

Housing Land Audit 2020



**LOCH
LOMOND
& THE TROSSACHS
NATIONAL PARK**



January 2020–December 2020

What this document will tell you

The Housing Land Audit provides a snapshot in time of the provision of housing and housing land supply in the National Park.



Preparation of the audit -

a brief overview of audit process

Definitions and context -

to help interpret the figures and understand why it is important that we publish this document on an annual basis.

Schedule of housing land -

a programme of how much housing we expect to be delivering over the next 5 years and how much of it we expect to be affordable units.

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1 Purpose of Housing Land Audit

It is our statutory duty to demonstrate, as a planning authority, we have enough housing land to meet our housing target of 75 new homes per year. We need to be able to demonstrate that we can meet this requirement for at least 5 years at any given time.

The housing land audit 2020 assesses the housing land supply in the Loch Lomond and The Trossachs National Park as of the 31st December 2020 and looking five years ahead. It is produced annually and provides a snapshot in time of housing completions, land available for development and a projection of when and where future developments are likely to be built.

What this Housing Land Audit will cover:

- 1** **How many new homes where and when** - the number of units on land identified in the LDP for residential development (including the residential component of any mixed-use development).

- 2** **Affordable housing** – proportion of affordable housing expected to be delivered on LDP sites from beginning of 2021 until end of 2025.

- 3** **Constraints- Rating of deliverability** - The number of allocated sites with constraints and the nature of the constraint.

Wider monitoring: Monitoring Framework

A monitoring framework has been published which sets out our indicators to monitor the Local Development Plan from tourism, housing and economic development to natural and built heritage. The monitoring framework is also a statutory requirement and it provides the evidence base for the next Local Development Plan. The housing land audit is a component of this.

The Local Development Plan and the monitoring framework can be found on our website here:
<http://www.lochlomond-trossachs.org/planning/planning-guidance/local-development-plan/>

2 Summary

The Local Development Plan 2017-2021 sets an ambitious target of 75 new homes every year. The delivery of affordable housing is considered a key component in addressing the Park's ageing and declining population. As it stands many local people and younger households are struggling to afford a home at full market value. Monitoring the delivery of housing provides important feedback as to the current state of housing in the Park as well as for the evaluation of Plan policies.

Allocated housing sites and large windfall sites are programmed as part of the housing land audit; this provides an estimate of how many housing units are expected to be delivered on these sites up to 2025 (5 year period: 2021-2025) and what proportion of these will provide affordable homes. Details of this can be found under Section 8 of this document.

The table below summarises the key reporting figures looking 5 years ahead, which shows that there is sufficient land in the Loch Lomond and The Trossachs National Park to meet the five year effective housing land supply requirement. Windfall applications under 2 units are not programmed and have not been counted towards the 5 year effective supply, however based on past approval rates an assumption is made that 30 windfall units will come forward each year ($30 \times 5 = 150$) - a portion of which accounts for existing single unit approvals. Sites identified for long-term delivery have not been added to the established supply.

Table 1 Summary figures

Housing Land supply 2019 -2023		
a)	Five year Housing Target supply - 75 homes per annum over 5 years (5×75)	375
b)	Future annual windfall assumption 30 units (x5 years)	150
c)	5 year effective housing land supply programmed output on identified housing sites 2020-2024	349
d)	Windfall with existing permission - larger than 1 unit	21
e)	5 year effective land supply programming – $=b+c+d$	520
f)	Total capacity of the 5 year total effective land supply – this includes the number of units of the effective supply that is expected to be built out post 2024	578
g)	Number of years supply from our five year effective housing land supply $=(e/a) \times 5$	6.9
h)	Total established supply (2020-2030) – includes both constrained and unconstrained sites.	592

3 Definitions

Effective Land Supply

The Housing Land Audit distinguishes land which is subject to development constraints from land supply which is free or expected to be free of any constraints that would prevent development. The Effective Land Supply is the portion that is considered available for the construction of housing within a five year timeframe.

Planning Advice Note 2/2010 sets out the following list of criteria (Table 1) against which the effectiveness of sites is to be assessed.

Table 2 – Planning Advice Note 2/2010 Definitions of Effectiveness

Ownership

The site is in the ownership or control of a party which can be expected to develop it or to release it for development. Where a site is in the ownership of a local authority or other public body, it should be included only where it is part of a programme of land disposal.

Physical

The site, or relevant part of it, is free from constraints related to slope, aspect, flood risk, ground stability or vehicular access which would preclude its development. Where there is a solid commitment to removing the constraints in time to allow development in the period under consideration, or the market is strong enough to fund the remedial work required, the site should be included in the effective land supply.

Contamination

Previous use has not resulted in contamination of the site or, if it has, commitments have been made which would allow it to be developed to provide marketable housing.

