Local Housing Strategy (LHS) 2023-28 Evidence Paper

CONTENTS

1. Introduction

The purpose of this paper is to provide a clear understanding of the local area and provide a summary of all the evidence that has been used to inform the development of the Local Housing Strategy 2023-2028. This includes developing the vision, priorities and key strategic actions for the Local Housing Strategy (LHS) 2023-2028. A wide range of data and literature is used to build a profile of the Scottish Borders in order to get a better understanding of the needs of the community.

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

2. Strategic Context

The Local Housing Strategy is underpinned by a wide range of national, regional and local policy. While the main LHS references a wide range of these policies throughout the strategy it would be a challenge to reference all these in the LHS. This section is highlight some of the key pieces of legislation and policy that helped to develop the strategy.

This list provides some of the overarching polices that are embedded throughout the LHS – further polices have been grouped under each strategic theme. All the documents have the links embedded (where possible).

- The Housing (Scotland) Act 2001
- Housing to 2040
- Scotland's National Performance Framework
- The Remote Rural & Island Action Plan
- SBC Council Plan
- SBC Community Plan and Locality Plans
- SBC Anti-Poverty Strategy and Action plan 2021
- SBC's Fit for 2024

Housing Delivery and Sustainable Communities

- National Planning Framework 4
- Local Housing Strategy Guidance
- Housing Need and Demand Assessment Guidance
- Community Empowerment Act 2015
- Place Standard
- A New Future for Scotland's Town Centres
- Council Tax (Variation for Unoccupied Dwellings) (Scotland) Regulations 2013 and 2016
- Scottish Vacant and Derelict Land Survey (SVDLS)
- Scotland's National Strategy for Economic Transformation: Delivering Economic Prosperity
- ESESCR Regional Prosperity Framework
- South of Scotland Regional Economic Strategy
- The Convention of the South of Scotland
- South of Scotland Indicative Regional Spatial Strategy
- Borderlands Inclusive Growth Deal
- Edinburgh and South-East Scotland City Deal
- South East Scotland (SESplan) Housing Need and Demand Assessment (HNDA) 3
- Local Development Plan
- SBC Housing Land Audit (HLA)
- Strategic Housing Investment Plan 2023-2028

Private Rented Sector

- Antisocial Behaviour etc. (Scotland) Act of 2004
- Housing (Scotland) Act 2014
- Private Housing (Tenancies) (Scotland) Act 2016
- Prescribed Information
- The Energy Efficiency (Domestic Private Rented Property) (Scotland) Regulations 2020

- Fair Rents (Scotland) Bill
- Rent Pressure Zones
- The Cost of Living (Tenant Protection) (Scotland) Act 2022
- New Deal for Tenants

Specialist Housing, Particular Needs and Independent Living

- The Equality Act 2010
- United Nations Convention on the Rights of Persons with Disabilities
- Relevant Adjustments to Common Parts (Disabled Persons) (Scotland) Regulations 2020
- Independent Living Fund
- Accessible housing standards – the Scottish Building Standards
- Age, Home and Community: The Next Phase
- Social Care (Self-Directed Support) (Scotland) Act 2013
- Housing Scotland: Models of Housing with Care and Support
- The Right to Adequate Housing: Are we focusing on what matters?
- Still Minding the Step
- Building Better Care Homes for Adults
- The Carers (Scotland) Act 2016
- Care and Repair Scotland, Good Practice Guide
- A Fairer Scotland for all: Race Equality Action Plan and Highlight Report
- Improving the Lives of Scotland's Gypsy/Travellers
- Keys to Life Strategy
- Guidance on the Provision of Equipment and Adaptations
- Affordable Housing for Key Workers' Project Group August 2015
- Coming Home Implementation
- Integrated Strategic Plan for Older People's Housing, Care and Support 2018-2028
- Health and Social Care Strategic Framework (Draft)
- Joint Strategic Needs Assessment
- SBHA Ageing Well Strategy 2021-26

Fuel Poverty, Energy Efficiency and Climate Change

- The Climate Change (Emissions Reduction Targets) (Scotland) Act 2019
- Scotland's 2018-2032 Climate Change Plan
- Energy Efficient Scotland Route map
- The Heat Networks (Scotland) Act 2021
- Heat in Buildings Strategy
- The Local Heat and Energy Efficiency Strategies (Scotland) Order 2022
- Local Heat and Energy Efficiency Strategies (LHEES)
- The Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act
- Energy Efficiency Standard for Social Housing (EESSH)
- Roadmap to Decarbonisation: Retrofit of social housing stock in the South of Scotland
- Affordable Warmth and Home Energy Efficiency Strategy (AWHEEs) 2019-2023
- Scottish Borders Council Climate Change Routemap

Private Sector House Condition

- New guidance for housing practitioners on tackling damp and mould
- Tenement dwellings - provision of Building Reserve Funds: report
- The Housing (Scotland) Act 2006
- The Repairing Standard
- Tolerable Standard
- Scheme of Assistance
- Missing Shares Scheme
- Conservation Area Regeneration Scheme

Homelessness

- Housing (Scotland) Act 1987
- Housing (Scotland) Act 2010
- Homeless Persons (Unsuitable Accommodation) (Scotland) Order 2020 amendment
- Homeless etc (Scotland) Act 2003 (Commencement No.4) Order 2019
- Homelessness: Code of Guidance (2019)
- The Homelessness & Rough Sleeping Action Group (HARSAG)
- Scottish Government's Ending Homelessness Together Action Plan
- Ending Destitution Together
- Housing First
- Prevention Duties on wider public bodies
- Local Connection Suspension
- Home and Belonging Initiative
- Youth Homelessness Prevention Pathway: Improving Care Leavers Housing Pathways
- Sustainable Housing on Release for Everyone' standards (SHORE)
- Improving the Housing Outcomes for Women and Children Experiencing Domestic Abuse
- The Housing Support Duty
- Public Health Scotland - Healthy Housing for Scotland: a briefing paper setting out the fundamental link between housing and public health

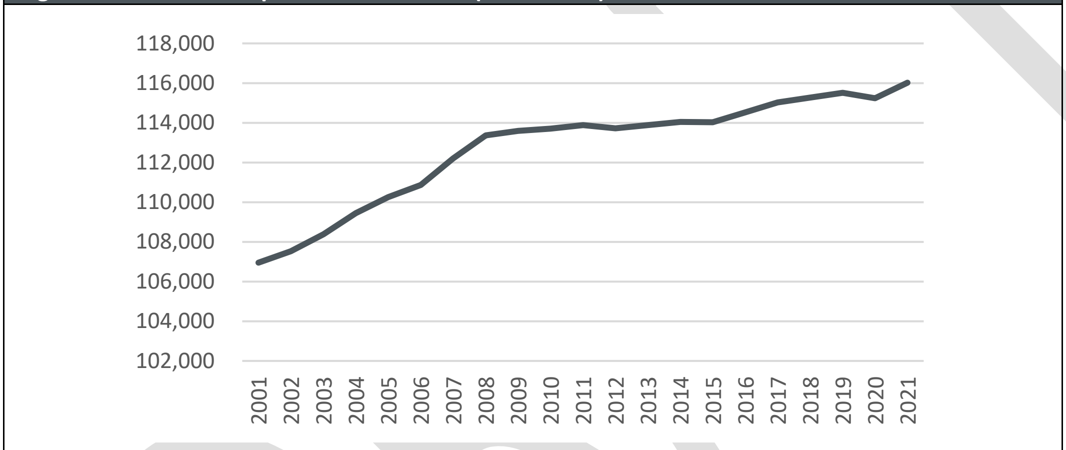
3. Demographics

3.1 Population

The Scottish Borders area is 473,614 hectares (1,827 square miles) and is located in the South East of Scotland. It has Edinburgh and the Lothians to the North, Northumberland to the South and Dumfries and Galloway to the West. Scottish Borders is a rural local authority where 30% of the population lives in settlements of under 500 people or in isolated hamlets. The largest town is Hawick with a 2021 estimated population of 13,586, followed by Galashiels with 12,302 people (although, if neighbouring Tweedbank were included, Galashiels would be the largest town in Scottish Borders). The only other towns with a population of over 5,000 people are Peebles, Kelso and Selkirk.

The estimated 2021 population for the Scottish Borders was 116,020: an increase of 0.7% from 115,240 in 2020. In the Scottish Borders, 8.7% of the population are aged 16 to 24 years. This is smaller than Scotland, where 10.2 % are aged 16 to 24 years. Persons aged 60 and over make up 33.5% of Scottish Borders. This is larger than Scotland where 26.2% are aged 60 and over.

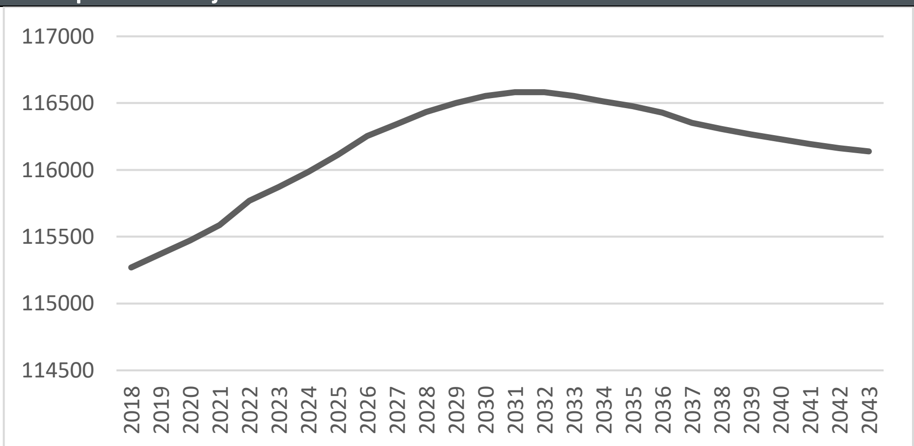
Figure 1: Mid-2021 Population Estimates (2001-2021)



Source: NRS

The population of the Scottish Borders is expected to increase by 0.7% from 2018-2043. It is expected to peak in the years 2031/32 and then begin to decline back towards 2018 levels. The structure of the population is also expected to change, with a pronounced increase in older people: the 75+ age group is expected to increase by 29.6% over the period 2018-2028, with 45-65 remaining the largest projected age group.

Figure 2: Population Projections 2018-2043



Source: NRS – 2018 based projections

An ageing population means more people in the Borders will be living with one or more complex conditions and therefore will require more specialist housing and more support to live independently. There will also be fewer people of working age within the population to offer that support.

3.2 Households

There were 55,296 households in Scottish Borders in 2021, an increase of 0.9% on the previous year and 5.4% over the past 10 years. In comparison, the total number of households in Scotland as a whole rose by 6.4%.

Table 1 shows the change in household numbers, and percentage change, across the Borders from 2008 – 2018. While the population of the Scottish Borders rose by 1.7% over the period 2008-2018 the number of households has risen by 5.8% (2,977). Figure 3 shows the continued rise in households from 2018-2028.

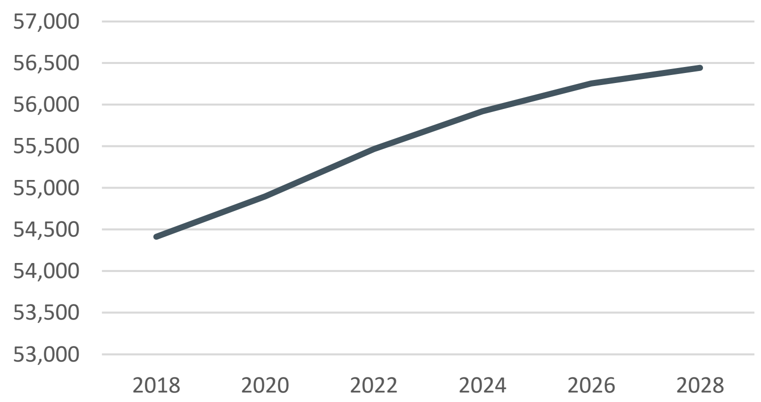
Table 1: Household Change 2008-2018

	2008	2018	Change no.	Change %
Scottish Borders	51,436	54,413	2,977	5.8%
Scotland	2,337,967	2,477,275	139,308	6.0%

Source: NRS 2018-based Household Projections

The 2018 household projections, suggest that number of households will continue to rise, with the projected increase for Scottish Borders around 3.7% for the period 2018-28, compared with 4.9% for Scotland as a whole.

Figure 3: Household Projection 2018-2028



Source: NRS household projections, 2018

While the population is expected to increase across the Borders by 1.7% and the number of households by 7% it is set to be an ageing population, with increasing numbers of smaller households. The numbers of one adult households and two adult households in particular, are growing, while the number of larger households is set to decline. Single person households are projected to increase by 14%.

Table 2: Household Projections 2018-43 (2018 Based)

Scottish Borders	2018	2023	2028	2033	2038	2043	Change 2018-2043	% Change 2018-2043
1 Adult	19,595	20,460	21,034	21,518	21,885	22,294	2,699	14%
1 adult, 1+ child(ren)	2,641	2,704	2,677	2,703	2,708	2,682	41	2%
2 person all adult	19,135	19,979	20,488	20,620	20,677	20,738	1,603	8%
2+ adults, 1+ child(ren)	9,347	8,967	8,821	8,848	8,894	8,862	-485	-5%
3+ person all adults	3,695	3,601	3,423	3,308	3,330	3,394	-301	-8%
All Households	54,413	55,712	56,443	56,996	57,495	57,970	3,557	7%

Source: NRS 2018-based Household Projections

Table 3 shows the average household size is expected to continue to decline throughout this period, reinforcing the trends in table 2 above that the number of smaller households are increasing impact the average size of a household.

Table 3: Projected Average Household Size 2018-2043								
	Year						Change	
	2018	2023	2028	2033	2038	2043	2018-2043	
Scottish Borders	2.10	2.06	2.04	2.03	2.00	1.98	-0.12	-6%
Scotland	2.15	2.11	2.08	2.06	2.03	2.00	-0.15	-7%
Source: NRS Household Projections for Scotland								

The population in the Scottish Borders is ageing with the population aged 65 and over increasing faster than the population of children and younger adults. This impacts on household structure, as children tend to live in larger households and older people in smaller ones. The 2018-based household projections show large increases in the number of older adults living in one-adult and two-adult households; which is consistent with the increase in older age groups shown in Table X (mid-year population estimates).

3.3 Economy

The information from this section has been taken from the Regional Skills Assessment (RSA) Scottish Borders, July 2021.[1] The assessment contains information on strategic drivers, the economy, the impact of Covid-19, the labour market requirement and supply of people.

Regional Economy

In 2021, GVA was forecast to be £2,065m in the Scottish Borders, 1.5 per cent of Scotland's output (£137,109m). This share of GVA ranks the Scottish Borders in the bottom third of RSA (Regional Skills Assets) regions for GVA contribution to the Scottish economy. The highest value sector in the regional economy were forecast to be; real estate activities (£448m), manufacturing (£352m) and human health and Social Work (£266m).

Prior to the pandemic, the region region's economic growth rate was greater than Scotland's. On average the Scottish Borders economy grew by 2.4 per cent each year (2009-2019). The contraction of economic output in the Scottish Borders was estimated to be 9.4 per cent between 2019 and 2020, which matched what occurred across Scotland. Here are the regional economy figures at a glance:

Gross Value Added (GVA)

- Total Scottish Borders Gva 2021: £2,065m And 1.5% Of Total Scottish Output
- From 2009-2019, Gva In Scottish Borders: Increases By 26.4% Or £451m
- Mid-Term Forecast Average Annual Growth (2021-2024)
  - Scottish Borders: 2.8%
  - Scotland: 3.1%
  - United Kingdom: 3.4%
- Longer-Term Forecast Average Annual Growth (2024-2031)
  - Scottish Borders: 1.0%
  - Scotland : 1.2%
  - United Kingdom: 1.4%

Productivity

- Scottish Borders Productivity 2021: £41,300 In Scotland It Was £50,200
- From 2009-2019, Productivity In Scottish Borders: Increased By 2.6% Or £8,600

In the mid-term it is forecast that Scottish GVA will return to pre-pandemic levels in 2022, with growth of 6.0 per cent in 2021 and 5.7 per cent in 2022. Overall, GVA growth in Scotland is forecast to average 1.8 per cent per year between 2021 and 2031, 0.2ppts slower than the UK average.

[1] https://www.skillsdevelopmentscotland.co.uk/media/47100/rsa-report-scottish-borders.pdf

Between 2021 and 2031, the largest contributions to growth across Scotland will come from real estate (adding close to 0.3 percentage points per year to overall GVA growth in Scotland) and human health & social work (just over 0.2 percentage points). This reflects the size of these sectors as well as levels of growth.

Labour Market

- Total Employment in the Scottish Borders (measured by people) was estimated to be 47,800 in 2021, 1.8 per cent of Scottish employment.
- The employment rate for the working age population (age 16-64) in the region in 2020 was 79.3 per cent, which was above the rate for Scotland (73.5 per cent)
- Across Scotland, and within the region, more people worked full-time, than part-time, 33,500 people (70.0 per cent) were in the full-time jobs in Scotland where 74.0 per cent of people were in full-time employment.
- Part-time employment accounted for a greater percentage share of employment in region compared to Scotland, 30.0 per cent compared to 26.0 per cent. Overall, there were 14,400 people in part-time employment in the Scottish Borders.
- In the Scottish Borders the largest employing sectors, and their estimated regional share of employment, in 2021 were human health activities (13%), Retail Trade (9%), Education (8%), Crop and Animal Production (6%) and Specialised Construction Activities (5%).

Table 4 provides a breakdown of the key sectors of employment in the Scottish Borders. Of the key sectors, Health and Social care, was estimated to be the largest in the Scottish Borders in 2021. The sector accounted for 9,500 people. Construction was the second largest with a total of 4,800 people.
Large sectors are an important source of jobs; however, regions also have sectoral strengths that make them unique. This means that smaller sectors can be more important than their size suggest, as they are more concentrated in the region compared to the national average.

Table 4: Employment by Key Sector and share of total employment (2021)

	Number	%
Health and Social Care	9,500	19.9
Construction	4,800	10.0
Food and Drink	4,300	9.0
Tourism	3,700	7.8
Financial and Business Services	1,900	3.9
Engineering	1,700	3.5
Creative Industries	1,500	3.0
ICT/ Digital	1,200	2.6
Energy	700	1.4
Child-Day Care Activities	400	0.8
Life Sciences	200	0.5
Chemical Sciences	200	0.4

Source: https://www.skillsdevelopmentscotland.co.uk/media/47100/rsa-report-scottish-borders.pdf

Pre Covid-19 employment in the region had decreased by 10% from 2009 to 2019. There are 5,500 fewer people in employment compared to 2009. The contraction within the region compared with 5.9% growth observed across Scotland over the same period. Overall, employment is forecast to decline by 1,300 from 2019 to 2021 in the region due to the pandemic.

Combining the change from 2019 to 2020 and 2020- to 2021, employment declines were observed in 7 of the 19 industry sectors in the region as shown in table 5 below. There were substantial job losses in accommodation and food services, employment declines by 600 which was a 17.8% of the sectors workforce. However, growth is forecast to have occurred in sectors that had increased as a result of the pandemic. The number of people in the regions human health and social work and educations sectors increased 200 each.

Table 5: Employment Change by Industry, Scottish Borders			
Declining Sector	**Employment change 2009-2019**	**Employment change 2019-2020**	**Employment change 2020-2021**
Accommodation & Food Service	-400	-300	-300
Wholesale & Retail Trade	-1,900	-300	-100
Arts, Entertainment & Recreation	500	-200	-200
Manufacturing	-1,200	-100	-100
Construction	-500	-100	0
Transportation & Storage	-500	0	0
Administration & Support Services	-300	-100	0
Growth Sectors	**Employment change 2009-2019**	**Employment change 2019-2020**	**Employment change 2020-2021**
Human Health & Social Work	-1,100	200	0
Education	300	100	0
Professional, Scientific & Technical	400	100	0

Source: https://www.skillsdevelopmentscotland.co.uk/media/47100/rsa-report-scottish-borders.pdf
Decline is less than 100 in 2019-2021 and 2020-2021, however when summed the decline of 100 occurs for 2019-2021

The forecast suggests that 2021 would be the year where we observed the greatest impact of the pandemic on employment in the Scottish Borders.

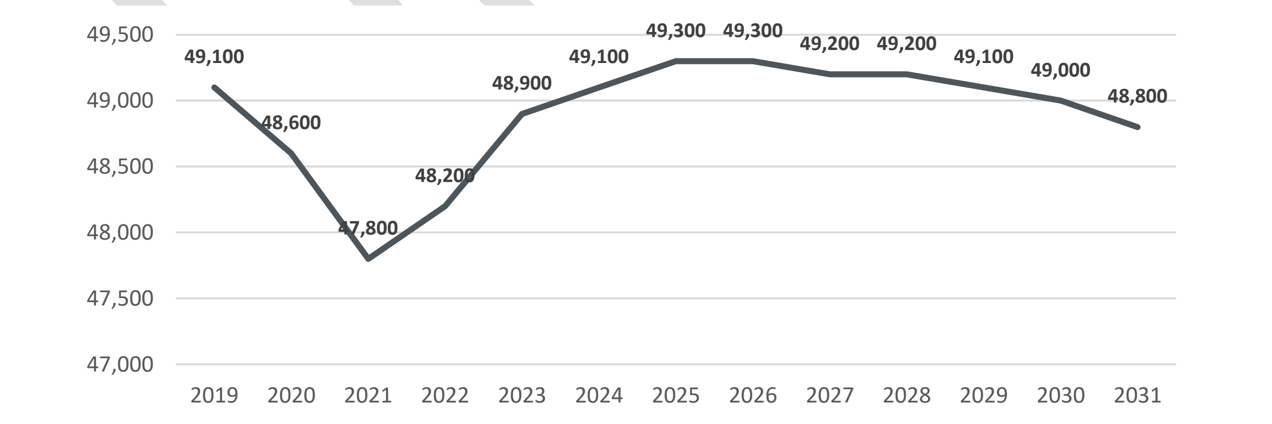
In the Mid-term (2021-2024) the number of people in employment is forecast to grow by 1,300 in the region. Whilst positive, this growth only replaces jobs lost as a result of the pandemic.

For Scotland as a whole, it is forecast to be 2023 when the number of people in employment reaches and then surpasses 2019 employment levels. The regions employment recovery is forecast to be slower, with 2019 levels being met in 2024 and then overtaken in 2025.

Over the longer term (2024-2031) employment within the region is forecast to decrease. In 2031, it is forecast that there will be 300 fewer people in employment compared to 2024. Across Scotland the number of people in employment is forecast to increase.

The levels of employment contraction in the region equates to an average annual rate of -0.1 per cent over the longer term. For comparison, Scotland's forecast growth rate is 0.1 per cent

Figure 4: Forecast Employment (2019-2031, Scottish Borders (people)



Source: RSA report

Future Demand for Skills

In the Scottish Borders the labour market is forecast to face some challenges in the immediate term. The forecasts for the mid-term (2021-2024) however suggest there could be some jobs growth and opportunities created as a result of the need to replace workers leaving the labour market due to retirement and other reasons.

As shown in table 6 below, 5,900 job openings are forecast from 2021 to 2024 for the Scottish Borders with 344,500 job openings in Scotland. Whilst positive, caution is needed as there are still a wide range of unknowns concerning Scotland's recovery from the pandemic. The jobs market could also be competitive, with the number of people seeking jobs outnumbering the opportunities available. Skills mismatches and job quality will also be important factors to consider.

Table 6: Future Demand Skills – Job openings in the mid-term (2021-2024)			
	Expansion Demand	**Replacement Demand**	**Total Job Openings**
Scottish Borders	1,300	4,600	5,900
Scotland	77,600	266,900	344,500
Source: RSA report			

Job openings are expected to be concentrated in a small number of sectors, with four sectors in the Scottish Borders forecast to account for 3,200 (53.9%) of the requirement:

- Wholesale and retail trade – 1,100 jobs;
- Human health and social work – 800 jobs;
- Arts, entertainment and recreation – 700 jobs and
- Agriculture, forestry and fishing – 600 jobs.

