011	26%
	With foster carers purchased by LA	* ⁶⁵	*	1,522	10%
	In other community⁶⁶	*	*	252	2%
In Residential Accommodation	In local authority home/ voluntary home	*	*	697	4%
	In other residential care⁶⁷	30	8%	773	5%
Total Looked After Children		387		15,580	

Source: Scottish Government (<http://www.gov.scot/Topics/Statistics/Browse/Children/PubChildrenSocialWork>)

⁶³ Source: Scottish Government <http://www.gov.scot/Topics/Statistics/Browse/Children/PubChildrenSocialWork>

⁶⁴ Table excludes children who are on a planned series of short term placements.

⁶⁵ Cells containing * represent numbers that have been suppressed to maintain confidentiality.

⁶⁶ Includes with prospective adopters.

⁶⁷ Includes crisis care and secure accommodation and in residential school.

- 5.7.29 There are 3 supported accommodation projects within the region for young people formerly in Local Authority care. These include a move-on project in Dumfries and two hostel type homeless projects in Stranraer and Dumfries.
- 5.7.30 'These Are Our Bairns: A Guide for Community Planning Partnerships (2008)' gives guidance on being a good corporate parent including the development of formal and local partnerships between all services responsible for working together to meet the needs of looked after children, young people and care leavers.
- 5.7.31 A Housing Options guide for corporate parents was published in 2013 by the Scottish Government. The aim of the guide is: "To assist local authorities and their community planning partners in the development and implementation of local 'Housing Options protocols for Care Leavers'. These Protocols should detail the processes by which young people are supported through their transition out of care and provided with a range of appropriate and sustainable accommodation options"⁶⁸
- 5.7.32 The Children and Young Peoples (Scotland) Act 2014 provides for support to Carer Leavers up to 26 years of age and this change will impact upon future housing provision for Care Leavers. The current provision is not adequately structured to meet current demand and there is a need for focussed transition planning including a review and further development of a range of supported accommodation for care leavers. There is work currently ongoing within Children's Services to progress this for the future.

⁶⁸ Source: Housing Options Protocol for Care Leavers, Guidance for Corporate Parents: Improving housing and accommodation outcomes for Scotland's care leavers.

5.8 Template 5: Care and Support for Independent Living at Home

Table 5.26: Policies, Strategies, Care and Support Needs and Suitability

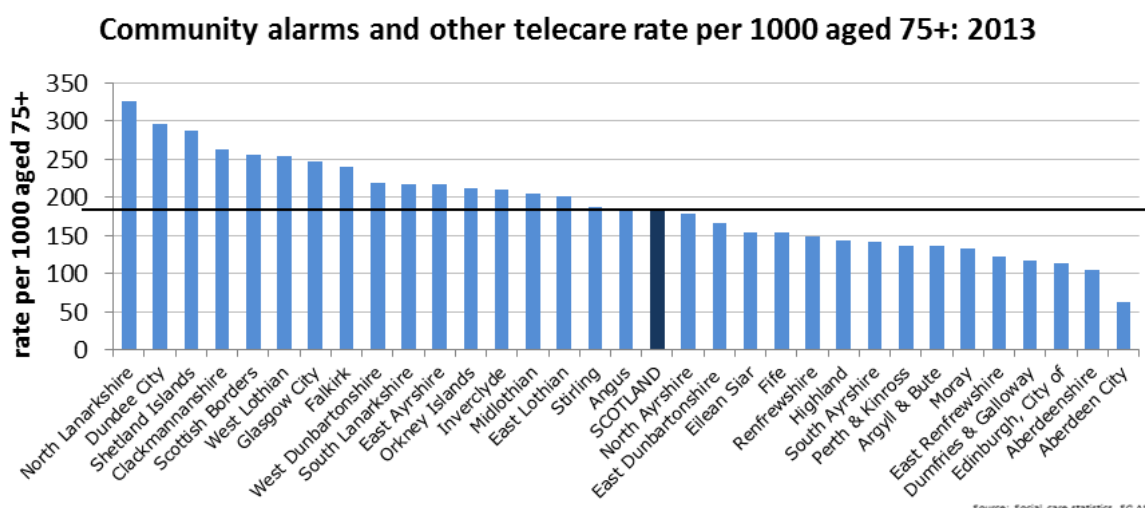
	Care and Support
National Policies:	<p>A National Tele-health and Tele-care Delivery Plan for Scotland to 2016: Driving Improvement, Integration and Innovation (2012)</p> <p>Age, Home and Community: A Strategy for Housing Scotland's Older People 2012 -21</p> <p>Caring Together: The Carer's Strategy for Scotland 2010-15 (2010)</p>
Local Policies and Strategies:	<p>Dumfries & Galloway's 'Plan for Older People 2012 – 2022, Joint Strategic Needs Assessment'</p> <p>NHS Dumfries & Galloway and Dumfries & Galloway Council Adult Community Health and Social Care Joint Strategic Commissioning Framework 2012-15</p>
Care and Support Needs:	Telecare, Home Help, Carer, Handyman, Social Worker, Community Alarm
Suitable For:	People living at home but needing care/ support to continue to live independently.

