

North Ayrshire Council Local Housing Strategy



2023 to 2028





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Welcome

We want all our people to live in the right homes, in great places, with access to any support services they need.

To achieve this ambition, we (the Council) have agreed four overarching outcomes with local people. Each of the chapters in this document is based on one of those outcomes, the delivery of which is supported by an action plan. While most actions are designed to apply to the area as a whole - some locations face unique challenges. In those cases, we have identified area-specific actions. This is particularly true for our island communities.

Throughout this document, we have used plain English and avoided 'jargon'. We have included links to supporting documents and where terms may be unfamiliar to the reader, definitions are provided by placing the cursor over the word in question.

When developing this strategy, we complied with guidance and legislation. We have also made sure we have linked into the wider strategic landscape - in particular, the four key strategies detailed within the <u>Housing to 2040 Scottish Government national strategy</u>. This ensures the strategy is robust, fit for purpose and supports and promotes fairness and equality to everyone in our area.

Our Four Overarching Outcomes:



More homes at the heart of great places

Our places support thriving and inclusive communities.



Affordability & Choice

Our homes are in good condition and people can access any support services they need.



Affordable Warmth & Zero Emissions

Our people have affordable homes in the place they choose to live.



Improving the quality of our homes

Our homes are energy efficient and release less emissions.



Statutory Duties

The Housing (Scotland) Act 2001 places a statutory duty on local authorities to produce a Local Housing Strategy which sets out the strategy, priorities and plans for the delivery of housing and related services. A range of other legislation informs housing service delivery and the key legislative links to the Local Housing Strategy are noted below.

 Table 1: Legislative links to the Local Housing Strategy Legislation

Legislation

- > Antisocial Behaviour (Scotland) Act 2004
- > Child Poverty (Scotland) Act 2017
- > Children and Young People (Scotland) Act 2014
- > Climate Change (Emissions Reduction Targets) (Scotland) Act 2019
- > Community Empowerment (Scotland) Act 2015
- > Environmental Assessment (Scotland) Act 2005
- > Equality Act 2010
- > Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act 2019
- > Housing (Scotland) Act 2006
- > Housing (Scotland) Act 1987 (as amended)
- > Planning (Scotland) Act 2019
- > Public Bodies (Joint Working) (Scotland) Act 2014

The Local Housing Strategy Action Plan can be found at appendix 1 to this document and sets out the key actions which will be taken forward during the lifetime of this strategy. These activities will be further supported by the housing actions already set out within the other strategic documents detailed in Table 2.

There is also a range of strategic plans and policies which inform the Local Housing Strategy and which will help deliver key strands of the action plan (please note these lists are not intended to be exhaustive).

Table 2: Other Strategic Influences (N.B: This list is not intended to be exhaustive)

National Policy

- > Creating Places
- > <u>Designing Streets</u>
- > Energy Efficiency Standard for Social Housing (EESSH)
- > Getting it Right for Every Child
- > Green Infrastructure: Design and Placemaking
- > Housing to 2040
- > National Planning Framework
- > Place Principle
- > Planning Advice Note 77: Designing Safer Places
- > Scottish Housing Quality Standard (SHQS) Local Policy

Local Policy

- > Empowering Inclusion Independent Advocacy Strategic Plan 2019 to 2021
- > North Ayrshire Children's Services Plan
- > North Ayrshire Health & Social Care Partnership Organisation Development Strategy 2018 to 2021
- > North Ayrshire Health & Social Care Partnership Strategic Plan "Caring Together"
- > North Ayrshire Local Outcomes Improvement Plan
- > Safer North Ayrshire Strategy



Image: Afton Court

Housing to 2040

This Local Housing Strategy mirrors the format of the national housing strategy Housing to 2040, described as the "first ever long-term national housing strategy" which sets out a national vision for what housing "should look like and how it will be provided to the people of Scotland". Recognising the links between good housing, vibrant communities, and health and wellbeing outcomes, the programmes set out in Housing to 2040 are seen as crucial to Scotland's recovery from the COVID-19 pandemic. There are four main 'parts' in the national strategy, each with its own overarching priority outcome, which we have adopted, to ensure the best housing outcomes for our people. North Ayrshire Council Plan 2019 to 2024. The Council Plan sets out the policy direction for our local area, against two main objectives 1. 'Aspiring Communities' - "active and strong communities where children and young people experience the best start in life [which] have a growing economy, people enjoy good life-long health and well-being, [and] are safe", and 2. 'Inspiring Place' - effective infrastructure, digital connectivity; affordable modern and well-designed homes that meet resident's needs; vibrant welcoming and attractive places; and a sustainable environment.

Locality Plans

<u>Locality planning</u> is one of the ways local communities can work with public and third sector organisations to improve peoples' lives and neighbourhoods. This approach focusses on 'reducing inequalities' and 'enabling communities to participate in neighbourhood decisions.'

The Council has adopted and applied the place principles to service delivery ensuring that we work collaboratively with our partners and local people to maximise investment and economic growth. Each of the Council's six localities has a plan that sets out the specific priorities for that area.

Strategic Commissioning Plan

Our Health and Social Care Partner works to ensure that people living, working within and visiting North Ayrshire have access to the support and services they require when needed. How the partnership works together to deliver high quality, safe and sustainable care, is set out within their Strategic Commissioning Plan for North Ayrshire.

Housing has the potential to address health inequalities, Public Health Scotland's 'Healthy Housing for Scotland' paper recognises that 'adequate housing which is safe, accessible, available, appropriate and high quality is key to us achieving the highest attainable standard of health'.

Collaboration

It is those who live or work in North Ayrshire that are best placed to help us identify local challenges and solutions. Our strategy has been developed in collaboration with our communities, our community planning partners, and the organisations involved in supplying housing and housing support services.

Our community involvement is founded on the 'National Standards of Community Engagement.' The standards have been woven into our consultation process and have ensured our engagement approach of 'Opportunity and Influence' has been realised.

Influence is the power our people have, to shape and inform policy through their comments, views, and feedback. Opportunity has been maximised by providing a range of ways in which our stakeholders can engage with us. Below is a summary of the consultation methods used to inform the development of this strategy.

Table 3: How We Consulted During the Development of This Strategy

Method	HNDA	Impact Assessment	LHS
Discussion Groups	No	Yes	Yes
Focus Groups	No	Yes	Yes
Interviews	No	Yes	Yes
Professional Review	Yes	Yes	Yes
Social Media	Yes	Yes	Yes
Survey	No	Yes	Yes
Strategic Partnership Groups	Yes	Yes	Yes
Targeted Stakeholders	Yes	Yes	Yes
Tenant Participation (RTOs)	Yes	Yes	Yes
Website	Yes	Yes	Yes
Webinar or Workshops	Yes	Yes	Yes

Meaningful and inclusive engagement will continue to be the foundation of everything we do during the lifetime of this strategy. This means ongoing tenant participation, resident collaboration in development and regeneration programmes, as well as opportunities for tenant led budgeting and business planning. The Council's tenant led Housing Business Plan Group review the annual Housing Revenue Account 30-year business plan review.

The Council is already engaging with seldom heard groups, for example, supporting tenants' and residents' groups to embrace all New Scots, helping to integrate them into local communities and offering opportunities for involvement. The Council also established a Tenants Group at our Redburn Grove travellers' site to provide tenants the opportunity to have their say on the current and future site needs and ensure they have a voice in the community. The new Tenant Participation Strategy will set out how the Council will build on the work to date to remove barriers to involvement for seldom heard groups.

The Council's Community Learning and Development Plan identifies key themes and makes a commitment that North Ayrshire communities will have access to the Community Learning and Development support they need. All provision aims to be free at the point of access for all learners.

Trauma informed practice can prevent further harm, remove barriers, support recovery, improve life choices and address inequalities. The community planning partners, including all Housing staff, have undertaken a suite of training in relation to adverse childhood experience and trauma informed practice.

Impact

We have undertaken a range of impact assessments relevant to the development of this strategy to ensure that fairness and equality were part of our policy planning throughout. These assessments have been drawn together into a single document for ease of reference. 'Assessing Strategic Impact: Local Housing Strategy 2023 to 2028'. Below is a summary of impact assessments undertaken:

- > **Child Rights and Wellbeing:** The policy direction in our strategy will have an indirect impact on the lives of our children but will nonetheless, have a positive impact on their lives and wellbeing, either by improving living conditions, providing mechanisms to alleviate poverty, or providing child friendly estates.
- > **Equality:** The strategy has been assessed as having no negative or discriminatory aspects and many positive impacts on the equality groups.
- > Health Inequalities: This strategy has been assessed as promoting positive health outcomes for local people.
- > **Human Rights:** The Local Housing Strategy is the 'parent' strategy for, and will direct the provision of, housing related plans and policies in the area for the period 2023 to 2028. We have assessed our policy direction against human rights considerations and are confident this document continues to protect these rights for the people of North Ayrshire.
- > **Islands:** Our islands impact assessment has helped 'island-proof' our strategy and ensure that policies meet the needs of our island communities. Whilst policy interventions in our strategy are intended to be rolled out across the whole of North Ayrshire, in some instances, island specific interventions have been identified to address island specific challenges.
- > Strategic Environmental Assessment Pre-Screening Notification: Submitted to the Scottish Government, noting that we had concluded our strategy is not likely to have any significant environmental effects (which are not already subject to Strategic Environmental Assessment elsewhere), and for this reason will not require a full strategic environmental assessment to be carried out. No further action requested by the SEA Gateway.



Evidence

This strategy is based on our Housing Need & Demand Assessment 2020 which has been designated as 'robust and credible' by the Scottish Government. Where figures are provided in this document, unless stated otherwise, they have been taken from the Housing Need & Demand Assessment. We have also carried out additional research as part of our collaboration approach, and corroborated feedback has been woven into this document.

Resources

We have developed our strategy mindful of the finite resources which are available to us. It is for this reason that value for money, economies of scale and pooling resources across partners underpin our goals. Our strategy supports our 'Community Wealth Building' approach to economic recovery in the area.

Progress

This is not our first local housing strategy, and we cannot move forward without considering and building on the progress we have already made. We have strived to continually improve our performance, learned lessons from the range of work and projects we have undertaken, and shared good practice along the way. The previous North Ayrshire Local Housing Strategy (2018 to 2022) set out a series of commitments against five outcomes. We have summarised our achievements against these priority areas of Supply, Condition, Place, Homelessness, and Support.

Supply

The supply of housing meets the needs and aspirations of local people

- > Increased the supply of land available for housing through the allocation of additional sites within our Local Development Plans
- > Over 800 new social rented homes were built across our area (by the Council and our partners)
- > Purchased 39 second-hand homes for use as social housing
- > Purchased 21 empty homes and brought them back into use
- > Reviewed our affordable housing policies and removed the requirement for developer contributions
- > Reviewed, revised, and relaunched the North Ayrshire Allocation Policy
- > Revised our Council housing rent structure, in consultation with our tenants
- > Introduced a Local Lettings Initiative on Arran
- > Provided the North Ayrshire Empty Homes Loan Fund in partnership with the Scottish Government
- > Addressed the stock mismatch on Cumbrae by increasing all housing types, but focusing on the provision of 20 new amenity homes

Condition

People live in good quality homes that they can afford to heat

- > Reviewed and refreshed our Scheme of Assistance
- > Established a 'multi-agency' task force who work together to address complex property condition issues in the private sector
- > Introduced a new 'Missing Shares' approach to help owners in tenement blocks carry out essential common repairs
- > Launched our 'Pre-Tenancy Support Service' to provide specialised advice and inspection services to private sector landlords and increase awareness about the required minimum standard of properties
- > All but one of our new housing developments met the Scottish Government's Greener Standard. The remaining 'pilot project' used off-site construction and achieved Bronze Active Status for Sustainable Buildings and Silver Status for Carbon Dioxide Emissions
- > Built two 'sustainable demonstrator' homes, which showcased renewable energy systems, smart lighting, and home security controls, upgraded insulation, triple glazing, and various water conservation measures
- > Engaged with young people, communities, and local businesses to tackle climate change
- > Provide energy efficiency advice and utilise the Local Energy Advice Forum (LEAF) to provide holistic services to residents
- > Secured funding to offer energy efficiency measures to 'fuel poor' and 'extremely fuel poor' households (For example, external wall, loft and cavity wall insulation and solar PV technology)
- > Explored and delivered our first district heating systems (in Stevenston, Dalry and Largs)
- > Retrofitted solar PV panels on 500 properties

Place

Our homes are located in strong, stable, and safe communities

- > Launched our 10-year, £10 million Estate Based Regeneration Programme
- > Considered the Place Standard as part of all new Council housing projects and encouraged our partners to use Designing Streets guidance for all sites
- > Built new town centre homes in Stevenston, Saltcoats, Dalry, Irvine, Largs and Kilbirnie
- > Sought to ensure that Secure by Design accreditation is obtained for all new Council housing projects and encouraged our partners to do the same
- > Reviewed and enhanced our public space CCTV service provision
- > Developed and implemented a new Safer North Ayrshire Strategy

Homelessness

Homeless services focus on early intervention, prevention, and sustainable housing solutions

- > Embedded housing options into our homeless processes
- > Refreshed our housing support approach significantly increasing tenancy sustainment as a result
- > Successfully closed two units of hostel provision and replaced it with a range of furnished accommodation across North Ayrshire
- > Provided support to every homeless household
- > Linked all children affected by homelessness with primary health care, and ensured their temporary accommodation supports study and access to their wider social network
- > Developed a prison discharge protocol to minimise the risk of homelessness and repeat offending
- > Prepared and implemented a 'Rapid Rehousing Transition Plan', which includes a 'Housing First' programme
- > Established a specialist team to respond to the needs of homeless people with addictions and mental health issues
- > Together with Health Improvement Scotland, maximised opportunities to prevent homelessness within health systems
- > Started to develop pathways into employment for homeless people



Support

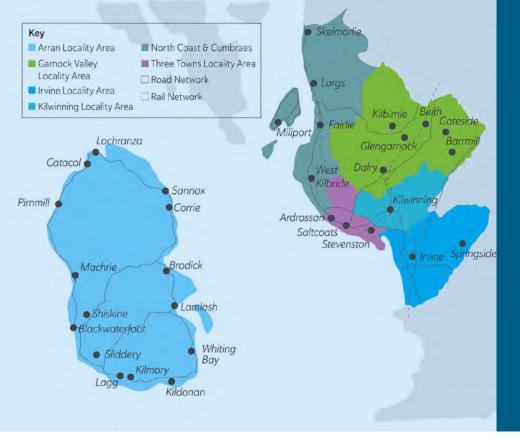
People receive the support they need to live independently at home, for as long as possible

- Exceeded our target by building 170 new sheltered housing unit flats to date
- Refurbished 142 sheltered housing unit flats >
- Exceeded our target and provided 48% of new builds that are suitable for older people >
- Included amenity housing in all our new build sites
- Introduced community hubs in sheltered housing across the area
- Included dementia friendly designs in all our new build specialist housing
- All new homes are designed as 'homes for life' and easily adapted if the occupants need
- Built a 'demonstrator flat' to showcase how assistive technology can enable independent living
- As at March 2023 we have helped resettle 642 displaced people from conflict areas in Syria, Afghanistan and Ukraine and provided them with the support they need to successfully integrate within our communities
- Worked with the HSCP (Health and Social Care Partnership) to maximise the benefits of > new specialist supported accommodation and developed a new supported accommodation housing model
- Exceeded our target and provided 15% of new builds that are suitable for wheelchair users
- Included new specialist housing in existing housing estates
- Developed a joint improvement group with the Health and Social Care Partnership, which focuses on improving service delivery of equipment and adaptations

More Homes at the Heart of Great places

Our places support thriving and inclusive communities.