The forecasts for the long-term (2024-2031) highlights that's jobs growth is not forecast to continue in the Scottish Borders. However. It is also expected that there could be an ongoing requirement for skilled people to fill opportunities created by people leaving the labour market. This feature of the labour market, known as the replacement requirement is a symptom of demographic change strategic driver.

As shown in table 7, 11,200 job openings are forecast from 2024 to 2031 (669,300 for Scotland). The replacement requirement of 11,500 people will create a need for labour. The long-term forecast is changeable and could be influenced by a range of factors both related and not to Scotland's post Covid-19 recovery. National and local policy, investment and initiatives could all influence the long-term outlook presented.

Table 7: Future Demand Skills – Job openings in the mid-term (2024-2031)			
	Expansion Demand	**Replacement Demand**	**Total Job Openings**
Scottish Borders	-300	11,500	11,200
Scotland	21,000	648,300	699,300
Source: RSA report			

Job openings are expected to be concentrated in a small number of sectors, with four sectors in the Scottish Borders forecast to account for 6,800 (60.4%) of the requirement:

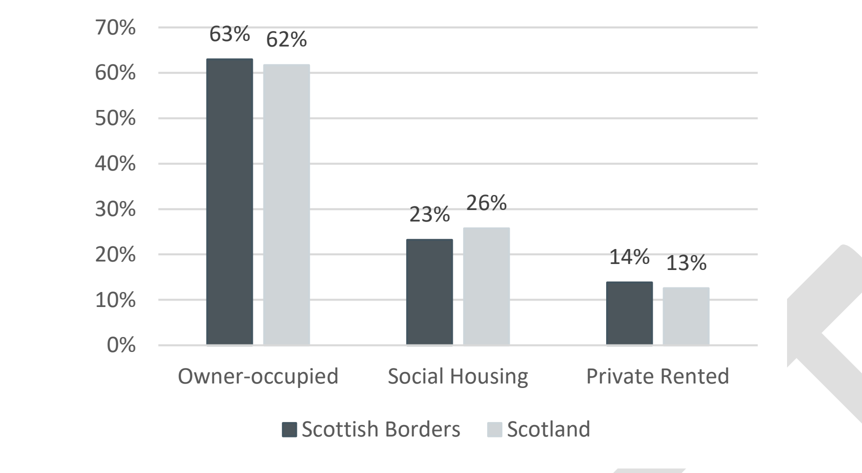
- Wholesale and retail trade – 2,300 jobs;
- Human health and social work – 1,800 jobs;
- Agriculture, forestry and fishing– 1,600 jobs and
- Arts, entertainment and recreation – 1,100 jobs.

3.4 Tenure

Figure 5 shows the current tenure of households, showing a very similar trend to the national figures. The owner occupied sector and private rented sector are slightly larger in the Scottish Borders compared to Scotland and the social rented sector is smaller.

Some 63% of dwellings are estimated to be owner occupied, 23% social rented sector and 14% private rented sector. Scottish Borders has a higher level of owner-occupied housing, a lower level of social rented accommodation but a higher proportion of private rented housing, than is the case national.

Figure 5: Households by Tenure



Source: Scottish House Conditions Survey 2017-19

Changes over time can be considered through Scottish Government data on dwellings by tenure, combined with census outputs for 2001 and 2011. These figures differ slightly to those presented in the figure above due to different data sources and methodologies applied in collecting the data but they provide some interesting information on the trends in tenure over the years.

The general trend shows on average a stable (or now slightly reducing) owner-occupied sector while there has been an increase in private renting from 10% back in 2001 up to 14% currently. Tenure changes in the Borders evidence a shift to private renting, accompanied by a net decline in social housing by 4% over the period 2001 to 2018. Table 8 shows that Scottish Borders Council successfully transferred its housing stock to SBHA in 2003.

Table 8: Tenure Spilt by year

	% Owned	% Rented From Council	% Other Social Rented	% Private Rented
2001	60.8	14.3	10.1	10.1
2011	61.5	0	21.8	13.7
2018	59.1	0	20.3	14.4

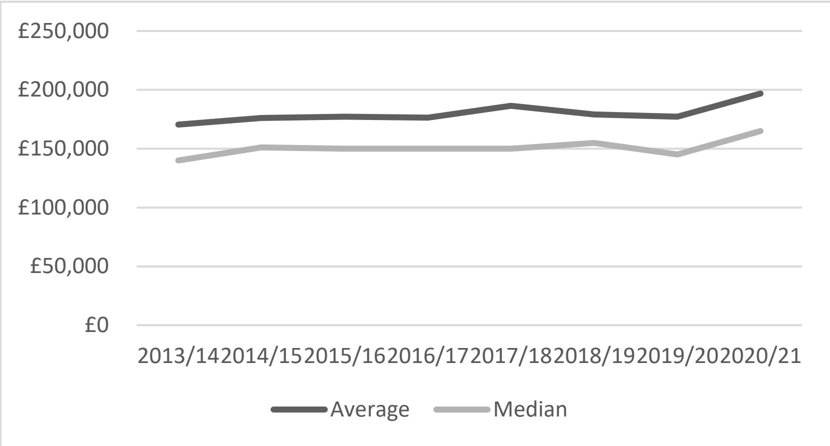
Source: Scottish Government Tenure Data

3.5 Housing Affordability

House Prices

Figure 6 shows the average and median house prices in the Scottish Borders over 8 years. The 2013/14 – 20120/21 data shows that the average house price in the Scottish Borders in 2013/14 was £170,503. Average prices remained steady but increased by 4% over the period to £177,197 in 2019/20, with an increase of 11% from 2019/20 to 2020/21 to £196,896.

Figure 6: Average and Median House Prices in the Scottish Borders 2012/14 – 2020/21



Source: SBC House Price Data 2013/14 – 2020/21

Table's 9 and 10 shows the difference in house prices across the four Housing Market Areas. Prices in the Northern HMA are on average much higher than elsewhere in the Scottish Borders, and increased from 2013/14 to 2016/17 and have remained stable since. One of the main reasons for this is the close proximity of houses in the Northern HMA to Edinburgh. Prices in the Southern HMA have fluctuated more but have generally been above the Scottish Borders average, with the highest average prices in 2020/21 – overtaking the Northern HMA.

Table 9: Average House Prices for all Sales by HMA 2013/14 - 2020/21

Year	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Berwickshire	£177,727	£182,936	£191,901	£178,382	£194,014	£149,231	£190,360	£227,016
Central	£151,076	£159,737	£160,538	£156,292	£163,747	£163,262	£150,115	£167,658
Northern	£209,965	£206,100	£214,685	£224,139	£232,281	£232,544	£230,396	£247,724
Southern	£211,932	£188,587	£189,494	£202,187	£220,530	£183,686	£215,687	£281,310

Source: SBC House Price Data 2013/14 – 2020/21

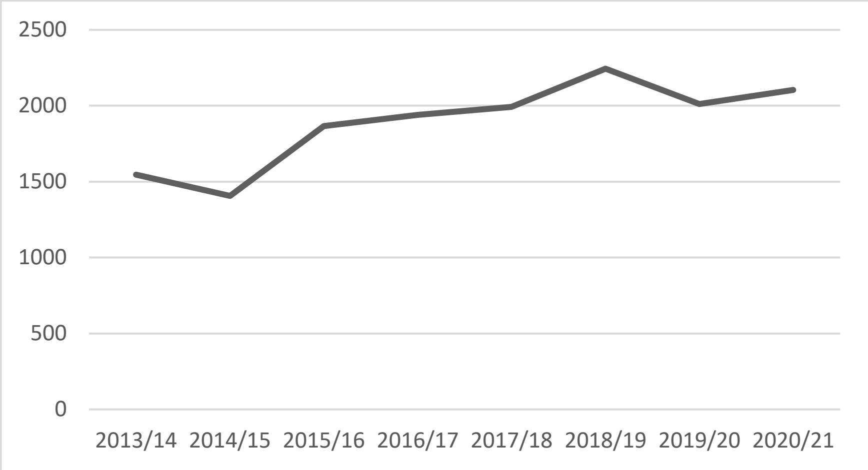
Table 10: Median House Prices for all Sales by HMA 2013/14 - 2020/21

	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21
Berwickshire	£151,250	£160,000	£160,618	£160,000	£170,000	£170,000	£162,500	£161,500
Central	£121,000	£135,000	£129,950	£130,000	£130,000	£135,000	£121,000	£137,500
Northern	£192,500	£192,375	£190,000	£215,000	£205,000	£205,000	£205,000	£187,102
Southern	£137,500	£145,000	£160,000	£143,000	£185,000	£173,000	£181,250	£290,000

Source: SBC House Price Data 2013/14 – 2020/21

Figure 7 shows the volume of house sales across over the past 8 years grew by 30% in the Scottish Borders. Since 2013/14 sales have been rising steadily. Prior to the recession in 2008 sales in the Scottish Borders were always much higher, between 2001-2007 sales were on average 2,300 per year so the number of sales were back to similar levels by 2018/19. There has been a slight dip in the number of sales since then, but this has started to increase again. So while house prices have remained steady in the Scottish Borders, the number of sales has increased showing the market is getting stronger.

Figure 7: Number of House Sales



Source: SBC House Price Data 2013/14 – 2020/21

The housing market has been impacted by the Covid-19 pandemic, however Scottish Borders is showing a volume of sales growth between 2019-20 and 2020-21 of 5.3%, potentially due to movement out of more urban areas. This is reflected in the figures for the City of Edinburgh which showed the largest decline in the volume of sales and Scotland experienced a decrease of just -0.02%.

The Cost of Living crisis, an increase in interests at the end of 2022 and beginning of February could have an impact on the number of house sales and the average and median house prices in the next year and for the foreseeable future.

Mortgages

Table 11 presents the percentage of mortgages to individuals by purpose at quarter 4 (Oct – Dec) over a 7-year period from 2014 to 2020. The percentage of mortgages for first-time buyers increased by 2.88% between 2019 and 2020, this being the highest increase over this timeframe. The percentage of buy-to-let mortgages has followed a downward trend since 2015 with a 5.35% reduction between 2015 and 2020. Several factors are likely to have contributed towards this decrease including the introduction of a surcharge in stamp duty on additional properties in 2016 and a reduction in mortgage interest rate relief in 2017.

The percentage of individuals re-mortgaging has increased the greatest over the years, however, this significantly declined from 29.19% in 2019 to 18.45% in 2020. The Covid-19 pandemic has had a role to play in this with lenders reducing the number of high loan-to-value (LTV) mortgages available which limits choices for individuals, as well as some lenders refusing mortgages for those furloughed through the Coronavirus Job Retention Scheme (CJRS).

Table 11: Mortgage Lenders Information

	Q4 2014	Q4 2015	Q4 2016	Q4 2017	Q4 2018	Q4 2019	Q4 2020
First Time Buyer	21.63%	20.87%	22.06%	21.20%	21.26%	21.44%	24.32%
Buy to let	15.08%	16.50%	14.38%	12.92%	12.51%	12.37%	11.15%
Other	34.15%	32.34%	30.08%	30.94%	29.73%	30.67%	39.60%
Total House Purchase (above)	70.87%	69.70%	66.53%	65.06%	63.50%	64.48%	75.08%
Further advances	2.37%	2.21%	2.94%	2.52%	2.40%	3.08%	3.30%
Remortgage	23.62%	24.61%	27.15%	29.36%	31.05%	29.19%	18.45%
Other	3.14%	3.48%	3.39%	3.05%	3.05%	3.24%	3.18%

Source: News, publications and events | Bank of England Q4 2021 should be released around March 2022

The most common Loan to Value (LTV) rate tends to be below or equal to 75% according to the Financial Conduct Authority statistics on residential loans. In 2020, 60.02% of mortgages were at this LTV rate, with 38.76% over 75% but below or equal to 90%. Only 0.16% of mortgages were offered at LTV over 95%. The proportion of mortgages at LTV over 90% has always remained relatively low, however, a significant decline was seen in 2020 which is likely to be linked to the Covid-19 pandemic.

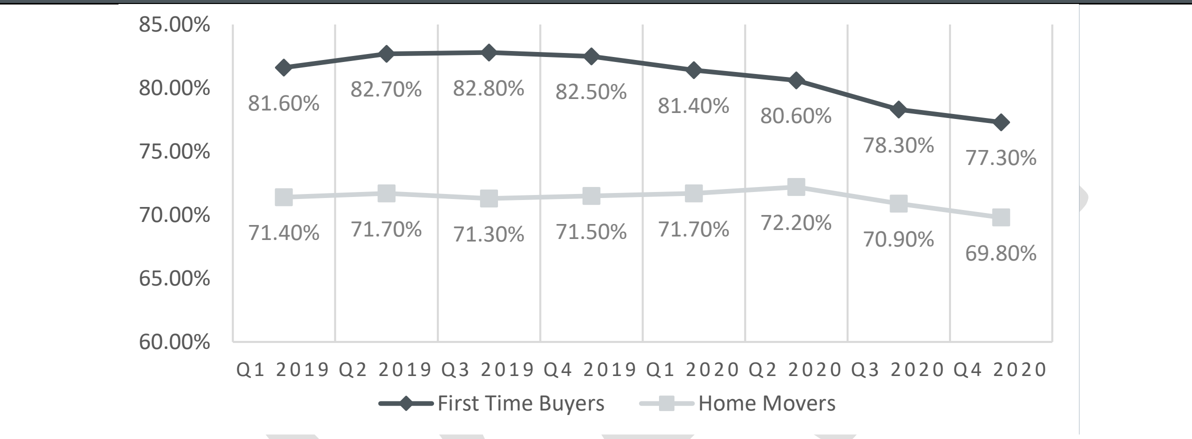
Table 12: Percentage of gross advances by Loan to Value

	Q4 2014	Q4 2015	Q4 2016	Q4 2017	Q4 2018	Q4 2019	Q4 2020
LTV < = 75%	64.64%	66.07%	65.02%	64.74%	62.29%	59.49%	60.02%
LTV Over 75 < = 90%	31.56%	30.51%	30.56%	31.45%	33.40%	34.79%	38.76%
LTV Over 90 < = 95%	3.47%	3.18%	4.02%	3.51%	4.11%	5.45%	1.06%
LTV Over 95%	0.33%	0.24%	0.39%	0.29%	0.20%	0.27%	0.16%

Source: Bank of England, residential loans to individuals provided through the Financial Conduct Authority

Figure 8 highlights the mean LTV for first time buyers and home movers from Q1 2019 to Q4 2020. It is evident that LTV is substantially lower for home movers. Over this period the home mover LTV rate has remained fairly static, with the largest change recorded as a 1.3% reduction between Q2 & Q3 of 2020. For first time buyers, the LTV in Q3 2019 was 82.80%, declining by 4.5% to 78.30% in Q3 2020.

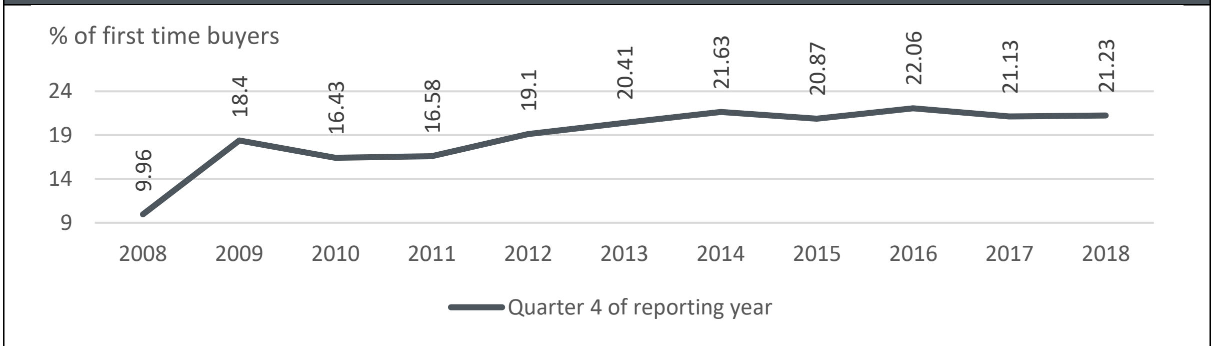
Figure 8: Mean LTV for first-time buyers and home movers Q1 2019 – Q4 2020



Source: Scottish Housing Market Review provided through the Scottish Government, Q1 2019 – Q4 2020

Figure 9 below details the percentage of first-time buyers from 2008 to 2018, after the global financial crisis shows a sharp rise in first-time buyers which has remained relatively steady since 2014. It shows that there were 21.23% first-time buyers in the housing market in 2018, with the average age of first-time buyers increasing from 29 to 31 years over the same ten-year period.

Figure 9: Mean LTV for first-time buyers and home movers



Source: Bank of England, residential loans to individuals provided through the Financial Conduct Authority

According to research from the Bank of Scotland, the number of first-time buyers in Scotland rose to 33,558 in 2019 which was an increase of more than 90% from 17,580 in 2009. In 2020 the number of first-time buyers fell by over 35% to a seven-year low. It's likely the Covid-19 pandemic has had a large impact on this with lockdown and the Coronavirus Job Retention Scheme preventing first time buyers taking a step onto the property ladder. There were 10,158 first time buyers recorded in Scotland in the first six months of

2020 compared to 15,570 over the same period in 2019. A number of Scottish Government Schemes are available to assist first-time buyers with the purchase of their first property, positively contributing to economic growth at a local, regional and national level.

The Help to Buy scheme (Scotland) (HtB) began in September 2013 and allows people to purchase a new-build home without the need for a large deposit. A property can be purchased through the provision of an equity loan which helps reduce the size of the mortgage required. Between September 2013 and the end of March 2020, 17,250 new build properties were purchased across Scotland with assistance from this scheme with the value of equity loans extended by the Scottish Government amounting to £550m through this period. The table below shows that 130 properties purchased through HtB were in the Borders.

Table 13: Help to Buy scheme financial monitoring						
	Total Oct 2013 – March 2016			Total 2016-17 – 2019-20		
	No. of Sales	Average SG HtB Stake	Average Value of Property Purchased	No. of Sales	Average SG HtB Stake	Average Value of Property Purchased
Scottish Borders	60	£34,640	£175,470	70	£23,400	£159,000
Scotland	8,160	£38,000	£190,000	9,090	£26,000	£176,200
Source: Scottish Government administrative data. Some values have been rounded, therefore may not sum exactly to total.						

Table 14 presents the change in household interest rates from December 2011 to December 2022 for fixed rate and variable rate mortgages at both 75% LTV and 95% LTV. The interest rate for 90% LTV is reasonably higher than 75% LTV throughout the duration. The 12-year period reports a drop in the interest rate, with the lowest point for fixed rate mortgages recorded in 2019 but an increase of interest rates of 3.5% in December has led to big increase in mortgage rates. As of the 2nd February 2023, interest rates have increased for the 10 consecutive time in a bid to contain inflation. This will have an impact of the mortgage products available and people's ability to get a mortgage.

Table14: Interest rates for mortgages				
	2 year (75% LTV) fixed rate mortgage	2 year (90% LTV) fixed rate mortgage	2 year (75% LTV) variable rate mortgage	2 year (90% LTV) variable rate mortgage
31 Dec 11	3.22%	5.45%	3.02%	5.11%
31 Dec 12	3.35%	5.39%	3.44%	NA
31 Dec 13	2.40%	4.36%	2.77%	NA
31 Dec 14	2.08%	3.89%	1.60%	NA
31 Dec 15	1.90%	2.87%	1.78%	2.65%
31 Dec 16	1.45%	2.53%	1.48%	2.40%
31 Dec 17	1.57%	2.21%	1.69%	NA
31 Dec 18	1.73%	2.24%	1.70%	2.13%
31 Dec 19	1.42%	2.07%	1.94%	2.91%
31 Dec 20	1.86%	3.75%	2.19%	3.31%
31 Dec 21	1.57%	1.95%	1.65%	2.45%
31 Dec 22	5.43%	5.96%	4.07%	4.33%
Source: Bank of England, table G1.3 (average quoted household interest rates).				

The LTV rate is reducing which is likely to be linked to the Covid-19 pandemic. This limits choices for individuals and makes it more difficult for first time buyers to enter the property market as a larger deposit is required.

Income

Income data is provided through the Scottish Government's local level household income estimates for 2018. These are research-based statistics and do not represent national or official statistics. The lower quartile, median and upper quartile income weekly estimates are shown in table 15.

Table 15: Income Data		
	Scottish Borders	**Scotland**
Lower Quartile	£320	£330
Median	£530	£550
Upper Quartile	£870	£920
Source: Scottish Government, Local Level Household Income Estimates, Banded Income 2018		

Based on Scottish Government (2020) local level household income estimates, banded income, 2018. Compares lower quartile income to house price with an 18% deposit /gross income required 3.2 LTV shows that 44.56% of households on lower quartile incomes are unable to afford a lower quartile house price in the Borders.

Table 16 shows the ratio of lower quartile house prices compared to lower quartile income. This provides an indicator of the relative affordability of owner occupation, enabling analysis of whether households with the lowest incomes can afford entry level housing. The Borders is slightly above the national average ratio of 5.65. This means that the lower quartile house price paid by a first-time buyer would be more affordable for someone on a lower quartile income on a national level than in the Borders.

Table 16: Ratio of lower quartile house price to income			
	Lower quartile income	**Lower quartile house price**	**Ratio**
Scottish Borders	£320	£95,000	5.71
Scotland	£330	£97,000	5.65
Source: Scottish Government (2020) Local level household income estimates, 2018 and Register of Scotland (2020) House Price Time Series by quartile 2008-2018-19 provided bespoke to the Scottish Government			

The long-term impacts of the Covid-19 pandemic are not yet known. However, across the UK it is reported by the ONS that there has been a 4.5% decline in household income, unequally apportioned to lower income households. It is also widely recognised that there is a disproportionate impact of Covid-19 to the more vulnerable groups in society; including but not limited to younger persons between 16-24 years, persons aged >/= 55 years, lone parents, unemployed, lower income employees. The financial pressures on the lower income households and the true impact of the pandemic and the "cost of living crisis" have put considerable strain on households.

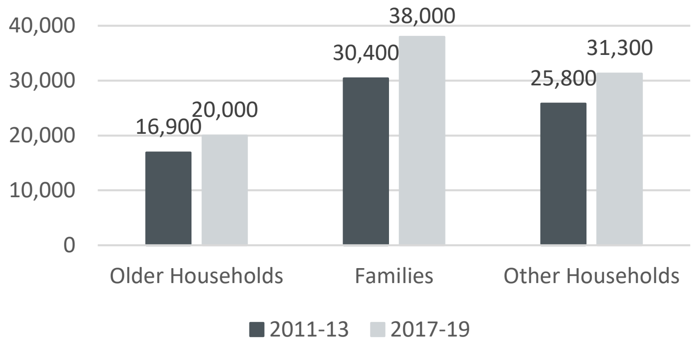
Household Income

The Scottish House Condition Survey 2017-19 and presents the mean annual household income by tenure and household type. Households in the owner occupier properties tend to have mean annual income around 88% higher than those in the social rented sector. The disparity is mirrored across Scotland with owner occupier households generally having a substantially larger mean income than social housing households.

Older households have a lower mean annual income than family and other household types. The mean annual household income for older households in the Borders is slightly below the Scottish average of £21,600 in 2017-19.

Households with families saw an increase in mean annual income from £30,400 to £38,000. Whilst this is large increase, older households have not experienced the same increase and the Scottish Borders has a large proportion of older households.

Figure 10: Mean Annual Income by Household Type



Scottish House Condition Survey 2017-19, February 2021

Local Housing Allowance Rates, Private and Social Rents

Table 17 below sets out the monthly Local Housing Allowance (LHA) rates by bedroom size in 2021-22, along with the mean monthly private rents in 2020. These are presented by BRMA and demonstrate that current LHA rates are not sufficient to cover the cost of private renting. It is also worth noting, that tenants who are under 35 and single with no dependents are only eligible for the shared accommodation rate when renting from a private landlord unless in exceptional circumstances.