Evidence

Telecare

- 5.8.1 Telecare is a term used to describe the remote or enhanced delivery of care services to people in their own home by utilising developing technology such as alarms, sensors and remote monitoring equipment. These are used to enable people to live with greater independence and safety in their own homes.
- 5.8.2 There were 2,159 older people receiving a community alarm service through D&G social work department in 2011-2012. Approximately 460 clients also received a telecare equipment service during the year. Over 85% of clients in both categories were over the age of 75.
- 5.8.3 In D&G 12.4% of people aged 75 and over had a telecare package in 2012. This is amongst the lowest of all local authorities in Scotland and less than the national average of 18.3%.
- 5.8.4 Social Work Services secured additional funding of £400,000 from the Putting You First Programme Board in December 2014 to deliver increase in take-up amongst the older people target groups.
- 5.8.5 Using future population estimates, by 2020 there may be 2,483 clients receiving a community alarm service and 529 receiving a telecare equipment service during the year and by 2035 there may be 3,108 clients receiving a community alarm service and 643 receiving a telecare equipment.

Figure 5.3: Community Alarms and other Telecare rate per 1000 aged 75+ (2013)



Source: Social Care Statistics Scotland 2013

5.8.6 Figure 5.3 shows that D&G had a rate of around 120 per 1000 population 75+ telecare provision in 2013.

Table 5.27: Age breakdown of all clients receiving a telecare service, 2011-2015

Local Authority	Client numbers by age group						Total
	0-17	18-64	65-74	75-84	85 plus	Unknown	
Dumfries & Galloway	*	*	260	880	1,110	0	2,460
Scotland	660	16,040	19,480	43,400	43,160	0	122,740

* indicates that data was not provided.

Source: Social Care Statistics

5.8.7 Demographic change shows there will be increasing numbers of older people and a decreasing younger age group. This means that there will be increasing numbers of people who need services at the same time as decreasing numbers of people who will be able to provide services.

5.8.8 Long term public sector significant financial challenges at national and local level will result in the need to use our resources differently and more effectively;

5.8.9 As the working age population falls there will be a reduction in income the country will generate. This will affect the amount of money health and local authorities will have through taxation and will mean looking more to modern, technological solutions such as tele-healthcare.

Self-Directed Support

5.8.10 The Self-Directed Support (Scotland) Act 2013 which gives people a range of options for the choice and control of their care and support came into force on 1 April 2014. On the 1 August 2014 there were 163 individuals with an individual budget. By the end of March 2015 this had increased to 307, a 90% increase over the first 8 months.

5.8.11 Whilst we have made considerable progress in implementing SDS within adult and children with disabilities services we are still to implement it within children and

families; and we need to understand how it might fit within our criminal justice service.