"We all want to live in a

North Ayrshire we can be
proud of – a place where no
one lives in poverty, economy
is growing, building wealth
and prosperity for everyone
and we support each other"

- North Ayrshire Council Plan, 2019 to 2024

Figure 1: North Ayrshire's Locality Areas

Stronger & More Vibrant Places

Located on the West Coast of Scotland and with a population of circa 135,000, North Ayrshire is a unique housing market area. It is a diverse mix of rural, urban, and island communities, split into six localities: Arran, Garnock Valley, Irvine, Kilwinning, North Coast & Three Towns. Whilst North Ayrshire is a 'contained' housing market (for example, most people who buy a home here already live here), we realise there is significant migration across the localities. This is with the exception of our island communities where housing is mostly bought by people who do not currently live on that island, or even within North Ayrshire.

The North Ayrshire economy faces significant challenges. Our employed people tend to work in lower paid jobs, and we also have high levels of unemployment and economic inactivity. Whilst the situation has improved over recent years, the <u>Scottish Index of Multiple Deprivation (2020)</u> ranks our area as one of the most deprived in Scotland - particularly for employment, income, and health - noting that four out of every 10 local households are living in deprivation. Housing is a social determinant of health, influencing both physical and mental health.

It is for these reasons that the Council is committed to a Community Wealth Building approach, building on the progress of the <u>Ayrshire Growth Deal</u>, which is expected to generate up to 7,000 new jobs across Ayrshire in the next 15 years. We are also working with the Arran Economic Group and Arran Development Trust to find additional solutions to the economic sustainability of Arran this work is supported by the £3.6 million 'Rural & Islands Housing Fund'.

Corporately, our <u>Regeneration Delivery Plan</u> outlines a place-based approach to regeneration. The plan's focus is on both the short-term recovery from COVID-19 and, in the longer-term making our area more successful for everyone, improving our places, establishing thriving town centres, supporting health and well-being, and providing more opportunities for a better quality of life. Housing can make a strong contribution to regeneration by contributing to positive health outcomes and supporting a sense of community.



Health can be impacted by both the building and its location. Connections to services, amenities, employment, education, transport and nature are all beneficial to health and wellbeing.

The North Ayrshire Child Poverty Action Plan 2022 to 2023 notes that North Ayrshire has the second highest level of child poverty after housing costs of any area in Scotland. The Local Housing Strategy supports the Council Plan priority that children and young people experience the best start in life. When delivering services, the impact upon child poverty is considered and support process are in place to mitigate any negative impacts. Access to good quality and affordable housing is a key asset in addressing child poverty, and poverty overall. There is evidence that children and young people can benefit from improved cognitive development and a reduction in behavioural issues when living in an attractive, warm, and well-ventilated environment.

Housing Renewal Areas

The Council's approach to Housing Renewal Areas is set out within our <u>Scheme of Assistance</u>. A Housing Renewal Area is an area that requires property condition and quality improvements; it may comprise of a few properties or could cover a larger area.

In response to local concerns, the Council may consider designating a Housing Renewal Area, in areas where there are a significant number of substandard houses (minimum of 50%).

The decision to declare a Housing Renewal Area will be based on the relationship between the property and local neighbourhood, rather than a technical assessment of property condition. Public consultation with owners of affected properties and an 'Options Appraisal' exercise will be undertaken before designating a Housing Renewal Area.

Town Centres

Towns and town centres should be vibrant, creative, enterprising, and accessible, but as retail patterns evolve this is becoming more challenging. We are committed to supporting local town centres to re-purpose and diversify. Providing housing in town centres benefits the area because the people who live there contribute to the overall safety and regeneration of that location.

The Local Development Plan sets out our approach for ensuring that town centres continue to be at the heart of people's everyday activities. Large private developers often find town centre sites too small for their projects, however, this creates an opportunity for social housing or small developers to step in and build on small gap sites in our towns.



"Helps build communities so that people take pride in where they work and live, have a sense of belonging and paves the way for future generations"

Council Estates

We have committed to investing £10 million in our Council housing estates between 2019 to 2029. The money will be used to address issues which cause residents to become dissatisfied with their areas, such as poor external appearance, insufficient parking, antisocial behaviour, lack of green space or little area-distinctiveness.

In consultation to inform our estate-based programme, the North Ayrshire Tenants Network advised as follows:

Our improvement programme will look at options for house types that are no longer in demand as well as for solutions to disrepair in mixed-tenure blocks, which are often in poorer condition because some owners either cannot afford or will not contribute to common repairs.

All our regeneration work has been guided by 'Creating Places' and is based on the Place Standard, which has been embedded into all our estate based processes. Our aim is to deliver regeneration progress against three overarching goals - Distinct, Future Proof and Inclusive. The programme is subject to ongoing review for the purpose of continuous improvement.

We place our tenants firmly at the centre of our estate-based regeneration work, consulting them on proposals for their local area.

Figure 2: North Ayrshire Council Housing Estate Regeneration Principles



Distinct

Well maintained, clean and tidy with a sense of welcome and accessible open space. Existing historic and natural assets are used to inform improvements.



Future proof

Safe, accessible and easy to navigate. Resources are used sustainably and dementia friendly aspects have been included where appropriate.



Inclusive

Community led approach that builds social networks and gives people a sense of pride and ownership in their surroundings.

Attracting Investment

We recognise that house building is important to the area's economy and is a way of reversing population decline. As we start to see the benefits from both our 'Economic Recovery & Renewal' and 'Community Wealth Building' approaches, North Ayrshire will become more attractive to people who wish to move here from out with the area. It is, therefore, reasonable to assume that we will also see an increase in demand for housing.

Since 2018, the number of 'completions' of new build housing has been increasing (for both private and social housing). This demonstrates a strengthening of the private housing market in North Ayrshire alongside our ambitious programme of delivering new affordable social rented homes. The most recent Housing Land Audit shows that COVID-19 did have an impact on social housing build-rates during 2020 to 2021, but that significant levels of delivery are expected over the next five years.

Our Strategic Housing Investment Plan is expected to deliver 1,625 new homes by 2028, and private developers are expected to deliver 1,300 new homes during the same period. These homes will be energy efficient and will focus on meeting housing need as well as tackling child poverty.

The Arran Development Trust have recently secured funding from the Rural and Island Housing Fund to deliver 18 new affordable homes in Lamlash. The Council has established the Arran Housing Task Force to quantify the demand for affordable housing on the island and identify issues that may be limiting economic growth. The task force membership includes Scottish Government, local community groups and Arran Registered Social Landlords. The group will develop an action plan to address any identified housing issues on Arran.

Housing Supply Targets

We have set our minimum supply targets for new build completions by considering factors including the Housing Need & Demand Assessment 2020, recent and anticipated build rates, and committed investment in affordable housing. A full explanation of how our targets were set is available on our website Strategic Housing Investment Plan.

Figure 3: Housing Supply Targets

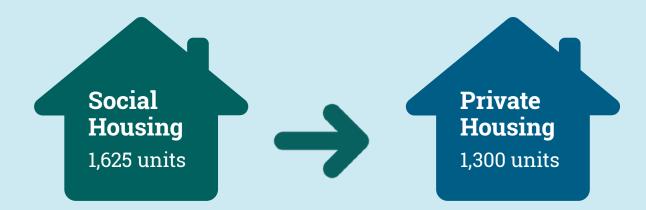




Image: CHA

Private Development

Our Local Development Plan outlines our general proposals for planning policies, designating land use, and identifying where development should and should not be carried out. The Local Development Plan takes a design-led, holistic approach towards all housing developments (public and private alike). It sets out planning policy that enhances areas by considering the balance between a successful and sustainable place, natural and resilient place, connected place, and low carbon place. The development plan encourages private developers to build homes that meet people's specific needs as well as building affordable homes to buy. Our planning application process provides a further opportunity to ensure that developers respect placemaking principles.

It is more expensive to build new homes on our islands, than is the case on the mainland. There are several reasons for this, including higher general cost of living, expensive transport costs, higher fuel costs, infrastructure issues, limited on-island construction companies and poor digital connectivity. Since COVID-19, such issues have been accentuated and we are noting a reluctance from mainland construction companies to work on the islands. All this points to a need for local supply chains to be developed, alongside local business capacity. These issues are being explored as part of our Community Wealth Building ambitions and Island Recovery Plan.

Council House Building

The Council has made a commitment to develop 1,625 new homes by 2028. Good progress has been made towards achieving this target, with 831 new Council homes built as at 31 March 2023.

Place making principles form the foundation of project development, informing site selection (where appropriate) and the design process. Following the completion of each new site our design teams assess each project's success in delivering places our people can be proud of, as part of our 'lessons learned' review.

The Council has developed a range of standard house types which have been designed in partnership with Occupational Therapists from our Housing Service to ensure that they can make best use of our assets and adapt to tenants' changing needs.

All Council housing will meet the Scottish Government's 'Greener Standard' and obtain Police Scotland's 'Secured by Design' accreditation. The Council also ensures that our sheltered housing is developed utilising dementia friendly design principles.

Local residents and the wider community are invited to comment on the draft and final proposals for each Council development. In addition, we seek tenant feedback on each new build project on completion, utilising best practice guidance for collating new build tenant satisfaction surveys.

The Council will ensure that all new build housing utilises Net Zero Direct Emissions heating systems in accordance with building standards. In advance of the new regulations the Council installed three biomass district heating schemes in Stevenston, Dalry and Largs. The Council also tested sustainable technology and heating systems at our two 'sustainable demonstrator' homes in Dickson Drive, Irvine. A bespoke energy strategy has been created for each emerging new housing development to ensure that the heating options for the sites are both energy efficient and affordable for tenants.

Build to Rent

'Housing to 2040' recognises build to rent as an attractive option for many investors. It is seen as a way of improving the private rented sector because investors are more likely to develop long term strategic management approaches, whilst continuing to invest in their assets to retain future sale values. This type of housing, like all private investment decisions, is governed by market influences. The North Ayrshire market rent levels make this type of housing challenging to deliver at an affordable level. We will engage with stakeholders to determine whether this model of provision is viable.

Creating Places

The places we live, work and play have a significant impact on our wellbeing. High quality places are safe, easy to move around, provide people with access to services, employment, education, and other opportunities, as well as influencing people to live more healthily and sustainably. A good place has areas where communities can gather for mutual support and self-help. This reduces isolation and loneliness and creates vibrant sustainable neighbourhoods with a sense of community. Designing out crime and increasing perceptions of personal safety are important steps towards the long-term sustainability of a place - the <u>Safer North Ayrshire Strategy</u> sets out the framework for working together to make North Ayrshire safer.

The creation of good places is underpinned by the national <u>Place Principle</u>, which is a way of bringing ideas about services, investments, and assets together, making everyone accountable for the decisions taken about these resources, and recognising that a "joined-up, collaborative approach enables better outcomes for everyone." The <u>Place Standard</u> has been developed to help communities explore and identify local issues and ways of addressing them. We have embedded this tool into the processes which govern our new Council House Development programme.

Through the assessment of planning applications, the preparation of North Ayrshire's third Local Development Plan and the annual Housing Land Audit, the Council will continue to liaise with infrastructure providers to monitor the impact of new housing development on public services and infrastructure, including health care provision, schools and the transport network.

In preparing Local Development Plan 3, we will adopt an 'infrastructure first' approach whereby infrastructure considerations are integral to development planning and decision making and potential impacts are understood early in the development planning process as part of an evidenced based approach.

'Housing to 2040' introduces the 20-minute neighbourhood, which focuses on living well locally, giving people the ability to meet most of their daily needs nearby, and are complemented by reduced car reliance and safe walking, wheeling, and cycling routes. The goal is to support a better quality of life in our places, whilst making our towns and villages more resilient.

New social housing is generally developed in places with existing stock and amenities, meaning 20-minute neighbourhoods are an existing part of our social housing supply programme. The Scottish Government aim to publish new planning guidance to help guide the concept of 20-minute neighbourhoods in the private housing sector. Meanwhile, our existing planning policies have place-making principles, that promote 20-minute neighbourhoods, embedded within them. We are well placed for taking on any further guidance from the Scottish Government.

Looking at our islands, Millport is already a 20-minute neighbourhood, given that there is only one town on the island. By directing island development towards existing communities, we can strengthen the long-term viability of those communities, support local business, increase the effectiveness of support services, reduce isolation, and protect the wider environment.

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During the COVID-19 pandemic, people reported that access to good quality outdoor green space made restrictions more bearable. Homes for Scotland are reporting an increased demand for private housing with gardens and close access to rural areas.

Image: CHA

Green Spaces

Research shows that where people have access to good quality, outdoor green space, there is a corresponding positive and lasting impact on public health. The combined effects of fresh air, exercise, daylight, and social interaction, in a pleasant setting, means that people who use outdoor green spaces regularly are more likely to be physically active and have a reduce risk of mental and physical ill-health. However, it has been noted that access to green space is still imbalanced; this is especially true for people who live in deprived areas.