Table 17: LHA rates and mean monthly private rents by BRMA

Monthly LHA Rate 2020-21					
	Shared Accommodation	**1 Bed**	**2 Bed**	**3 Bed**	**4 Bed**
Scottish Borders	£269.27	£324.09	£423.84	£523.55	£797.81
Mean Monthly Rent 2020					
Scottish Borders	£330	£366	£502	£630	£1,018
Scotland	£363	£515	£649	£788	£1,138

Source: Scottish Government, Local Housing Allowance Rates 2021/22 and Private Sector Rent Statistics 2020

Average (mean) 2 bedroom rents in the Scottish Borders have been lower than the Scotland average in each year since 2010, with the average rent in 2021 being £516 per month, compared to the Scotland average of £693.

Table 18 sets out the average rent per calendar month for general needs properties within the Scottish Borders social rented sector, by number of bedrooms. This has been averages across RSLs offering this type of property within the Scottish Borders and rents vary between the RSLs.

Average rental prices of social rented properties start at £273 for a studio property, increasing incrementally by bedroom size rising to £549.27 for a 6 bedroom home. The average rental for a general needs property is slightly above the LHA rate for Studio/1 bed shared properties, but for 2, 3 and 4 bedroom properties rentals are below the LHA rate – with the LHA even covering the cost of 5 and 6 bed properties. Rental rates are lower in this year than in 2020/21 across the board, except for 3 bedroom properties which have seen a slight increase.

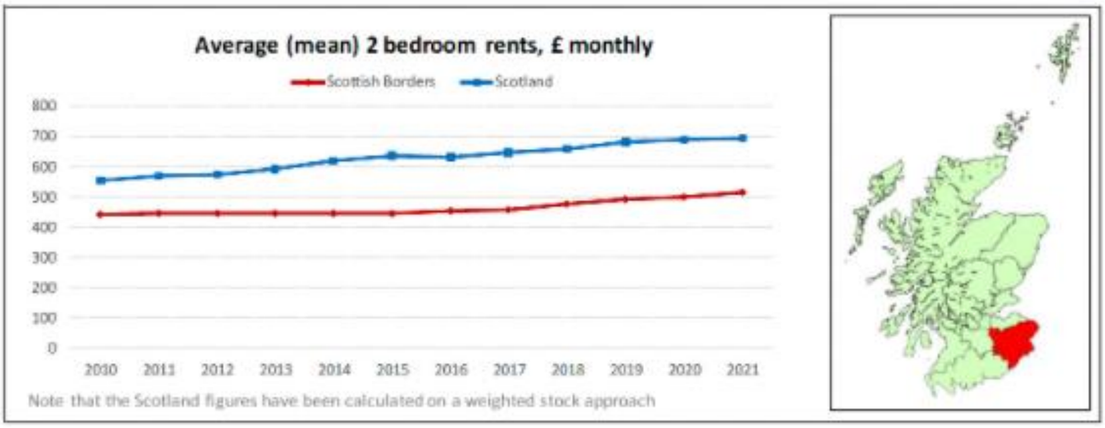
Table 18: Average Rent by Apartment Size (General Needs)

No. of Bedrooms	Average Rent 2019/20	Average Rent 2020/21	Average Rent 2021/22
Studio	£255.99	£279.84	£273.00
1	£314.49	£333.95	£315.00
2	£369.23	£390.27	£389.98
3	£438.68	£446.29	£452.17
4	£443.80	£474.43	£470.20
5	£461.82	£508.91	£498.79
6	£530.00	£581.64	£549.27

Source: RSL Summary of Information 2021/22

Between 2020 and 2021, average rents have increased for 1 bedroom (5.7%), 2 bedroom (3.0%), 3 bedroom (5.1%) and 4 bedroom (3.8%) properties, and have decreased for 1 bedroom shared properties (-5.0%), which compares to CPI inflation of 1.5% across this time period. Although some caution is needed when interpreting the changes over time for 4 bedroom and 1 bedroom shared property size categories, given the smaller sample numbers for these categories.

Figure 11: Average (Mean) 2 bedroom rents, £ monthly



Source: Private sector rent statistics: 2010 – 2021

Table 19 considers how private rents have increased in line with Consumer Price Inflation (CPI) over a 10-year period and compares with the growth nationally for Scotland. The average rent for 1-bed property in Scottish Borders has shown the lowest increase at 8.9%, followed by the average for a 2-bed at 13.6%. The strongest growth was in 4 bedroom properties with growth more than double CPI.

Table 19: Private rent growth v. consumer price inflation

	Shared Accommodation	1 Bed	2 Bed	3 Bed	4 Bed	Average Rent	Consumer Price Inflation
Scottish Borders	28.9%	8.9%	13.6%	22.3%	47.5%	27.1%	21.59%
Scotland	19.0%	16.5%	17.1%	16.9%	21.2%	18.5%	21.59%

Source: Scottish Government, Private Sector Rent Statistics, 2010-20 and ONS, Consumer Price Inflation 2010-20

The 2020 private rented data in table 20 below shows the mean monthly rent for a 1-bed property in the Borders as £366. Using the assumption of an affordability threshold of 25% of household income spent on rent, a household would need a minimum income of £17,568 per annum to afford a private rented property in this area. The table below highlights the annual income required for private renting as well as the income required to be considered suitable for below market rent and social rent.

A household, spending between 25% and 35% of their income on private rent can be determined as suitable for below market rent. The income bands were derived through calculating the income required for the proportion of rent to fall between 25% and 35%. Scottish Borders has one of the lowest income levels at an average of £19,515 - £27,322.

A low-income household who spends more than 35% of their income on private rent is classified as suitable for social rent. Using the assumption of a suitability threshold of 35% of household income spent on rent, a household in the Borders area with a maximum income of £17,211 per annum would be classed as suitable for a 2-bed social rent in this area.

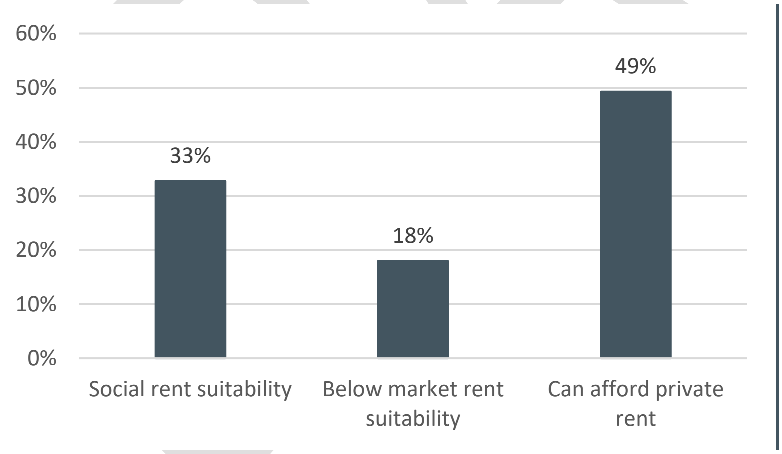
Table 20: Income affordability levels						
Income requirement levels for Private Rent to be affordable						
	Shared Acc.	**1 Bed**	**2 Bed**	**3 Bed**	**4 Bed**	**Average**
Scottish Borders	£15,840	£17,568	£24,096	£30,240	£48,864	£27,312
Income requirement levels for Below Market Rent suitability						
Scottish Borders	£11,314 - £15,840	£12,549 - £17,568	£17,211 - £24,096	£21,600 - £30,240	£34,903 - £48,864	£19,515 - £27,322
Income requirement levels for Social Rent suitability						
Scottish Borders	£11,314	£12,549	£17,211	£21,600	£34,903	£19,515
Source: SES Core Housing Market Partnership analysis of BRMA private rents provided through the Scottish Government, 2020						

The figures in table 20 highlight the percentage of households suitable for a social rent, below market rent or can afford a private rent. This has been calculated through analysis of average private rents (2020), Local Level Household Income Estimates (2018) and applying the thresholds set out in the HNDA Tool instructions as follows:

- If a household spends less than 25% of their income on rent the Tool assumes they can afford to rent in the private sector.
- If a household spends between 25% to 35% of their income on rent the Tool assumes they are suitable for below market rent.
- If a household spends more than 35% of their income (including housing benefit) on rent the Tool assumes they are suitable for social rent.

The data suggest half (49.25%) of households Scottish Borders can afford a private rent and 18% are suitable for below market rent. Affordability in the private rented sector is likely to have a direct impact on the levels of social housing required.

Figure 12: Percentage of households suitable for social rent, below market rent and private rent



Source: SESPlan HNDA3

Although private rents are generally lower in the Scottish Borders more than 50% of the population find the charges unaffordable in comparison to household income. LHA rates tend to be lower than the average rents, resulting in households having to make up the shortfall. The lack of affordable accommodation in the private rented sector, adds pressure to the social rented and below market rented sectors

Rents in the northern housing market area are the most expensive in the region, while rents in the other three HMAs tend to be cheaper, this traditionally as a result of the northern HMAs greater ties with the Edinburgh region.

Table 21: Comparison of social properties (general needs) rents and private sector rents by HMA 2020/21					
Number of Bedrooms	**Berwickshire**	**Central**	**Northern**	**Southern**	**RSL Properties**
1 bedroom	£375	£395	£459	n/a	£314.49
2 bedroom	£457	£493	£602	£650	£369.23
3 bedroom	£619	£657	£833	£575	£438.68
4 bedroom	£1,200	£1,002	£1,200	£1,100	£443.80
Source: PRS rental figures taken from Zoopla/Rightmove					

Table 22 shows the rental differences between a private rented sector property and an RSL property in some of the major settlements within the Scottish Borders. The data shows that a 2 bedroom property in Peebles cost on average £279 more than one would in the social rented sector. Conversely in Hawick properties were actually on average £40 cheaper within the private rented sector.

In terms of three bedroom properties Hawick has the smallest rent difference at £54 more expensive for a two bedroom property in the private rented sector, at the other end of the scale Peebles is once again the costliest with a three bedroom property over £400 per month more expensive than an RSL property.

Table 22: Average rent pcm for 2 and 3 bedroom private rented properties within major settlements				
Settlement	**2 Bed Private Rental**	**Difference between RSL/PRS***	**3 Bed Private Rental**	**Difference between RSL/PRS***
Duns	£530	£140	£602	£156
Eyemouth	£438	£48	n/a	n/a
Galashiels	£494	£104	£611	£165
Hawick	£350	-£40	£500	£54
Jedburgh	£457	£67	£750	£304
Kelso	£519	£129	£670	£224
Peebles	£670	£280	£848	£402
Selkirk	£478	£88	£603	£157
Source: PRS rental figures taken from Zoopla/Rightmove *Figure has been rounded up				

3.6 Poverty

Deprivation is measured using the Scottish Index of Multiple Deprivation (SIMD) 2020. This takes account of measures of income, employment, health, education, geographic access, crime and housing. Results from the 2020 SIMD show that most areas (datazones) in Scottish Borders are found in the middle rankings, in comparison to the wider Scottish benchmark. This is similar to the pattern identified in 2009 and suggests that most of Scottish Borders does not experience multiple deprivation.

The Scottish Borders is divided into 143 Data Zones. Nine datazones fall into the "20% most deprived" in Scotland: in Hawick these are Central Burnfoot, South East Burnfoot, West Burnfoot, North Burnfoot, Hawick North and Hawick Central. In Galashiels these are Central, East and West Langlee. There is also an area in Selkirk West included. These datazones account for 6.7% of the Scottish Borders population. Notably, this is an increase since the last LHS, which could be explained by the newer introduction of a part of Selkirk in the 20% most deprived category, which previously had not been in this band. Overall some 6% of the datazones in Scottish Borders and 7% of the Scottish Borders population are located within the 20% most-deprived in Scotland.

The Scottish Borders face a number of unique challenges due to rurality - these include geography, ageing demographic, income deprivation, fuel deprivation, digital access, poor broadband, and food security. Some key figures include:

- In the Scottish Borders, 18.4% of children live in low-income families, the proportions range from 10.3% for Tweeddale East to 26.5% for Hawick and Denholm.

- 9.5% of the Scottish Borders population is income deprived, although there are 12 Intermediate Zones with more than 10%.
- 8.7% of the people of working age are employment deprived, although there are 12 Intermediate Zones with more than 10%.
- According to DWP, in February 2020 there were 2,840 people claiming Pension Credit in the Scottish Borders. This equates to about 101 pension credit claimants per 1,000 people aged 65 and older.
- 81.3% of households have home internet access in the Scottish Borders compared to 85% for Scotland. 13% of the Scottish Borders are unable to access decent broadband (USO) compared to 4% for Scotland, this varies across the Scottish Borders.
- 9% of adults in Scotland reported food insecurity (as defined by being worried during the past 12 months that they would run out of food due to lack of money or resources). In January 2020 there were 17 Foodbanks, by July 2020 there were 40. All of these report increased demand

The impact of Covid-19 has accelerated challenges that the Borders face and as a result SBC developed the Anti-Poverty Strategy 2021 to work together with its partners to reduce poverty.

3.7 Rurality

Scottish Borders is a rural local authority where 30% of the population lives in settlements of under 500 people or in isolated hamlets. There are only two settlements in the Scottish Borders with a population over 10,000, Hawick and Galashiels.

Figures taken from the Scottish Government show that there are on average 0.12 dwellings per hectare within the Scottish Borders, the national figure for Scotland is 0.33 dwellings per hectare. As is shown in figure 13, the majority of the Scottish Borders is classed as being rural.

Figure 13: Non Rural Areas Map

The Scottish Government Urban Rural Classification provides a standard definition of rural areas in Scotland. The Scottish Borders has no large urban areas and only two settlements are classed as other urban areas, Hawick and Galashiels.

Table 23 provides the percent of population in each 8-fold Rural Urban category for the Scottish Borders and Scotland. It shows that 53% of the population in the Scottish Borders live in rural areas, compared with the national figure of 21%.

Table 23: Percent of population in each 8-fold Rural Urban category for the Scottish Borders and Scotland

	Large Urban Areas	Other Urban Areas	Access. Small Towns	Remote Small Towns	Very Remote Small Towns	Access. Rural	Remote Rural	Very Remote Rural
Scottish Borders	0.0	25.1	22.0	6.0	0.0	36.1	10.7	0.0
Scotland	34.6	36.2	8.5	2.3	1.2	11.2	3.2	2.8

Source: Scottish Government, 2018

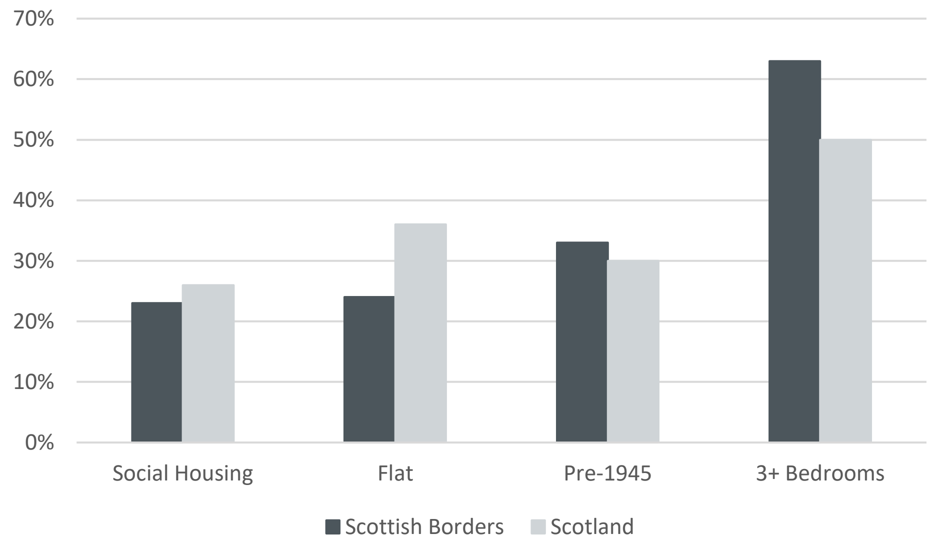
4. Housing Delivery and Sustainable Communities

4.1 Dwelling type, size and age

Figure 14 below provides a summary comparison of some of the key characteristics in housing in the Scottish Borders and Scotland. Most of the dwellings in the Scottish Borders (76%) are houses, compared to 24% which are flats. This is well above the Scottish average, but is lower than many other rural authorities. The number of properties which are considered houses has increased since the period of the last LHS. The number of dwellings with 3+ bedrooms is also much higher (63%) than the national average of 50%, and the rate of social housing tenures is tied for the 4th highest amongst all local authorities at 14%, higher than 13% of Scotland as a whole.

The age profile of the Scottish Borders stock differs from the national levels: 33% of dwellings were constructed pre-1945, compared with the national average of 30%. This has clear implications for the management of property conditions and, in particular, for achieving energy efficiency targets.

Figure 14: Scottish Borders Dwelling Profile



Source: Scottish House Condition Survey 2017-2019

As shown in table 24, the Scottish Borders has a significantly lower proportion of flatted accommodation in comparison with other areas and the national average. This is due to the Borders being a rural are so won't have as many flats as some of the more urban areas of Scotland.

Table 24: Type of dwellings (%)

	Detached	Flats	Semi-Detached	Terraced	Unknown	Total
Scottish Borders	28.7	27.8	20.6	21.9	1.1	100.0
Scotland	21.5	37.7	19.7	20.5	0.7	100.0

Source: National Records of Scotland (2017) Dwellings by Type;

Table 25 shows the size of dwellings in the Scottish Border, approximately 43% of dwellings contain 1-3 rooms, 49% contain 4-6 rooms and 8% contain 7+ rooms. This is a similar trend to Scotland.

Table 25: Size of dwellings								
	No. of Dwellings 1-3 Rooms	% of Dwellings 1-3 Rooms	No. of Dwellings 4-6 Rooms	% of Dwellings 4-6 Rooms	No. of Dwellings 7+ Rooms	% of Dwellings 7+ Rooms	Total No. of Dwelling	Median No. Of rooms per dwelling
Scottish Borders	25,012	43	25,802	49	4,653	8	58,167	4
Scotland	1,089,913	42	1,297,516	50	155,702	6	2,595,031	4
Source: National Records of Scotland (2017) Estimates of Households & Dwellings in Scotland, excluding 'unknown' category;								

The size of dwellings can be compared to average household size of 2.15 persons in Scotland and 2.10 persons in the Scottish Borders. Around 90% of households in the Scottish Borders are of the single / smaller categories shown in the Scottish Household Survey and data at table 26. The average household size in the Borders is projected to decrease by 6% to 1.98 by 2043.

44% of social housing is provided with 1 bedroom with this being the predominant house size across the region. 37% of social housing properties are provided with 2 bedrooms. The figures for private renting are suppressed due to small sample sizes.

Table 26: Size of dwellings by tenure												
	% Owner Occupier				% Social Sector				% Private Rent			
	1 Bed	2 Bed	3 Bed	4+ Bed	1 Bed	2 Bed	3 Bed	4+ Bed	1 Bed	2 Bed	3 Bed	4+ Bed
Scottish Borders	2	26	42	30	44	37	19	-	*	*	*	*
South East Scotland	4	26	42	28	27	44	27	2	25	54	17	4
Scotland	5	28	43	24	27	45	25	3	24	49	21	6
Source: Scottish Government (2019) Scottish Household Survey; *Suppression applied as sub-group too small for reliable estimate												

The analysis of house size by tenure analysis indicates larger house sizes in the owner-occupied sector and proportionately fewer large dwellings in the social sector. In terms of social housing, the profile of house size indicates a supply of dwellings with 3+ bedrooms quite substantially below both the regional and Scottish averages.

Table 27 below shows overall there is a much higher proportion of post 1945 housing in the Scottish Borders than pre-1945 housing. However the Scottish Borders has a higher proportion of older housing than is recorded nationally.

Table 27: Age of dwellings					
	Dwelling Numbers	% Pre 1945 Dwellings	Pre-1945 No. Dwellings	% Post 1945 Dwellings	Post 1945 No. Dwellings
Scottish Borders	58,671	33.1	19,442	66.9	39,229
Scotland	2,636,871	30.4	801,872	69.6	1,834,999
Source: National Records of Scotland (2020) Estimates of Households and Dwellings in Scotland 2019; Scottish Government (2021) Scottish House Conditions Survey 2017-19,					

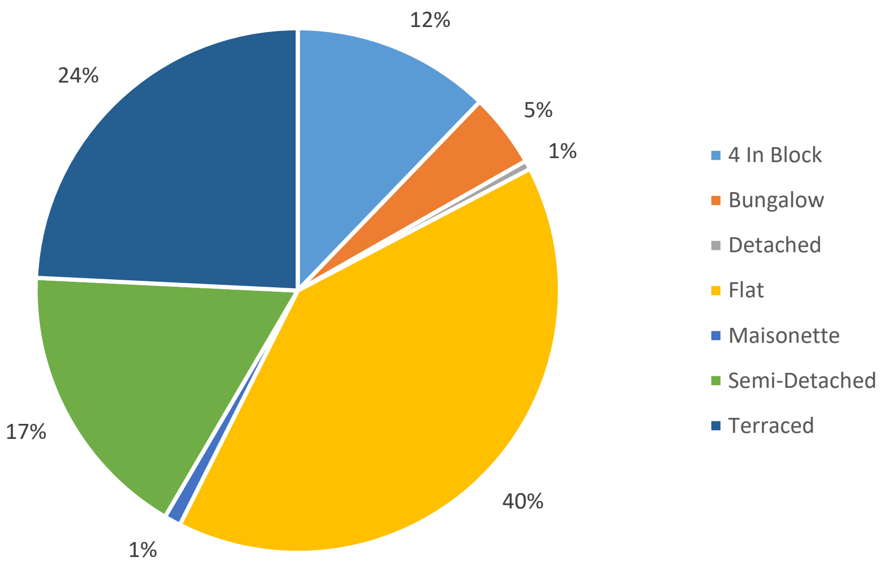
4.2 RSL Stock

Table 28 below shows that Scottish Borders Housing Association holds nearly half of all social rented properties within the Scottish Borders (45.6%). Eildon (21.5%), Berwickshire (15.5%) and Waverley (11.5%) all own significant numbers of properties within the region. The five RSLs with smaller stock levels operating within the region account for the remaining 5.8% of RSL properties.

Table 28: Number of properties by RSL provider		
RSL	**No. of Properties**	**% of Total**
Berwickshire	1,911	15.5
Bield	138	1.1
Cairn	111	0.9
Eildon	2,649	21.5
Hannover	238	1.9
Link	102	0.8
SBHA	5,603	45.6
Trust	136	1.1
Waverley	1,409	11.5
Total	12,297	100
Source: RSL Annual Summary of Information 2021/22		

Figure 15 shows that the most common type of RSL property within the Scottish Borders is a flat accounting for 40% of all stock. Terraced properties account for over a third of all stock with 24% of properties being of this type. There is also a significant quantity (17%) of semi-detached properties within the RSL stock in the Scottish Borders. Maisonettes (1%), bungalows (5%), four in a block (12%) and detached properties (0.6%) account for the remaining stock within the region.

Figure 15: Total RSL Properties by Dwelling Type



Source: RSL Annual Summary of Information 2021/22

Table 29 shows the percentage of each type of property within the four Housing Market Areas (HMAs). It shows that both the Central and Northern HMAs have a high proportion of flats, with over 43% of dwellings within both of these areas being flats.

Terraced houses are the most common type of dwelling within the Berwickshire HMA. The southern HMA which is the most rural and sparsely populated of the areas has a high percentage of semi-detached and terraced properties.

Both the Southern and Berwickshire housing market areas have a higher proportion of bungalows than the Central and Northern HMAs.