5.8.12 Among the known barriers that need to be overcome are resources tied up in buildings and block contracts, which limit the resources available to individuals. The shift to self-directed support requires strategic commissioning that focuses on outcomes for individuals, and that ensures a good supply at an affordable cost.

5.8.13 It is not possible to estimate the future uptake for Self-Directed Support as this will rely on the way that this option is developed through local commissioning strategies and policy implementation. The development of SDS has been identified by the D&G NHS and Social Care Partnership.

“The changing approach to service design as described in the earlier section will clearly impact on the way we commission services for older people and some of the notable elements within this approach include:

- Supporting people’s access to individual budgets and self-directed support;”⁶⁹

Home Care

5.8.14 “People have a right to high quality services that treat them with respect and dignity. Older people and people with disabilities want to be recognised as active citizens. This includes people remaining independent and staying in their homes and communities for as long as they wish.”⁷⁰

5.8.15 At March 2012, there were almost 2,000 people aged 65 and over in receipt of a care at home service in D&G. Almost half of all clients (49.2%) were in receipt of intensive home care, which is defined as 10 hours or more per week. This has increased from 40% in 2003. A small number of clients (135 people, 7%) required the support of two carers per home visit.

Table 5.28: Number of people aged 65+ receiving a care at home service by hours per week, 2011-12

	Annandale& Eskdale	Nithsdale	Stewartry	Wigtownshire	Dumfries &Galloway
Less than 10 hrs	285	356	188	185	1,014
10 - 20 hrs	173	303	89	196	761
21 - 30 hrs	16	48	17	17	98
31+ hrs	24	57	8	35	124
Total	498	764	302	433	1,997

Source: D&G Fwi CP Data, SG Annual Return 2012

Table 5.29: Population Projections 2015-2035

Dumfries & Galloway	2015	2020	2025	2030	2035	Change	%
65-79	27,158	28,541	29,500	30,375	30,885	3,727	13.7
80+	9,451	11,035	12,978	15,636	17,123	7,672	81.2
Total	36,609	39,576	42,478	46,011	48,008	11,399	31%

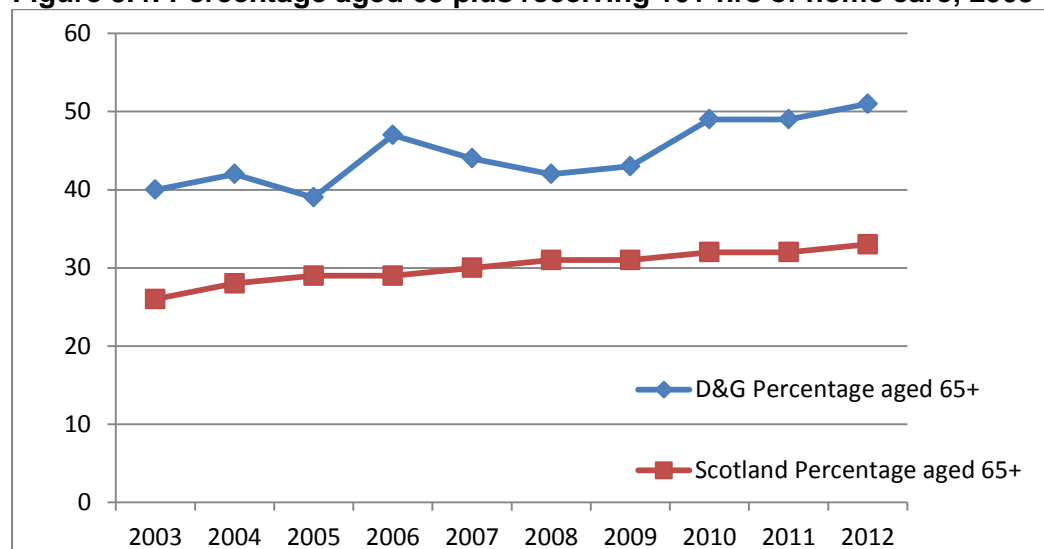
⁶⁹ Source: NHS Dumfries & Galloway & Dumfries & Galloway Council Adult Community Health And Social Care Joint Strategic Commissioning Framework 2012-15

⁷⁰ Source: NHS Dumfries & Galloway & Dumfries & Galloway Council Adult Community Health and Social Care Joint Strategic Commissioning Framework 2012-15

Source: NRS 2012 based principal population projections for Council areas

5.8.16 Using future population estimates, by 2020 there may be 1,814 people 65 and over in need of a Care at Home service and 2,150 by 2035.