Deficit Funding

Any public funding required to make residential development economically viable is committed by the public bodies concerned.

Marketability

The site, or a relevant part of it, can be developed in the period under consideration.

Infrastructure

The site is either free of infrastructure constraints, or any required infrastructure can be provided realistically by the developer or another party to allow development.

Land Use

Housing is the sole preferred use of the land in planning terms, or if housing is one of a range of possible uses other factors such as ownership and marketability point to housing being a realistic option.

Total capacity of the 5 year total effective land supply

The total capacity is the part of the established housing land supply which is free or expected to be free of development constraints, and will be available for the construction of housing in the next 5 years. For example, if a site of 120 units is delivering 20 units per annum, the 5-year effective land supply is 100 units and the 5-year effective land supply **total capacity** is 120 units.

This is a indicator that aims to articulate more clearly the land that is available for development as distinct from the rate of delivery of that land, by capturing the total capacity of land available for development, should rates of delivery improve.

Established housing land supply

The Established Housing Land Supply includes the effective land supply as well as other sites:

- Remaining capacity of sites under construction
- Sites with planning consent
- Sites in adopted LDP (including sites with constraints)

Allocated sites (LDP sites)

Sites identified for housing in the Local Development Plan 2017-2021

Constrained

Housing land sites which are assessed to be non-effective as per the criteria set out in PAN2/2010 on page 6 above and preventing development starting within five years from the base date of the audit

Windfall

Windfall is housing on sites that are not allocated in our Local Development Plan, but have unexpectedly come forward for planning permission. Where these sites have planning permission and are considered to be effective, or are already being developed, PAN 2/2010 advice note states that these can be counted towards meeting the housing land requirement.

Programming

Programming sets out the estimated yearly build rate for each of our allocated sites over a 10 year period. Programming is a key element of the housing land audit, as it determines the expected output of sites and therefore their contribution toward establishing a five year effective housing land supply. It does not only help us ensure that an adequate supply of land for house building is maintained in the National Park at any given time, but is also highly relevant to service providers and any other stakeholders such as Education Departments, Scottish Water and Transport Scotland as it assists in their resource planning.

This audit aims to be as realistic as practicable; however programming remains largely indicative and will likely vary from actual figures. It should be noted that the primary purpose of programming is to determine there is sufficient housing land in Loch Lomond and The Trossachs National Park for the next five years. Section 4 'Preparation of Audit' explains how the programming has been prepared.

4 Preparation of the Audit

The Housing Land Audit has been carried out as required by the Scottish Planning Policy and the Planning Advice Note 2/2010. The advice note sets out good practice in the preparation of housing land audits and provides a list of definitions of when a site is considered effective and what other sites may be included in the audit.

Housing completion data is recorded quarterly and the baseline date for reporting of this housing land audit is the 1st of January 2020 up to the 31st December 2020. Monitoring by calendar year was chosen as the Local Development Plan was adopted in December 2016, therefore allowing yearly reporting periods by calendar year. Also, we have reported on a calendar year basis during previous years so more recent data is consistent with our historical data.

The main steps for preparing the housing land audit are:

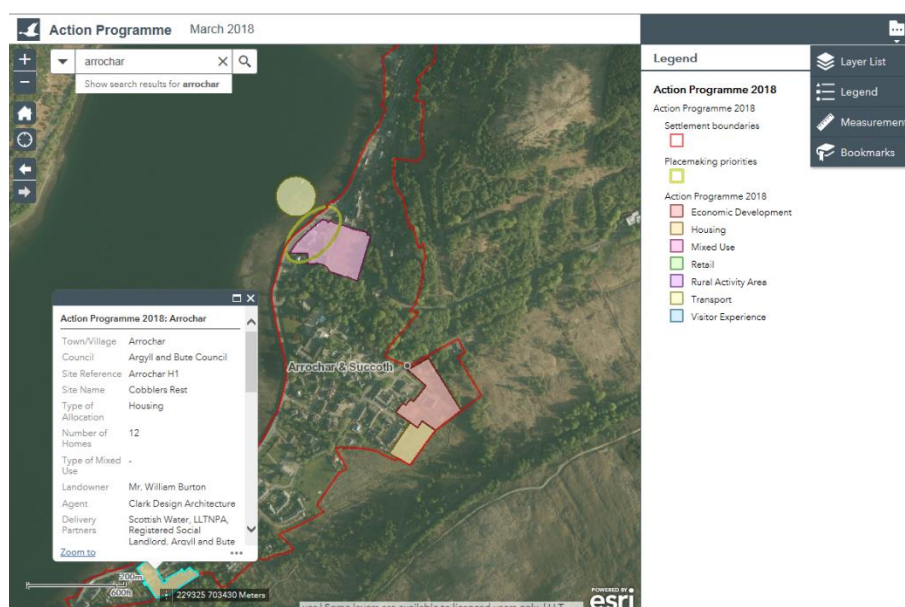
Steps	When
Regular Monitoring	Monthly
Internal consultation with Development Management staff	Every 6 months
External consultation	Every 6 months
Publication of Housing Land Audit	Yearly