Table 29: Percentage of each RSL dwelling type by HMA							
HMA	**Bungalow**	**Detached**	**Flat**	**Four in a Block**	**Maisonette**	**Semi Detached**	**Terraced House**
Berwickshire	17.8%	0.2%	23.8%	12.6%	0.0%	20.1%	25.4%
Central	1.1%	0.7%	43.9%	12.4%	1.5%	17.2%	23.1%
Northern	3.1%	0.5%	45.7%	10.3%	0.2%	12.2%	28.0%
Southern	12.7%	0.0%	1.0%	18.6%	0.0%	47.1%	20.6%
Source: RSL Annual Summary of Information 2021/22							

Table 30 shows RSL properties within the Scottish Borders by needs type. The majority of properties within the region (86%) are general needs. The remaining 14% of properties are split between different needs types such as amenity, medium dependency and sheltered housing.

Table 30: Total RSL Properties by Needs Type (number of properties and percentage of total)		
Needs Type	**Properties**	**% total**
Disabled / Wheelchair	191	1.6%
Amenity / Medium Dependency	696	5.7%
Extra Care Housing / Retirement Housing / Sheltered / Supported / Very Sheltered Housing	824	6.7%
General Needs	10,586	86%
Source: RSL Annual Summary of Information 2021/22		

Table 31 below shows the split in numbers and percentage across urban and rural properties within both the social rented and private rented sectors in the Scottish Borders. It shows that there is a higher proportion of rural properties within the Private Rented Sector. Despite over 4,000 less properties overall, there are 491 more properties in areas classed as either accessible rural or remote rural within the private rented sector than are available within the social rented sector.

Table 31: Percentage of properties by urban/rural split in PRS and SRS				
Urban/Rural	**RSL Properties**	**% of total RSL stock**	**PRS Properties**	**% of total PRS stock**
Urban	8,937	73%	3,451	47%
Rural	3,360	27%	3,851	53%
Source: RSL Annual Summary of Information 2021/22				

4.3 Housing Pressures

Social Rented Sector

Bid data was taken from the RSL annual summary of information for the period 2020/21. On average there are approximately over 1,200 lets every year within the four most prominent RSLs, and each of the RSLs operates their own choice based lettings scheme or allocations policies.

1,072 properties were made available to let during this period, of these 785 properties received bids, some were allocated directly or exchanged and therefore there is no bid data for these properties. Bids are made by both existing tenants and housing list applicants. Collectively there were 15,333 bids made for available properties, an average of 18 bids per property.

A lower total number of bids was recorded in 2020/21 as a result of the impact of Covid-19 and the lower levels of movement in the housing market during lockdowns.

The most popular type of property, by average number of bids received, were bungalows with on average 35 bids per property available. Four in a block (22) and semi detached (20) also received a high number of average bids.

Table 32: Average Number of bids made by property type	
Dwelling type	**Average of Number of Bids**
4 in a block	22
Bungalow	35
Detached	5
Flat	12
Maisonette	13
Semi Detached	20
Terraced House	19
Source: RSL Annual Summary of Information 2020/21	

Table 33 shows the average number of bids received per property by needs type of the home. Ambulant disabled properties received on average the most bids per property with 46 bids per available home.

Table 33: Average Number of bids made by property needs type	
Needs Type	**Average No. of Bids**
Ambulant Disabled	46
Amenity	10
General Needs	20
Independent Living	2
Source: RSL Annual Summary of Information 2020/21	

Apart from the physical condition of housing stock in the Borders a range of stock pressures can be identified adding to the need for more housing and better use of existing housing resources.

<u>Private Sector Demand</u>

Although the proportion of households renting privately is in the minority when compared to owner-occupied and social housing, it plays an important role in the housing market. The Private Rented Sector is a diverse tenure, catering for several key demand groups. The characteristics of the sector suggest that its most important role within the modern housing system is to provide flexible accommodation for young and mobile people.

The Private Rented Sector is interlinked with the housing system as a whole, for example the decline in the numbers within social housing stock as a result of Right to Buy, In addition high demand for Social Rented properties means that for many the Private Rented Sector is the only viable option when looking for a rental property. Furthermore affordability issues of home ownership and the difficulty in saving for a deposit as well as the availability of mortgages products have reduced access to home ownership for many would-be buyers who are left with little choice but to rent privately.

As demonstrated in the survey findings 43% of landlords said they were very likely or fairly likely to sell part of their portfolio in the next 5 years and we are already seeing landlords withdraw their properties from private rent, with almost 600 fewer properties registered in November 2022 than in March 2021. Some landlords are moving into short term, holiday lets or selling their property. This will also impact the demand and pressures in the private rented sector.

<u>Over/ under occupancy</u>
Overcrowding is an important indicator of stock pressure and how well the stock is functioning. A dwelling is considered overcrowded if there are insufficient bedrooms to meet the occupants' requirements under the Bedroom Standard.

The data below shows that under occupancy has been identified in dwellings of 3+ rooms and suggests that around 43% of dwellings are under occupied.

Table 34: Under-occupancy by dwelling characteristics						
	Age of Dwelling		House or Flat		Number of Bedrooms	
	Pre 1945	Post 1945	House	Flat	1 or 2 Rooms	3+ Rooms
Scottish Borders	8,000	17,000	22,000	3,000	0	25,000
Scotland	228,000	567,000	727,000	68,000	0	795,000
Source: Scottish Government (2021) Scottish House Condition Survey 2017-2019.						

Table 35 indicates that owner occupied housing is significantly more likely to be under-occupied compared to social housing. Under-occupancy is most prevalent in older and other households rather than families.

Table 35: Under-occupancy of dwellings by tenure / household type						
	Tenure			Household Type		
	Owner Occupied	Social Housing	Private Rented	Older Households	Families	Other Households
Scottish Borders	21,000	1,000	*	12,000	4,000	9,000
Scotland	705,000	52,000	38,000	349,000	107,000	339,000
Source: Scottish Government (2021) Scottish House Condition Survey 2017-2019, *Suppression applied as sub-group too small for reliable estimate. Data extracted using the SHCS Local Authority Statistics Calculation Tool which rounds to the nearest 1,000						

Concealed households

The Census defines a concealed household as one with more than one family, that does not include a 'household reference person', this being the lead individual for the household based on a priority of economic activity. In layman's terms this means where two or more families share the same dwelling. An estimate for the number of concealed households by area can be derived using household estimates and census data for 2011, uprated for household change to 2019. This method is not completely robust as the percentages of concealed households are likely to vary across areas over time rather than stay constant. The approach provides indicative figures until new Census data becomes available.

Table 36: Concealed households					
	Households Census 2011	Concealed Households Census 2011	% Concealed Households Census 2011	Households 2019	Estimate of Concealed Households 2019
Scottish Borders	52,485	184	0.4	54,715	192
Source: National Records of Scotland (2020) Estimates of Households and Dwellings in Scotland, 2011 and 2019; National Records of Scotland (2011) Scotland's Census 2011					

4.4 Affordable Housing Delivery and New Housing Supply

Table 37 provides information on all affordable housing delivered over the past ten years. 2021/22 saw a huge increase in numbers but this is due to Covid-19 where some projects from 2020/21 were delayed. It is important to note that table 37 includes all affordable housing and this doesn't just include new supply.

Table 37: Affordable Housing Delivery									
Year	RSL	RSL (MMR)	NHT	SBC	OMSE	NSSE	RSL/HP	Rural Housing Grant	Total
2012/13	83		26		3	1			113
2013/14	35	3	25		4	5			72
2014/15	49		10		3				62
2015/16	172	12	13		11		11		219
2016/17	75		22	3	26		1		127
2017/18	87				34		25		146
2018/19	130		9		22		31		192
2019/20	114				14		5	8	141
2020/21	94				9		4		107
2021/22	237				16		60	1	314
Source: SBC Annual Affordable Housing Monitoring									

Table 38 provides a breakdown of all affordable housing and total completions, from this we are able to calculate the total market completions. It is important to note that affordable housing figures (point 1.) is the total of all affordable homes and this includes RSL purchases and the Open Market Shared Equity Scheme (OMSE) while these are new affordable homes these haven't been built to point 2 provides the figure of new supply affordable homes.

Table 38 clearly shows that the proportion of new supply affordable homes continues to grow and continues to make a larger proportion of total completions.

Table 38: Total Housing Delivery (Affordable and Market)

	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
1. Number of Affordable Homes	113	72	62	219	127	146	192	141	107	314
2. Number of Affordable Homes (new supply only)	83	38	49	184	75	87	130	114	94	237
3. Number of Market Completions (5-2)*	223	250	223	189	175	135	215	210		
4. Combined (all) (1+3)	336	322	285	407	302	281	407	358		
5. Total Completions	306	288	272	373	250	222	345	324		

Source: SBC Annual Affordable Housing Monitoring
*this figure is based on the total number of completions minus the number of affordable new supply

Table 39 shows a breakdown of the number of units delivered each year in the Borders by Housing market Area. The total percentage spilt by HMA follows a similar trend to the proportion of population in the areas and follows the spilt that has been agreed in the Strategic Housing Investment Plan (SHIP).

Table 39: Affordable housing completions by HMA

	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	Total	%
Berwickshire			4	67	10	33	38	58		35	245	16%
Central	38	38	25	103	106	110	124	61		200	805	54%
Northern	67	25	30	38	11	3	30	22		18	244	16%
Southern	8										8	1%
Area Not Known		9	3	11						61	84	6%
Scottish Borders	113	72	62	219	127	146	192	141	107	314	1,493	100%

Source: SBC Annual Affordable Housing Monitoring

Table 40 provides information on the expenditure over the past five years from the Affordable Housing Supply Programme.

Table 40: Affordable Housing Supply Programme Expenditure

		Scottish Borders	Total Local Programmes
2017/18	Resource Planning Assumptions (£m)	10.088	447.389
	Actual Expenditure (£m)	11.588	463.564
2018/19	Resource Planning Assumptions (£m)	14.065	591.104
	Actual Expenditure (£m)	11.766	605.858
2019/20	Resource Planning Assumptions (£m)	15.998	655.5
	Actual Expenditure (£m)	19.375	669.279
2020/21	Resource Planning Assumptions (£m)	16.972	683.186
	Actual Expenditure (£m)	14.117	639.978
2021/22	Resource Planning Assumptions (£m)	18.562	724.268
	Actual Expenditure (£m)		

Source: Scottish Government Affordable Housing Supply Programme (AHSP)

From 2021/22 to 2025/26, the five year resource planning assumption for the Scottish Borders is £82.801m.

The Strategic Housing Investment Plan [SHIP] is the sole strategic document for prioritising affordable housing investment within the Scottish Borders and sets out a rolling five year planning horizon. The SHIP 2023-2028 was approved by Scottish Borders Council in October 2022 and identifies the potential delivery of 1,320 new affordable homes, under-pinned by an estimated investment of £268m over the period of the plan. Table 41 provides a breakdown of the 1,320 estimated project completions by year and needs type.

Table 41: Estimated Project Completions

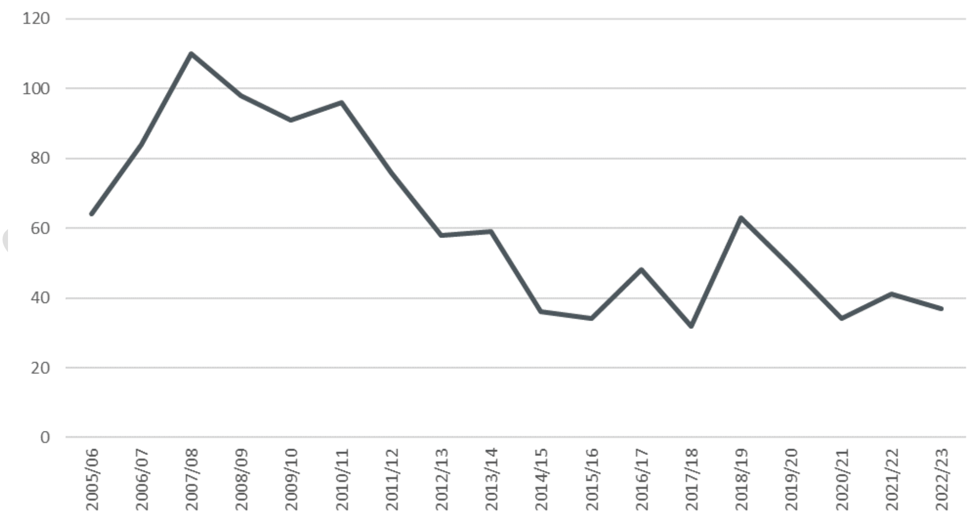
	Units General Need	Units Particular Need	Units Total
2023-2024	157	62	219
2024-2025	394	67	461
2025-2026	337	119	456
2026-2027	115	1	116
2027-2028	22	46	68
Total	1,025	295	1,320

Source: SHIP 2023-2028

4.5 Self-Build

The number of self-builds is monitored through NB2 completions (Private Sector New Build). Over the past five years the number of self-builds in the Scottish Borders have been decreasing from approximately 35% (2011/12) of private new build completions to 18% of new build completions in 2022/23.

Figure 16: Number of Individual Builds (Self Builds)



Source: SBC NB2 Completions

While this provides us with an approximate number of self-builds, SBC will be looking to develop a register on people interested in self-build and develop a mechanism to monitor the number of self-build projects.

4.6 Land Supply

Scottish Borders Council (SBC) undertakes an annual Housing Land Audit (HLA), to identify and monitor the established and effective housing land supply, to meet the requirement for monitoring housing land, set out within Scottish Planning Policy (SPP). The draft Housing Land Audit for 2021/22 has recently been published for consultation. This has been delayed due to Covid-19.

The established land supply comprises the effective land supply (years 1-5), potentially effective land supply (years 6-7), post year 7 land supply and the constrained land supply. Table 42 contains a summary of the established land supply for this audit period. While table 43 contains a summary broken down by Housing Market Area (HMA). Table 44 shows the overall established land supply for the past five years (2016/17 – 2020/21)

Table 42: Established housing land supply (2020/21)				
Established Land Supply	**Effective (years 1-5)**	**Potentially effective (years 6-7)**	**Post 7 years**	**Constrained**
8,746	3,538	1,967	1,945	1,265
Source: Housing Land Audit 2020/21				

Table 43: Established housing land supply by HMA (2020/21)				
	Berwickshire	**Central**	**Northern**	**Southern**
Established Land Supply	1,909	5,551	1,191	95
Source: Housing Land Audit 2020/21				

Table 44: Established housing land supply (2020/21)					
	2016/17	**2017/18**	**2018/19**	**2019/20**	**2020/21**
Established Land Supply	8,584	9,342	9,180	8,963	8,746
Source: Housing Land Audit 2020/21					

Over the past five years, the established land supply in the Scottish Borders has peaked at 9,342 within the 2018 audit. The established land supply has decreased by 217 units since the previous audit. It should be noted that the Housing SG sites were added as part of the 2018 HLA, which accounted for the increased established housing land supply that year.

As outlined previously, the effective land supply is the part of the established land supply, which is free of constraints to be developed within the next 5 years. Programming of the effective land supply helps to identify if there is sufficient supply of effective land within the Scottish Borders for the next five years. Table 45 contains a summary of the effective housing land supply for the previous five audits. Over the past five years, the effective land supply has peaked at 3,679 units as part of the 2019 HLA. The total effective housing land supply, has decreased by 47 units since the previous audit. Programming of the audit continues to be an increasingly difficult process, due to the market conditions being experienced, COVID-19 pandemic recovery and the difficulty for developers and potential buyers to obtain finance.

Table 45: Effective Housing Land Supply Annually					
	2016/17	**2017/18**	**2018/19**	**2019/20**	**2020/21**
Effective Land Supply	3,469	3,668	3,679	3,585	3,538
Source: Housing Land Audit 2020/21					

4.7 Localities

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

Eildon is the largest locality by population, with a total of 35,899 in 2020, followed by Tweeddale with 21,354, Berwickshire with 20,931 and Cheviot with 19,345.Teviot and Liddesdale was the smallest locality by population, with 17,711 people. Eildon contains eight of the larger settlements including Galashiels, Selkirk, Melrose and Tweedbank, all with populations greater than 2,000.

Figure 17: Localities Map

As Table 46 shows, the populations of Eildon and Tweeddale tend to be younger than the other localities and less likely to be income deprived – with Tweeddale also having the lowest % of people in employment deprivation by a wide margin. Conversely, the population in Berwickshire, Cheviot and Teviot and Liddesdale tends to be older, and Teviot and Liddesdale also has the highest rate of both income and employment deprivation in the Scottish Borders.

Table 46: Scottish Borders locality profiles

Area	Population				Rurality		Deprivation	
	Total	0-15	16-64	65+	% pop in small settlements (<500)	No. of settlements (>500 people)	% population income deprivation	% population employment deprivation
Berwickshire	20,969	16%	58%	26%	46%	6	8.9%	4.2%
Cheviot	19,433	15%	57%	28%	34%	4	9.4%	4.4%
Eildon	35,598	17%	61%	22%	18%	9	8.6%	4.8%
Teviot & Liddesdale	17,925	16%	59%	25%	14%	3	13.6%	6.2%
Tweeddale	21,345	18%	59%	23%	29%	5	6.1%	2.9%
Scottish Borders	115,270	17%	59%	24%	22%	27	9.0%	4.5%

Source: Scottish Borders Community Planning Partnership Strategic Assessment 2020

4.8 Empty Homes

A property which has been empty for in excess of six months is considered to be a long term empty property.

There a many reasons why a property becomes empty. On a national scale the recession in 2008 has affected the housing market, and households in Scotland have become trapped in negative equity or are unable to manage their mortgage or debt. This could result in repossession where even the lender is unable to dispose of the asset, resulting in the property remaining empty. On a regional level an area may have low demand, or an oversupply of certain properties. Individual factors relating to the property can explain long term vacancy rates including someone buying a property purely to allow the house value to increase;

an unwillingness to rent out the property; being unable to afford to bring a property back into habitable condition; and repossession.

As of January 2023, the number of long term empty properties in the Scottish Borders was 1,350. The number of exemptions in the Scottish Borders that can be classified as being long term empty is 387, meaning in total there are 1,737 long term empty properties in the Scottish Borders. It must be noted that the numbers do fluctuate as ownership and property use changes and as such the figures are accurate only at the time of issue.

Table 47: Breakdown of empty properties in the Scottish Borders	
	No.
Long term empty	1,350
Exemptions	387
Total	1,737
Source: Scottish Borders Council Tax records, as of March 2020	

From 1st April 2013 local authorities gained the discretionary power to remove the empty properties discount or set a council tax increase of 100% on certain properties which have been empty for one year or more. The data from table 48 is taken from 1st Monday in September annually. Since April 2016 the council introduced a levy to increase council tax by 100% on properties that have been empty for over a year, meaning if a property has been empty for over a year the council tax will be 200%.

As shown in table 48, the number of empty homes has remained at a similar level over the ten year period but there has an increase in empty homes recently. The introduction of the council tax levy in 2016 has not led to a reduction in the number of empty properties over 12 months.

Table 48: Long Term Empty Homes and Second Homes												
Year	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**
Long term empty 6 months+	1,422	1,488	1,379	1,421	1,362	1,379	1,419	1,469	1,443	1,614	1,339	1,431
Long term empty 12 months+						888	897	875	845	986	858	992
Second homes	1,040	1,032	1,149	1,186	1,275	1,036	960	945	968	981	999	1,031
Source: Scottish Government from CTAXBASE for each year												

4.9 Second Homes and Short Term Lets

As of March 2020, the number of second homes was 961. Table 6 shows the number of second homes by Housing Market area. The percentage of second homes in Central HMA is lower compared to long term empty homes (44%) and has a much higher percentage in Berwickshire (32%). This is due to Berwickshire being close to the coast so the area will attract more second home owners.

Table 49: Number and % of Second Homes by HMA		
HMA	**Number**	**%**
Berwickshire	307	32%
Central	423	44%
Northern	162	17%
Southern	69	7%
Total	961	100%
Source: SBC Revenues and Benefits (as of March 2020)		

In recent years there has been an increase in the number of short term lets which has led to strong debates on the positives and negatives of short term lets. For many, short-term lets using Airbnb and similar platforms have enabled cheaper, more flexible travel, but for others – particularly in tourist hotspots there are concerns that they make it more difficult to find homes to live in. Some of the positive impacts of short-term lets on communities includes local economic benefits associated with tourism and increased household income for hosts. However, negative impacts include the impact on communities' quality of life, reduced availability of residential housing and increased strain on local public services.

Some owners may also wish to consider holiday rental. Although this does nothing to alleviate housing shortages, a well-managed, high occupancy holiday use is better than a house lying empty or in use for just a few weeks of a year. This can benefit the local area through increased tourism and the resultant spend within the local area.

While robust statistics are not yet available for short-term lets, the Scottish Government in 2019 commissioned research into the impact of short-term lets on communities in Scotland. The research provided a snapshot figure of properties advertised through active Airbnb listings by local authority area in May 2019. While data will become available following the introduction of the licensing scheme for short-term let, the figures are indicative of how many dwellings in the Borders may be used as short term lets.

Table 50: Active Airbnb listings

	Short term let - entire home / apartment	% of Total Dwellings
Scottish Borders	570	1%
Scotland	22,063	0.8%

Source: The Scottish Government (2019) Research of the impact of short-term lets on communities in Scotland, Active Airbnb listings by local authority area, May 2019, NRS household figures for 2019

The Scottish Government are currently putting in place a new record-level data collection from Scottish local authorities on Short Term Lets Licensing Data, to monitor the number of Short Term Lets and to track the number and outcome of all applications. A Data Specification for the collection of data through the Scottish Government ProcXed system has been developed with the aim to collect the first set of quarterly data in early 2023, following the local authority licensing schemes being ready to receive applications by 1 October 2022, although existing hosts and operators will have until 1 April 2023 to apply for a licence.

5. Private Rented Sector

The Private Rented Sector (PRS) plays an important role in Scotland's housing system with some 700,000 people in Scotland making their homes in the sector nationally, double the number of ten years ago.

Although the proportion of households renting privately is in the minority when compared to owner-occupied and social housing, it plays an important role in the housing market. The Private Rented Sector is a diverse tenure, catering for several key demand groups. The characteristics of the sector suggest that its most important role within the modern housing system is to provide flexible accommodation for young and mobile people.

The Private Rented Sector is interlinked with the housing system as a whole, for example the decline in the numbers within social housing stock as a result of right to buy has limited the rental opportunities for some to the Social Housing Sector. In addition high demand for Social Rented properties means that for many the Private Rented Sector is the only viable option when looking for a rental property. Furthermore affordability issues of home ownership and the difficulty in saving for a deposit as well as the availability of mortgages products have reduced access to home ownership for many would-be buyers who are left with little choice but to rent privately.

Demand for properties within the Private Rented Sector within Scotland has increased within recent years as a result of a number of factors including smaller households, a growing population and an increase in the number of students. In addition the trend for buy to let properties saw an increase in the number of properties being let out. This has led to an increase from 120,000 households in 1999 to 360,000 in 2017[2] living within the Private Rented Sector.

5.1 Landlord Registration

At the end of December 2022 there were just under 7,400 properties within the Private Rented Sector in the Scottish Borders. This represents around 14% of the total stock within the region, compared to 26% of stock being held by registered social landlords and 60% being owner occupied. At its peak the number of people living in the private rented sector was 16.5%.

There are also a number of reasons people choose to live within the Private Rented Sector in the Scottish Borders, such as the high demand for social housing, the flexibility private housing offers and the inability to get onto the property ladder.

Private rented households are more likely to live in flats than those in the owner occupied sector, with 35% of private rented households in the Scottish Borders residing in flats according to Home Analytics, compared to 22% in the owner occupied sector and 56% in the social rented sector. Rental properties within the Private Sector are more likely to be 'older' than homes in other sectors, figures on Home Analytics show suggest that 64% of private rented homes were built pre 1950; compared to the 42% in owner-occupation and 16% of social rented properties.