Figure 5.4: Percentage aged 65 plus receiving 10+ hrs of home care, 2003 - 2012



Source: Scottish Government Quarterly Monitoring, Home Care Census & ISD, Continuing Care Censuses

Table 5.30: Age breakdown of all clients receiving home care, 2010-2015 (extract)

Age Group	2010	2011	2012	2013	2014	2015
65-74	330	320	330	290	260	300
75-84	810	780	810	720	610	610
85 plus	760	780	850	790	720	770
Total	1,900	1,880	1,990	1,800	1,590	1,680

Source: Social care statistics 2015

5.8.17 These figures do not include home care provided out with the council’s home care provision which, due to stricter eligibility criteria, may be considerable, although no figures are currently available. This will be investigated further by the integrated NHS and Adult Social Work organisation as part of their future strategy development.

5.8.18 In 2003/04, there were 24,892 clients with non-personal care needs such as domestic support, in 2013 the figure was 3,204⁷¹. This reflects the move from supporting low level services towards eligibility criteria based on critical and substantial need assessments.

5.8.19 The percentage of older people with intensive needs who are cared for at home increased from 40% in 2003 to 49% in 2012. Assuming current levels of need, a demographic change of 31% will see an increase in the number of older people requiring intensive home care by 2035 to around 1,287 from 983 in 2012. (Table 5.27). Taking into account the Council’s commitment to support people to remain ‘in their own home and communities’ and the estimated 165% increase in those aged

⁷¹ Source: Home Delivery - A Profile of the Care at Home Sector in Scotland 2015

90+, the number of people requiring intensive home care is likely to be much higher than this.

Respite Care

5.8.20 There were 300 older people in receipt of some form of respite care provided or funded by DGC during 2011-2012. Total respite provision to clients aged 65 and over was 880 weeks. Of these 590 included overnight stays and 270 were for daytime respite. The majority of respite provision was for people aged 75-84 years (40%) and aged 85 and over (41%).

5.8.21 Total estimated respite provision needed for clients aged 65 and over in 2020 is 1,014 weeks with 680 including overnight stay and 1,230 weeks with 824 including overnight stays by 2035.

HandyVan Services

Table 5.31a: HandyVan Services in D&G

Query Description	Q1	Q2	Q3	Q4	Total
Number of Referrals	435	374	396	421	<u>1,626</u>
Breakdown of tasks⁷²					
Home Security	186	207	213	250	856
Small Repairs: plumbing	35	19	38	25	117
Small Repairs: electrical	0	0	0	0	0
Small Repairs: other	55	58	66	45	224
Falls Prevention	162	204	233	230	829
Minor Adaptions	2	2	1	3	8
PAT Testing	0	0	0	0	0
Totals	440	490	551	553	<u>2,034</u>

Table 5.31b: Occupancy Type

Occupancy Type	Q1	Q2	Q3	Q4	Total
Owned	313	302	373	354	1,342
Tenant	24	39	41	41	145
Other	18	28	22	26	94

Table 5.31c: Ages of Clients Helped

Age of Clients Helped	Q1	Q2	Q3	Q4	Totals
18-20	0	0	1	1	2
21-30	1	2	3	2	8
31-40	0	2	1	1	4
41-50	2	7	6	5	20
51-60	11	15	17	21	64
61-70	72	77	85	93	327
71-80	135	129	146	147	557
81-90	117	117	142	117	493
90+	17	20	35	34	106

Source: D&G Small Repairs and Home Service Performance Data 2014 - 2015

⁷² NB: A number of tasks may be undertaken at one address.