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The Council's Open Space Strategy 2016 to 2026 sets out the Council's vision for excellent publicly accessible open spaces which promote economic prosperity, healthy lifestyles and biodiversity.

The North Ayrshire Food Growing Strategy sets out the Council's, and our partners, aims to support and increase the provision for community food growing across North Ayrshire. This recognises the benefits to the North Ayrshire Food system and helps provide food dignity for local communities. The strategy recognises food growing as a powerful tool to address food poverty, promote healthy lifestyles and to bring people together reducing social isolation.

The North Ayrshire Local Biodiversity Action Plan 2019 to 2031 details the action that the North Ayrshire Biodiversity Partnership intends to achieve alongside North Ayrshire's residents, workers, visitors and other stakeholders. It recognises the importance of biodiversity for sustaining the ecosystems that provide us with food, fuel, health, wealth and other vital services.

Compulsory Purchase Order

Compulsory Purchase Orders, which are only implemented following Scottish Ministers approval, can be an important tool with which to support the regeneration of our places and communities. They are used to force a private land or property owner to sell their asset, where we have shown that sale is necessary to successfully complete a project that is in the public interest. However, our preference is always to purchase land or properties through negotiation and in agreement with the owner. Nonetheless, where mutual agreement cannot be reached, these orders will be considered if the situation dictates it.



Affordability & Choice

Our people have affordable homes in the place they choose to live.

Affordable Housing Supply

Privately owned homes dominate the area, and the number has increased in all localities over the last eight years. The North Coast has seen the biggest increase in owner-occupation and on Arran almost four out of every five homes are privately owned. The private rented sector has also grown.

Improving affordability and choice across tenures will contribute to a well-functioning housing system where people can find, and afford, a home that meets their needs and is in a place that they want to live.

Our national strategy is committed to improving the affordability, standards and security of all Scotland's homes, an ambition we share and support. However, housing affordability is not a concern locally. Regardless of the tenure of house our people live in, it is likely to be affordable. This is because, for private housing, both the cost of buying a home and the cost of renting one is much lower than the national average. For social housing, rents are kept low by tenant scrutiny and regulation. Locally, the cost of buying an entry level home is much the same as renting one. The current cost of living crisis does however place a significant burden on household income by increasing the cost of food, transport and in particular, energy. The Council's actions to help address this are set out within the Fuel Poverty section of this document.

Figure 4: Comparing Private and Social Housing



Social Housing

- Owned by the Council or one of 11 local Housing Associations
- > Allocated to tenants based on their housing 'need'
- > Highly regulated sector
- > 27% of all houses in the area



Private Housing

- Owned by private individuals and companies
- Lived in by the owner
 (for example, owner occupied)
 or rented to a private sector
 tenant
- Difficult to regulate, though changes are happening
- > 73% of all houses in the area

Table 4: North Ayrshire Weekly Housing Costs as a Percentage of Lower Quartile Second Hand Homes, 2019 (Source: HNDA20)

Tenure	Lower Quartile Income (2019)	Lower Quartile Housing Costs	% of income required for rent or loan
Private Rent	£300 per week	£98	33%
Social Rent	£300 per week	£80	27%
Buying (80% Loan to Value or 3.5 income multiplier)	£300 per week	£83	28%
Buying (95% Loan to Value or 3.5 income multiplier)	£300 per week	£83	28%

Second Homes

There are 1,500 second homes in the area, almost all of which are located on our islands. On Arran, one in four privately owned houses are second homes; on Cumbrae this rises to 43%. This reduces the number of homes available for local people, and in turn pushes up both house prices and private rent charges.

The Scottish Government has committed to introducing new powers for local authorities, allowing them to cap the number of second homes in a given area. The intention is to provide a tool that allows local authorities to find a viable balance between the number of second homes and the number of permanently occupied homes.





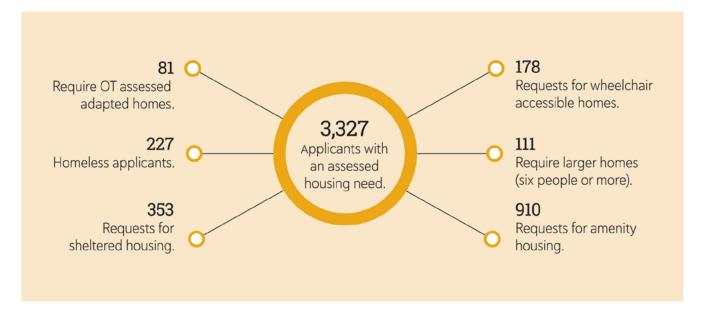
Image: Harbourside

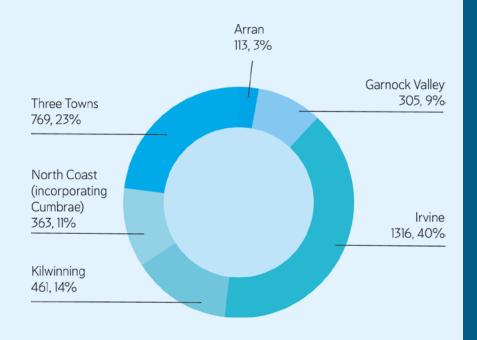
Social Housing Demand

The Strategic Housing Investment Plan is reviewed annually to establish affordable housing investment priorities for the Council and our Registered Social Landlord partners which seek to address the key priorities established within the Local Housing Strategy.

There were 6,467 applicants on the North Ayrshire Housing Register as at 31 March 2023, of whom 3,327 applicants had an assessed housing need. When transfer applicants are deducted 2,655 applicants remain (transfer applicants leave an existing social tenancy behind for reallocation when they are rehoused).

Figure 5: Applicant Needs (Source: North Ayrshire Housing Register, March 2023) NB: Numbers are not mutually exclusive, for example, applicants can request both amenity and sheltered homes





The site mixes set out within the Strategic Housing Investment Plan reflects demand for housing in North Ayrshire. The Strategic Housing Investment Plan 2023 to 2028 estimates the completion of:

- > 1,652 affordable homes; including
- > 356 amenity homes
- > 202 homes suitable for wheelchair users
- 81 sheltered houses (delivered at Irvine Harbourside and St. Michael's Wynd)

Figure 6: Proportionate Demand for Social Housing by Locality (Source: North Ayrshire Housing Register, March 2023)

There is no limit to the number of letting areas that applicants can select when making a housing application and demand has therefore been assessed proportionately in Figure 6 below to reduce double counting. It is important to note that individual housing allocations can impact upon demand within areas. For example, if an applicant housed in the Three Towns also had Arran as an area of preference this would reduce demand for housing in Arran.

North Coast (incorporating Cumbrae), Irvine and Kilwinning are our most pressured localities. Further analysis is required to determine housing pressures within the Arran and Cumbrae localities as the proportionate analysis is not effective in determining pressure within smaller localities. This work is underway for Arran through the Arran Housing Task Force, previously referenced in the 'Attracting Investment' section of this document. Demand for housing in Cumbrae is assessed annually as part of the review of housing demand by locality undertaken in the preparation of the Strategic Housing Investment Plan.

Applicant house size requirements are determined by the strategic bedroom need which is the minimum number of bedrooms required based on household composition. The proportion of homes by bedroom size is noted by locality in the table below based on proportionate demand.

Table 5: Proportionate Affordable Housing Demand by Strategic Bedroom Size and Locality (Source: North Ayrshire Housing Register, March 2023)

Locality	1 Bed	2 Bed	3 Bed	4+ Bed
Arran	51%	16%	22%	11%
Garnock Valley	55%	13%	19%	13%
Irvine	56%	15%	15%	14%
Kilwinning	55%	13%	18%	14%
North Coast (incorporating Cumbrae)	59%	16%	16%	9%
Three Towns	59%	14%	15%	12%
North Ayrshire	57%	14%	16%	13%

Around 2,000 local people (2% of our population) classify their ethnicity as something other than 'White: Scottish or British or Irish'. Given this lack of local diversity, there is a risk that the housing needs of these communities could be overlooked.

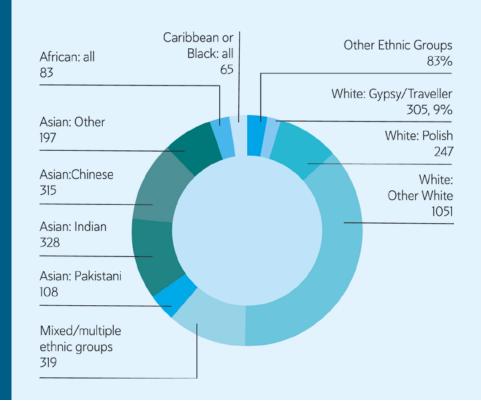


Figure 7: Minority Ethnic Groups, North Ayrshire, 2011 (Source: HNDA20, Census 2011)

Delivering Equality

The right to housing is already a recognised human right. However, there are many who cannot access market housing, as well as those who have nowhere to live. The LHS offers an opportunity to ensure that the housing system supports the needs and aspirations of all our people regardless of background, financial position, or current situation.

The Collaboration section of this document details how North Ayrshire tenants and residents have been involved throughout the development of the Local Housing Strategy.

Ethnicity

Around 2,000 local people (2% of our population) classify their ethnicity as something other than 'White: Scottish or Britis or Irish'. Given this lack of local diversity, there is a risk that the housing needs of these communities could be overlooked.

Language difficulties, being unaware of the support available, or even a lack of cultural awareness from service providers are all recognised as barriers to housing and support services. People from different ethnic backgrounds can also face discrimination and harassment, not only within the community, but from landlords or agents. The fear and experience of racial harassment then influences, and frequently limits, the housing decisions they go on to make. For minority ethnic women, isolation, language difficulties and experiences of racism, may increase their risk of experiencing homelessness or prevent them from escaping domestic abuse.

Research shows that poverty is more prevalent for minority households. Ethnic minority groups are more likely to live in private rented properties, and because of higher levels of disrepair in this sector, are more likely to live in poor-quality housing. There can also be larger household sizes amongst ethnic minority groups, meaning an increased chance of living in an overcrowded home. Older people from ethnic minority groups can face challenges accessing and securing suitable housing.

Refugees & Asylum Seekers

We do not work with asylum seekers on a day-by-day basis, however, we are occasionally contacted by people seeking asylum. While we do not have jurisdiction in these cases, we do provide accommodation and support, and refer each case to the appropriate authorities.

We do, however, have a proud record of supporting the UK Government's humanitarian efforts to resettle refugees who have been displaced from their own country. Since 2015, we have been working with the Home Office, and the Health & Social Care Partnership, to provide safe and secure housing for 201 people (41 families), who were displaced by the war in Syria. A further 10 people (2 households) were resettled under the UK resettlement scheme (UKRS). There are still families who need to be resettled, and we will continue our work over the lifetime of this strategy, supporting and helping integrate new and existing households from around the world who have settled in our area.

We have also provided support for families fleeing the conflict in Afghanistan, following the withdrawal of American and NATO forces in 2021. We will continue to support these resettlement programmes and add to the 36 Afghan nationals (8 families) who had already arrived by 30 April 2022.

More recently, the Council have responded to the humanitarian crisis created as a result of the conflict in Ukraine. Since May 2022, the Council and partners have supported more than 185 Ukrainian displaced households (UDPs) (395 people) to settle in North Ayrshire. We have utilised 110 social rented properties for people fleeing the conflict. We are also providing support, advice, and assistance to those who have settled within the homes of North Ayrshire residents.

We are working with the Scottish Government to identify and develop temporary accommodation for use of Ukrainian displaced households who are currently residing within the cruise ship docked in Edinburgh and for those living within hotel accommodation.

To prepare for the arrival of these vulnerable households we have established the multi-agency 'Refugee Task Force,' to provide strategic direction, target resources, help build cross-agency capacity, ensure coordinated communications and operational support and is the vehicle for sharing learning to enhance front line service delivery. The task force includes several Council services led by Housing and including Education, Community Learning & Development, Employability, as well as Health and Social Care Partnership, Police Scotland, Scottish Fire & Rescue, Department of Work & Pensions and the third sector.

The Council has experienced increased demand for temporary and permanent housing as a result of homelessness. The pressure on accommodation almost resulted in a breach of our statutory duties during the last quarter of 2022 to 2023. This means that going forward, there is limited scope to provide further social rented housing out with the pledges already made across the various humanitarian programmes. Council officers will continue to work with the Scottish Government, COSLA and other local authorities to identify options to increase the supply of short, medium, and longer-term accommodation for the use of the Ukrainian displaced households.

Travelling Showpeople

There are no Travelling Showpeople communities based in North Ayrshire. The closest community of Showpeople is in Glasgow and given the better transport links from the city to the rest of the country, it is unlikely there would be an incentive to move to North Ayrshire. Nonetheless, we keep the situation under review to ensure we will be able to respond, should this situation change.

Gypsy or Travellers

We acknowledge and respect Gypsy or Travellers as a distinct ethnic group with history and traditions including the nomadic lifestyle that can form part of this identity.

Our research has indicated that there is sufficient accommodation for Gypsy or Travellers in our area. Our Gypsy or Traveller population has told us that their preferred housing solution is the Council owned site. Our site in Irvine has sixteen pitches (four are level access), each with its own amenity building where hot water, bathing and kitchen facilities are provided, and electricity is available at a reduced cost. On-site services include a site manager, regular GP surgery, visits from community link workers, and an educational tutor for secondary age pupils.

Whilst our site has met the quality standards described in the Scottish Government's 'Improving Gypsy or Traveller Sites' since 2018, we understand this to be a minimum standard, and we have continued to improve and upgrade the site. In response to requests from site tenants, we identified a £75,000 budget, which allowed us to install new kitchens and doors in our amenity units and improve safety and security on each pitch by installing gates, fencing, and resurfacing. Free Wi-Fi is available at the on-site community room, and through the Connected Scotland programme we have provided 15 families with free Wi-Fi devices - each with 2 years unlimited access to the internet. We have applied for more devices to support the remaining tenants and families living in mainstream housing.

Moving forward we remain committed to ensuring our site continues to meet the needs of our Gypsy or Traveller community and we will explore options to identify the most appropriate upgrades and changes that we can carry out on site, to best support our residents. We have a dedicated officer who acts as a sole point of contact for our Gypsy or Traveller community, and who can offer advice and support where needed and support the Redburn Grove Tenants Group, who represent the interests of our local Gypsy or Travellers community and influence local decision making.