Figures from landlord registration show that the number of properties and landlords within the Private Rented Sector have been slowly decreasing in recent years. As table 51 below shows, at the end of the financial year 2019/20 there were 5,089 registered landlords in the Borders with 7,865 properties registered to them, and this had grown to 5,108 registered landlords and 7,909 registered properties by the end of the next financial year.

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[2] Overview of private rented housing reforms in Scotland

By the end of 2021/22, the number of both registered landlords and registered properties had fallen to 4,907 and 7,626 respectively.

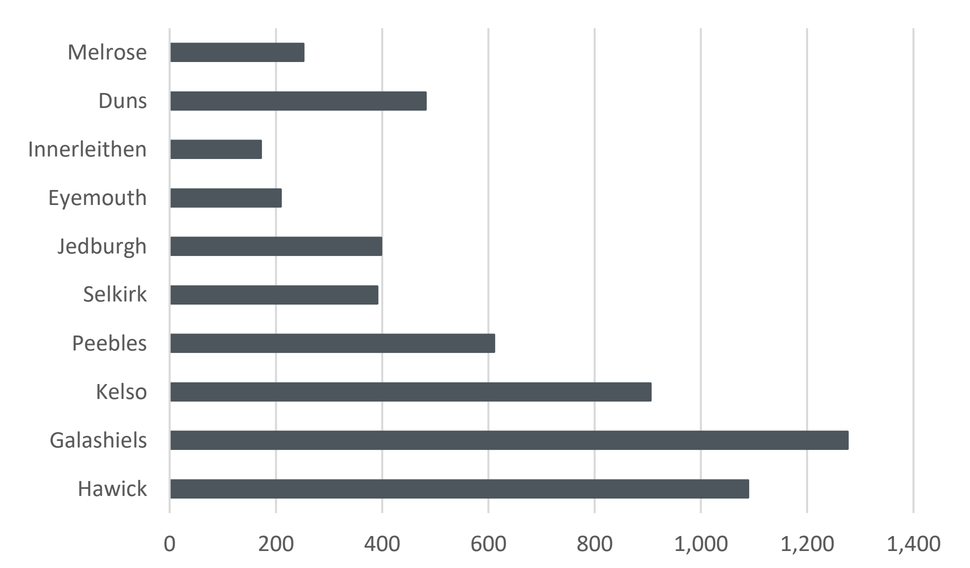
Table 51: Registered Landlords and Properties by Year

	2019/20	2020/21	2021/22	2022/23
Registered Landlords	5,089	5,108	4,907	4,640
Registered Properties	7,865	7,909	7,626	7,368

Source: Private Landlord Registration Snapshot

The ten main settlements in the Scottish Borders make up 78% of the active private rented stock of 7,376 properties as of December 2022. Figure 1 shows that the town with the most private rental properties is Galashiels, closely followed by Hawick. In total the ten settlements with the highest population contain 5,785 properties.

Figure 18: Number of Registered Properties in the Main Settlements



Source: Private Landlord Snapshots Dec 2022

The Private Rented Sector within the Scottish Borders contains a large proportion of individual landlords. A snapshot taken in in December 2022 shows that 70% of approved landlords in the Scottish Borders own a single property.

5.2 Private Landlord Survey 2022

At the end of 2022 SBC carried out a survey on private landlords to get a better understand of the needs and challenges landlords face and to find out about their practice. The survey also asked a range of questions about landlord's portfolios to get a better understanding of the private rented sector in the Scottish Borders. The results of the survey will be used to inform the delivery of future services, gauge landlord practices and inform this Local housing Strategy.

There were 223 responses to the survey, but two of these responded that they were not landlords and were removed from the rest of the analysis. In total approximately 3,800 landlords received an email to respond to the survey, meaning a return of 6%.

Table 52 shows that more than 40% of landlords within the Scottish Borders have been within sector for more than 10 years, with only 4.5% of responses saying they had been landlords for less than a year.

Table 52: How long have you been a private landlord in the Scottish Borders?	
	Percent
Less than 1 year	4.5
1 to under 3 years	12.7
3 to under 5 years	13.6
5 to under 10 years	28.1
10+ years	41.2

30% of landlords classed themselves as being 'accidental landlords' with 22% stating they area property investor seeking to build up a portfolio of rental homes. Another 39% said they had 'other' reasons, such as using property as a retirement investment or because they were not living in the home. Only 6.3% said they were professional landlords.

Table 53 shows that just over half of respondents let out one property, while another 20.8% let out two. Only 4.5% of landlords rent out more than 10 properties. 72% of landlord's said they only rented out properties in the Scottish Borders.

Table 53: How many properties do you hold in your portfolio?	
Number of Properties	**Percent**
1	50.2
2	20.8
3	10.8
4	4.9
5-9	7.7
10+	4.5

Table 54 shows that 57% of responses said they managed their own properties, with another 37% saying they used an agent for this purpose.

Table 54: How do you manage property you let out?	
	Percent
I provide tenancy management services myself	56.5
I use an agent to provide tenancy management services	37.2
Other	5.4

Nearly half of landlords, with 44%, said that they are in contact with tenants at least quarterly, while a further 31% said they were in contact monthly. Only 2.7% are in contact less than once a year. Additionally, most landlords inspect their properties regularly and plan ahead for improvements, with 40% saying they inspect annually, and another 29% inspecting every 6 months.

Landlords in the Scottish Borders tend to be long-term landlords, with knowledge of legislation and their obligations who are keen to help with issues of housing need if there are protections given to them in return. Many believe that they are under more pressure in recent years due to changes in legislation and protections tenants receive compared to those landlords receive. It is key to take forward both the positive and negative findings of the survey in order to improve engagement and support for landlords in the Scottish Borders in order to make sure they keep operating and offering housing options.

5.3 Private Landlord Enforcement

The Private Sector Liaison and Enforcement Officer continues to ensure landlords adhere to their responsibilities, by providing advice and support but also enforcement where registrations expire. In recent years emphasis has shifted from registration enforcement to a liaison and support service for landlords and tenants. The service is focused on engagement and enforcement is only applied as a last resort.

Table 55 shows the number of instances of advice and support given to landlords by year. This has increased in the last few years as there has been more focus on advice and support than on enforcement.

Table 55: Number of Instances of Advice and Support given to landlords	
Year	**Number of Actions**
2019/20	218
2020/21	616
2021/22	1,105
Source: Private Landlord Snapshots	

Table 56 shows the number of follow up actions taken by year, with the highest being in 2019/20 where 563 follow-up actions were taken against landlords.

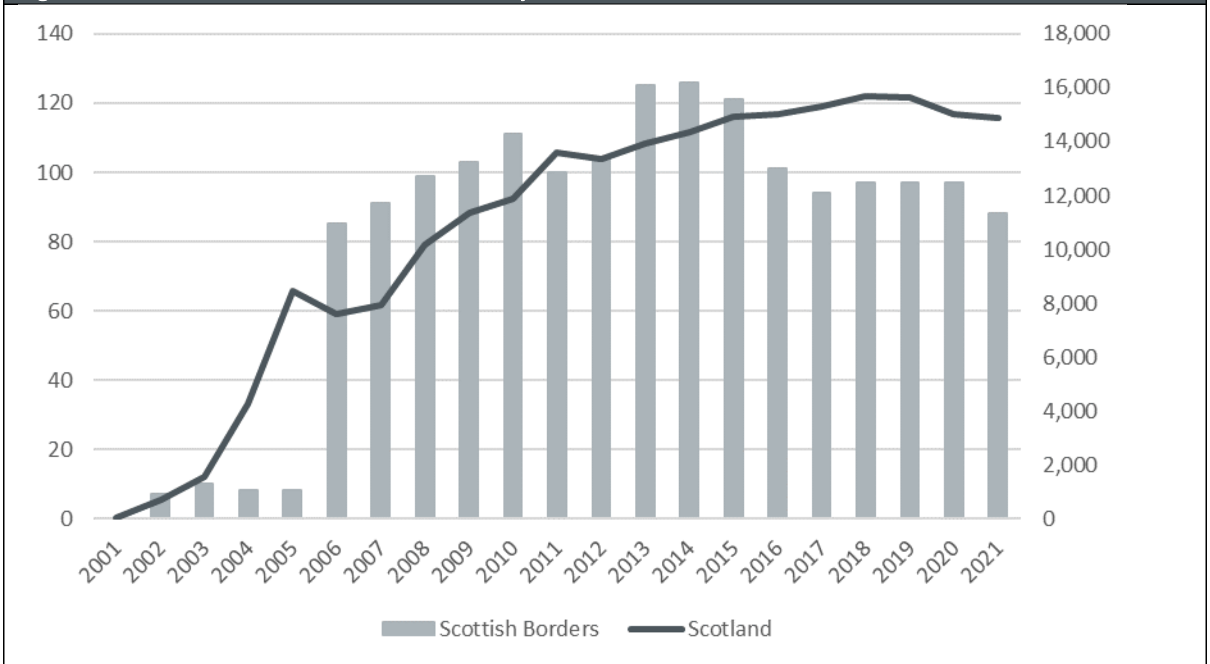
Table 56: Follow up actions to expired landlords (phone calls, letters, visits, online checks)	
Year	**Number of Actions**
2019/20	563
2020/21	220
2021/22	289
Source: Private Landlord Snapshots	

5.4 Houses in Multiple Occupation (HMOs)

Houses in Multiple Occupation (HMO) were introduced in Scotland from October 2000 and plays a crucial element within the private rented sector regulatory framework, helping to improve both physical accommodation standards and the management of tenancy issues. House in Multiple Occupation or HMO properties are those properties which are broadly defined by a property which is occupied by three or more tenants that form more than one household.

Figure 19 shows the number of HMO's since they were introduced, the number of HMOs has remained between 80-120 since 2006.

Figure 19: Licenses in force at 31 March each year



Source: Scottish Government Stats

There a number of different types of reasons a property becomes an HMO, table 57 provides a list of the different types. As is shown in the table below, the majority of HMOs are flats or houses for private let/ rent.

Table 57: HMO licences by type of HMO licence, year ending 31 March

	2018	2019	2020*	2021	2022
Landlord with lodgers					
Bed-sits	1	1			
Flats or houses to let as a whole	45	42		50	37
Nurses Homes	23	23			
Student Halls of Residence	3	3		3	3
B&Bs, Hotels & Guesthouses					
Hostels (LA & Charity)	14	11		4	1
Sheltered Accommodation	9	13		5	16
NHS Hosp. - where emp. Resident				24	
Other employee residences	2	4		2	23
All Types of HMO	97	97		88	80

Source: Scottish Government Housing Statistics
*Wasn't recorded due to Covid-19

6. Specialist Housing, Particular Needs and Independent Living

6.1 Current Specialist provision

Bield, Cairn, Hanover and Trust are all national social housing providers who provide only specialist housing in the Scottish Borders. Only Link and Waverley have no specialist housing stock at all.

Table 58: RSL Stock

RSL	General Housing	Specialist Housing	Total	% of Specialist Housing
Berwickshire	1,551	360	1,911	18.8%
Bield	4	134	138	97.1%
Cairn	1	110	111	99.1%
Eildon	2,151	498	2,649	18.8%
Hannover	3	235	238	98.7%
Link	102	0	102	0%
SBHA	5,362	241	5,603	4.3%
Trust	3	133	136	97.8%
Waverley	1,409	0	1,409	0%
Total	10,586	1,711	12,297	13.9%

Source: RSL Summary of Information, March 2022

Table 59 shows the specialist housing provision by social landlords across the Scottish Borders. In total there are an estimated 1,711 homes provided as specialist housing. This accounts for 14% of all social housing. Amenity housing (which can also be referred to as medium dependency housing) makes up the largest proportion of specialist housing (41%). Other refers to retirement housing, supported and homelessness housing.

Table 59: Breakdown of Types of Specialist Housing

Type of Specialist Housing	Total
Amenity	696
Disabled/ Wheelchair	191
Extra Care Housing	239
Sheltered	299
Very Sheltered Housing	133
Other Specialist Housing	153
Total	1,711

Source: RSL Summary of Information, March 2022

The Scottish Borders Integrated Strategic Plan for Older People's Housing, Care and Support (2018-28) sets out a vision where older people will have greater choice in terms of where and how they live, and the services they can access. The plan also sets out how over the next 10 years the Scottish Borders Health and Social Care partners will aspire to deliver:

- 400 extra care houses (including 60 in a new retirement campus)
- 300 new build houses suitable for older people for sale and in the rented sector
- Existing housing, refurbished or remodelled - 300 houses in the social rented sector
- Housing support on site to be offered to 300 more older households across housing sectors
- Over 8,000 adaptations and small repairs to enable people to stay in their own home
- A minimum of an additional 20 specialist dementia spaces to meet the need identified in the emerging Dementia Strategy
- Investment in telecare / telehealth for over 800 households.

Table 60 shows the number of relets by specialist housing with 163 re-lets being for specialist housing, which is 14.5% of all re-lets for 2020/21.

Table 60: RSL Re-lets by Specialist Housing Type			
Type of Specialist Housing	**New-Let**	**Re-Let**	**Total**
Ambulant Disabled	2	10	12
Amenity		60	60
Extra Care Housing		2	2
General Needs	42	923	965
Sheltered		21	21
Very Sheltered Housing		7	7
Wheelchair		1	1
Other Specialist Housing		60	60
Total	44	1,084	1,128
Source: RSL Summary of Information, March 2021			

Currently SBC hold no information on the number of specialist housing in the private sector.

6.2 Developing Specialist Housing

Table 61 below shows the planned affordable housing developments in the Scottish Borders over the next five years, this table has been developed through the Strategic Housing Investment Plan 2022-2027. While the data is constantly changing based on when developments finish this gives an indication of the planned works over the coming years. In 18% of all planned works are for particular needs housing, this includes, amenity housing, learning disability housing, extra care housing and wheelchair housing.

Table 61: Summary of Planned New Affordable Supply Provision in Scottish Borders SHIP 2023-2028[3]			
	General Needs	**Particular Needs**	**Total**
2023-2024	157	62	219
2024-2025	394	67	461
2025-2026	337	119	456
2026-2027	115	1	116
2027-2028	22	46	68
Total	1,025	295	1,320
Source: Strategic Housing Investment Plan 2022-2027			

6.3 Wheelchair Accessible Housing

Scottish Borders Council commissioned consultations to develop a wheelchair housing study, in January 2020 the finalised report was published "A space to live – Wheelchair accessible housing in the Scottish Borders" The final report identified a wide range of issues and challenges which will need to be addressed at national as well as at a local level by Scottish Borders Council and partner agencies. A target of 20 homes per annum has been identified, of which 15 will be provided by RSLs.

Scottish Borders' local research estimates that 220 households require wheelchair housing. Different surveys report variable estimates of the numbers of wheelchair user households. The resulting figures are summarised in table 62 below. Essentially:

[3] The SHIP sets out proposals for the coming 5 years and it is important to appreciate that the profile of the approved programme as well as actual out-turn typically differ somewhat.

- The North Star (2018) approach involved applying wheelchair user household prevalence rates from the English Housing Survey (EHS) to the latest household estimates for the Borders.
- The Family Resources Survey approach employed a method set out by Perry (2014), who essentially estimated that some 10% of people with a disability use a wheelchair. A weighting was then applied to convert population into household estimates.
- The first set of SHS estimates were based on the average percentage of wheelchair user households for each of the years 2015 to 2017 inclusive. These estimates are substantially lower than the others due to the fact that the SHS only identifies cases where a person uses a wheelchair indoors.
- The second set of SHS estimates incorporated an estimate for outdoor wheelchair use, using figures from the EHS that suggest up to 74% of people use a wheelchair outdoors only. The resulting estimates are in reasonable alignment with the other survey-based estimates.
- The fifth set of estimates use prevalence rates published by Sports England. However, it has not been possible to track the original source for these, which casts doubt on their validity.
- The final set of estimates are based on NHS wheelchair service users in England. These figures are lower than the survey-based estimates. The two most likely reasons for this are that patient records may be incomplete and/or that a proportion of wheelchair users do not make use of services managed by NHS clinical commissioning groups. Non users would include people that buy or rent a wheelchair privately or access wheelchairs loaned by charitable organisations. For instance, the Red Cross loaned out 138 wheelchairs to people that required the temporary use of a wheelchair in the Scottish Borders in 2018.

Table 62: Alternative estimates of households that contain a wheelchair user

	Scottish Borders	Scotland
North Star approach estimates	2,000	89,200
FRS derived	2,300	103,400
SHS derived estimates (indoor only)	600	23,800
SHS revised (indoor and outdoor)	2,200	96,700
Sports England	1,700	74,800
NHS England	1,600	73,000

Sources: North Star (2018), Perry (2014) SHS 2015-17, NRS household estimates for 2018, NHS England wheelchair patient figures and study team's own calculations
Notes:
1. All figures have been rounded to the nearest hundred.
2. All of the estimates are based on the population that live in private households and exclude wheelchair users that live in an institution such as care home.
3. NHS England data was used as the NHS Scotland SMART service had yet to respond to our formal "freedom of information" request at the point when the report was finalised.

Based on the proceeding analysis:

- Somewhere between 1,600 and 2,300 households contain at least one person that has to use a wheelchair, with a central figure of 2,000.
- The above range suggests that as a general rule of thumb around 3.5% of all households in the Scottish Borders contain a wheelchair user. This equates to 8.5% of all households with a disability, which is a denominator routinely published in SHCS tables.
- There is a minimum of 600 wheelchair user households where one or more persons have to use a wheelchair indoors. This sub-group is likely to be in most 'need' of a specifically designed or adapted accommodation to ensure their home is suitable for everyone in the household.
- This group of 600 wheelchair user households most likely includes most, if not all, of the 80 families with children that use wheelchairs. As these households should be known to children's services, it should be possible to identify and pro-actively plan for those families that would benefit from homes built or adapted to wheelchair accessible standards.

Assuming that wheelchair user households continue to make up around 3.5% of all households, NRS projections indicate that the total numbers of wheelchair user households could increase from 2,000 in 2018, to 2,082 in 2028 and to 2,100 by 2031. Thus by 2023 there would be around an additional 50 wheelchair user households seeking a suitable home and by 2028 there would be over 80 additional wheelchair user households seeking a suitable home. Building on this simple projection of the potential growth in the numbers of wheelchair user households, three different scenarios of how the additional numbers of wheelchair user households might impact on the overall potential 'gross' need for a suitably designed home in the decade to 2028 and beyond. All three scenarios are based on the assumption that there were 220 wheelchair user households in housing need in 2018. The core estimate of the numbers of wheelchair user households that are unsuitably housed and require a move to a home designed to HfVN wheelchair accessibility standards are that:

- The core scenario assumes that all the additional wheelchair user households likely to emerge in the period to 2028 would require a suitable wheelchair accessible home. Under this scenario, the potential shortfall in HfVN wheelchair standard homes could increase from 220 in 2018 to 266 by 2023 and to 302 by 2030. This would imply that, on average, 30 homes might be required over each of the next 10 years.
- The second scenario assumes that 50% of the 'additional' households would prefer to see their current home modified to suit their needs. Under this scenario, the numbers of HfVN wheelchair accessible homes that might be required would increase to 244 by 2023 and to 261 by 2028. This would imply that some 26 wheelchair accessible homes might be required each year for the next 10 years.
- The third scenario assumes that 75% of the additional households would prefer an in-situ solution, which would lower the potential requirement for HfVN wheelchair standard requirement to around 24 homes each year in the period to 2028.

Data is not published on private housing built to full wheelchair standards and this is a gap that needs to be addressed. There needs to be further work to enable the council (and other local authorities) to be able to profile wheelchair housing and accessible housing the in the private sector.

6.4 Adaptations – Including Care and Repair

Data on housing adaptations is provided through the Scottish Household Survey 2019, with some limitations in the results when data is presented by sub-category due to sample sizes. This suggests that around 7,500 homes have adaptations in place in the Scottish Borders. The predominant adaptations across the region are handrails, specially designed / adapted bathrooms or showers, ramps and door entry systems.

Table 63: Adaptations in place

	Household estimates (rounded)	Adaptations in place as % housing stock	Estimated no. of adapted homes
Scottish Borders	50,000	15%	7,500
Scotland	2,500,000	17%	425,000

Source: Scottish Government (2021) Scottish Household Survey 2019 Housing adaptations & support- Adaptations that are already in place

Further cross-tenure information is available through the Scottish House Conditions Survey. Table 64 indicates that 13% of stock is adapted for a person with limited mobility in the Scottish Borders South East Scotland compared to 15% across Scotland. Around 21% of the Scottish Borders social housing is adapted, compared to 10% owner-occupied housing and 11%, unfortunately the private rented housing figure is not available for the Scottish Borders due to small sample sizes.

The range presented through the two national surveys suggest that between 7,000 and 7,500 (13%-15%) of homes in the Scottish Borders have some form of adaptation for a person with a health or mobility issue.

Table 64: Adapted stock by tenure								
	Owner occupied No.	% of Owner-occupied	Social rented No.	% of Social rented	Private rented No.	% of Private rented	Total No.	% of Stock
Scottish Borders	4,000	10%	3,000	21%	*	*	7,000	13%
Scotland	255,000	17%	213,000	33%	48,000	15%	516,000	15%
Source: Scottish Government (2021) Scottish House Conditions Survey 2017-19.								

In terms of the delivery of housing adaptations, local authorities provide grants for disabled adaptations in private housing under their Scheme of Assistance. Based on the trend from 2014-15 to 2019-20, an average of 82 housing adaptations are delivered in the Scottish Borders each year. The number of adaptations across the region peaked in 2015-16, suggesting a move from smaller works to major adaptations.

During the 2020/21 period a total of £173,221 was spent on adaptations throughout the region in the private sector. Despite Covid-19 restrictions a total of 41 adaptations were delivered.

Table 65: Number of Scheme of Assistance / disabled adaptations								
	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	Average No.
Scottish Borders	88	102	81	92	85	90	41	83
Scotland	6,487	6,482	5,967	5,660	5,458	4,869	2,894	5,432
Source: Scottish Government (2022) Housing Statistics Scheme of Assistance.								

Table 66 details the number of people receiving aids and adaptations in the Scottish Borders.

Table 66: Number of persons receiving aids/adaptations and handyman services								
	2014/15	2015/16	2016/17	2017-18	2018/19	2019/20	2020/21	2021/22
Minor Adaptations & Repairs	375	396	429	333	421	400	264	199
Handyperson	4,495	4,632	4,256	4,154	4,058	4,060	2,643	3,931
Major adaptations	75	102	81	85	94	116	41	33
Source: SBC and Care and Repair								

In 2011 there was a significant move to the development of a 'One Stop Shop' model for all adaptations in the Borders, which was achieved through an agreement with each of the four larger Registered Social Landlords (RSLs). This provides a consistent adaptation service to all people in the Borders regardless of tenure. Through the One Stop Shop approach, Care and Repair effectively spend the funding awarded from the Scottish Government national budget, referred to as Stage 3 funding, for each of the RSLs. Table 67 details the number of major adaptations by each RSL.

Table 67: Number of Major Adaptations carried out by RSLs					
	2017/18	2018/19	2019/20	2020/21	2021/22
Berwickshire Housing Association	18	17	23	13	11
Eildon Housing Association	34	37	24	15	22
Scottish Borders Housing Association	59	61	55	10	26
Waverley Housing	12	13	15	7	13
Total	123	128	117	45	72
Source: SBC and Care and Repair					

Table 68 provides information on spend on adaptions over five years. During the 2020/21 period a total of £173,221 was spent on adaptations throughout the region in the private sector and £140k on social rented adaptations, this is considerable less than previous years but this was due to Covid restrictions.

Table 68: Spend on RSL and private sector adaptations						
	2016/17	**2017-18**	**2018/19**	**2019/20**	**2020/21**	**2021/22**
Social Rented Sector	£322k	£423k	£452k	£409k	£140k	£346k
Private Sector	£375k	£442k	£406k	£439k	£187k	£129k
Source: SBC and Care and Repair						

The ambition for individuals to live at home for longer as they age, ensuring people can live in the community and not in institutions, points to an increased need for accessible housing for all. Even when the new Accessible Housing Standard comes into force in 2025-26, the provision of adaptations will continue to be in high demand for existing housing, and a broader range of clients, including those with physical disabilities, autism, learning disabilities and sensory impairments.