5.8.22 D&G HandyVan service offers advice and small repairs services to mainly older owner occupiers and tenants in the private rented sector. Home security and falls prevention were the main tasks delivered during 2014-15 (Table 5.31a). HandyVan type services are also provided as part of major adaptations work.

5.8.23 Funding for D&G HandyVan service is provided as part of the Care and Repair budget and this service will transfer along with Care and Repair to the health and social care integration partnership.

5.8.24 Using future population estimates, the number of referrals to the D&G HandyVan service might be 1,755 by 2020 and 2,161 by 2035.

Step-up Step-down accommodation

5.8.25 D&G's health and adult social care integration project board is working with RSL's to develop 'step-up step-down' move-on accommodation as a step to help people to move from hospital into their own home and alleviate bed blocking due to care and support needs of individuals. Hospital admission for frail, older people can also often result in long lengths of stay in an acute hospital environment.

5.8.26 An opportunity to test an alternative to acute hospital admission was identified by the Annan Pathfinder for individuals requiring more care than can be provided at home, but did not require invasive or diagnostic services available at Dumfries & Galloway Royal Infirmary (DGRI). A pilot was set up in Annan in 2014/15 under the auspices of the Putting You First change programme. Step up beds in residential care homes and Annan Community Hospital provided a flexible option and alternative to an acute hospital admission.

Community mental health services

5.8.27 In 2011-2012 there were 879 new referrals to older adults' community mental health teams in D&G. Almost three quarters of referrals were for people aged 75 and over (45% age 75-84 years and 30% age 85 and over). Almost two thirds of referrals were in Nithsdale (36%) and Annandale and Eskdale (26%).

5.8.28 Table 5.21 gives Community Mental health caseload of 3,472 in 2015. Table 5.21b gives estimates that this caseload will reduce to 3,445 by 2020 and 3,312 by 2035 based on future population estimates.

Table 5.32: Household members with a long-standing limiting illness, health problem or disability by age

Dumfries & Galloway	0 to 15	16 to 39	40 to 64	65 plus	All
Yes	4%	11%	16%	37%	18%
No	96%	89%	84%	63%	82%
Total	100%	100%	100%	100%	100%
Base	80	100	170	140	500
Scotland					
Yes	6%	9%	21%	46%	19%
No	94%	91%	79%	54%	81%
Total	100%	100%	100%	100%	100%
Base	4,300	6,370	8,460	4,350	23,480

Source: Scottish Household Survey 2013

5.8.29 Table 5.32 shows that 53% of households within D&G have at least one member over 40 years of age with a long-standing illness, health problem or disability.