Our proactive approach to working with the travelling community has minimised the level of roadside encampments within North Ayrshire therefore there is no identified need at this time to increase provision. On average, we have around 40 unauthorised encampments in annually, this number includes multiple counts of the same family who may stay at various locations during their time in our area. We have a dedicated encampment officer who engages with these families at the earliest opportunity undertaking a 'Needs and Welfare' Assessment. This helps us to understand the needs and aspirations of individuals enabling us to provide any necessary support.

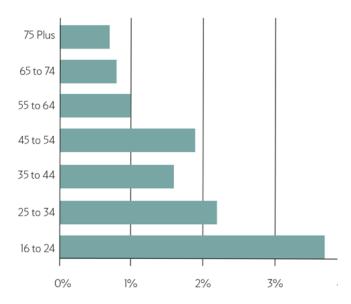


Around 4.6% of the overall population is thought to be LGBTQ+, which equates to 6,200 people in North Ayrshire. The proportion appears to decrease with age, though this could be because older people may be more reluctant to disclose sexual orientation or gender identity, or an over representation of younger people in the survey sample.

Research has found that "[LGBTQ+] social housing residents do not believe they are being listened to, taken seriously, or treated equally." These findings correlate with what our own LGBTQ+ community has shared with us. Whilst most said they felt part of their local community, almost 15% have experienced harassment because of their sexuality or gender identity, and the same number did not feel safe in their home. A quarter felt their landlords did not understand the housing issues they faced and less than 20% felt their landlords treated them equally.

We will continue to take a zero tolerance' approach to any form of harassment or bullying directed towards our tenants, investigating complaints timeously and taking legal action against perpetrators as appropriate.

Figure 8: Sexual Orientation by Percentage of Population & Age (Source: Scottish Surveys Core Questions 2015)





Homeless Prevention and Alleviation

The Housing (Scotland) Act 2001 places a statutory duty on local authorities to carry out an assessment of homelessness and to prepare and submit to Ministers, a strategy (as part of the Local Housing Strategy) for the prevention and alleviation of homelessness.

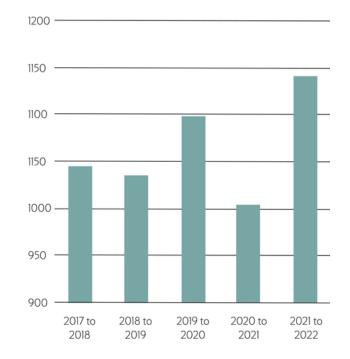
The Scottish Government established the Homelessness and Rough Sleeping Action Group in 2017 to identify solutions to eradicate homelessness in Scotland. Following consideration of the Action Group's recommendations, the Scottish Government required local authorities to develop and implement a Rapid Rehousing Transition Plan demonstrating how the local authority will consider current and future homeless demand and work in partnership to transform services to prevent homelessness and minimise the length of time people spend in temporary accommodation.

The Scottish Government are preparing new legislation to enhance the rights of people at risk of homelessness by placing statutory duties on public bodies including the Health and Social Care Partnership, Education, Police Scotland, and the Scottish Prison Service to identify people at risk of becoming homeless and to respond to prevent this from happening.

Homelessness in North Ayrshire

During 2021 to 2022, 1,141 households made a homeless application in North Ayrshire, which was a 14% increase on the previous year. The increase is mainly as a result of the COVID-19 pandemic, in the previous year the Council had a decrease of 9%. During the first quarter of 2020 to 2021 at the start of lockdown, there was a 32% reduction in approaches. The change from 2019 to 2020 to 2021 to 2022 was an increase of 4%. The Council experienced a 5% increase in homeless applications between 2017 to 2018 and 2019 to 2020.

Figure 9: Total Applications for Homeless Assistance, North Ayrshire, 2017 to 2022 (Source: Scottish Government HL1 data)



Homelessness by Gender and Age

The majority (70%) of homeless people in North Ayrshire are aged between 26 and 59. Young people aged between 16 and 25 account for 25% of applications. There are a higher proportion of men (54%) than women represented, with men aged between 26 and 59 being the highest presenting group, making up 39% of all homeless applications.

Table 6: Homelessness by age & gender (Source: North Ayrshire Council Civica Database)

Gender	Age	2017 to 2018	2018 to 2019	2019 to 2020	2020 to 2021	2021 to 2022
Female	16 to 17	1%	1%	2%	1%	2%
Female	18 to 25	12%	10%	11%	12%	11%
Female	26 to 59	29%	30%	29%	26%	31%
Female	60+	2%	2%	2%	1%	2%
Female	Total	44%	43%	44%	41%	46%
Male	16 to 17	1%	1%	2%	1%	1%
Male	18 to 25	13%	13%	11%	12%	11%
Male	26 to 59	39%	40%	41%	42%	39%
Male	60+	3%	2%	2%	4%	4%
Male	Total	56%	57%	56%	59%	54%

Household composition

72% of Homeless Applications Are From Single People and 22% Are From Households Containing Children.

Table 7: Homelessness by family composition (Source: Scottish Government HL1 Data)

Household Type	2017 to 2018	2018 to 2019	2019 to 2020	2020 to 2021	2021 to 2022
Single Person	73%	71%	71%	75%	72%
Single Parent	15%	13%	16%	15%	16%
Couple	6%	7%	5%	5%	5%
Couple with Children	4%	7%	5%	4%	5%
Other	1%	1%	1%	0%	1%
Other with Children	1%	1%	1%	1%	1%

Reasons for Homelessness

The main reason for homelessness in North Ayrshire during 2021 to 2022 was people being asked to leave the family home, this accounted for 23% (259) of applicants. This has been the main reason for homelessness for four of the previous five years. Relationship breakdown was the main reason for homelessness, during 2020 to 2021 this accounted for 261 (20%) approaches, this was the second most common reason for homelessness during 2021 to 2022 and 2019 to 2020. This may be an impact of the COVID-19 lockdown which placed significant pressure on families. The third most significant reason for approach was due to domestic abuse 154 (13%).

Table 8: Reasons For Homelessness Approaches, For North Ayrshire 2017 to 2018 to 2021 to 2022 (Source: Scottish Government HL1 Data)

Reason for approach	2017 to 2018	2018 to 2019	2019 to 2020	2020 to 2021	2021 to 2022
Asked to leave	24%	20%	21%	20%	23%
Dispute within household or relationship breakdown: non-violent	15%	15%	18%	26%	21%
Other action by landlord resulting in the termination of the tenancy	18%	19%	16%	6%	11%
Dispute within household: violent or abusive	10%	11%	12%	15%	13%
Discharge from prison, hospital, care or other institution	12%	10%	9%	8%	8%
Fleeing non-domestic violence	3%	7%	6%	9%	8%
Other reason for leaving accommodation or household	5%	5%	4%	4%	4%
Other reason for loss of accommodation	3%	3%	3%	3%	4%
Harassment	1%	1%	1%	2%	2%
Overcrowding	0%	1%	1%	2%	2%
Applicant terminated secure accommodation	1%	1%	1%	1%	1%
Termination of tenancy or mortgage due to rent arrears or default on payments	7%	6%	6%	0%	1%
Forced division and sale of matrimonial home	0%	0%	1%	0%	1%
Loss of service or tied accommodation	0%	0%	1%	1%	0%
Emergency (fire, flood, storm, closing order from Environmental Health etc.)	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%



Domestic Abuse

Domestic abuse accounted for 667 homeless applications between 2017 and 2022, 78% of which were from women. Police Scotland figures indicate domestic abuse in North Ayrshire has been higher than the Scottish average since 2009. It should however be recognised that we have driven a multi-agency media campaign over the last five years promoting a zero-tolerance approach to domestic violence and detailing the availability of services.

The North Ayrshire Violence Against Women Partnership are committed to tackling violence against women and girls, working together to deliver services which respond to national and local priorities in line with the Equally Safe Strategy. The Partnership deliver an ambitious action plan aligned to the Safer North Ayrshire Strategy. Over the last three years they have focussed on delivering programmes within schools, tackling gender inequality and challenging stereotypical behaviour, a Safe Space initiative across various local businesses, an ending domestic abuse media campaign, a training framework across community planning partners and the annual 16 days of action campaign to end violence against women and girls across North Ayrshire.

In 2021, the Council, registered social landlords, Women's Aid and Police Scotland launched a Domestic Abuse Policy for North Ayrshire residents, setting out our joint commitments to tenants and residents affected by domestic abuse.

In 2021, the Council, registered social landlords, Women's Aid and Police Scotland launched a Domestic Abuse Policy for North Ayrshire residents, setting out our joint commitments to tenants and residents affected by domestic abuse.

Our Home Security project supports residents of domestic abuse who choose to stay within their own home. On an annual basis an average of 260 households are provided with advice, support and where required the installation of security measures to a person's home to ensure they feel safe.

The provision of support services for people affected by domestic abuse is necessary to address inequality and ensure access to health care, education, advice, and information. The Council funds supported accommodation provision, and outreach services for women at risk of violence. The specialist provision is currently provided by Women's Aid.

We have a Multi-Agency Assessment Screening Hub based within Kilmarnock Police station set up to reduce the prevalence of domestic abuse in North Ayrshire. A Housing Support worker based within the service provides person-centred housing options, support and guidance to families impacted by domestic abuse.

The officer works closely with the Housing Advice Team, Housing Support, and other agencies to ensure that the appropriate supports are in place to achieve safe sustainable outcomes for households who are homeless or threatened with homelessness.

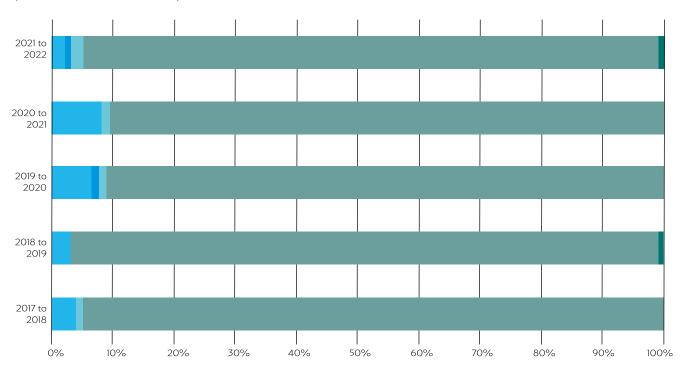
In partnership with NHS Ayrshire and Arran, East Ayrshire Council and South Ayrshire Council, we have set up a Multi-Agency Risk Assessment Conference system. The risk assessment conferences are local meetings where representatives from statutory and non-statutory agencies meet to discuss individuals at high risk of serious harm or murder as a result of domestic abuse. The meeting provides a safe environment for agencies to share relevant and proportionate information about current risk, after which agencies agree actions to reduce risk and increase safety. The primary focus of the conferences is to safeguard the adult victim; however, they also link with other processes and agencies to safeguard children and manage the behaviour of the perpetrator.

We do not differentiate service delivery based on gender, and men who are victims of domestic violence have access to the same level of support that women do.

Leaving Institutions

During 2021 to 2022, 94 households made a homeless presentation following discharge from an institution. This is an increase of 9 households (10%) on the previous year.

Figure 10: Discharge From Prison, Hospital, Care or Other Institution, North Ayrshire, 2017 to 2022 (Source: Civica Database)



Institution	2017 to 2018	2018 to 2019	2019 to 2020	2020 to 2021	2021 to 2022
Hospital	5	3	7	7	2
Children's residential accommodation (looked after by the local authority)	0	0	1	0	1
Supported accommodation	1	0	1	1	2
Prison	117	103	92	77	88
■ Armed services	0	1	0	0	1

Hospital Discharge

During 2021 to 2022, there were two approaches for homeless assistance from households on discharge from hospital which is a reduction of 5 households from the previous year. The Health and Social Care Partnership are currently reviewing the hospital discharge processes, with a view to developing a revised protocol to ensure consistent pathway planning and processes for people being discharged from a residential healthcare setting.

Children & Young People

The 'Housing or Throughcare' protocol details our integrated service response so that no young person becomes homeless on leaving care and that care leavers are provided with appropriate levels of support to achieve independence. The protocol is based on the principle that care leavers should have access to secure accommodation and is supported by our Housing Allocations Policy, which recognises Young Care Leavers as a group given reasonable preference to housing.

The effectiveness of this approach is evidenced by the low level of young people leaving care represented within the Homelessness statistics, with only one approach in the last four years.

The adverse effect of welfare reforms, in particular the Local Housing Allowance and Shared Room Rate reduces the housing options available to young people. Given the proportion (25%) of young people represented within homelessness statistics we need to develop prevention activities and enhanced housing advice targeted at this group.

During 2021 to 2022, 248 homeless applicants had children within the household, this amounted to 408 children being homeless within the year. We strive to ensure that our temporary accommodation meets the needs of children and is within an area that allows them continued access to their social networks. However, given the adverse effects of homelessness on children, prevention of its occurrence remains our primary focus.

During 2021 to 2022, 248 homeless applicants had children within the household, this amounted to 408 children being homeless within the year.



Prison Discharge

Levels of homelessness following prison discharge remains high, with 88 approaches during 2021 to 2022 amounting to 8% of homeless applications. (see Table 8).

The Council Housing Service has a dedicated Housing Advice Officer working within HMP Kilmarnock and provides a satellite service to other Scottish Prisons. The officer has access to the prison discharge lists three months in advance and contacts all prisoners from North Ayrshire who are willing to work with them, to ascertain their housing needs on discharge, with an aim to prevent homelessness where possible.

The North Ayrshire Homelessness Taskforce took the decision to focus on prevention and early intervention activities on this area to break the link between prison discharge and homelessness. This resulted in the development of an Integrated Prison Discharge Protocol aligned to the SHORE standards during 2019. The protocol details the strong collaborative working across partners to ensure the pathways into Housing, Health, Addiction, Mental Health, and Third Sector services are seamless for people leaving prison.

The protocol promotes barrier free access to services to ensure that people can access the services required to enable them to sustain their accommodation, reducing the risk of future homelessness and repeat offending. There has been a delay in implementing the protocol due to the COVID-19 pandemic.

The North Ayrshire Housing First programme focusses on the needs of people with complex needs who have a history of offending behaviour with the aim of improving outcomes for this group.