The Scottish House Condition Survey provides estimates of properties requiring adaptations by local authority area. Table 69 shows the requirement for adaptations over a period of time, with an average requirement in the Scottish Borders of 3%. The requirement in the Scottish Borders has halved from 2016-2018 to 2017-2019 but this data is taken from sample surveys with impacts on data confidence at lower geographical levels and should therefore be treated with some caution.

Table 69: Dwellings requiring adaptations						
	No. 2015-2017	**% 2015-2017**	**No. 2016-18**	**% 2016-2018**	**No. 2017-19**	**% 2017-2019**
Scottish Borders	2,000	4%	2,000	4%	1,000	2%
Scotland	62,000	3%	62,000	2%	82,000	3%
Source: Scottish Government, Scottish House Condition Survey, 2015-17, 2016-18, 2017-2019.						

Whilst adaptations numbers and spend can be quantified, projecting the future need for adaptations is challenging, due to the changing demographics of South East Scotland. The 3% requirement for adaptations in dwellings will considerably increase in the context of household growth and an ageing population. There will also be some housing stock that cannot be adapted and, under such circumstances, alternative accessible or adapted housing will be required for the occupant.

6.5 Care Homes

According to the annual adult care home census, on 31st March 2022 there were 26 registered care homes in the Scottish Borders, the majority of which cared for people aged 65+, except for 3. Of the 26 total, 6 were local authority/Health and Social Care Partnership care homes, 17 were private sector, and 3 were voluntary/not-for-profit (these same 3 are dedicated to adults <65 years only). Since 2012 there are the same number of LA care homes, but 2 fewer private sector, and 6 fewer voluntary/not-for-profit.

In 2021, there were on average 684 people residing in Care Homes each month in the Scottish Borders. Each month on average there were 21 new residents and 23 residents whose care home stay ended.

Table 70: Care home provision					
	No. care homes	**No. registered places**	**No. long stay residents**	**No. short stay/respite**	**% Occupancy**
Scottish Borders	26	798	618	44	83%
Scotland	1,051	40,579	31,863	1,380	82%
Source: Care Home Census for Adults in Scotland Statistics for 2022					

A modelling exercise was undertaken by Public Health Scotland to advise on demand for and commissioning of care home beds in Scottish Borders for next 10 years (to 2030).

Demographic modelling indicates that there would be a need for 187 additional care home beds within the Scottish Borders by 2030. This represents an annual increase of between 14 and 20 care home admissions per year. However, past experience is that care home demand will not increase proportionately to demographic change

- Between 2009 and 2019, care home bed numbers in Scottish Borders increased by just 1%, despite a 20% increase in the population aged 75 and over. This disparity is shared across Scotland with a Scotland overall change of -1% during this period.
- Scottish Borders has 3rd lowest number of care home residents per head population in Scotland and has been amongst lowest 4 local authorities for past 10 years (2009 to 2019).

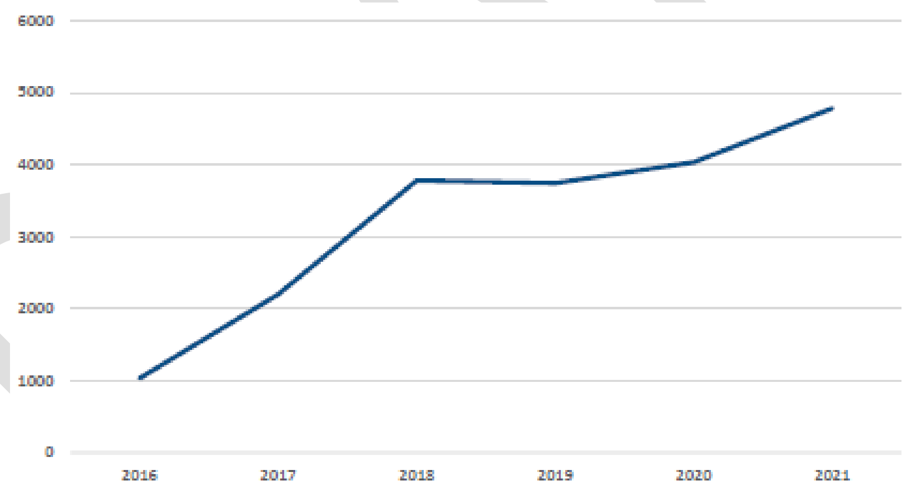
Studies show that fewer older people enter care homes in rural areas compared to urban area and this may be related to closer family support networks. This suggests older people in the Borders manage to remain at home longer than in other places.

6.6 Care and Support for Independent Living at Home

Adult Social Care

Adult Social Care refers to the support and care assessment and provision given to all adults, including older people. There were a total of 6,466 referrals to Adult Social Services in 2021. Of these, 4,782 were new referrals (clients who are new to the service or whose case was previously closed). A further 1,680 referrals were for clients already known to the service.

Figure 20: Number of new referrals to Adult Social Services



Source: Scottish Borders Council internal data. Mosaic [Accessed September 2022]

According to Care Inspectorate data, there are 43 care at home and housing support services registered, employing a total of 793 staff. The third and independent sectors are collectively the largest employer of social care staff comprising of 67% of the staff delivering care to people living in their own homes and 83% of the beds provided in care homes. The remaining 33% of staff are employed by the Scottish Borders Health and Social Care Partnership, in the Scottish Borders Council.

Most care at home services are delivered by the organisation SB Cares. Until 1 December 2019, SB Cares was registered as a Limited Liability Partnership wholly owned by Scottish Borders Council, although Councillors have since approved the recommendation to bring the partnership back into full ownership of the Council.

Self-Directed Support

Self-Directed Support (SDS) is an approach to social care that allows individuals more control and choice over the support they receive. All social work assessments leading to support use a self-directed approach which is built into the assessment process. There are 4 options with Self Directed Support:

1. Direct payment - People receive an individual budget to arrange their own support. People may employ who they choose and when/how the work is done. This option offers the most flexibility but may be challenging as it effectively makes the service user an employer for their care services.
2. Individual Service Fund – When the person's budget is paid directly to the service providing care for them.
3. Social Work Services – When local authority holds the budget and arranges any support needed.
4. A mix of the above options – People have choice to control some of the budget but not all of it.

The number of people using SDS has increased from 2,360 in financial year 2017/2018 to 3,005 in 2020/21. Since 2016, on average most people received option 3 (76%), followed by option 1(17%) then option 4 (7%). Less than one percent of people used Option 2.

Care at Home

As Scotland policy agenda moves away from institutional settings and congregate environments, the provision of care and support is paramount to ensure individuals can live at home for as long as they want. Individuals may require care and support at different points in their life, or not at all. This section looks at the levels of care and support required to enable the following groups of people to live independently at home providing they would prefer to do so:

- Older People - people are living longer, leading to a higher incidence of frailty, dementia and co-morbidities.
- Individuals with short-term or long-term disabilities/conditions – this covers a range of individuals including those who have multiple and complex needs and require 24/7 care, to individuals who require weekly housing support or peer worker input.

In 2021, there were an average of 1,367 Home Care clients each month and 549,018 hours of care work delivered. Most Home Care clients are over the age of 65.

Table 71: Number of people receiving Home care services in the last week of March 2014-2022

		Mar 14	Mar 15	Mar 16	Mar 17	Mar 18	Mar 19	Mar 20	Mar 21	Mar 22
Age 18-64	No. of people receiving Home Care	113	99	99	91	102	-	144	133	130
	No. of hours of Home Care	981	867	828	982	1,072	-	1,791	1,683	1,606
	No. of people receiving personal care at home	101	85	90	83	93	-	-	-	-
	No. of hours of personal care	903	784	725	927	1,013	-	-	-	-
Age 65+	No. of people receiving Home Care	1,259	1,165	1,167	1,095	1,047	-	1,230	1,210	1,112
	No. of hours of Home Care	8,213	7,577	7,584	7,073	7,518	-	9,986	9,785	7,704
	No. of people receiving personal care at home	1,244	1,150	1,161	1,089	1,040	-	-	-	-
	No. of hours of personal care	7,976	7,332	7,013	6,879	7,245	-	-	-	-

Source: SBC (accessed Sept 2022)

Technology Enabled Care

Technology Enabled Care (TEC) aims to empower people to better manage their health and wellbeing using digital solutions. It consists of equipment to support people to remain safe and independent at home or in a community setting. Equipment can range from personal alarms and devices to activity pattern monitors. A TEC assessment is available for anyone with a social care need. Table 72 below provides local data number of people receiving community alarms in the Scottish Borders, clearly showing a big increase in 65 years and over receiving a community alarm from 2018/19 to 19/20, although this reduced significantly in 2021/21.

Table 72: Telecare Data for Scottish Borders						
	2016/17	**2017-18**	**2018/19**	**2019/20**	**2020/21**	**2021/22**
No. receiving community alarm or telecare aged 18-64	239	219	239	290	125	141
No. receiving community alarm or telecare aged 65+	1,690	1,445	1,637	2,564	829	1,103
Total	1,929	1,664	1,876	2,854	954	1,244
Source: SBC data. This includes information on single properties and does not include information on community based housing (ECH, care homes etc)						

Unpaid Carers

Unpaid Carers are defined as people who care without pay for a family member, friend or neighbour, who, because of a long-term illness, disability or neurological difference, could not manage without this support. The illness can be a physical or mental health condition or an addiction. People can become carers at different ages and stages of life, and they do not have to live with the person they care for. Many carers find themselves juggling paid work with unpaid caring responsibilities, including parents of children with additional support needs.

The numbers of unpaid carers in each Health and Social Care Partnership area are difficult to identify exactly and data can only be sourced from the Scottish Health Survey and the 2011 Scotland Census. The Scottish Government estimates the number of unpaid carers living in Scotland to range between 700,000 and 800,000 each year. Carers Scotland estimates that there are 759,000 adult carers in Scotland, including 29,000 young carers. Table 73 outlines Census data on the number of unpaid carers across South East Scotland as a proportion of local population. The total for Scotland during this period is significantly lower than the 2019 estimation of unpaid carers living in Scotland. This suggests the number of unpaid carers has been increasing which is likely to be linked to the ageing population.

Table 73: Unpaid carers		
	People providing unpaid care No.	**Population %**
Scottish Borders	10,350	9.1%
Scotland	492,230	9.5%
Source: 2011 Census provided through Scotland's carers statistical release by Scottish Government.		

The number of children aged 4-15 in Scottish Borders who act as a carer for someone may be (if the situation in Borders is similar to that for Scotland) roughly 760, translating as around 4% of all children in this age group. This is somewhat higher than the 187 carers aged under 16 who were counted via the 2011 Scotland Census.

The Census figures are acknowledged as under-counting the total numbers of carers in the population, particularly young carers and/or people who provide smaller amounts of care each week. They are, however, felt to provide good estimates of the numbers of people who provide substantial levels of care and support each week, particularly those providing 35 or more hours.

Care at Home
Scotland has been experiencing a Care at Home crisis, with the Scottish Government undertaking a series of meetings to resolve significant interruptions in the care of individuals. During June-July 2021, an increasing number of providers in the independent sector were struggling to maintain their businesses, specifically smaller and more local providers. Across social care, the care is being provided only to those whose needs are critical or substantial. The Care at Home crisis results from the combination of increasing pressure on the sector, with a lack of staff combined with the impact of COVID-19 and withdrawal from the European Union. Care Workers often work in poor conditions, with travel time not being paid and often working over 40 hours a week. There is also a requirement for an increase in skills by care staff. A lack of carers across Scotland can have a negative impact of other support services and increase pressure on other types of support provision.

The Scottish Borders Health and Social Care Partnership Integrated Joint Board recently completed the Joint Strategic Needs Assessment (October 2022) which provides a more information and data on the of the health and care needs of the population in the Scottish Borders. (Joint Strategic Needs Assessment)

6.7 Learning Disabilities

People with learning disabilities have a significant, lifelong, condition that starts before adulthood, which affects their development and which means they need help to understand information; learn skills; and cope independently.

The number of people with learning disabilities is growing in Scottish Borders and there is an increase in the complexity and number of health and support needs requiring input from the Health and Social Care Partnership from both younger people living with more complex health conditions and people living longer into older adulthood.

In 2021, there were 702 people known to the Health and Social Care Partnership with a learning disability, of whom 101 have a diagnosis of a learning disability and autism (14%). This is likely to be an underestimation of both population statistics. The Scottish Government cites that around 32.7% of people with a learning disability also have a diagnosis of autism.

30 adults with a learning disability are placed in support arrangements out of the Scottish Borders and of these, 8 people are a priority to return to the area when appropriate accommodation and support can be established.

In 2022 there are 96 young people between the ages of 14-18 identified to the learning disability service, where transition to adulthood support is needed.

The Learning Disability service currently funds 456 packages of support equating to a value of £2,550,734 in residential care costs and £18,370,939 in community care support.

There are a number of agreements in place with Housing providers to ensure there is appropriate housing available to meet the needs of people with learning disabilities. These are:

- Ark Housing
- Autism Initiatives
- Brothers of Charity
- Community Integrated Care, Jedburgh
- Cornerstone
- Eildon Housing Association
- Garvald, West Linton
- Garvald Home Farm
- Mears Supported Living
- Real Life Options
- Streets Ahead
- The Richmond Fellowship Scotland (TRFS)

There are currently 229 tenancies within the Scottish Borders for people with learning disabilities, with currently with approximately 25 vacancies. There are 75 people seeking a moved, 25 of whom are deemed as urgent. These tenancies are show in the table 74 below by settlement.

Table 74: Current Accommodation in the Scottish Borders

Settlement	Number
Coldstream	5
Duns	19
Earlston	4
Galashiels	60
Hawick	33
Jedburgh	11
Kelso	19
Peebles	10
Selkirk	10
St Boswells	5
Tweedbank	12
West Linton	41
Total	229

Source: Scottish Borders Learning Disability Service – as of Feb 2023

There are currently 20 potential future developments in Tweedbank and in Stirches in Hawick.

6.8 Gypsy/ Traveller and Show People

Gypsy/ Travellers are recognised as a distinct ethnic group by the Scottish Government. There is a large body of evidence, both in Scotland and in the UK, which shows a lack of access to culturally appropriate housing which is a major contributory factor in poor health, education and societal outcomes experienced by Gypsy/Travellers. It is important to note that local authorities are under no legal duty to provide sites for Gypsy/Travellers or for Travelling Showpeople.

Gypsy/ Traveller Population

The population size of the Scottish Gypsy/Traveller community is unknown. Until 2009 the Scottish Government conducted a biannual count. However, this did not include Gypsy/Travellers living in houses for all or part of the year or those on roadside camps or on private sites. Gypsy/Travellers' ethnicity is protected by the Equality Act 2010, and the 2011 Census was the first to include Gypsy/Travellers as a distinct group. While the 2011 Census only captures, at best, 20% of the Gypsy/Traveller population in Scotland, it is the only means to evidence Gyspy/Travellers.

Table 75 shows that 1.5% of Scotland's population of Gyspy/Travellers reside in the Scottish Borders. However, it is widely recognised that self-identifying as Gypsy/Traveller is under-reported due to historical and current fears of discrimination and stigma. The actual number of Gypsy/Travellers is thought to be much higher. In addition, the data from the Census does not indicate how many Gypsy/Travellers live in general 'housing' and how many live on public/private sites, nor how many reside general housing but would prefer to live on sites. Organisations that work with the Gypsy/Traveller community estimate that the truer figure is around 15,000 Gypsy/Travellers in Scotland. This would suggest the number of Gypsy/Travellers in the Scottish Borders is more likely to be 225, based on an assumed 1.5% share of Scotland's total.

Table 75: People self-identifying as 'White: Gypsy/Traveller'	
	Total number
Scottish Borders	64 (1.5%)
Scotland	4,212
Source: Census 2011	

The age profile of those living in the Scottish Borders in 2011 is shown in table 76:

Table 76: Age Profile of Gypsy/Traveller	
	Total number
0-15	6
16-24	3
24-34	5
35-49	31
50-64	11
65 and over	8
Source: Census 20118	

Current provision

The only provision across the region is a seasonal site open between April-October. The site is SBC owned but privately run. Allocation of pitches is completely managed by the site operator and no nominations arrangement is in place between the operators and SBC.

Victoria Park in Selkirk was offered as a temporary provision to families identified in unauthorised encampments during the Covid-19 pandemic. The provision ended on 30th June 2022.

Unauthorised Encampments

Table 77 provides information on unauthorised encampments from February 2019 to August 2022. A total of 33 unauthorised encampments were set up during this period, consisting of 73 caravans (on average 2.3 per encampment, ranging from one to nine caravans) for an average of 5.18 days with the shortest stay being one day and the longest being 23 days.

Locations of unauthorised encampments are outlined in table 77 below with Selkirk being the most frequented location.

Table 77: Overview of unauthorised encampments: Feb 2019-Aug 2022	
Location	**Number of Encampments**
Selkirk	11
Tweedbank	6
Galashiels	5
Hawick	4
Kelso	3
Phillip View	1
Lauder	1
Melrose	1
Gunsgreen	1

Assessment of Accommodation Need

In the summer of 2022, the Gypsy and Traveller Engagement and Needs Report was commissioned and developed to form part of the engagement of the LHS. This has resulted in the table below which provides an overview of the accommodation needs of gypsy/ travellers in the Scottish Borders.

Table 78: GT Accommodation Need Across the Scottish Borders		
Overview	**Pitch provision/ requirement**	**Commentary**
Current Residential Supply		
Current supply of occupied socially rented residential site pitches	0	Based on data from SBC
Current supply of occupied authorised privately owned site	0	Based on data from SBC
Current supply of occupied authorised privately owned seasonal site pitches	9	Based on data from SBC
Pitch provision on authorised sites	9	
Additional Demand		
New local authority pitches planned	0	Based on data from SBC
Temporary provision/ agreed stopping points (Victoria Park)	1	Based on data and commentary from SBC – pitch requirements have changed considering the movements of the families form Victoria Park site
Existing applications for private site provision/ extension	0	Based on data from SBC
On unauthorised encampments	13	Based on data from SBC – 6 households setting up more than one unauthorised encampment with an average of 2.15 caravans (assessment period between Feb 2019-Oct 2022)
Those occupying the seasonal site seeking increased provision	4	Based on data through direct surveys with those occupying the Innerleithen site
In housing but with a need for site accommodation	10	Assuming that 30% of households identified in the 2011 census (31) would take up a place on a site, if offered
Total estimated current backlog of need	28	Note: this includes 4 households occupying the seasonal site that have indicated a need for an increased provision
Estimated current need for permanent site provision Estimate current need for temporary site provision	15 13	Made up of the needs of those from Victoria Park, in housing and with a need for site accommodation provision from seasonal site Made up from those setting up reoccurring unauthorised encampments.
Estimated additional household formation 2023-2028	3	This is an estimate of new households likely to form based on those aged 0-15 in the 2011 census, those aged 0-10 identified in the survey exercise (that have remained in the region), assuming that 30% would take up site accommodation, if offered. Note: this does not include data from unauthorised encampments.
Source: Gypsy and Traveller Engagement and Needs Report October 2022		

7. Fuel Poverty and Energy Efficiency

7.1 Fuel poverty

Fuel poverty occurs when households cannot afford to keep their homes adequately warm because the cost of heating are higher than average and paying for those costs leave households below the poverty line. A household is considered to be in fuel poverty if it spends more than 10% of household income on fuel, and in extreme fuel poverty if it spends more than 20% of income on fuel.

There are three main factors that influence whether a household is in fuel poverty:

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

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

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

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

Fuel poverty is a particular issue facing households in Scottish Borders. The extent of fuel poverty in the Scottish Borders is worse than across Scotland. In the Borders, 29% of households are fuel poor in comparison with 24% nationally. This is exacerbated by a number of factors including the rural nature of the area, the type of housing and the low wage economy, contributes to higher levels that the Scottish average.

Table's 79 and 80 below provide a summary of households in fuel poverty by housing characteristics and by housing tenure and household type.

Table 79: % of Households Fuel Poor and Extreme Fuel Poor

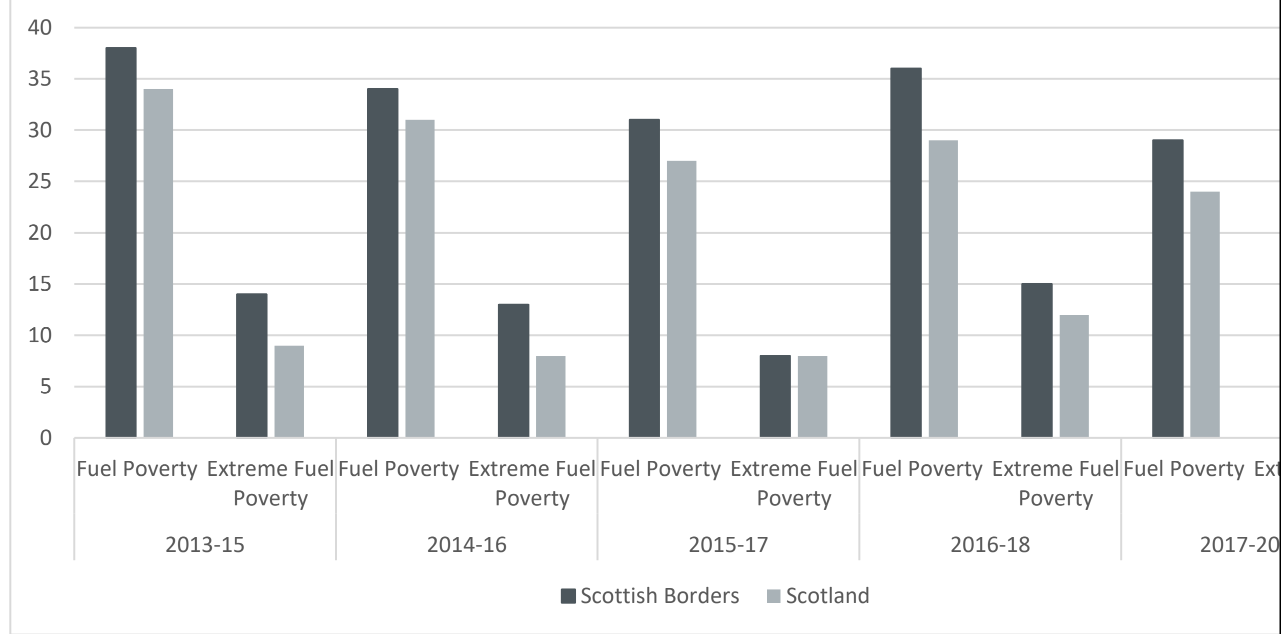
Local Authority		% Overall	Fuel Poverty by Dwelling Characteristics					
			Age of Dwelling		House or Flat		Number of Bedrooms	
			Pre-1945	Post 1945	House	Flat	2 or fewer	3+
Scottish Borders	Fuel Poverty	29%	33%	26%	26%	38%	36%	24%
	Extreme Fuel Poverty	14%	17%	12%	11%	21%	22%	9%
Scotland	Fuel Poverty	24%	26%	24%	21%	30%	29%	20%
	Extreme Fuel Poverty	12%	16%	10%	11%	13%	13%	11%

Source: Scottish House Condition Survey 2017-2019

Table 80: % of Households Fuel Poor and Extreme Fuel Poor								
Local Authority		**% Overall**	**Fuel Poverty by Household Attributes**					
			Tenure			**Household Type**		
			Owner-occupied	**Social Housing**	**Private Rented**	**Older**	**Families**	**Other**
Scottish Borders	Fuel Poverty	29%	21%	51%	*	38%	20%	24%
	Extreme Fuel Poverty	14%	11%	24%	*	20%	*	14%
Scotland	Fuel Poverty	24%	16%	38%	37%	27%	17%	27%
	Extreme Fuel Poverty	12%	9%	14%	22%	14%	5%	14%
Source: Scottish House Condition Survey 2017-2019								

From the previous national survey, fuel poverty levels has stayed the same, but extreme fuel poverty has decreased by 1%. Levels of Fuel Poverty remain a challenge and a priority. With energy cost increases and uncertainty within the energy markets, Fuel Poverty is expected to increase across the country.