Carers

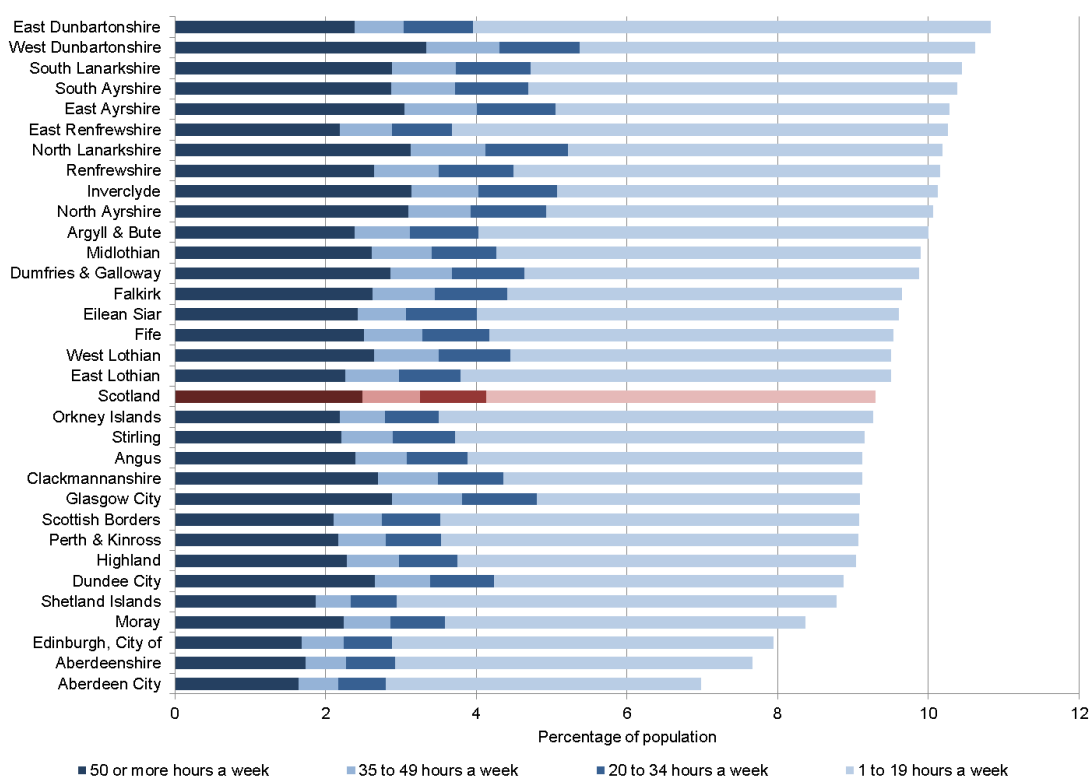
Table 5.33: Percentage of carers by Local Authority

Carers	D&G	Scotland
Total number of carers	14,043	481,579
% of Carers who are female	60.57	60.15
% of Carers who are employed (excluding full time students)	50.22	52.31
% of Carers aged 16 and under	2.26	2.34
% of Carers above pensionable age	23.56	19.54

Source: General Register Office for Scotland - 2001 Census

5.8.30 There are a greater percentage of pensionable age carers within D&G than for Scotland as a whole. This percentage is likely to increase in future years as the population ages.

Figure 5.5: Provision of unpaid care by hours given by council area, 2011



Source: Scotland's Census, 2011

5.8.31 The figure 5.5 shows that in 2011 9.9% of the population were providing unpaid care. The proportion providing at least 20 hours unpaid care a week was 4.2%.

Attendance Allowance

5.8.32 Attendance Allowance is a benefit for people aged 65 or over who have a physical or mental disability that is severe enough for them to need help with personal care. In

D&G there were 5,500 older people in receipt of attendance allowance in 2012. 2,630 claimants aged 75-84 years and over (47%) 2,000 claimants aged 85 and over, (37.7%). The proportion of older people claiming attendance allowance in D&G (16.6%) is lower than the Scottish average (18.1%).

5.8.33 The proportion of people claiming attendance allowance aged 75 to 84 years (23.2% of all claimants) and aged 85 and over (53.4% of all claimants) is lower than the proportion for Scotland as a whole (24.7% and 56.2% respectively).

5.8.34 Using future population estimates, by 2020 there may be 6,339 people 65 and over requiring attendance allowance and 7,689 by 2035.

Workforce

5.8.35 Demographic projections show that there will be a workforce in the public and third sectors that are approaching retirement, with fewer younger people entering the job market. In addition to this there is a move towards more personalised services and a difficulty in matching the workforce to the needs of a dispersed rural population.

Shifting the Balance of Care

5.8.36 The Dumfries and Galloway Health and Social Care Strategic Plan 2016-2019 states: "Integration joint boards will make sure that integrated health and social care budgets are used effectively and efficiently to achieve quality and consistency, and to bring about a shift in the balance of care from institutional to community based care."

5.8.37 D&G Health and Social Care Strategic Needs Assessment 2016-2019 states that: "Bed modelling and capacity planning for the new hospital focussed on a number of key assumptions and changes to the future model of service delivery. These included a change in the balance of care by increasing the utilisation of cottage hospitals."