Leaving the Armed Forces

We prioritise the needs of households leaving the armed forces within our allocation policy, giving enhanced priority to ensure that applicants receive an offer of housing and prevent the possibility of them becoming homeless.

In 2021 to 2022, 34 veterans approached the Council for homeless assistance, with the main reason being relationship breakdown or being asked to leave the family home. 30 of the 34 applicants advised that they had served at least five or more years, with only four advising that this was within the last five years. There was one approach for homeless assistance due to a veteran being discharge from the armed forces.

Veterans First Point launched in North Ayrshire in 2017, this generated an increase in the level of veterans accessing services including homelessness assistance. The service works closely with Housing Services and ensures that, where there is a housing need, the veteran is appropriately referred and supported.

In 2020, we renewed our pledge to uphold the 'Armed Forces Covenant' - "[All] Those who serve [or have served] in the Armed Forces and their families, should face no disadvantage in the provision of public services".

We recognise that service personnel, who have lived in Ministry of Defence housing for many years, and may have had to move often, might not have strong links with any particular area. We will continue to give enhanced priority for service personnel and their families when their date of discharge is confirmed.

Therefore, we treat their housing applications sympathetically, and award 'enhanced priority' for social housing when their date of discharge is confirmed. This ensures our veterans are not disadvantaged when applying for social housing and that they receive a timely offer.

We hold a monthly 'Armed Forces Housing Surgery' where personnel can discuss their housing options, ensuring that service personnel leaving the forces because of injury or disability, are assessed by an Occupational Therapist, and receive housing suited to their needs.

Likewise, where a family is leaving armed forces accommodation in exceptional circumstances, for example where the service member has been killed in action, we award the same priority to the family as we would have, had the veteran still been part of the household.

Temporary Accommodation

We have a duty to provide all homeless households with temporary accommodation while their homeless application is being assessed. For those assessed as unintentionally homeless, this duty is extended until they are permanently housed. As at the end of March 2021, we had 270 households residing within temporary accommodation in North Ayrshire.

In line with our Rapid Rehousing Transition Plan, we have focussed on reducing the number of hostel units in North Ayrshire and reducing the length of time people spend in temporary accommodation. We have successfully closed two medium sized hostels reducing hostel bed spaces by 50 over the last three years. We have increased our supply of dispersed accommodation to ensure we meet the temporary housing needs of homeless people. In addition, we have worked alongside Women's Aid to close two units of refuge accommodation and increase the supply of dispersed accommodation available for women fleeing violence.

 Table 9: North Ayrshire Temporary Accommodation Profile (Source: NAC Homeless Service)

Type of Accommodation	Units	Description
Dispersed	242	Self-contained furnished accommodation with floating support
Emergency Hostel Accommodation	20	Supported short stay hostel provision
Refuge Accommodation	1(8)	8 bed refuge unit with on-site support provided by Women's Aid
Dispersed for women fleeing violence	19	Dispersed furnished refuge accommodation with Women's Aid floating support
Total bed spaces	282	Accommodation

Duration of stay in temporary accommodation

The homeless taskforce took the decision to pilot a policy of 100% allocations to homeless households for three months from January to March 2020 to clear the backlog of homeless households within temporary accommodation and to reduce the duration of homelessness. The pilot was extended for a period due to the impact of COVID-19 and had a significant impact on reducing the duration of homelessness for our longest case. The table below shows a snapshot of the percentage of homeless households waiting on an offer of housing on the 31 March each year.

Table 10: Duration of Homelessness Snapshot at 31st March 2022 (Source: North Ayrshire Council Civica Database)

Year	Homeless duration less than 6 months	Homeless duration 6 to 12 months	Homeless duration more than 12 months
2019 to 2020	24%	64%	12%
2020 to 2021	53%	29%	18%
2021 to 2022	78%	13%	9%

As the implementation of the Rapid Rehousing Transition Plan progresses, and homeless households are housed more quickly, the overall requirement for temporary accommodation will be reduced. This is because each property will turn over more frequently each year. In addition, the Housing First approach will improve the levels of tenancy sustainment for our customers with complex support needs, reducing the demand for temporary accommodation due to homelessness.

Housing Outcomes for Homeless People

78% of people assessed as either homeless or threatened with homelessness unintentionally, and whose case was closed during 2021 to 2022, secured settled permanent accommodation, this is lower than the national average of 80%. North Ayrshire are above the national average on the allocation of local authority tenancies at 57%, however allocations by our registered social landlords are below the national average at 17%.

Table 11: Housing Outcomes (Source: Scottish Government HL1 Data)

Settled outcomes	Scotland	North Ayrshire
local authority tenancy	44%	57%
registered social landlord tenancy	32%	17%
private let	4%	3%
Total	82%	76%

 Table 12: Housing Outcomes (Source: Scottish Government HL1 Data)

Scot Gov Outcomes Assess 1 & 4	Scotland	North Ayrshire
Returned to previous address or family or friends	10%	17%
Other - Known	8%	5%

We have a higher proportion of households returning home or moving in with relatives following a period of homelessness. This could be because of our recording practice as we record a homeless application for all households threatened with homelessness within 2 months, many of whom resolve their family situation and return home.

Throughout homelessness, officers will continue to provide advice and assistance to prevent the occurrence of homelessness, often resulting in a return to the family home and the closure of the homeless application.



Island Homelessness

The level of homeless applications from residents on our island communities is exceptionally low with less than 2% of homeless approaches in 2021 to 2022 coming from island residents. The main reasons for an approach from island households is 'Other action by landlord resulting in the termination of the tenancy' (31%) and being 'asked to leave' which also accounted for 31%.

We have undertaken work to improve access to advice and information including holding 'surgeries' on the islands to allow people who are homeless or potentially homeless to seek advice and support without leaving the island, these were not well attended. We now work with island dwellers threatened with homeless to find the most suitable housing outcome relevant to their individual circumstances. We will build on the lessons learned during the COVID-19 lockdown, to increase access to homeless services for those living on our islands.

Partnership working

The multi-agency, North Ayrshire Homelessness Task Force, supported by a number of operational working groups, drives the strategic direction of homeless prevention and alleviation activities aligned to national and local priorities. The task force is also the governance group for the North Ayrshire Rapid Rehousing Transition Plan detailed below. Membership comprises of the Council, Justice Services, the third sector, Police Scotland, Scottish Fire and Rescue Service, the Health and Social Care Partnership, NHS Ayrshire and Arran, SERCO, Elected Members, and people with lived experience. The task force was set up during 2017 to develop an integrated, prevention focussed approach to households with complex needs to minimise the risk of homelessness and repeat homelessness, whilst delivering sustainable housing outcomes for vulnerable people.

Rapid Rehousing Transition Plan 2019 to 2024

Our Rapid Rehousing Transition Plan sets out how North Ayrshire Council and its partners will work together to implement a housing led approach to meeting the needs of homeless households. Where it is not possible for us to prevent homelessness, our priority is to secure a settled housing option for every homeless household as quickly as possible.

Prevention of Homelessness

Our priority over the next five years is to work with partners to develop a whole systems approach to the prevention of homelessness through early intervention, building on the excellent relationships and processes already in place.

Our Housing Advice team provide an enhanced housing options service to any resident in North Ayrshire at risk of homelessness. Officers assess risk, identify housing options and link in support and advice services as required to minimise the risk of homelessness.

We fund third sector Housing Advice Services in North Ayrshire to ensure households have access to independent advice and advocacy throughout periods of homelessness or where representation is required to challenge court action. This service also undertakes work in all local secondary schools providing advice to senior pupils to reduce the risk of homelessness.

The North Ayrshire Housing Support service works with households who are homeless or tenants who require additional help to sustain their accommodation. This experienced team works in partnership with specialist services including money and debt advice, addiction and mental health teams, wider health and social care partners, employability services and welfare benefits, to ensure households at risk get access to the most appropriate level and type of support to enable them to sustain their accommodation.

We have a duty to provide housing support services to people assessed as unintentionally homeless where they have a housing support need as defined under the Housing Support Duty 2013.

During 2021 to 2022, 52% of all North Ayrshire homeless applicants were assessed as having at least one support need.

Every homeless person in North Ayrshire has a support needs assessment undertaken and a dedicated Housing Support officer will provide services throughout the period of homelessness to help them prepare for independent living. Where required, support provision will continue when a person moves into their own home to ensure they are able to sustain their accommodation, reducing the risk of repeat homelessness. Where there is a need for specialist support provision, the support officer will work in partnership with other services to ensure homeless people have access to the support required.

Homeless people with complex needs are supported through our Housing First programme delivered by a specialist multi-agency team comprising of officers from Housing Support, Housing Advice, Addiction Services and Mental Health Services. The support is enhanced by the work of a commissioned peer support service provided by Turning Point Scotland. Since 2019 we successfully resettled 83 homeless people with complex needs through this programme with a tenancy sustainment level of 70%.

Riverside homes have embarked on a Housing First Model for women with children at risk of homelessness. Following their successful application to the Homeless prevention fund (administered by the Scottish Federation of Housing Associations), Riverside homes secured funding to deliver the Housing First for family's project. At present, support is being focussed on existing Riverside Homes tenants with families who have recently been re-housed following a homeless application, there is an intention to extend this to women experiencing violence in tandem with Women's Aid.

The above is a snapshot of some of the work being undertaken as part of our prevention focus. Over the next five years our priority will be to integrate the work of partners, ensuring housing issues are considered and risks identified and responded to at the earliest opportunity to minimise the risk of homelessness. This will be aligned to the new Prevention Duty currently being prepared by the Scottish Government.



The Rented Sector

Private Rented Sector

According to current Council Tax data, the Private Rented Sector accounts for 12% of North Ayrshire's total housing stock, ranging from 10% to 14% across the localities. Private rented homes are therefore an important component of our housing system.

The Private Rented Sector is a vital part of our housing supply. It provides a housing option for people who cannot afford to buy but who would have little chance of securing a social rented home. Private renting is also a way of supporting a responsive, dynamic workforce, offering mobile workers a place to live when they move to a new area. All private landlords must be registered with us before they rent out homes. Registrations can be made either on-line, or in writing, and a fee applies.

We will continue to do all we can through our Scheme of Assistance, to support private landlords to provide rented homes that meet the highest tenancy and condition standards possible.

Rent Pressure Zones

We are part of the 'Ayrshire's' <u>Broad Rental Market Area</u>.' This is important because the average private sector rents from across North, South and East Ayrshire are used to set the <u>Local Housing Allowance</u> - which in turn 'caps' how much housing benefit people get through their Universal Credit.

However, because the figure is calculated from across Ayrshire, which has some of the lowest private sector rents in the country, there is a risk that in more pressured housing markets - such as Arran - rents may be much higher than average. In these areas, private tenants may not benefit from the Local Housing Allowance in the same way as people in other parts of Ayrshire do. If someone's housing benefit element does not cover their rent costs, they must find the money themselves to make up the shortfall.

Rent pressure zones effectively limit how much private sector rents can increase by in each area. We can apply to the Scottish Government to have areas designated as a 'rent pressure zone' if the private sector rents in that area are rising too much, causing problems for the tenants and where we are under pressure to provide more housing. Over the lifetime of this strategy, it is anticipated that the Scottish Government will deliver on their commitment to reform Rent Pressure Zones, allowing a more localised approach for areas experiencing the impacts of high rents.

Rent Deposit Guarantee Scheme

Our Rent Deposit Guarantee Scheme was set up to help people who want to rent a home from a private landlord but are unable to afford the cash deposit to do so. For a period of 6 months, we act as guarantor and provide the landlord with a written guarantee for the deposit during that time. Meanwhile, the tenant pays the actual deposit in instalments. The scheme is available to people with a connection to North Ayrshire and focuses on assisting people who are in receipt of benefits or have a low income and who are homeless, potentially homeless, or at risk of becoming homeless.

During the past two years landlord participation in the scheme has declined, despite every effort being made to advertise the scheme and encourage landlords to participate. The main reasons are as follows:

- > Universal Credit has had a significant impact as landlords are apprehensive about accepting an application with no guarantee of rental payments. Landlords continue to struggle with housing element payments even though they can apply for Managed Payments.
- > There are very few available properties and very few landlords or letting agents willing to work with the scheme.
- > COVID-19 compounded this with the introduction of extended notice periods and as a result private sector rents have also increased in North Ayrshire by 6.8% (Scottish Government Private Sector Rent Statistics 2010-2021). This means a lot of properties in the private rented sector are above the Local Housing Allowance rate and are now out of reach to most applicants wishing to use the Rent Deposit Guarantee Scheme.

Houses in Multiple Occupation

There are eleven Houses in Multiple Occupation in North Ayrshire - most are managed by support organisations who provide care services. However, a few are the result of business owners choosing to provide shared accommodation for their staff. Nonetheless, there is no evidence to suggest that locally we need to focus on increasing this type of housing.

Tied Accommodation

Tied accommodation means you live in housing that comes with your job. While you are in employment you can continue to live in the house, but if your employment ends, so does your stay in that home.

There are two models of tied accommodation, firstly you could have a separate lease (tenancy) with the landlord for the duration of your employment, or secondly you may have a 'service occupancy' where the employer directly provides the home.

There are many good examples of tied accommodation, and it is an important tool for a mobile labour force, however, there are some challenges with it too. Living in tied accommodation means your employer is also your landlord, this puts them in a powerful position and their tenant in a more vulnerable one. The Scottish Government, on introduction of the New Housing Standards, will hold tied accommodation to the same condition standards as all other tenures.

The '<u>Shelter Scotland</u>' website provides information for people considering tied accommodation. We would recommend anyone considering this type of housing to review the guidance on that site first.

Crofting

Crofting is a system of landholding that is unique to Scotland. The landholder or 'crofter' is usually a tenant who pays rent and is protected by specific legislation, though some land is owned by its crofter. A crofter can build a house on their croft or live elsewhere, so long as it is within 32km of that croft.

In 2010, Arran, Greater Cumbrae and Little Cumbrae were all designated as crofting areas. However, none of our islands has a history of crofting, and in 2019 to 2020, there was only one privately owned croft in North Ayrshire (on Arran) - a situation which has remained unchanged since at least 2013.

The Scottish Government see crofting as having "a vital role in maintaining the population in rural areas, including the retention of young people and families," as well as "helping to address individual's' housing needs in areas where housing development is limited and complex," and have committed to identifying how planning policies can help to sustain and grow crofting communities.