Monitoring Allocated sites

All sites identified for housing in the Local Development Plan are monitored via the [Action Programme](#). This ensures consistent and regular consultation with owners, developers and other identified key stakeholders on a six monthly basis, which also enables the identification of any constraints on the sites. The stakeholder consultation helps make the programmed output more robust.

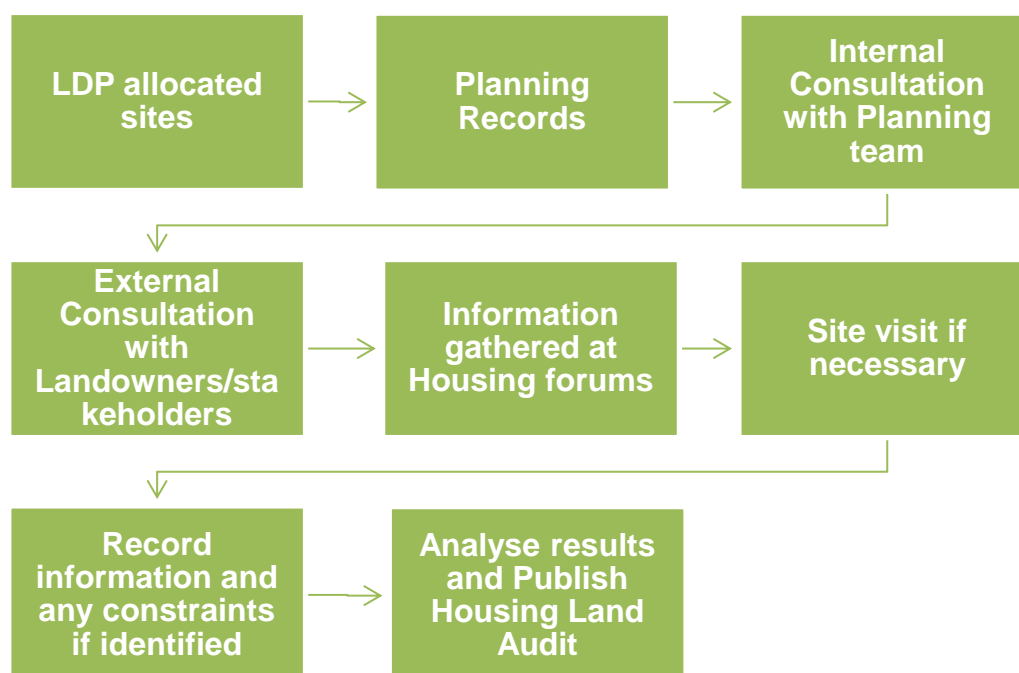
The Action Programme is updated every 6 months based on internal consultation and day to day feedback from partners and developers, it is circulated to external stakeholders whom were invited to provide feedback or updates. The action programme was last updated in October 2019, but is to be updated soon and made available online.

The Action Programme contains information such as ownership and status updates on individual LDP sites which are therefore not repeated in the housing land audit. On the Action programme page you will also find a link to an interactive map. The map can be searched by location and shows site allocations which contain further information when clicked on as the inserted screenshot shows.



Furthermore, the data and knowledge held by our Development Management team forms a core data source for the housing land audit, enabling us to query the Development management database for any approved residential planning applications as well as conducting internal consultations with case officers.

For an overview of the LDP methodology view Diagram 1 below:



Monitoring Windfall

The process for tracking windfall development sites and allocated sites differs slightly. Windfall applications are monitored as they come in through the Development Management process. The dispersed unpredictable nature and quantity of windfall sites complicates monitoring of the construction progress on these sites. Feedback on windfall sites is obtained through progress updates by agents and site visits by the monitoring officer and Development Planning Assistant, as well as the knowledge of planning officers.

5 Loch Lomond and the Trossachs National Park Context

The National Park Partnership Plan

The [National Park Partnership Plan \(2018-2023\)](#) (NPPP) establishes the policies and actions for the management of the National Park by the National Park Authority and our Partners. It also ensures that the four statutory aims of National Park, as set out in National Parks (Scotland) Act 2000, are being achieved through new development.