Housing and Health Needs Assessment

5.8.38 Following the publication of the findings of the D&G Housing and Health Needs Assessment: Findings of Scoping Study, March 2016, the D&G Integration Joint Board will be commissioning a full Housing and Health Needs Assessment (HHNA) for Dumfries and Galloway. This will give more informed data on future needs for specialist housing and health provision and on the impact of the Shifting the Balance of Care agenda within Dumfries and Galloway.

5.8.39 The Scoping Study outlined the outcomes of the HHNA as: "... add value to the HHNA, the HHNA needs to present not only underlying data but information and intelligence.

...the production of a needs assessment, which will:

- Outline the main relationships between housing problems and health problems (including both within dwellings and to a lesser extent the dwellings environments)
- Describe the housing-related health of the local population (the scale and severity of such problems, including items such as hospital admissions related to falls or cold weather)
- Consider expected population changes over next decade (e.g. growth in numbers of older people, more susceptible to cold or falls)"
- Incorporate facts related to poverty and deprivation, which are also linked to both housing and health".

5.9 Template 6: Gypsy/Traveller Site Provision

Table 5.34: Policies, Strategies, Land Needs and Suitability

	Gypsy/Traveller Site Provision
National Policies:	<p>Equalities Act 2010</p> <p>Housing (Scotland) Act 2010 - The Scottish Social Housing Charter</p> <p>Scottish Government National Strategy Group</p> <p>Equal Opportunities Committee inquiries into the lives of Gypsy/Travellers</p> <p>Developing Successful Site Provision for Scotland's Gypsy/Traveller Communities. 2015</p>
Local Policies and Strategies:	Local Housing Strategy 2011 – 2015
Land Needs:	Sites and pitches
Suitable For:	Gypsy/Travellers, Travelling Show People

- 5.9.1 At the published official count (4) of Gypsies/Travellers in 2009 there were just over 2,000 people living on Council/Registered Social Landlord (RSL) sites, private sites and unauthorised encampments in Scotland.
- 5.9.2 In 2009 there were just under 700 Gypsy/Traveller households living on Council/Registered Social Landlord (RSL) sites, private sites and unauthorised encampments in Scotland.
- 5.9.3 In 2010, the Scottish Government published a review of the Gypsy and Traveller Count. This found that there was no consistent upward or downward trend in the total Gypsy / Traveller population over the period of the Count across Scotland⁷³.

Care and Support Needs

- 5.9.4 There is a dedicated education liaison officer for Travellers / Show People. Access to health and social care are provided via local services. The site is managed by D&G Council's Housing Options & Homeless Service.
- 5.9.5 The Council has established a gypsy traveller liaison meeting which provides a forum for community leaders to meet with policy makers and service providers to review progress and raise issues.

⁷³ Source: Gypsies/Travellers in Scotland: Summary of the Evidence Base, Summer 2013.

Evidence

- 5.9.6 D&G currently has 2 Travelling Peoples sites at Collin in the East and Glenluce in the West of the region offering a total of 32 pitches. Each site has a specially adapted disabled unit. The communal facilities on the sites are specifically adapted for wheelchair user access.
- 5.9.7 Temporary roadside or unauthorised encampments can sometimes occur whilst Travellers are moving through the region. The 2 permanent Travelling Peoples sites offer permanent and temporary ground spaces but the Glenluce site is underutilised.
- 5.9.8 The Scottish Government reports on gypsy travellers recorded only 3 unauthorised encampments over a 4 year period. The occupancy rate of 69% indicates that despite the growth in overall numbers of Gypsy Traveller households the area is well equipped in terms of pitches and services available.
- 5.9.9 There is no evidence that additional sites are required within the region and there are no current plans to offer additional spaces. However, to ensure continued compliance with Charter standards there is currently a bid in to the Council's Capital Fund to enable an upgrade to the sites.