Short-Term Lets

Short term lets do not include 'unconventional' homes such as caravans, pods and canal boats, the term also excludes hotels. Short-term lets have a role to play in tourism driven economies, in our area this tends to be the islands.

Platforms such as 'Airbnb' and 'booking.com' make it easier for homeowners to enter the tourism rental market, but these same owners may have previously opted to become a private landlord. Effectively, the tourism market is eroding the number of homes available for private rent, which results in a lack of supply and inflating private rental charges.

Arran has the <u>second largest number</u> of self-catering properties in Scotland after Edinburgh - and given the size of the housing markets in each area, Arran's situation is proportionately the severest in the country.

Planned legislation intends to direct how we can balance 1) island housing need, 2) the concerns of residents and 3) tourism industry requirements, all of which are crucial to support our island communities.

Figure 11: What is a Short Term Let?



Allows guests to live in the house, flat or serviced apartment.

→

Is all or part of a house, flat or serviced apartment. Is temporary (that is, not the guests' home).

Host benefits in some way (for example, financially).

Excludes the hosts immediate family.

The majority (80%) of social housing in our area is classified as 'general needs,' and the remaining 20% is designed for people with specialist needs.

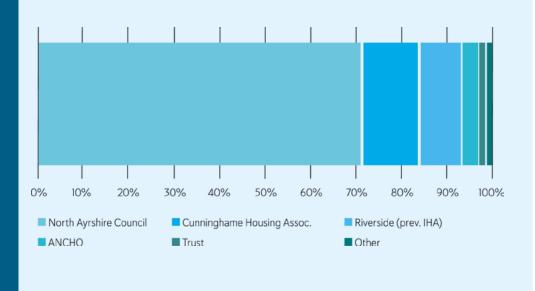


Figure 12: Social Housing Stock by Landlord, 31 March 2022 (Source: Scottish Housing Regulator) NB: Other (Hanover, West of Scotland, Horizon, Bield, Blackwood, Key & Ayrshire Housing Associations)

Intermediate Housing

Intermediate housing (sometimes called 'mid-market' housing) is a type of rented accommodation that costs more than social rented homes, but less than private rented homes. In our area however, the cost of housing is similar, regardless of whether it is social or private, and this means that there is no 'middle' in which to locate a mid-market model.

However, this type of housing does have other benefits. It supports the regeneration of an area by promoting mixed communities who have access to a range of good quality new housing. It can also offer a solution to under 35-year-olds, who form half of the private rented sector, and whom research suggests are excluded from both home ownership (due to difficulties securing a deposit) and social rented homes (due to a lack of assessed need).

Social Housing

There are over 18,400 homes in the North Ayrshire social rented sector, and while collectively managed by the Council and eleven social landlords, it is the Council along with Cunninghame Housing Association, Riverside Housing and ANCHO who own and let most of the housing in the area (97%).

The majority (80%) of social housing in our area is classified as 'general needs,' and the remaining 20% is designed for people with specialist needs.

The 'Social Housing Charter' sets out the standards and outcomes that all social landlords are responsible for meeting. It does not replace any of the legal duties that apply to social landlords but is intended "to improve the quality and value of the services that social landlords provide [supporting] the long-term aim of a safer and stronger Scotland" by:

- > stating clearly what tenants and other customers can expect from social landlords, and helping them to hold landlords to account
- > focusing the efforts of social landlords on achieving outcomes that matter to their customers

The <u>Scottish Housing Regulator</u> assesses and reports on how well social landlords are performing and publishes information on performance on their website.

Mutual Exchange

All social housing tenants in the area can apply to swap their home with another social housing tenant, or even a number of tenants, so long as their landlord agrees. This is known as 'mutual exchange' and is a useful tool both for maximising the effectiveness of available social housing stock and for empowering our people to find their own housing solution. Our mutual exchange procedures were reviewed by our Tenant Scrutiny Panel in 2021 and recommendations were agreed and implemented to improve the process for tenants.

Allocations

The 'North Ayrshire Housing Register' is a partnership between the four main social landlords in North Ayrshire as noted above, and is based on a common allocation policy which gives our people access to 97% of all social housing in the area, just by completing a single form.

Households who apply to the register are assessed and allocated points and a 'group' based on their housing needs. The greater the need for a new or different home, the more points a household is given. Targets are set for the number of allocations to each group, and homes are allocated to those who have most points. The different groups are illustrated in Figure 13 below.

Figure 13: North Ayrshire Housing Register: Allocation Groups, 2020

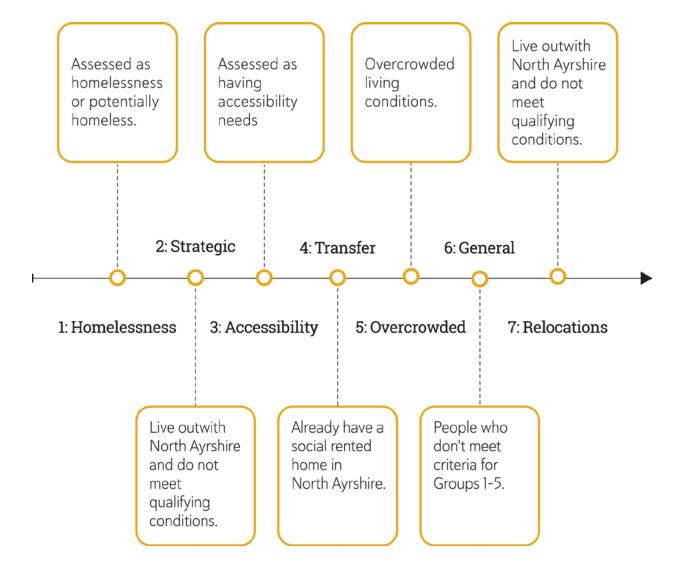




Image: Irvine Harbourside Housing

We review our allocation policy every three years to ensure it remains as effective as possible. All allocations are now based on a comprehensive assessment of an applicant's need, as well as considering their housing preferences. This means that our applicants receive more suitable offers, which allows them to settle in an area, in turn supporting tenancy sustainment, lower turnover, and community stability.

Where a community has specific housing pressures, we can make localised adjustments to our allocation policy, to meet the needs of those communities. On Arran, people were telling us that it was difficult to get an affordable home. Young people were leaving the island to find affordable housing, and employers were telling us that they were struggling to attract employees, again due to the lack of affordable housing. For these reasons, we introduced a 'Local Lettings Initiative' on Arran. Island applicants are considered in line with the guidelines of our common allocation policy, then also awarded additional points if they live and/or work on the island.

> Where a community has specific housing pressures, we can make localised adjustments to our allocation policy, to meet the needs of those communities.

Self-Provided

The Scottish Government define self-provided housing as either "self-build (where a person builds their own house or appoints their own builder), custom-build (where a person tasks a house builder to tailor a home to their preferences before it is built) and collective build (where a group of people design and build several homes together."

The Government sees self-provided homes as a way of tailoring houses to people's long-term needs, helping deliver affordable and energy efficient homes that support diversity and innovation, supporting young people in rural areas, and introducing more choice and flexibility into the private sector. Increasing the opportunities and number of self-provided homes is a national priority.

People in North Ayrshire, who are interested in self-provided housing can record their interest, by completing an <u>online form</u>, noting their preferred area, plot size and budget etc. They will also be able to remove themselves from the register if their requirements change. As at 31 March 2023 there were 186 interested self-builders on our register.

As required under section 16E of the 1997 Planning Act (as amended), the Council as planning authority will prepare and maintain a list of people in North Ayrshire seeking land for self-build housing. We will have regard to this list in the preparation of the Local Development Plan and continue to explore opportunities for self-build projects.

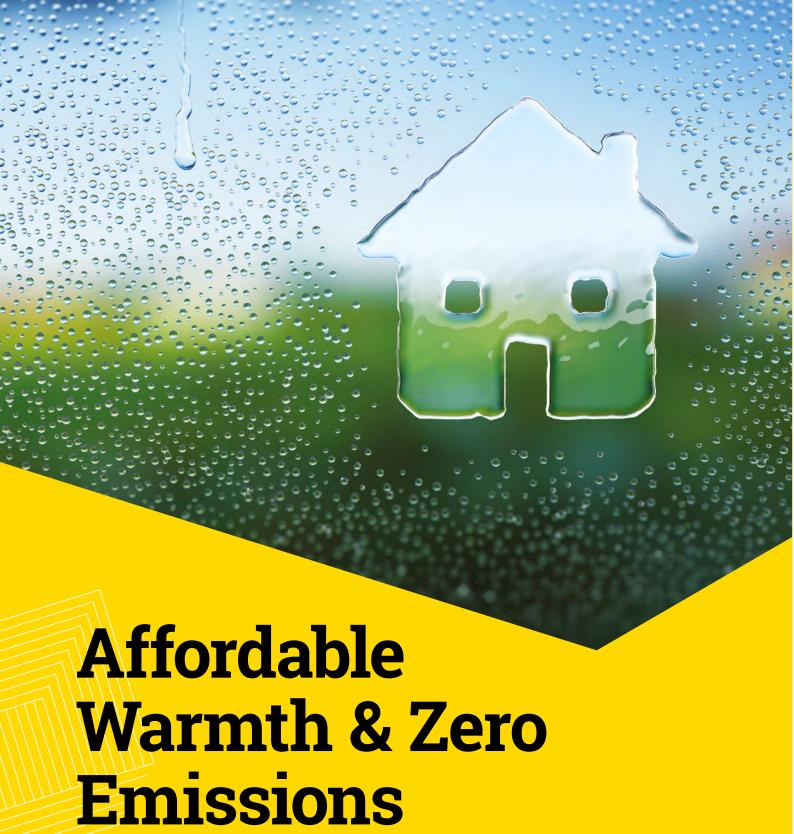
Empty Homes

Empty homes can have a negative effect on our neighbourhoods. They are much more likely to fall into disrepair and are often the target of antisocial behaviour. At any given time, there will be a number of empty homes in the area. This is normal and there are often very good reasons why, such as the owner being in hospital and their family being reluctant to sell, or the owners have bought a new property and have not sold their old one yet. These empty homes tend not to cause major problems for communities. Generally, they are looked after by the owners or their families and sell when they are marketed.

However, there are 500 properties in our area which are classed as 'long-term' empty (empty for more than 1 year). It is these properties which we target our resources at. Bringing these empty properties back into use can help us with our regeneration and economic development ambitions.

Our 'Private Sector Housing Team' work with owners of these 'long-term' empty homes, trying to bring the properties back into use. On average, the team help owners bring 80% of these empty homes back into use. The team can also consider using Compulsory Purchase powers to buy empty properties that are in poor condition and where the owner is unable, or unwilling, to address the disrepair. Empty homes that we purchase are brought up to standard and allocated in the normal way.

We apply a Council Tax 'levy' to homes which are empty for an extended period (for example, homes which are empty for 12+ months are charged double Council tax). The money raised, is then used to support the development projects which are set out in the Strategic Housing Investment Plan.



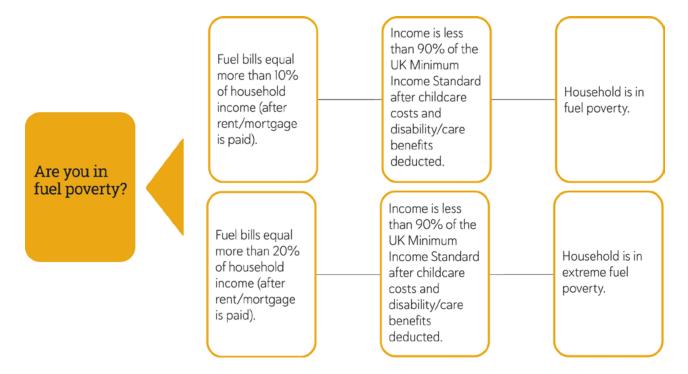
Our homes are energy efficient and release less emissions.

Fuel Poverty

The Scottish Government introduced the Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act in June 2019 to tackle fuel poverty. The Act set statutory targets for reducing fuel poverty, introduced a new definition which aligns fuel poverty more closely with relative income poverty, and required Scottish ministers to produce a comprehensive strategy. On 23rd December 2021, Scottish Government published the Fuel Poverty Strategy which includes actions to tackle each of the four drivers of fuel poverty, namely:

- > poor energy efficiency of the home.
- > high energy costs.
- > low household income.
- > how energy is used in the home.

Figure 14: Assessing Fuel Poverty (UK Minimum Income Standard)



Fuel poverty affects the most vulnerable people in our communities and has a detrimental impact on health and well-being. For example, older people and those with disabilities often have lower levels of income but require additional warmth in their home through the day, resulting in higher fuel bills. There is a growing body of evidence demonstrating the links between fuel poverty, cold homes and poor health outcomes.

There has been an increase in condensation issues within our properties due to tenants not being able to afford to heat their homes. This in turn can cause dampness and mould issues in all our properties and also within the private sector. Our approach to dealing with condensation, and subsequent dampness and mould issues is currently underway involving officers from all affected service areas.

The Scottish Government has set statutory targets - by 2040 no more than 5% of households should be in fuel poverty and no more than 1% of households should be in extreme fuel poverty.

Three elements contribute to fuel poverty: fuel prices, low household income and the energy efficiency of the home.

According to the Scottish Government's Scottish House Condition Survey, between 2016 to 19, 28% of households in North Ayrshire were in fuel poverty (Scottish Government, 2019). Moreover, the Scottish Index of Multiple Deprivation data shows 74 of our 186 data zones in the top 20% most deprived in Scotland. Given that fuel poverty features as one of the determining factors in the SIMD it is likely that fuel poverty features highly across such areas. People without mains gas are also more at risk of fuel poverty. Census 2011 reported a lack of central heating in rural North Ayrshire (where there is no mains gas), with significant spikes on the islands. Unfortunately, Census 2021 was postponed due to the pandemic, therefore the 2022 findings will not be available until after this strategy is published.

The current cost of living crisis places a significant burden on household income by increasing the cost of food, transport and in particular, energy.