Rural development is identified as one of the key themes of the NPPP vision “*supporting thriving rural communities and a sustainable, growing, rural economy, within a heavily visited and strongly protected rural area, where conservation is to the fore*” and recognises that to realise the Rural Development Vision: “*There is a pressing need for more housing which better meets the needs of working families and young people while at the same time accommodating needs of an ageing population.*”

The NPPP guides the Local Development Plan. The Local Development Plan 2017- 2021

The Local Development Plan (LDP) 2017-2021 was formally adopted in December 2016 and sets a housing target of 75 homes per year. It is recognised that this is an ambitious target given past completion rates, yet growing the housing supply and providing a greater diversity of types and sizes is considered a crucial part of the strategy towards addressing our ageing population and projected long term population decline.

The housing target is informed by a range of factors including an analysis of the various housing needs assessments that cover the area.

The Housing Land Audit will be monitoring progress on allocated housing sites and will inform future Local Development Plans.

Where will new homes be built?

- Mostly within Towns and Villages
- By exception, on sites close to or adjacent to the Towns and Villages,
- Where appropriate, within Small Rural Communities and existing Building Groups in the Countryside
- Very rarely, within the countryside

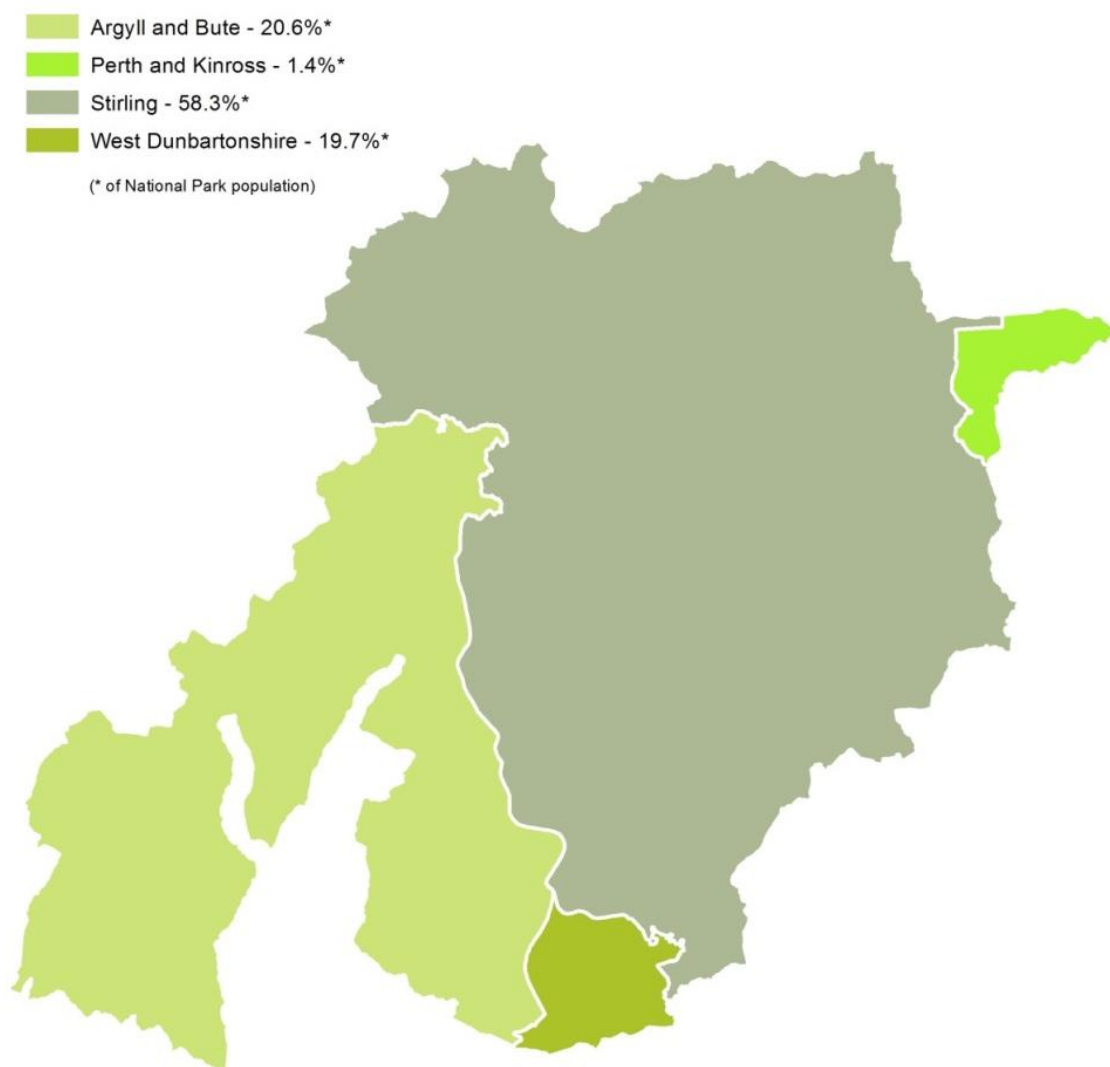
For more information on Housing and Population in the park please view our [Housing and Background population paper](#).