Figure 21: Changes in fuel poverty and extreme fuel poverty from 2013-2015 to 2017-2019



Source: Scottish House Condition Survey 2017-2019

7.2 Energy Efficiency of Housing

The Scottish Borders has a lot of solid stone construction, older properties. Pre-1919 solid stone buildings are very energy inefficient and do not retain heat. Significant energy savings can be achieved by insulating these properties. Requires a lot of investment in property and insulation improvements. Focus on fabric first improvements, i.e. insulation. Our strategy is to continue to offer and promote internal wall insulation as a core part of EES:ABS. Other insulation solutions are also considered where a potential scheme area can be identified. Ongoing data analysis is used to identify suitable property types where they households are most likely to meet the EES:ABS eligibility criteria.

Table 81: Dwelling Characteristics of all housing Stock						
Local Authority	**Age of Dwelling**		**House or Flat**		**Number of Bedrooms**	
	Pre-1945	**Post 1945**	**House**	**Flat**	**2 or fewer**	**3+**
Scottish Borders	33%	67%	76%	24%	37%	63%
Scotland	30%	70%	64%	36%	50%	50%
Source: Scottish House Condition Survey 2017-2019						

Table 82: Housing Attributes of all housing Stock						
Local Authority	**Tenure**			**Household Type**		
	Owner-occupied	**Social Housing**	**Private Rented**	**Older**	**Families**	**Other**
Scottish Borders	63%	23%	14%	39%	26%	36%
Scotland	62%	26%	13%	32%	23%	44%
Source: Scottish House Condition Survey 2017-2019						

A success metric is to see the percentage of domestic properties where loft and wall insulation increases. Across the region there has been a steady increase from the base line measurements established in 2019. Schemes such as EES:ABS, EESSH in social housing and fabric first improvements will continue to address these areas and increase insulation.

Table 83: Wall insulation level			
	Base line	**March 21**	**Nov 22**
Cavity	76%	77.8%	78.8%
Solid brick or stone	13%	14.5%	15%
Loft Insulation>100mm	64%	85.7%	85.5%
Home Analytics 3.8 and previous years Home Analytics 3.7			

The rural nature of the region means we need to have flexible delivery of schemes so that we can reach as many communities as possible whilst still retaining a focus on deprived areas or households in fuel poverty that require support to achieve affordable warmth. Through data analysis and regional profiling SBC look to identify rural communities to support.

The Scottish Government Urban Rural Classification provides a standard definition of rural areas in Scotland. The Scottish Borders has no large urban areas and only two settlements are classed as other urban areas, Hawick and Galashiels.

Table 84 provides the percent of population in each 8-fold Rural Urban category for the Scottish Borders and Scotland. It shows that 53% of the population in the Scottish Borders live in rural areas, compared with the national figure of 21%.

Table 84: Percent of population in each 8-fold Rural Urban category for the Scottish Borders and Scotland								
	Large Urban Areas	**Other Urban Areas**	**Access. Small Towns**	**Remote Small Towns**	**Very Remote Small Towns**	**Access. Rural**	**Remote Rural**	**Very Remote Rural**
Scottish Borders	0.0	25.1	22.0	6.0	0.0	36.1	10.7	0.0
Scotland	34.6	36.2	8.5	2.3	1.2	11.2	3.2	2.8
Source: Scottish Government, 2018								

Table 85 shows that over a quarter of all dwellings in the Scottish Borders compared to the national figure. Off gas dwellings are higher in pre-1945 dwellings, houses, larger dwellings and in the owner occupied sector.

As a lot of areas are not served by the gas grid so there is real opportunity to introduce alternative heating systems instead of oil, LPG or old inefficient electric heating. Rather than offer new oil or LPG boilers, there is a move towards replacing these systems with renewable technology. These measures have been recently been offered through the EES:ABS scheme where Air Source Heat Pump and Solar PV with battery storage has been installed.

Table 85: % of Dwellings which are off the Gas Grid:							
Local Authority	% of LA	Off Gas Grid by Dwelling Characteristics					
		Age of Dwelling		House or Flat		Number of Bedrooms	
		Pre-1945	Post 1945	House	Flat	2 or fewer	3+
Scottish Borders	28%	38%	23%	35%	7%	22%	32%
Scotland	17%	16%	18%	23%	6%	12%	22%
Source: Scottish House Condition Survey 2017-2019							

Income data is provided through the Scottish Government's local level household income estimates for 2018. These are research-based statistics and do not represent national or official statistics. The lower quartile, median and upper quartile income weekly estimates are shown in table 86. As is shown in table 86, the Scottish Borders has a lower level of income compared nationally. Income is an important part of fuel poverty and the ability to afford heating.

Table 86: Income Data		
	Scottish Borders	Scotland
Lower Quartile	£320	£330
Median	£530	£550
Upper Quartile	£870	£920
Source: Scottish Government, Local Level Household Income Estimates, Banded Income 2018		

Although we have been seeing a slow, gradual reduction in levels locally of fuel poverty, the cost of living crisis and huge rise in energy bills will see an increase in households in fuel poverty. We will continue to work to mitigate against this rise through the delivery of energy efficiency schemes targeting households most at risk and making affordable warmth achievable for more households.

Ensuring housing and homes are as energy efficiency as possible is the easiest and most direct way to reduce energy consumption. The housing stock across the region presents challenges due to the age and construction type. Part of the ongoing energy efficiency scheme is to target these property types and to ensure people have access to affordable warmth.

7.3 Energy Performance Certificate – Regional Assessment

Part of addressing fuel poverty, increasing housing standards and delivering council strategies relies on improving the EPC rating of properties. This is a standard assessment measure used nationally to define standards. Whilst the energy efficiency of Scotland's homes is improving, around 55% of properties are still rated below the recommended minimum Energy Performance Certificate (EPC) rating of 'C'. SBC has lower than the Scottish average media EPC rating and has a medial average of D. Local strategies are focussing on addressing this to increase EPCs. (Source: - Home Analytics Scotland V3.8)

Currently the EPC average scoring for the localities across the Borders, split by tenure, as shown in table 87 below.

Table 87: EPC rating by Tenure and Locality				
Locality	Compliant with EPC C or higher (by 2040)			Compliant with EPC B (by 2032)
	Owner Occupied	Social Housing	Privately Rented	Social Housing
Berwickshire	26%	62%	19%	21%
Cheviot	35%	82%	22%	14%
Eildon	32%	72%	24%	13%
Teviot and Liddesdale	25%	77%	24%	4%
Tweeddale	34%	65%	22%	8%
Source: Energy Saving Trust - Home Analytics Scotland V3.8				

Since the previous LHS (2017-2022) there has been steady and consistent improvements made as shown in the below table 7 which is based on the most recent Home Analytics data. The table shows the average increase for the Scottish Borders and in particular the increase in the social rented sector. The improvements reflect the uplift in EPCs required by the Energy Efficiency Standards for Social Housing legislation - EESSH 1 and EESSH 2 and ongoing stock improvement and maintenance, and new builds being to a higher energy efficiency standard.

The key drivers are continuing energy efficiency home improvements through insulation and upgraded heating, either through 5 years of EES:ABS & Warmer Homes Scotland schemes are for householders paying for the measures themselves. Improvements across the private rented sector have seen the lowest increase, but has still shown an increase. EES:ABS is available to some landlord and there are EST loans available also to support home energy efficiency improvements in this sector. The lack of a driver such as the delayed Minimum Energy Efficiency Standards may also have slowed improvements.

Table 88: Current compliance with Energy Efficient Scotland EPC ratings, by locality and tenure type, presented as % of stock

Averages - EPC C or higher	2018	2023	Increase
Owner Occupied	24%	30%	6%
Social Housing	42%	72%	30%
Private Rented	19%	22%	3%

Source: Home Analytics v3.8 (Feb 2023)

7.4 Energy Efficiency Programmes

The Council works in partnership with Changeworks (as the managing agent) to deliver Energy Efficiency Programmes – Area Based Schemes (EES:ABS), building on the strong relationships established over previous years. This partnership allows the Council to benefit from the expertise required to maximise the effectiveness of this project and to build on the successful outcomes delivered to date. The schemes follow an area based approach with focus on the most deprived areas, drawing on a range of data including indices of multiple deprivation, child poverty, the Scottish House Condition Survey, heat mapping and local knowledge.

Scottish Government funding for private home energy efficiency improvements is known as the Energy Efficient Scotland Area Based Scheme (EES: ABS). The funding enables investment in: external and internal wall insulation; cavity wall insulation; loft insulation; and underfloor insulation. As well as offering insulation and fabric first measures the scheme will also aim to deliver more renewable technology in off gas grid areas, such as Air Source Heat Pumps and Solar PV and Battery Storage systems. Intend to continue to offer a blend of insulation and renewable technology.

The EES:ABS continues to be a core delivery channel for addressing fuel poverty and promoting affordable warmth across the region. The funding allocated to SBC for EES:ABS has steadily increased. EES:ABS has provided varied insulation schemes and the continuing need to offer Infernal Wall Insulation given the regions housing stock (i.e. older, solid walled properties that are unsuitable for cavity insulation).

Renewable technology and insulation which enables more economic use of heating energy are both key factors in supporting climate change mitigate within the region. The 2022/23 EES:ABS scheme saw a successful funding application of £1.8 Million for the region and we are approaching the final delivery stages of the current scheme year. Looking ahead to 2023/24, SBC have been allocated £1.82 million to deliver the next EES:ABS cycle. This is an increase on the previous years. We are working with Changeworks to develop a number of schemes to deliver in the region that will focus on supporting those in fuel poverty, improving energy efficiency and reducing energy use.

The Covid pandemic had a massive impact on the delivery of EES:ABS as work could not be undertaken during the lockdown restrictions and this is reflected in underspend. However, the recent scheme delivery has seem positive bounce back as delivery and supply returned to pre pandemic levels. Table X below provides a summary of the funding that SBC has received from Scottish Government over the past nine years and number of measures installed across the number of properties supported.

Table 89: Investment in EES: ABS in the Last 9 years

Households assisted by HEEPS: ABS	HEEPS: ABS investment levels	Measures installed	Households supported
2015/16	£1.5	311	311
2016/17	£1m	1,256	1224
2017/18	£1.23m	735	623
2018/19	£1.34m	428	387
2019/20	£1.35m	100	81
2020/21	£1.72m	195	176
2021/22	£1.78m	192	116
2022/23	£1.8	220 (forecast)	170 (forecast)
2023/24	£1.82		
Source: SBC and Changeworks monitoring data			

SBC and its partners have been successful in utilising EES: ABS funding for private home energy efficiency improvements. Key achievements in the past two years:

<u>2021/22</u>

- Scottish Borders Council allocated £1.78m grant funding from Scottish Government for 2021/22 EES: ABS Programme (previously HEEPS:ABS)
- For the second year of EES:ABS renewable low carbon technology was offered as part of the scheme assistance with an Air Source Heat Pump installation scheme, to support properties in off gas areas, and a Solar PV and battery storage scheme delivered in the region.
- Internal Wall Insulation scheme remains core stream of EES:ABS given the large number of solid stone older properties across the region.
- Warm & Well Borders released £900k of savings and income maximisation for Borders households, working with CAB and Changeworks. A 1 year extension to the scheme was secured up to 2023.
- 92% of properties meeting EESSH as of year-end 2021. RSLs now working to the higher EESSH 2 standards

<u>2022/23</u>

- Scottish Borders Council allocated £1.8 grant funding from Scottish Government for 2022/23 EES: ABS Programme.
- For the third year of EES:ABS renewable low carbon technology was offered as part of the scheme assistance with an Air Source Heat Pump installation scheme, to support properties in off gas areas, and a Solar PV and battery storage scheme delivered in the region. Shows the commitment to decarbonisation and promotion of renewable technologies in line with wider climate change targets.
- Internal Wall Insulation scheme remains core stream of EES:ABS given the large number of solid stone older properties across the region.

2023/24

- Scottish Borders Council allocated £1.82 grant funding from Scottish Government for 2023/24 EES: ABS Programme.
- Early scoping exercise for 23/24 scheme delivery now begun. Looking at areas properties within the region that would meet the eligibility criteria and would allow an equitable blend and spread of support measure, including renewable technologies.
- Fabric first measures such as Internal Wall Insulation being proposed

Energy Company Obligation. ECO 4 and Flexible Eligibility
As part of the conditions of the EES:ABS grant, Local Authorities are required to outline how they will support ECO 4 and ECO flexible Eligibility and to publish a Statement of Intent. Scottish Borders Council recently published our ECO 4 SOI and are actively looking at ways to lever best value whilst protecting households. SBC are reviewing ECO Flexible Eligibility mechanisms to fully understand and realise how ECO can be maximised in our region whilst ensuring the protection of consumers. At present the council will only accept referrals from approved delivery partners.

7.5 Registered Social Landlords

Registered Social Landlords (RSLs) fill in the annual summary of information each year, this includes information on stock, re-lets, rents and this year EPC data. Table's 90 and 91 below show information on the main heating type and EPC's of all housing association stock in the Scottish Borders. Table 90 shows that that main heating type in RSL properties is gas (76%) and electric (18%), making up over 94% of social rented housing,. Table 91 shows the EPC rating in all properties, clearly showing that the majority of stock has an EPC of C or above, accounting for 82.6% of stock.

Table 90: Main heating type RSL/ Housing Association Stock as of March 2022

	No.	%
Heat Pump Ground/Air	528	4%
Community Scheme	12	0%
Electric	2,154	18%
Gas	9,218	76%
Oil	7	0%
Room Heaters Only	1	0%
Solid	248	2%
Other	1	0%
Total	12,169	100%

Source: RSL Annual Summary of Information (2021/22)

Table 91: Number of EPC's in RSL/ Housing Association Stock as of March 2022

	No.	%
A	29	0.2%
B	1,434	11.8%
C	8,597	70.6%
D	1,868	15.3%
E	158	1.3%
F	40	0.3%
G	5	0.0%
No EPC	48	0.4%
Total	12,179	100%

Source: RSL Annual Summary of Information (2021/22)

Registered Social Landlords across the Borders have their own targets known as Energy Efficient Standards for Social Housing (EESSH). The Energy Efficiency Standard for Social Housing (EESSH) aims to improve the energy efficiency of social housing in Scotland. It will help to reduce energy consumption, fuel poverty and the emission of greenhouse gases. EESSH 1 standards were due in 2020 and RSLs are now working towards the higher standards required for EESSH 2 which are due to be met in 2032.

RSL to 2020 EESSH 1. (Delivery was impacted by Covid 19 pandemic).

- Waverley – 99.3%
- SBHA – 97.1%
- BHA – 76%
- Eildon – 95%

Average compliance with EESSH 1 was 92% across the region. There were several abeyances and no access issues as well as properties that are due for demolition.

8. Private Sector House Condition

8.1 House Condition

The 2020 Scottish House Condition Survey results show that the Scottish Borders has higher instances in terms of urgent housing disrepair and % properties failing the tolerable standard than the Scotland average. The housing condition profile is worse than Scotland and suggests that the majority of homes (74%) have some element of disrepair. Housing quality levels are poorer than Scotland, showing that almost 1 in 2 homes fail the Scottish Housing Quality Standard.

Table 92: Summary of Scottish House Condition Survey data – 2017-2019

	Scottish Borders	Scotland
Disrepair to critical elements	56	53
Urgent Disrepair to critical elements	25	20
Urgent Disrepair	31	28
Extensive Disrepair	2	6
Disrepair	74	71
Below Tolerable Standard	2	2
Fails Scottish Housing Quality Standard	48	41
Condensation	9	8

Source: Scottish House Condition Survey 2017-2019

Table's 93 through to 104 provide more in depth information on the information in the above tables based on dwelling information and household information. The Scottish House Condition Survey reports that 56% of dwellings in the Scottish Borders have disrepair to 'critical elements' of their fabric, two thirds of which are in need of urgent attention. These cover building elements critical to ensuring weather tightness, structural stability and preventing the deterioration of the property.

Table 93: % of Dwellings with Disrepair to Critical Elements by Dwelling Characteristics

Local Authority	% of LA	Age of Dwelling		House or Flat		Number of Bedrooms	
		Pre-1945	Post 1945	House	Flat	2 or fewer	3+
Scottish Borders	56%	70%	50%	53%	68%	62%	53%
Scotland	53%	69%	46%	48%	61%	57%	49%

Source: Scottish House Condition Survey 2017-2019

Table 94: % of Dwellings with Disrepair to Critical Elements by Household Attributes

Local Authority	% of LA	Tenure			Household Type		
		Owner-occupied	Social Housing	Private Rented	Older	Families	Other
Scottish Borders	56%	52%	60%	*	53%	57%	60%
Scotland	53%	49%	56%	65%	48%	53%	56%

Source: Scottish House Condition Survey 2017-2019

Critical element disrepair relates to disrepair to building elements central to weather-tightness, structural stability and preventing deterioration of the property. Urgent disrepair relates to cases requiring immediate repair to prevent further damage or health and safety risk to occupants. Older properties and flats have a higher percentage of urgent repair to critical elements compared to the Scottish Borders figure of 25%

Table 95: % of Dwellings with Urgent Disrepair to Critical Elements by Dwelling Characteristics

Local Authority	% of LA	Age of Dwelling		House or Flat		Number of Bedrooms	
		Pre-1945	Post 1945	House	Flat	2 or fewer	3+
Scottish Borders	25%	40%	18%	23%	31%	25%	25%
Scotland	20%	29%	16%	18%	24%	22%	18%

Source: Scottish House Condition Survey 2017-2019

Table 96: % of Dwellings with Urgent Disrepair to Critical Elements by Household Attributes							
Local Authority	**% of LA**	**Tenure**			**Household Type**		
		Owner-occupied	**Social Housing**	**Private Rented**	**Older**	**Families**	**Other**
Scottish Borders	25%	22%	25%	*	22%	25%	29%
Scotland	20%	18%	20%	30%	18%	19%	22%
Source: Scottish House Condition Survey 2017-2019							

Urgent disrepair relates to cases requiring immediate repair to prevent further damage or health and safety risk to occupants. Table 97 shows that the Scottish Borders has a higher proportion of dwellings with urgent disrepair and nearly half of older properties have urgent disrepair.

Table 97: % of Dwellings with Urgent Disrepair by Dwelling Characteristics							
Local Authority	**% of LA**	**Age of Dwelling**		**House or Flat**		**Number of Bedrooms**	
		Pre-1945	**Post 1945**	**House**	**Flat**	**2 or fewer**	**3+**
Scottish Borders	31%	48%	23%	29%	40%	31%	32%
Scotland	28%	38%	24%	25%	34%	30%	26%
Source: Scottish House Condition Survey 2017-2019							

Table 98: Urgent Disrepair by Household Attributes							
Local Authority	**% of LA**	**Tenure**			**Household Type**		
		Owner-occupied	**Social Housing**	**Private Rented**	**Older**	**Families**	**Other**
Scottish Borders	31%	28%	31%	*	28%	33%	34%
Scotland	28%	26%	29%	38%	25%	29%	31%

Extensive disrepair relates to cases where the damage covers at least a fifth (20%) or more of the building element area.

Table 99: Extensive Disrepair by Dwelling Characteristics							
Local Authority	**% of LA**	**Age of Dwelling**		**House or Flat**		**Number of Bedrooms**	
		Pre-1945	**Post 1945**	**House**	**Flat**	**2 or fewer**	**3+**
Scottish Borders	2%	5%	*	2%	*	*	2%
Scotland	6%	8%	5%	5%	8%	7%	5%

Table 100: % of Dwellings with Extensive Disrepair by Household Attributes							
Local Authority	**% of LA**	**Tenure**			**Household Type**		
		Owner-occupied	**Social Housing**	**Private Rented**	**Older**	**Families**	**Other**
Scottish Borders	2%	3%	-	*	*	-	5%
Scotland	6%	5%	6%	9%	3%	7%	7%
Source: Scottish House Condition Survey 2017-2019							

Any (or Basic) disrepair relates to any damage where a building element requires some repair beyond routine maintenance. For example, a leaking tap would be considered any (or basic) disrepair.

Table 101: % of Dwellings with Disrepair by Dwelling Characteristics							
Local Authority	**% of LA**	**Age of Dwelling**		**House or Flat**		**Number of Bedrooms**	
		Pre-1945	**Post 1945**	**House**	**Flat**	**2 or fewer**	**3+**
Scottish Borders	74%	89%	66%	70%	86%	85%	67%
Scotland	71%	84%	65%	66%	78%	75%	67%
Source: SHCS 2017-2019							

Table 102: % of Dwellings with Disrepair by Households Characteristics							
Local Authority	**% of LA**	**Tenure**			**Household Type**		
		Owner-occupied	**Social Housing**	**Private Rented**	**Older**	**Families**	**Other**
Scottish Borders	74%	68%	79%	*	73%	73%	76%
Scotland	71%	67%	76%	80%	65%	71%	74%
Source: SHCS 2017-2019							

The Tolerable Standard is a basic level of repair a property must meet to make it fit for a person to live in. A home may not be fit to live in if:

- it has problems with rising or penetrating damp
- it's not structurally stable (for example, it might be subsiding)
- it does not have enough ventilation, natural and artificial light or heating
- it's not insulated well enough
- it does not have an acceptable fresh water supply, or a sink with hot and cold water
- it does not have an indoor toilet, a fixed bath or shower, and a wash basin with hot and cold water
- it does not have a good drainage and sewerage system
- the electric supply does not meet safety regulations
- it does not have a proper entrance
- there are no cooking facilities – this does not mean the landlord has to provide a cooker, but there must be somewhere suitable for a tenant to install their own

Table 103: % of Dwellings considered to be Below the Tolerable Standard (BTS) by Dwelling Characteristics

Local Authority	% of LA	Age of Dwelling		House or Flat		Number of Bedrooms	
		Pre-1945	Post 1945	House	Flat	2 or fewer	3+
Scottish Borders	2%	5%	-	2%	*	*	2%
Scotland	2%	3%	1%	2%	1%	2%	2%

Source: SHCS 2017-2019

Table 104: BTS (Below Tolerable Standard) by Household Attributes

Local Authority	% of LA	Tenure			Household Type		
		Owner-occupied	Social Housing	Private Rented	Older	Families	Other
Scottish Borders	2%	*	-	*	*	*	*
Scotland	2%	1%	1%	3%	1%	1%	2%

Source: SHCS 2017-2019

Information from the Scottish House Condition Survey from the Scottish Borders on damp hasn't been available since the 2015-2017 data. Table's 105 and 106 below provide information on penetrating and rising damp. The most recent SHCS shows the figure for Scotland has remained the same at 3%.