Figure 15: The 3 Factors which Contribute to Fuel Poverty



Fuel Household Energy Efficiency **Prices** Income

Our objective is to support residents of North Ayrshire through the cost of living crisis by reducing fuel poverty and increasing affordable warmth, whilst reducing carbon emissions. We continue to investigate all models of support for residents, including implementation of actions within our Environmental Sustainability & Climate Change Strategy 2021 to 2023 (ESCCS 3), Affordable Warmth Workstream, supporting energy efficiency for hard to treat private sector properties through the Energy Efficient Scotland: Area Based Scheme, and utilise data from our recent Local Heat and Energy Efficiency Strategy work to better target support.

Part of the Council's action on climate change involves consideration of buildings being more resilient and adapting to climate change. The first stage of Adaptation Scotland's Capability Framework has been completed, to identify a baseline of data and generate an action plan.

This includes partnership working to raise awareness and share understanding on climate change and adaptation projects.

The Council created a £2.176m package to support households with the cost-of-living crisis in August 2022. The scheme aims to support North Ayrshire residents through the cost-of-living crisis by reducing fuel poverty and increasing affordable warmth, whilst reducing carbon emissions and providing local employment opportunities as part of the programme. The Council's Energy Smart programmes three main elements are:

Part of the Council's action on climate change involves consideration of buildings being more resilient and adapting to climate change.



The launch of a partnership with the Energy Agency to signpost households to free and impartial advice through the Home Energy Scotland helpline.



The creation of a £0.45 million fund to offer oneoff emergency payments towards energy bills for low-income families.



The creation of a £1.7 million fund to carry out home improvements to improve energy efficiency and reduce energy bills.



Image: Irvine Harbourside Housing

Figure 16: Energy Efficient Scotland: Area Based Schemes - North Ayrshire Budget Allocations and Spend, 2019 to 2022 (Source: Scottish Government)

2019 to 2020	2020 to 2021	2021 to 2022
£1.438 million	£1.613 million	£1.975 million

The Council participated in phase 3 of the Scottish Government's 'Local Heat and Energy Efficiency Strategy' pilot scheme. The strategy will inform how we approach the challenges of climate change, better energy efficiency, and fuel poverty, while we work towards a net zero (carbon emission) North Ayrshire, by 2030. Subsequently we will publish a Local Heat and Energy Efficiency Strategy and Delivery Plan by 31st December 2023, to remove energy efficiency as a driver for fuel poverty and identify areas of high heat demand for potential heat networks.

Most social rented homes in North Ayrshire have now met the Energy Efficiency Standard for Social Housing (or 'EESSH') and we are preparing a delivery plan for 'EESSH2 to be delivered by 2032'. Our commitment to continue offering welfare reform advice and information services to social rented tenants will also help overcome one of the main factors involved in fuel poverty - low household income. Through our Financial Inclusion Strategy, we have referral pathways in place from advice services to specialist fuel poverty or energy advice services to ensure that people get help with, for example, debts to utility providers. Interventions include support to access discretionary grants to write off energy debts, or to set up repayment plans. They also provide advice and support in resolving disputes with suppliers and with the replacement of prepayment meters with credit meters.

Emissions

On 11th June 2019, we declared a 'Climate Emergency'.

Summers are forecast to become increasingly warmer, introducing the risk of higher air pollution, water shortages and even heat related deaths. Wetter winters could herald flooding, and rising sea levels will be of particular concern to our residents whose homes are at sea level.

Our Climate Change Strategy 2021 to 2023 sets out the range of measures we already have in place to reduce emissions, but our ambition is for North Ayrshire to be 'net zero' by 2030.

Nationally our homes account for 21.7% of greenhouse gas emission, contributing to the very climate change that poses significant challenges for our people, our properties, and our places. Within North Ayrshire 21% of emissions are domestic.

Reducing emissions from our homes and buildings, and making our communities more climate resilient, are the most important things we can do to help reduce Scotland's contribution to climate change. <u>HEEPS</u> is a national framework for improving the energy performance of Scotland's buildings, and is based around an ambition for warmer, greener and more energy efficient construction. Delivery of this vision is organised around regulating energy performance standards across Scotland's homes.

Decarbonisation will present an additional challenge for low-income households, a challenge we recognise, and we will ensure we only take forward actions where they will have no negative impact on the rate of fuel poverty. We can reduce emissions from our homes by improving thermal efficiency and then reviewing heating system options. Firstly, we can reduce the amount of electricity that is needed to heat the home by insulating roof spaces and walls, and secondly, we can make the cost of electricity cheaper by fitting solar panels on our properties and allowing our tenants to benefit from this free source of electricity. Works have commenced to address this by installing solar panels and external wall insulation to our homes as part of our roofing and rendering capital investment programme, either by way of a new installation or retrofitting. The Council is also installing the infrastructure for future car charging points within Council tenancies as part of our electrical rewiring programme.

Figure 17: Energy Efficiency Standards for Scotland's Homes, Target & Deadline





We must also build 'climate' resilience into our housing. The wetter, warmer climate will have an impact on the fabric of our buildings, and how much maintenance they will require.

Other ways of reducing emissions and minimising the impact on our climate include using renewable sources of fuel - we are exploring opportunities for air and ground source heat pumps and community 'district' heating systems - increasing insulation in homes (to keep heat in during winter, and out during summer) or exploring opportunities for 'passive solar gain.' We should also consider embodied carbon, for example, the RIBA recommendation for house builders is to adopt their 2025 embodied carbon target of 800 KgCO2 e/m², 'as a minimum' for new builds in design. Many of these solutions reduce the amount of fuel needed to heat or cool the home, and in turn, helps us alleviate fuel poverty.

We must also build 'climate' resilience into our housing. The wetter, warmer climate will have an impact on the fabric of our buildings, and how much maintenance they will require. More frequent extreme weather will also impact upon building fabric and new housing developments should be designed to cope with extreme weather. As a Council, we are taking action to prevent flooding, and have adopted an approach of tree planting to absorb water and promote biodiversity.

Scotland's fourth National Planning Framework ('NPF4') was adopted by Scottish Ministers on 13 February 2023. The Framework strengthens a number of key planning themes in support of meeting Scotland's climate change targets, including prioritising the use of 'brownfield' sites for new housing provision, supporting local and town centre living and considering transport in land-use planning. However, bringing brownfield land into use can be challenging because of contamination and remediation costs. Private developers often see brownfield developments as risky. The Council's Regeneration Delivery Plan has a focus on these issues and the role which the public sector has in resolving such challenges in a way that delivers public value.

The Scottish Government have also set out an agenda for modernising house building particularly through offsite construction - an important tool in achieving good quality homes that meet net zero targets. There is also a focus on economic benefits, digitisation, speedier development, community wins and improved health and safety.

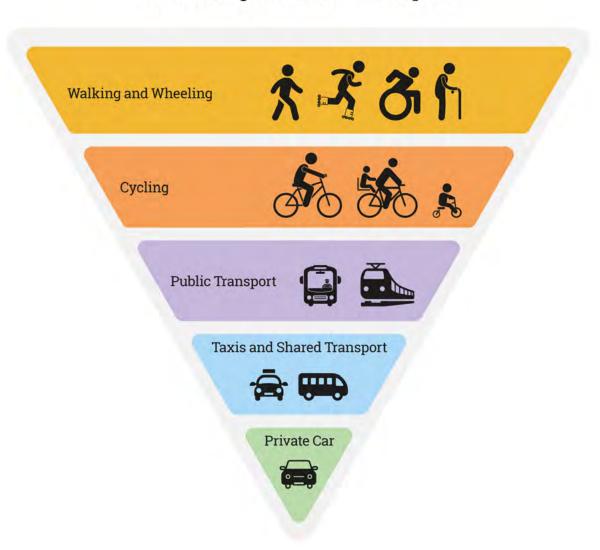
Active Travel

Access to safe walking networks, cycle pathways and public transport connect people and communities to local amenities, services, work, and education. In turn, these can result in direct health benefits, through increased physical activity and reduced air pollution. They can also lead to indirect health benefits by providing improved access to opportunities for employment, leisure, and healthcare services.

The sustainable travel hierarchy, illustrated in Figure 18 below, sets out the transport priorities for sustainable transport in developments.

Figure 18: Sustainable Travel Hierarchy

Prioritising Sustainable Transport



Improving the Quality of Our Homes

Our homes are in good condition and people can access any support.



Statement of Assistance

Homeowners, whether they live in their home, or rent it to a tenant, have a duty to look after it. By doing so, they avoid disrepair, preserve the home as an asset and maintain its value, whilst ensuring it remains available to future generations.

We have a duty to make sure that all social housing in North Ayrshire meets the minimum standard. However, the responsibility for looking after privately owned homes - and for repair, maintenance, improvement, energy efficiency, or compliance with legislation - lies with the home's owner. It is also the responsibility of the owner to highlight the need for adaptations to their home.

We support and promote responsible home ownership, and our assistance will take the form of advice and information, and where appropriate by signposting people to other services. We will not supply funding to support the improvement of homes in the private housing sector. We also want to ensure that people who live in private housing can get any adaptations they may need to ensure their wellbeing and to allow them to live independently, and we provide financial assistance to cover some (or all) of eligible adaptations to private properties, subject to assessment.

Closing and Demolition Orders

The Council's approach to closing and demolition orders is set out within our Scheme of Assistance. The Housing (Scotland) Act 1987 allows the Council to serve closing and demolition orders if a house's state of disrepair is likely to deteriorate rapidly or is a danger to the occupants; or if the building fails to meet the Tolerable Standard and the cost of bringing the property up to that standard would be greater than the cost of rebuilding the property.

- > **Closing orders** prevent a property being inhabited. Such orders can also be made of flats, where other properties within a block are habitable.
- > **Demolition orders** are typically served on single dwelling houses, which can be demolished without impacting on neighbouring properties. Normally, when a demolition order is served, the property owner must organise and pay for demolition themselves. However, we have the right to demolish a building served with a demolition order and to do so without purchasing it.

The Council also has the right to purchase a property issued with a demolition or closing order. We identify if this is necessary by considering the condition of the property and the demand for housing in its location.

New Housing Standard

The Scottish Government started consultation on the 'New Housing Standard' in 2021, with the aim to publish the draft standard in 2023, enact it in law and introduce it between 2025 to 2030.

The new standard will mean that all homes (private and social) will have a legal duty to meet the same minimum condition standard. There will be no margins of tolerance, no exemptions and no 'acceptable levels' of sub-standard homes. Our 'pre-tenancy support service' for landlords, provides property inspections and tenancy agreement advice, and helps act as a preventative approach to future property condition issues.

We know the condition of our owner-occupied homes tends to be the same as, or better than, Scottish norms. This puts us in a strong local position for the introduction of the 'New Housing Standard.' However, when it comes to the condition of private rented homes there is little information. We await guidance from the Scottish Government on how private sector property condition information will be gathered as part of the 'New Housing Standard' launch. Until the New Housing Standard is introduced, homes in the private sector must continue to meet the 'Tolerable Standard.' Properties that do not are referred to as 'Below Tolerable Standard'.

Our 'Private Sector Housing Team' ensures that owners of 'Below Tolerable Standard' properties are supported to bring their homes up to the required standard by providing advice, assistance, and signposting. If the homeowner is also a private landlord, and fails to take corrective action, we refer them to our Licensing team and ask that they are 'de-registered' (that is, can no longer operate as a landlord).

As at 31 March 2023, 153 homes have been declared 'Below Tolerable Standard' by the Council's 'Private Sector Housing Team' since April 2018. Information on the number of homes declared 'Below Tolerable Standard' per annum is provided in Table 13 below.

Table 13: Homes declared Below Tolerable Standard per annum

Year	Homes declared BTS		
2018 to 2019	49		
2019 to 2020	20		
2020 to 2021	12		
2021 to 2022	24		
2022 to 2023	48		
Total	153		

All social landlords have a strategic plan on how they will manage their assets, ours is called the 'Housing Asset Management Plan' and it has been agreed with our tenant representatives. It describes how we will invest in our stock, including any retrofitting that may be required to ensure continued compliance with the Scottish Housing Quality Standard and the latest Energy Efficiency Standards for Social Housing. The plan also sets out how we will identify any assets which are coming to the end of their life.

The Asset Management Plan will be updated when the Scottish Government publish guidance on the 'New Housing Standard.'



Digital Connectivity

The COVID-19 pandemic has highlighted the importance of having access to the internet. Digital connectivity allowed many of us to work from home; it also kept us in touch with our friends and loved ones during lockdown and allowed our children a way of accessing education.

Digital connectivity is also useful from an economic point of view, allowing people to access employment opportunities, access services, complete benefit forms and so on. It supports independent living, by allowing people to secure technology-enabled care.

The Scottish Government have rooted Digital Connectivity into their national housing strategy, and we will work with them to achieve their goal. Meanwhile, we have taken early action to bring digital connectivity to our new supply social housing, driving forward work to phase in the national requirement from 2021 to 2022 that all new build social rented homes will be digitally enabled.



Image: Caley Gardens

Supported Accommodation

Alongside the Health and Social Care Partnership, Housing have developed a new supported accommodation housing model for implementation at various sites across North Ayrshire.

The focus is on maximising independence for adults within a homely setting, who require a higher level of support, and who are living with learning disabilities, or mental ill-health issues (all ages), or who are under 65 years and have physical disabilities. The new supported accommodation model can:

- > Prevent demand for additional services
- > Support a more independent lifestyle for service users
- > Integrate residents into community life
- > Use technological advances to support care
- > Provide care and support in a homely setting
- > Provide a base for effective care provision
- > Realise financial savings for the HSCP

The Strategic Housing Investment Plan will support the Health and Social Care Partnership to meet specialist housing need through dedicated supported accommodation projects, and as part of a wider site mix on other developments. The Strategic Housing Investment Plan has delivered 58 supported accommodation housing units at four different locations.

Housing Contribution Statement

The Housing Contribution Statement sets out our shared ambition with the Health and Social Care Partnership - that everyone living in our area can have healthy and thriving lives. We work with the Partnership, participating on their strategic groups and providing a strategic framework that supports the provision of safe and comfortable homes, to allow people to flourish and maintain a healthy life in good places and support regeneration. On an operational level we work together to support households with more complex needs, whether that be identifying bespoke housing or support solutions or prioritising repairs for vulnerable households.