Local Authority boundaries and population distribution

The National Park Authority is not a housing authority and works in partnership with the four local authorities that cover the Park: Stirling, Argyll and Bute (A&B), West Dunbartonshire (WDC) and Perth & Kinross (P&K).

To allow for clearer interpretation of some of the figures provided in this audit, Map 1 below illustrates the proportion of land each council area covers in the National Park as well as the estimated population size in these respective sections of the Park (based on the 2011 census figure). This helps to understand why Perth and Kinross council area within the National Park has low level of completions and allocations. Figures have been split into council areas to provide the councils with statistics that can contribute to the Housing Needs and Demands Assessments. The relevant housing authority prepares a Housing Needs and Demand Assessment (HNDA) and we produced a [Population and Housing background paper](#) to summarise the main issues from the HNDAs and used this alongside other data to set the target of 75 new homes. All HNDAs have since been updated and we will analyse the outputs of the up-to-date HNDAs as part of the next Local Development Plan review

Map 1: Loch Lomond and the Trossachs National Park by Council area



6 Past approvals and completions

Table 3 illustrates that the spread of the housing completions is distributed well with the majority of approvals (63%) being in the Stirling Council area.

Table 3 – Distribution of Approvals and Completions across the areas

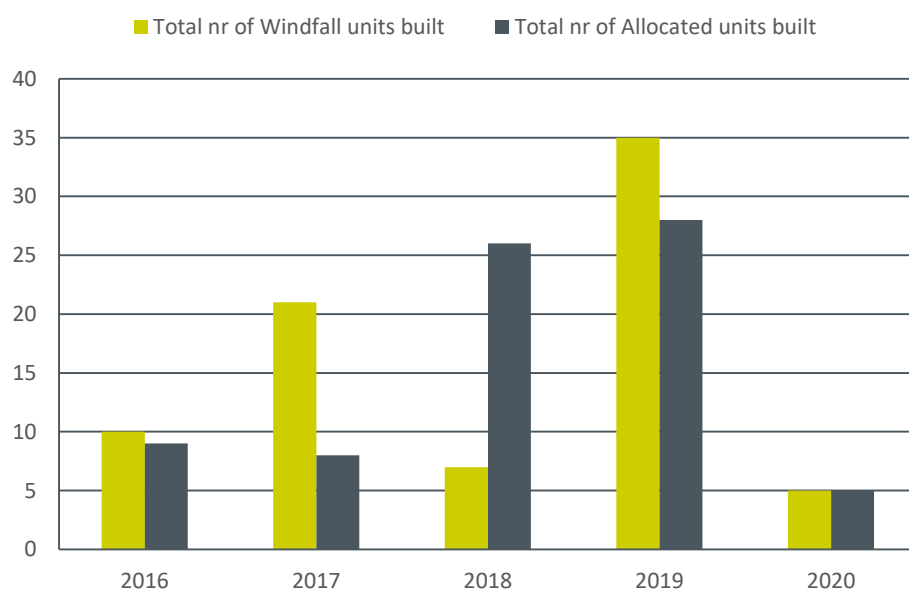
Completions and approvals 2016- 2020	Total Approvals	Total Completions
Argyll and Bute	36	51
Stirling	297	67
West Dunbartonshire	79	35
Perth & Kinross	8	1
Totals	420	154

Table 3 highlights the gap between number of units approved and completions. From the period of 2016 to 2020, total completions per annum have been at a median¹ average of 29 homes - whilst the total number of units approved has been at a median of 85 units per annum.

As can be seen from chart 2 and there was a significant increase for both completions and approvals in 2019, however this was followed by a dip in 2020 due to the COVID pandemic that stalled construction and affected the confidence in the housing market in terms of approvals. In chart 2 it can be seen that windfall provides a steady contribution towards overall housing delivery in the National Park.

Chart 2 – completions over the last 5 years (2016-2020) split by allocated site and windfall

Chart 2- Completions over last 5 years - Windfall vs LDP



¹ Median was used as an average as it is not as affected by outliers as the mean

7 Looking ahead

Chart 3 below shows the trend of approvals and actual completions from 2016 – 2020 and the programmed output for the coming five years.