Travelling Show People

- 5.9.10 Travelling Show-people bring funfairs, amusements and fairground rides to urban and rural settings across the UK, traditionally over the summer months. They have permanent accommodation bases for the winter months with many families living in their own homes.
- 5.9.11 Show-people identity is built on their tradition of bringing entertainment to local communities and they do not identify themselves as Gypsy Travellers. Across the UK, community members actively seek official recognition of their distinctive identity.
- 5.9.12 The Showmen's Guild of Great Britain and Ireland is the governing body for all Funfairs and Fairground Rides operated by Members in Scotland. The HMP contacted the Scottish Section of the Showmen's Guild in June 2016. The Guild responded saying that they were "not aware of any need within the Guild for housing or a yard within the Dumfries and Galloway area."
- 5.9.13 Dumfries and Galloway Council has long standing lease arrangements in place to provide appropriate sites for Show-people to stay over the Spring and Autumn fair season. This includes encampments at the Brooms Road Car Park in Dumfries as well as other sites in the main towns across the region. These arrangements ensure that the accommodation needs of show-people are fully addressed within Dumfries and Galloway.

Key Issues Table: Specialist Provision

LHS/Development Plan	Key Issues Identified in the HNDA
Accessible/Adapted Housing:	<ol style="list-style-type: none"> 1. Given population and demographic projections, future housing needs for the 80+ age range are likely to require additional provision of accessible new build, adaptations and related care at home / Telecare services. 2. There is need to develop robust reporting mechanisms for the CHR stock and for all social landlords within D&G. 3. A 'lifetime home' approach for new build housing will ensure that obstacles facing older people, people with learning disabilities, people with limited mobility and people with dementia can be overcome as far as possible at the design stage.
Wheelchair Housing:	<ol style="list-style-type: none"> 1. Most people in need of wheelchair accessible housing live in their own home. However, the majority of reported wheelchair access provision is within the social rented sector and apart from the Care and Repair adaptations there is less understanding of wheelchair accessible properties in the owner occupier and private rented sectors. 2. Long term demographic and health changes are likely to require additional provision of wheelchair accessible housing.
Non-Permanent Housing:	<ol style="list-style-type: none"> 1. There is a need to restructure the type of temporary homeless accommodation available to suite the sizes of family composition applying as homeless 2. The continuing reduction in the number of homeless applications will require an assessment of the need for the current levels of homeless accommodation 3. The ongoing reductions to the Council's overall budget allocation coupled with welfare reforms, particularly around the introduction of sanctions and Universal Credit may have a detrimental effect on homeless applicants, on the cost of the provision of temporary accommodation to this group and on third sector providers who are reliant on council grants for much of their funding.
Supported Provision:	<ol style="list-style-type: none"> 1. There is a need to review whether the current models of sheltered housing

	<p>provision in D&G meets long term needs.</p> <ol style="list-style-type: none"> 2. As the older person population increases and there are much higher numbers of people aged 75+ demand for sheltered housing and specialist accommodation models is likely to increase. 3. Further research into the take-up and effects of self-directed support on older people's accommodation requirements including sheltered housing will need to be undertaken to inform future strategies.
<p>Care/Support Services for Independent Living:</p>	<ol style="list-style-type: none"> 1. The move to an integrated of health and social care partnership will be a major change in service delivery and management. 2. Given the long term demographic and health predictions for older people and the move to shift the balance of care into the community, the number of people requiring home care and intensive home care is likely to increase significantly. 3. There is need to review how housing and care services are provisioned, with an assessment of the need for innovative housing and care models capable of supporting people to maximise their independence. 4. Demographic projections show that there will be a workforce in the public and third sectors that are approaching retirement, with fewer younger people entering the job market. In addition to this there is a move towards more personalised services and a difficulty in matching the workforce to the needs of a dispersed rural population.
<p>Site Provision:</p>	<ol style="list-style-type: none"> 1. The need to upgrade the current Gypsy / Travellers sites has been identified and is being progressed through the Council's capital budget programme.