Figure 20: Shared Priorities Between the Local Housing Strategy (top row) & the Health & Social Care Partnership (remaining rows)

Priorities	Our places support thriving and inclusive communities	Our people have affordable homes in the place they choose to live	Our homes are energy efficient and release less emissions	Our homes are in good condition and people can access any support services they need
Tackle Inequalities	Yes	Yes	Yes	Yes
Enable Communities	Yes	Yes	No	Yes
Improving Mental & Physical Health & Wellbeing	Yes	Yes	No	Yes
Provide early & effect support	No	No	Yes	Yes
Develop & Support our Workforce	Yes	Yes	Yes	No

Independent Living

Life expectancy has been increasing in North Ayrshire over the last few decades. Our females are expected to live to around 80 years of age, our males to around 76 years. However, not all our people's lives will be lived in good health. Our males are expected to live for 17 years beyond their healthy life expectancy, and our females for 24 years.

Just over a quarter of people living in North Ayrshire have at least one physical long-term condition - the risk of which increases significantly with age. We also estimate that around 2,300 wheelchair users live in our area - 800 of whom will have an unmet housing need by 2024.

We want our housing to offer enough flexibility to our citizens, so that they will be able to remain living at home, independently, for as long as they wish, regardless of their stage in life. This means homes which are either built to be accessible to everyone, or which can be retrofitted with adaptations where needed allowing people to 'age in place'. Allowing individuals to remain within their communities can support health and wellbeing, help to maintain independent living, and reduce loneliness and isolation.

The Council will increase its target to 10% of all-tenure new build homes being suitable for wheelchair users. In preparing North Ayrshire's third Local Development Plan we will further consider the housing needs of older people and disabled people in North Ayrshire and the establishment of an appropriate target for the delivery of accessible or adaptable homes, including wheelchair housing and intergenerational homes within the private sector, to support independent living particularly although not exclusively among older or disabled people.

Figure 21: Long Term Health Conditions (LTC) for North Ayrshire, by Age Group, 2018 to 2019 (Source: North Ayrshire Health & Social Care Partnership)

Under 65 Years Old



1.7 in 10 people under 65 have at least 1 LTC.

75 to 84 Years Old



6.9 in 10 people under 75 to 84 have at least 1 LTC.

65 to 74 Years Old



5.1 in 10 people aged 65 to 74 have at least 1 LTC.

Over 85 Years Old



8.2 in 10 people over 85 have at least 1 LTC.

Specialist Housing

Across North Ayrshire there are c.2,500 social rented homes which have been adapted to meet 'particular' housing needs. This includes housing for wheelchair users, those with limited mobility, sheltered and very sheltered housing, homes with community alarm systems and adapted homes. It is harder to quantify how many homes in the private sector are adapted, as many homeowners will carry out adaptations as and when they need them.

Recognising that the number of specialist homes is unlikely to match the number of people with specialist needs, the Government has committed to a new 'Scottish Accessible Homes Standard' which will be part of national building standards by 2025 to 2026. The accessible standard will see accessibility designed and built into all new homes, increasing the housing choices for people with disabilities and reducing the need for expensive retrofitting as people age or their needs change. The alignment of housing support and social care services is also planned, to ensure a personcentred approach and achieve the best housing outcomes for people.

The Council has a dedicated Housing Officer who coordinates the reallocation of highly adapted houses, including specialist new build houses, as they become void to ensure they are utilised for applicants who need them most in accordance with the North Ayrshire Housing Allocation Policy.

Adaptations

Research tells us that most older and disabled people want to continue to live in their home for as long as possible. However, often their home is no longer suitable for their needs. Adaptations can be an effective way of altering the home to allow these households to continue to stay there.

Adaptations can be low cost and minor

(for example, handrails or banisters) or much more expensive and major (for example, ramps, specialist toilets or wet rooms). There are grants available to help some homeowners and private sector tenants pay the cost of their adaptation; social housing tenants do not pay for this work.

In 2021, we piloted an 'assisted living exemplar' housing model which promoted independent living through assistive technology. The model recognised that while an individual's care must be tailored to their specific needs, there are technologies which can offer benefits to most people who need extra support. Our pilot explored super-fast broadband and a range of smart technologies. These included smart heating, lighting, and door entry. The added benefit was that residents were also able to video call their family on the device. A particularly useful option during the COVID-19 pandemic, and a real step forward in minimising social isolation.

There are grants available to help some homeowners and private sector tenants pay the cost of their adaptation; social housing tenants do not pay for this work.

Older People

Already, the proportion of older people is higher in North Ayrshire than across Scotland, at 23% compared to 19%. However, by 2043, the age group '75 years+' will be the largest in the area and will account for 28% of local people - most of whom will live alone. This is a striking change to the population profile in 2021 (Figure 22). This challenge is even more acute on our islands, where already a third of the Arran and Cumbrae populations are aged 65 years or above (33% and 35% respectively).

Not only does the likelihood of long-term health conditions increase with age increasing the need for accessible housing in turn, so does the risk of dementia. Scotland's National Dementia Strategy recognises that most people with dementia want to keep living at home, and 64% of sufferers can do so. However, to avoid crises, a familiar home environment and preventative support are vital to 'normalising' life for dementia sufferers.

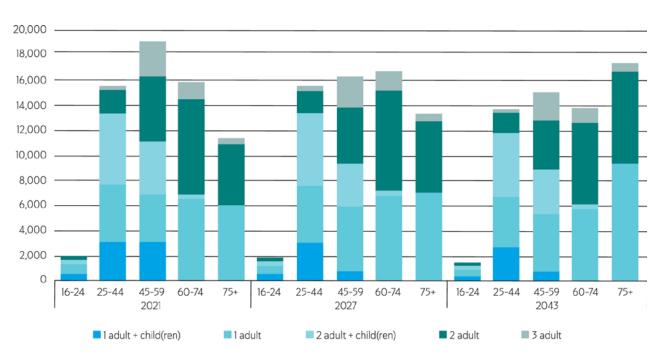
Neurodiversity

People with learning disabilities and autistic people tell us that they want to be treated with dignity and respect by services that can identify and be responsive to their needs. Good-quality and timely housing advice and support services are as important as a suitable home in supporting them to live independently in their communities.

The Health & Social Care Partnership have told us that the number of neurodiverse people is rising, including an increasing number of children who have very complex needs now surviving into adulthood. This in turn can result in an increase in the number of neurodiverse people who rely on an elderly carer, who may now also be experiencing a change in their own housing needs.

<u>The Scottish Strategy for Autism</u> sets out the joined-up approach needed to ensure housing and places can support wellbeing outcomes, and that moving forward, housing supply is able to accommodate an increase in neurodiverse people.

Figure 22: Small Area Population Estimates, Mid 2019, by Age & Household Type (Source: National Records of Scotland)



Care & Support

A number of organisations provide housing related care and support services across our area and given the forecast increase to the number of older people and the proportion of our lives we live in poor health, these services will become increasingly important if we want to deliver our outcome to support people to "live at home, independently, safely and with dignity, for as long as they wish."

However, care and support services are not just about allowing older people to remain at home, they are also about empowering people to find their own solutions, providing the right type of assistance at the right time, supporting people through difficult times and ensuring that individual needs are recognised.

Accessible Housing Assessment

The Accessible Housing Assessment is available to people on the North Ayrshire Housing Register. It looks at how the health of the applicant affects how they manage at home and is carried out by an Occupational Therapist. Applicants who are assessed as having an accessible housing need receive additional points.

Care at Home

The Care at Home service is available every day of the year and can help with daily tasks such as getting up, dressed, and washed, taking medicine, as well as more intensive support (for example, recovering from an accident or coming home from hospital).

Care Home Spaces

At the end of January 2023, there were around 950 care homes spaces in North Ayrshire, most are independently owned but the Council has a unit on Arran with capacity for 30 people. However, given the continuing decrease of public sector budgets, the current way of organising care home spaces is not viable, and therefore services which allow people to remain living at home will become more central to meeting care needs.

Health & Social Care Partnership

- > Carena
- > Care Home Spaces
- > Care at Home
- > Equipment
- > Money Matters
- > Meals at Home
- > Telecare

North Ayrshire Council

- > Accessible Housing Assessement
- > Housing Options Advice
- > Housing Support
- > Welfare Reform Advice
- > Homelessness Advice & Prevention

Other Partners

- > CHAP
- > Citrus Energy
- > Lemon Aid Fuel Poverty
- > CLASP
- > Cunninghame Furniture Recycling Company
- > Home Fire Safety Visits



CHAP

<u>CHAP</u> is a charity that offers free, confidential support to the people of North Ayrshire who may be struggling with a housing issue, homelessness, financial concern, or who need debt advice.

Citrus Energy

<u>Citrus Energy</u> is a subsidiary of Cunninghame Housing Association. Its goal is to help people "make genuine savings on gas and electricity costs." Any profits made are re-distributed into the community to help reduce fuel poverty and create sustainable employment.

CLASP

<u>CLASP</u> (Community Led Action and Support Project) provides a range of services across North Ayrshire. As well as offering support on areas like people's rights, access to training, education, and IT. They also support older people through a range of services and activities to reduce isolation and loneliness and improve health and wellbeing.

Cunninghame Furniture Recycling Company (CFRC)

Part of Cunninghame Housing Association, <u>CFRC</u> is a charity which collects unwanted furniture and white goods free of charge, for resale from their Irvine showroom, allowing people to furnish their home at an affordable price. CFRC's approach also reduces landfill and the associated ecological costs.

Equipment

The Partnership supplies <u>equipment</u> on a long-term loan, free of charge, and when it is no longer needed, it should be returned. Eligibility depends on the assessed level of need and suitability of the home, and includes things like raised toilet seats, chair or bed raisers, grab rails, and bath boards or seats.

Home Fire Safety Visits

<u>The Scottish Fire & Rescue Service</u>, as part of their commitment to building a safer Scotland, offer free home fire safety visits to everyone (on hold during COVID-19 restrictions).

Home Security

The Home Security Project helps people who are suffering from domestic abuse or serious and persistent antisocial behaviour. The project aims to make people feel safer in their home by adding extra security measures, such as: locks, peep holes, panic alarms and/or arranging support from specialist agencies.



Housing Options Advice

Housing options advice is available from all social landlords in our area and provides people with the knowledge and confidence to resolve their own housing situation. Whilst not limited to homeless people, between 2016 and 2019, it helped 40% of all those who presented as homeless resolve their own situation. Advice covers a range of housing options (for example, adaptations, property condition).

Housing Support

Our Housing Support service helps people develop the skills they need to manage their own home. It is available to people who are at risk of being homeless (or who have been homeless in the past), are in temporary accommodation or who just need help managing their tenancy. The service supports people with form filling, budgeting, planning a weekly shop, arranging for gas or electricity suppliers, or cooking and cleaning etc.

Lemon Aid Fuel Poverty Advisory Service

Cunninghame Housing Association's <u>Lemon Aid</u> project helps people apply for services to which they are entitled (for example, white goods schemes, discounts on your energy bills, benefits etc.). It also offers help with pre-payment meters, energy supplier switching, and bill checking, setting your heating thermostats, and will advocate on your behalf and write to your energy supplier if necessary.

Meals at Home

<u>Meals at Home</u> provides a service to people who have been assessed as being unable to prepare a hot cooked meal. On the mainland, meals are delivered frozen on a fortnightly basis and on Arran, hot meals are delivered by volunteers or Care at Home staff. There is a charge for this service.

Money Matters

The Health & Social Care Partnership's 'Money Matters' service provides advice to any resident of North Ayrshire on welfare rights, assistance, or representation in relation to benefits. The service is free, impartial, and confidential.



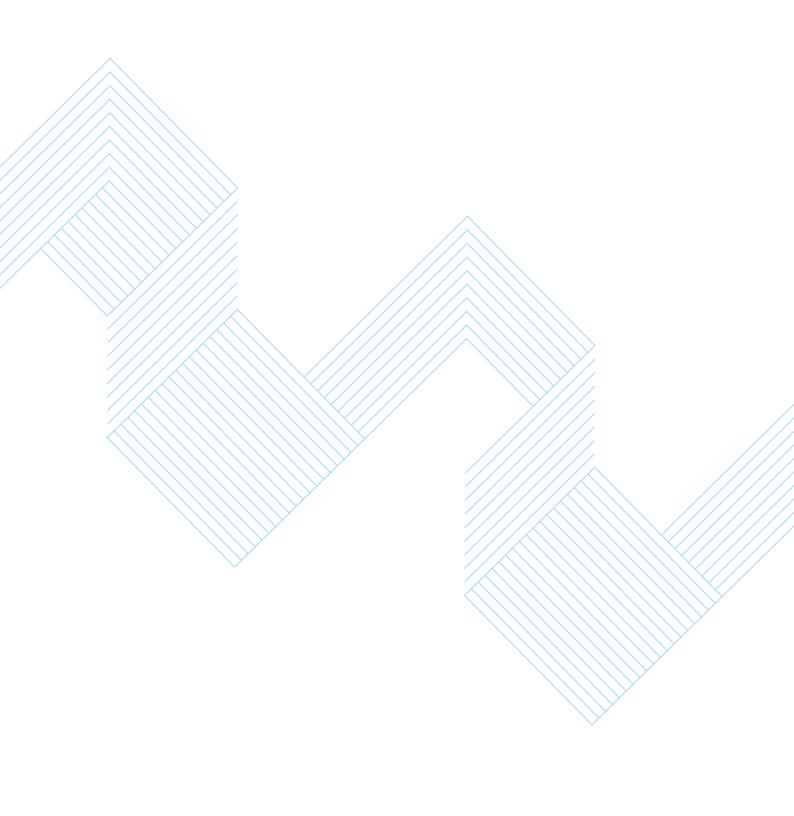
Image: Irvine Harbourside Housing

Telecare

<u>Telecare</u> provides full time monitoring and support technology that sends alerts for help if someone becomes ill or if something is wrong. Options available include community, domestic abuse, and safety alarms; fall, flood, smoke, and carbon monoxide detectors; and medicine reminders and dispensers. There is a weekly charge for this service.

Financial Inclusion Team

Our dedicated team provide a welfare rights and debt advice service to Council tenants as part of a commitment to tackling inequalities and improving health and wellbeing. In the year 2022 to 2023 the team collectively helped people access £2.652m to which they were entitled to, helping to reduce rent arrears and the risk to some tenants that faced eviction.



This document is available in other formats such as audio tape, CD, Braille, large print and other languages on request.



Comments and views about any aspect of this document are welcomed. We also take the opportunity to encourage local people to become involved in the planning and delivery of housing solutions. To get in touch, please contact:

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