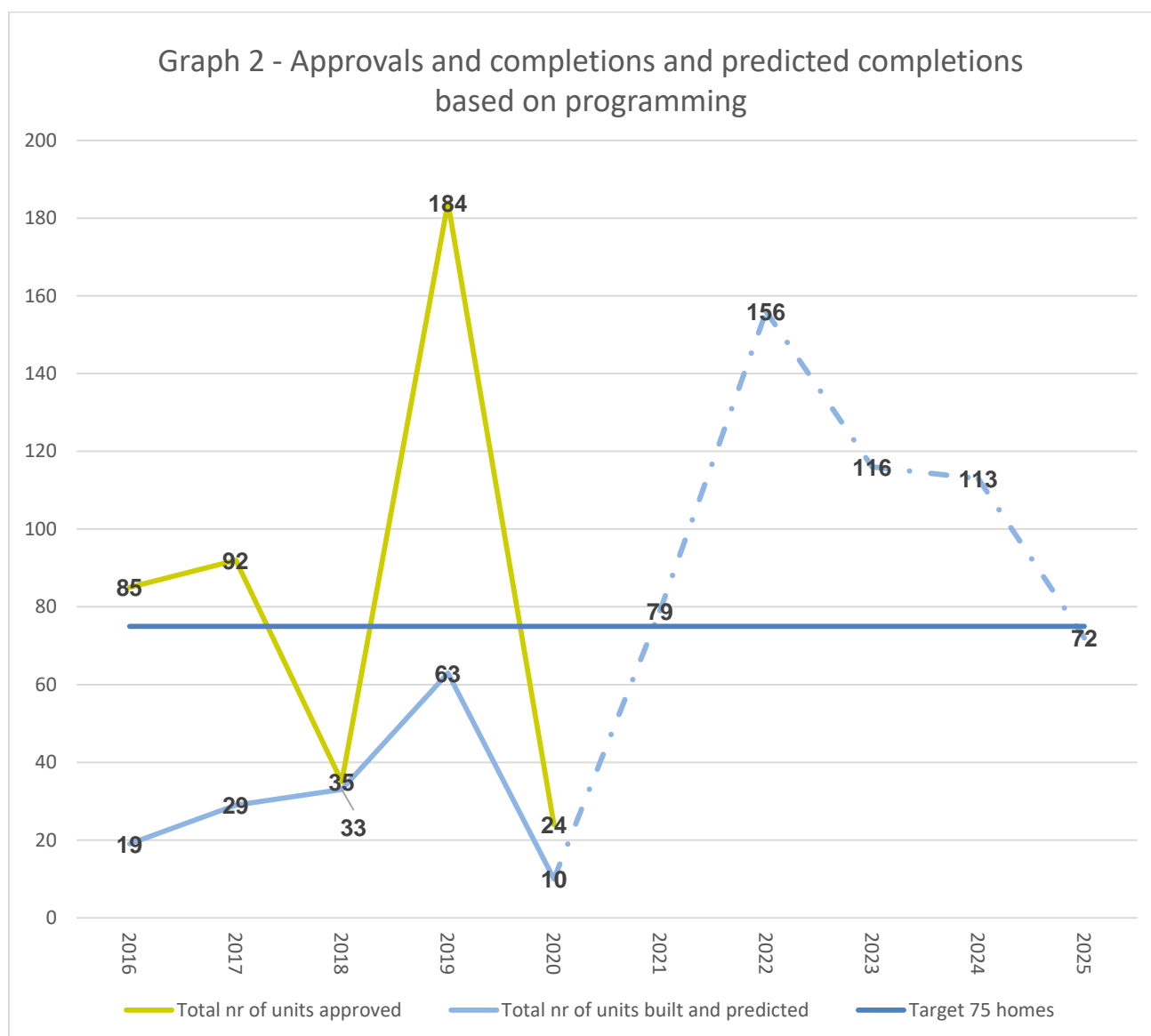


Chart 3 – Approvals and completions and predicted completions based on programming

The forecasted trend for 2021 to 2025 is a reflection of the programming of allocated sites, which is broken down by Local Authority in Table 4, this includes programming of windfall sites of over 1 unit as well as a windfall assumption of 30 units a year. This is in keeping with the calculations for the effective housing land supply as per Table 1 in section 2. For the details on allocated sites view Section 8.