Table 105: Damp (penetrating or rising) by Dwelling Characteristics

Local Authority	% of LA	Age of Dwelling		House or Flat		Number of Bedrooms	
		Pre-1945	Post 1945	House	Flat	2 or fewer	3+
Scottish Borders	4%	4%	4%	4%	*	4%	4%
Scotland	3%	6%	1%	3%	3%	3%	3%

Source SHCS 2015-2017

Table 106: Damp (penetrating or rising) by Household Attributes

		Tenure			Household Type		
Local Authority	% of LA	Owner-occupied	Social Housing	Private Rented	Older	Families	Other
Scottish Borders	4%	4%	6%	*	6%	*	*
Scotland	3%	3%	3%	4%	3%	3%	3%

Source SHCS 2015-2017

Table 107: % of Dwellings with Condensation by Dwelling Characteristics

Local Authority	% of LA	Age of Dwelling		House or Flat		Number of Bedrooms	
		Pre-1945	Post 1945	House	Flat	2 or fewer	3+
Scottish Borders	9%	10%	9%	7%	15%	14%	7%
Scotland	8%	10%	7%	7%	10%	9%	7%

Source: SHCS 2017-2019

Table 108: % of Dwellings with Condensation by Housing Attributes:							
Local Authority	**% of LA**	**Tenure**			**Household Type**		
		Owner-occupied	**Social Housing**	**Private Rented**	**Older**	**Families**	**Other**
Scottish Borders	9%	4%	18%	*	4%	13%	13%
Scotland	8%	6%	12%	12%	5%	11%	9%
Source: SHCS 2017-2019							

8.2 Scheme of Assistance

SBC have been proactive in tackling poor property condition in private sector housing through the Scheme of Assistance, which offers advice and assistance to local households to carry out repair and improvement work to their homes. Housing Officers work with owners and private landlord to tackle issues of poor property condition, common works, and, where necessary, in collaboration with building standards the use of enforcement powers.

The provision of Private Sector Housing Grant for repair works relative to the tolerable standard ceased with the introduction of the Housing Scotland Act 2006 and the scheme of Assistance. Mandatory grant remains for adaptation to meet the needs disabled people.

Table 109: All info and advice and practical assistance cases						
	2016/17	**2017/18**	**2018/19**	**2019/20**	**2020/21**	**2021/22**
Info and advice:						
Website Hits						
Leaflets Issued	89	60	50			
Telephone Advice	105	130	94			
Pro-active Visits	25	22	24	23		
Practical Assistance:						
Provided by Housing Team	25			40	46	38
Referrals		15				
Total	244	227	168	63	46	38

Common repairs are those to parts of the building for which all owners as a group are responsible for maintaining. Action is needed to improve the condition of our tenements to ensure that our buildings can provide good quality, safe and sustainable homes in the future.

The maintenance of common property is an important issue and owners in tenements, both homeowners and landlords, need to fully accept their shared responsibilities for maintaining their property. It is important that where there are powers under existing legislation, these are being used appropriately. Scottish Borders Council have developed a range of guidance to promote joint working leading to pro-active repair and maintenance.

There is a serious disrepair problem re-emerging within our built environment. Scotland's private housing stock is deteriorating because of a lack of regular and on-going maintenance and repair.

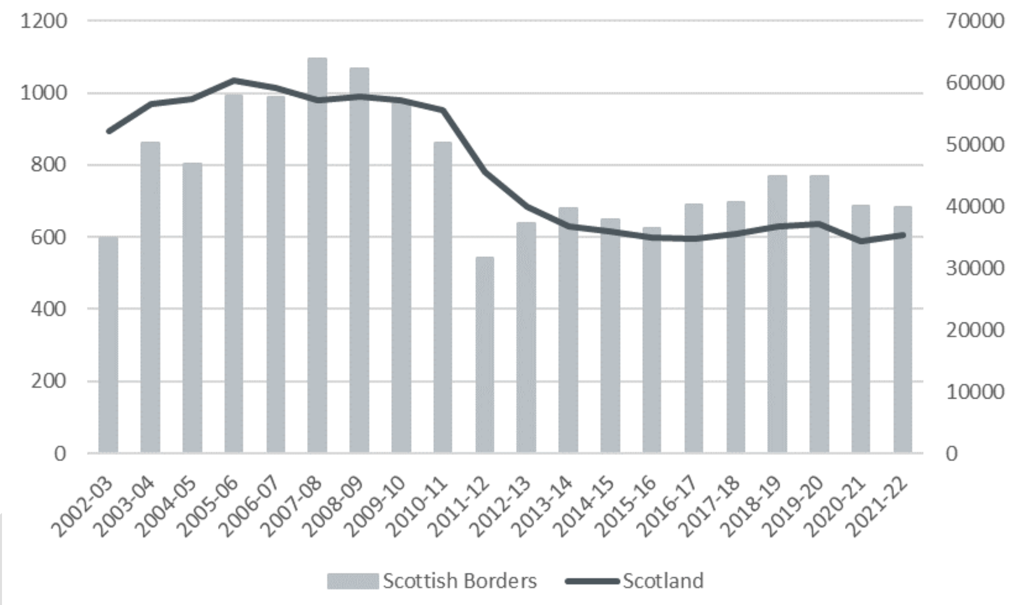
9. Preventing and Tackling Homelessness

9.1 Homeless Population

In the Scottish Borders, the number of homeless applications has remained steady since 2011/12 as a result of a proactive approach to prevention through the delivery of the Housing Options approach. Figure 22 shows while there has been an increase since 2016/17. Rates of homeless applications in the Scottish Borders now accounts for about 2% of households.[4]

In 2022/23, there were 682 applications made under the Homeless Persons legislation in the Scottish Borders, which is in keeping with the 686 applications received in 2020/21 and 682 in 2021/22. The rate of homeless applications in the Scottish Borders decreased during the pandemic but the number of applications in 2022/23 is expected to rise to similar levels as per pandemic. Homelessness in the Scottish Borders accounts for 2% of homelessness in Scotland as a whole.

Figure 22: Homelessness applications, by local authority: 2002-03 to 2021/22



Source: Scottish Government Homeless Statistics , 2023

Table 110 shows the number assessment decisions of homeless applications, showing that 84% are assessed as homeless very similar to the national percentage (82%).

Table 110: Homelessness assessment decisions: 2021/22

		All homeless (or threatened)	Unintentionally homeless (or threatened)	Intentionally homeless (or threatened)	Other[5]	All
Scottish Borders	No.	565	555	10	100	670
	%	84%	83%	1.5%	15%	100
Scotland	No.	28,880	28,515	370	6,275	35,155
	%	82%	81%	1%	17.8%	100

Source: Scottish Government Homeless Statistics , 2023

[4] Please note that any trend data from 2020/21 is not a reflection of previous trends and due to changes to accommodate the pandemic and lockdown measures, it doesn't truly represent the homelessness picture in the Scottish Borders.
[5] Other includes; neither homeless nor threatened with homelessness, applicant resolved homelessness prior to assessment decision, ineligible for assistance, lost contact before assessment decision and withdrew application before assessment decision

Table's 111-112 below has a slightly higher figure than the Scottish Government data. This is due to the way the Scottish Government rounds up its data and the HL1 database being an active/ working database so the figures can change slightly. Table 111 clearly shows that highest number of homelessness assessments are for single people, account for 50% of assessments.

Table 111: Homelessness assessment decisions by household type: 2021/22		
Household Type	**Total**	**%**
Couple with children	43	7.5
Couple without children	31	5.4
Other household with children	27	4.7
Other household without children	25	4.4
Single parent female	90	15.8
Single parent male	65	11.4
Single person female	119	20.8
Single person male	171	29.9
Total	571	100.0%
Source: SBC HL1 data		

Table 112 shows the number of homelessness decisions by age, in previous years the highest number of assessments are in the 16-24 year old age group. For the first time this is the 25-34 year old age group, accounting for 31% of assessments.

Table 112: Homelessness assessment decisions by household type: 2019-20		
Age Range	**Total**	**%**
16-24	120	21
25-34	179	31
35-44	133	23
45-54	74	13
55-64	41	7
65 and Over	24	4
Total	571	100
Source: SBC HL1 data		

As shown in table 113, the most common reasons for homelessness, related to a dispute in the applicants household (22% non-violent and 10% violent or abusive); and the applicant being 'asked to leave' by their landlord or household (26%).

Table 113: Homelessness assessment decisions by reason: 2019-20		
Technical Reason	**Total**	**%**
Applicant terminated secure accommodation	11	1.9
Asked to leave	155	27.3
Discharge from prison/ hospital/ care/ other institution	20	3.5
Dispute with household/relationship breakdown: non-violent	129	22.8
Dispute with household: violent or abusive	62	10.9
Emergency (fire, flood, storm, closing order from Environmental Health etc.)	7	1.2
Fleeing non-domestic violence	10	1.8
Forced division and sale of matrimonial home	10	1.8
Harassment	8	1.4
Loss of service/tied accommodation	4	0.7
Other action by landlord resulting in the termination of the tenancy	86	15.2
Other reason for leaving accommodation/ household	39	6.9
Other reasons for loss of accommodation	7	1.2
Overcrowding	4	0.7
Termination of tenancy/mortgage due to rent arrears/default on payments	15	2.6
Total	567	100
Source: SBC HL1 data		

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

- 50% of homeless assessments are single people
- 27% of homeless assessments are single parents
- 39% of homeless assessment included households with children (225 households)
- 21% of homeless assessments were young adults aged 16-24 (120 households)
- 34% of homelessness assessments were the result of a relationship breakdown

The number of repeat homelessness assessments has remained at a similar level over the past ten years, with the current percentage being 3%. The percentage in the Scottish Borders is lower than the national each year.

Table 114: Households re-assessed as homeless within one year, as a proportion of all households assessed as homeless: 2011/12 – 2021/22

	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020/21	2021/22
Scottish Borders	4%	4%	4%	5%	4%	4%	5%	5%	4%	4%	3%
Scotland	6%	6%	6%	7%	6%	6%	6%	5%	6%	5%	5%

Source: Scottish Government Homeless Statistics , 2023

9.2 Homelessness Prevention/ Housing Options

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

Since 2012, homeless prevention has been very effective in the Borders. Within the prevention model, the Council recognises homelessness as a complex issue that encompasses health, employment, education, offending, finance, relationships and families. Dealing effectively with homelessness requires a multi-agency approach.

The number of households making prevent approaches has reduced from 2020/21 – 2021/22.

Table 115: Households making PREVENT1 approaches, 2015/16 to 2021/22

	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	Change 2020/21 – 2021/22	
								No.	%
Scottish Borders	867	848	727	581	425	315	275	-40	-13%
Scotland	56,584	52,372	45,953	44,680	41,936	37,410	40,060	2,650	7%

Source: Scottish Government Homeless Statistics , 2023

The main reason for approaching homeless prevention services is having to leave accommodation or household, accounting for 42% of approaches. This is slightly lower than the national trend of 44%.

Table 116: Reason for PREVENT1 approach, 2021/22

	Accommodation is no longer available	Had to leave accommodation/ household	Property may no longer be suitable/ available in the future	Other	All
Scottish Borders	70	115	75	20	275
Scotland	6,690	17,820	14,530	1,020	40,060

Source: Scottish Government Homeless Statistics , 2023

Table's 117 and 118 provide information on the activities carried out by SBC with the majority receiving advice of their rights under the homelessness legislation. In the Scottish Borders, the mostly commonly type of activity is type 1 - active information, sign-posting and explanation.

Table 117: Prevention activities carried out, 2021/22

	Scottish Borders	Scotland
Mediation/ outreach work	0	1,510
Financial assistance/ advice	15	5,070
Rent/ repairs/ referrals/ negotiation with landlords	10	5,470
Help to remain in accommodation	0	2,030
Mortgage/ home ownership advice	0	360
Tenancy/ social care support/ adaptations to property	0	1,130
Referral to health/ social work/ employment services	0	4,085
Client informed of rights under homelessness legislation	250	24,815
General Housing advice/ tenancy rights advice	10	31,670
Help to move property	25	5,250
Other	0	6,675
Total	320	88,065
Source: Scottish Government Homeless Statistics , 2023		

Table 118: Maximum type of activity, 2021/22

	Type I – Active Information, Sign-posting and Explanation	Type II – Casework	Type III – Advocacy, Representation and Mediation at Tribunal or Court Action Level	All
Scottish Borders	195	80	5	275
Scotland	17,220	22,515	65	39,800
Source: Scottish Government Homeless Statistics , 2023				

Table 119 shows the outcome of prevent approaches, over half of approaches result in making a homelessness application (71%) which is much higher than the national figure (55%). As a result of prevent approaches, 15% remain in the current accommodation, 6% get an RSL tenancy and 3% get a PRS tenancy, meaning 26% of all prevent approaches are helped to stay their current accommodation or to access a new tenancy.

Table 119: Outcome of PREVENT1 approach, 2021/22

	LA/ RSL Tenancy	PRS Tenancy	Moved-in with friends/ relatives	Lost Contact/ Not known	Remained in current accom	Made homelessness application to local authority	Other (known)	All
Scottish Borders	20	10	0	15	45	220	5	310
Scotland	1,790	805	615	3,390	8,040	20,520	1,825	36,980
Source: Scottish Government Homeless Statistics , 2023								

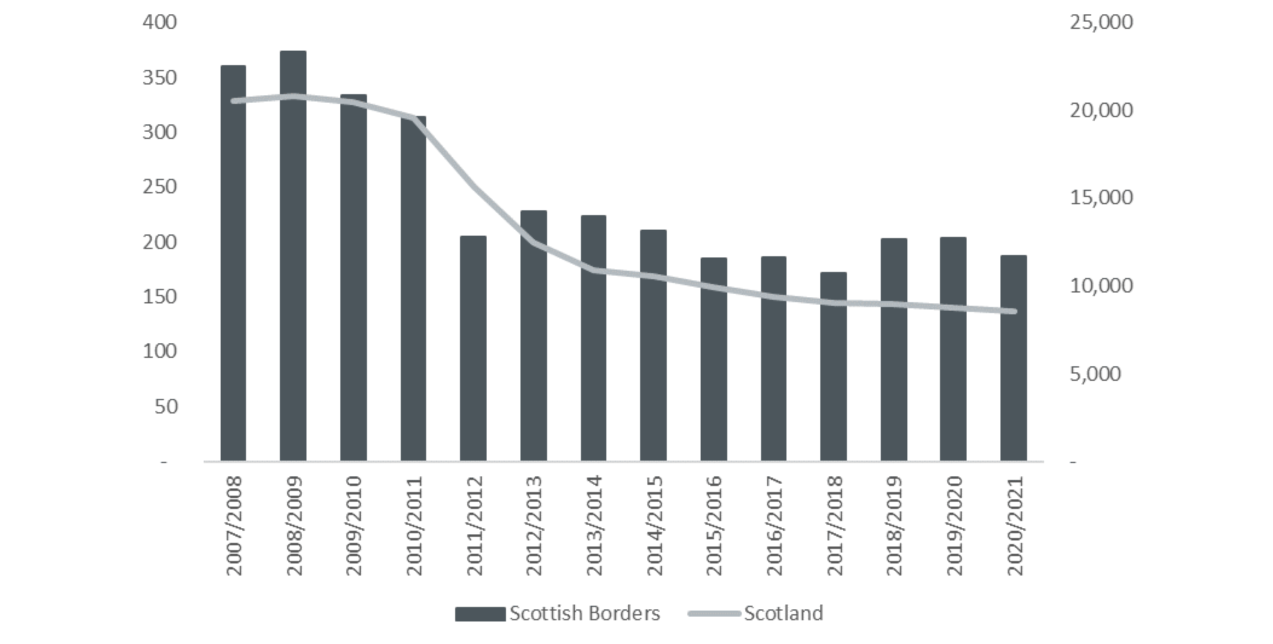
9.3 Specific Groups

Significant government focus has been on specific groups at risk of homelessness, including people leaving prison, young care leavers, and women (with accompanying children) experiencing domestic abuse. The expectation is that local authorities should develop specific pathways for each of these groups to prevent them from entering the homelessness system. Some of the wider pressures in the Scottish Borders include:

Young people

The number of young people presented as homeless has remained steady since 2011/12 although the figures has increased in the past three years. This does not follow the national trend where the number of applications has continued to decrease since 2010/11.

Figure 23: Households (aged 16-24) applications as homeless or threatened with homelessness



Source: Scottish Government Homeless Statistics , 2023

The Scottish Borders has the 12th highest number of young people assessed as homeless as a proportion of the population (out 32 local authorities). As shown in table 120 it is 16 per 1,000.

Table 120: Youth homeless hotspots (2019/20)

	Assessed as homeless	Mid-2019 population	Youth Homeless per 1000 population
Scottish Borders	159	10,030	15.9
Scotland	7,036	566,882	12.4

Source: Scottish Government Homeless Statistics , 2023

Table 121: Outcomes for households assessed as unintentionally homeless where contact was maintained 2020/21

	LA tenancy	Private rented tenancy	Hostel	Returned to previous/ present accom	Moved-in with friends/ relatives	Other (known)	Not Known (Contact maintained)	RSL	All
Scottish Borders	-	10	-	5	5	5	-	110	135
Scotland	2,440	273	40	360	390	440	285	1,730	5,960

Source: Scottish Government Homeless Statistics , 2023

Veterans

The number of applications and assessments of veterans has remained at the same level over ten years although in 2020/21 the number dropped to 10.

Table 122: Homeless Applications from former members of the armed forces

	2011/ 2012	2012/ 2013	2013/ 2014	2014/ 2015	2015/ 2016	2016/ 2017	2017/ 2018	2018/ 2019	2019/ 2020	2020/ 2021
Scottish Borders	10	20	10	35	25	30	30	30	30	10
Scotland	1,240	1,085	965	925	890	810	920	995	920	815

Source: Scottish Government Homeless Statistics , 2023

Table 123: Assessed as homeless from former members of the armed forces										
	2011/ 2012	**2012/ 2013**	**2013/ 2014**	**2014/ 2015**	**2015/ 2016**	**2016/ 2017**	**2017/ 2018**	**2018/ 2019**	**2019/ 2020**	**2020/ 21**
Scottish Borders	10	15	5	30	25	25	25	25	25	10
Scotland	1,005	895	795	770	740	690	740	830	800	670
Source: Scottish Government Homeless Statistics , 2023										

Domestic violence

On average 64 women presented as homeless following incidences of domestic abuse each year in the Scottish Borders (over a ten year period). In 2018/19, 65 women presented as homeless, this is 22% of all single females and single female parents.

Table 124: Homeless applications from single female or female single parent households due to a violent or abusive dispute in the household											
		2009/ 2010	**2010/ 2011**	**2011/ 2012**	**2012/ 2013**	**2013/ 2014**	**2014/ 2015**	**2015/ 2016**	**2016/ 2017**	**2017/ 2018**	**2018/ 2019**
Scottish Borders	Single Female	45	30	30	45	25	35	30	40	30	30
	Single Female Parent	45	35	20	30	20	35	25	30	25	35
Scotland	Single Female	1,915	1,930	1,735	1,575	1,495	1,615	1,475	1,470	1,605	1,640
	Single Female Parent	2,210	2,005	1,845	1,680	1,555	1,585	1,510	1,570	1,625	1,710
Source: Scottish Government Homeless Statistics , 2021											

Table 125: All applications by single female or female single parent households											
		2009/ 2010	**2010/ 2011**	**2011/ 2012**	**2012/ 2013**	**2013/ 2014**	**2014/ 2015**	**2015/ 2016**	**2016/ 2017**	**2017/ 2018**	**2018/ 2019**
Scottish Borders	Single Female	190	180	130	160	155	130	135	155	165	165
	Single Female Parent	125	125	70	75	75	90	80	100	100	125
Scotland	Single Female	11,985	12,020	9,990	8,315	7,750	7,590	7,280	7,055	7,255	7,655
	Single Female Parent	9,920	9,345	7,810	6,685	6,080	5,915	5,750	5,885	6,140	6,225
Source: Scottish Government Homeless Statistics , 2021											

Prison Service

Table 126: Homeless Applications from Prison Service										
	2011/ 2012	**2012/ 2013**	**2013/ 2014**	**2014/ 2015**	**2015/ 2016**	**2016/ 2017**	**2017/ 2018**	**2018/ 2019**	**2019/ 2020**	**2020/ 2021**
Scottish Borders	30	35	35	35	35	25	30	30	35	20
Scotland	2,245	2,210	2,135	2,085	1,985	1,955	1,875	1,840	1,995	1,765
Source: Scottish Government Homeless Analysis 2023										

The Scottish Borders Council Homeless Service is the interface point for people leaving prison who have no fixed address.

Table 127: No of statutory homeless applications where the last settled address is recorded as Prison			
2018/19	**2019/20**	**2020/21**	**2021/2022**
28	34	21	23

9.4 Temporary Accommodation

Table 128 shows the number of households in temporary accommodation at 31st March over a 7 year period. From 2021 to 2022 there was an 11% increase in households in temporary accommodation across the Scottish Borders, compared with 4% nationally. There was a larger increase in 2021 of 20%, the main reason for this increase in the Scottish Borders is the response to the Covid-19 pandemic. The demand for temporary accommodation has continued to increase since Covid, which is also the case nationally. To ensure homeless or potentially homeless households within the Scottish Borders had suitable accommodation available to them that allowed them to comply with the imposed lockdown measures. To achieve this homelessness services and RSLs worked in partnership to increase the availability of temporary homeless accommodation by 15 properties, and ensured homeless applicants had continued access to permanent accommodation and support.

Table 128: Households in temporary accommodation									
	2016	2017	2018	2019	2020	2021	2022	Change 2019 to 2021	
								No.	%
Scottish Borders	82	87	83	81	81	97	108	11	11%
Scotland	10,543	10,873	10,933	10,989	11,665	13,097	13,945	586	4%
Source: Scottish Government (2023) Households in temporary accommodation at 31 March.									

In terms of the type of temporary accommodation placements, 19% of households were placed in a local authority ordinary dwelling and 79% were placed in 'other place by LA', this includes all other property not owned by the local authority, such as mobile homes, caravans or chalets. While the aim had been to reduce temporary accommodation by 14 units in 2021, that target has been reviewed due to the legacy created by the pandemic.

Table 129: Temporary accommodation placements								
	LA	RSL	Hostel	B & B	Women's Refuge	Private Sector Lease	Other placed by LA	Total
Scottish Borders	40	5	0	0	0	0	165	210
Scotland	12,905	3,095	9,085	8,680	240	1,445	3,890	39,340
Source: Scottish Government (2023) Number of temporary accommodation placements, by type of accommodation 2021/22								

Table 130 shows the average number of days spent in temporary accommodation, while the average length of stay has increased since 2014/15 it has remained similar for the past eight years, with an average of 117 over the eight years.

Table 130: Average length of stay in temporary accommodation	
Year	**Days**
2014/15	100
2015/16	92
2016/17	116
2017/18	118
2018/19	128
2019/20	116
2020/21	124
2021/22	145
Source: SBC Data and SG data	

9.5 Housing Support

The Housing Support Service forms part of the Council's Homelessness and Financial Support Team and consists of an internal Housing Support team and a commissioned service.

Housing Support offers accessible, flexible and personalised support to individuals in critical need to enable them to secure, establish, manage and maintain their home. The team's objectives are to:

- Prevent homelessness through the provision of person centred housing support
- Prepare individuals/households for independent living, and help them maintain their housing independence

- Assist and support households towards securing suitable, affordable, sustainable permanent accommodation
- Support households regardless of accommodation status i.e. in temporary accommodation, at home and no fixed abode
- Promote the health, wellbeing and social integration of homeless households

Table 131 provides information on the number of cases opened each year with 415 opened in 2021/22.

Table 131: Number of cases open within Housing Support Services (inclusive of Commissioned service(s)	
Year	**Number**
2014/15	237
2015/16	383
2016/17	356
2017/18	278
2018/19	296
2019/20	395
2020/21	386
2021/22	415
Source: SBC Data	

Table 132 provides the number of referrals received to housing support services, since 2019/20 there has been a decrease in the number of referrals as the method for calculating this has changed, this has reduced double counting and made the figures more robust.

Table 132: Number of referrals received to Housing Support services (inclusive of Commissioned service(s)	
Year	**Number**
2016/17	580
2017/18	476
2018/19	592
2019/20	388*
2020/21	261
2021/22	265
Source: SBC Data * Please note new method is being used. Previous years have included some double counting between services	

Table 133 shows the percentage of cases that recorded a positive outcome, since 2019/20 this has increased and remained steady clearly showing that people who receive housing support are than likely to receive a positive outcome.

Table 133: Case closed with positive outcome recorded as a proportion of total number of housing support cases closed	
Year	**Number**
2017/18	73%
2018/19	74%
2019/20	82%
2020/21	85%
2021/22	83%
Source: SBC Data	