It should be noted that compared to Local Authorities, the scale of housing development in the National Park is significantly lower, therefore the completion of a single development site can have a considerable impact on overall delivery, as can be seen from the graph above. In terms of completions the graph can be explained as follows:

- In 2018 a slight increase in completions compared to the previous year. This was largely due to the completion of 26 affordable homes in Succoth (Arrochar H2)

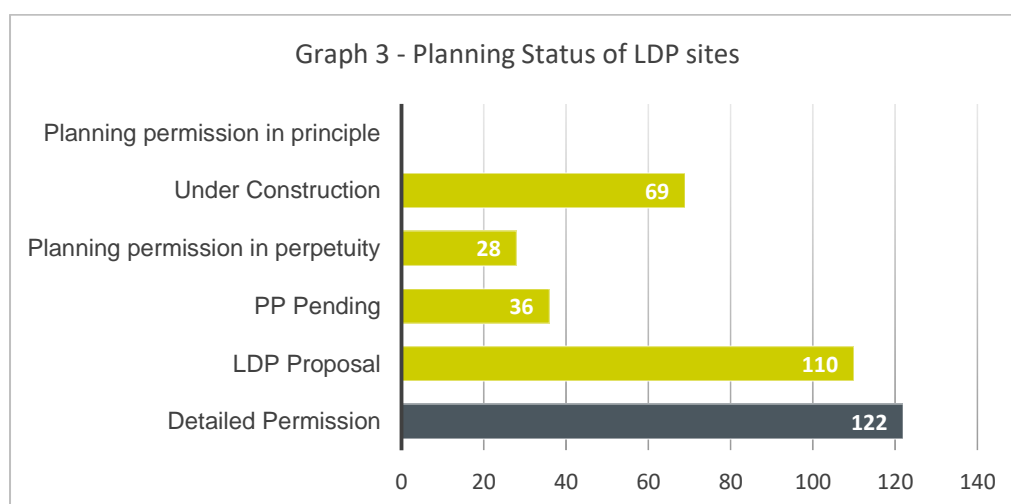
- In 2019 two sites in Callander H2 Telephone Exchange and Callander H1 Pearl Street were completed , as well as the windfall development at Dumbain of 26 affordable homes
- In 2020, low levels of completions due to impact of COVID pandemic. However, 5 of the 24 units at Balloch MU2 were completed in addition to windfall completions.

In terms of the predicted levels of development this can be explained as follows:

- The higher levels of completions are expected to continue over the next 5 years, due to the built out of other large sites that are programmed into the Strategic Housing Investment Programme such as Callander MU2 Claish Farm, Balmaha H1 Forestry Commission site and Drymen H1 & LT1 Stirling Road. Construction is already underway on some of these sites.
- Croftamie received Planning permission in principle for 14 affordable units, which is a higher density than the site was initially programmed for.

Chart 5 below outlines current planning status of LDP sites; this does not include windfall programming or completions. As can be seen 122 units have detailed planning permission (includes extant sites) and 109 units, on allocated sites, are currently under construction.

Chart 5 - Current Planning Status of LDP sites



Summary of Programming

Table 4 provides a summary overview of the number of units anticipated to be built over the next 5 years. The figures are based on programming of allocated sites and windfall approvals over 1 unit. The table also contains windfall approvals for single units, which has not been programmed and is not counted towards the housing supply.

Table 4 - Summary by Local Authority this includes programmed Windfall

Council	Total Built	2021	2022	2023	2024	2025	windfall of 1 unit (not programmed)	5 year land supply	Number of affordable housing of 5 year supply	Total units Post 2024
Argyll and Bute	51	10	13	8	10	0	15	41	12	40
Stirling	66	18	105	65	61	42	28	291	153	12
West Dunbartonshire	35	21	8	10	0	0	12	39	5	6
Perth and Kinross	1	0	0	3	12	0	0	15	0	0
Total	153	49	126	86	83	42	55	386	170	58

8 Programming for LDP sites

Table 6 – programming of LDP sites 2020-2026

Council	LDP Ref	Site Name	Town/Village	Status	Total units	Units affordable	Units Built @Dec 2020	Units remaining @Dec 2020	2021	2022	2023	2024	2025	5 year housing land supply	2026	2027	total post 2025
Argyll and Bute	Arrochar H1	Cobbler's Rest	Arrochar and Succoth	PP Pending	12	3	0	12	3	4	2	3	0	12	0	0	0
	Arrochar H3	Church Road	Arrochar and Succoth	LDP Proposal	6	2	0	6	0	0	0	0	0	0	6	0	6
	Arrochar VE1	Ben Arthur	Arrochar and Succoth	LDP Proposal	16	0	0	16	0	0	0	0	0	0	0	0	16
	Carrick Castle H1	Former Hotel	Carrick Castle	PP in perpetuity	8	0	0	8	0	0	0	0	0	0	8	0	8
	Kilmun H1	Former Nursing Home	Kilmun	Detailed permission	11	8	10	1	0	0	0	1	0	1	0	0	0
	Lochgoilhead H1	Donich Park Land North of Hawthorn	Lochgoilhead	PP in perpetuity	6	6	0	6	0	0	3	3	0	6	0	0	0
	Luss H1	Cottage	Luss	PP pending	10	0	0	10	5	5	0	0	0	10	0	0	0
	Strone H2	High Road	Strone	LDP Proposal	10	3	0	10	0	4	3	3	0	10	0	0	0
Perth & Kinross	Tarbet H1	Land South of A83	Tarbet	LDP Proposal	10	5	0	10	0	0	0	0	0	0	0	10	10
	St Fillans H1	Station Road	St Fillans	LDP Proposal	16	0	1	15	0	0	3	0	0	3	0	0	0
Stirling	Balmaha H1	Forestry Commission site	Balmaha	Detailed permission	22	20	0	22	0	20	2	0	0	22	0	0	0
	Callander H3	Churchfields	Callander	LDP Proposal	30	10	0	30	0	10	10	10	0	30	0	0	0
	Callander MU2	Claish Farm	Callander	Construction	90	50	0	90	7	43	20	10	10	90	0	0	0
	Crainlarich H1	Willowbrae	Crianlarich	LDP Proposal	6	2	0	6	0	0	0	0	0	0	0	0	6
	Croftamie H1	Buchanan Crescent	Croftamie	PP Pending	14	14	0	14	0	14	0	0	0	14	0	0	0
	Drymen H1 & LT1	Stirling Road	Drymen	Detailed permission	88	24	0	88	0	22	22	22	22	88	0	0	0
	Drymen H2	Laurelfields	Drymen	Detailed permission	10	10	0	10	0	0	5	5	0	10	0	0	0
	Drymen MU1	Former Salmon Leap	Drymen	LDP Proposal	4	2	0	4	0	0	4	0	0	4	0	0	0
	Gartmore H1	Park Avenue	Gartmore	LDP Proposal	6	2	0	6	0	0	0	0	0	0	0	0	6
West Dunbartonshire	Lochearnhead H1	Former Holiday Centre	Lochearnhead	LDP Proposal	12	3	0	12	0	0	0	12	0	12	0	0	0
	Balloch H1	North of Craiglomond Gardens	Balloch	Detailed permission	8	0	0	8	0	8	0	0	0	8	0	0	0
	Balloch MU2	Carrochan road	Balloch	Construction	24	0	5	19	19	0	0	0	0	19	0	0	0
	Gartocharn H1	Burnbrae Farm	Gartocharn	LDP Proposal	10	5	0	10	0	0	10	0	0	10	0	0	0
	Gartocharn H2	France Farm	Gartocharn	LDP Proposal	6	3	0	6	0	0	0	0	0	0	0	0	6
Total		24			435	172	16	419	34	130	84	69	32	349	14	10	58

Appendix 1

Constrained sites

The total supply of post 2025 is 58 units of which all are on sites with identified constraints². These are anticipated to be resolved to allow delivery in the years 2024- 29; Table 6 only details programming 7 years in advance, however a couple sites have constraints which are not anticipated to come forward within this time and the units on these are added to the total under 'post 2023'. Table 8 highlights those sites where constraints are not anticipated to be overcome within the Local Development Plan period. However, this does not preclude the sites from coming forward earlier if constraints are resolved, but at the time of publishing this audit this is not foreseen.

Currently seven of the sites are classed as constrained. Table 8 provides a breakdown of the nature of constraints, the most frequent constraint identified on allocated sites is deficit funding and physical - further details on the sites below can be found in the [action programme](#) .

The [action programme](#) outlines a continuing programme of work and commitment by a range of partners and stakeholders to support resolution of infrastructure and physical constraints. Physical constraints are most likely to be resolved through the determination of the relevant planning application and developer contributions are important in this regard. In many cases it will be once planning permission has been approved that infrastructure or service providers have the certainty required to provide the necessary infrastructure.

Table 8- Breakdown of constraints by site as of December 2019

Nature of Constraint	Arrochar H3 Church Road	Arrochar VE1 Ben Arthur	Crainlarich H1 Willowbrae	Gartocharn H2 France Farm	Gartmore H1 Park Avenue	Tarbert H1 Land South of A83	Carrick Castle H1
Ownership							
Physical							
Contamination							
Deficit Funding							
Marketability							
Infrastructure							
Land use							

² This does not include long-term sites

Table 9 below shows the breakdown of constraints for each of the allocated sites. Please note that some sites can have more than one constraint so the total number of units for a particular site may be counted against several constraints

Table 9 - Type of constraint and no of units affected

Constraint	No of sites	total units	% of units of total remaining capacity (390)	% of all LDP sites (26)
Ownership	2	16	4%	8%
Physical	4	28	7%	15%
Contamination	1	16	4%	4%
Deficit Funding	4	34	9%	15%
Marketability	3	30	8%	12%
Infrastructure	1	16	4%	4%
Land Use	1	8	2%	4%

Appendix 2

Completed sites

Sites removed from audit since 2017

Completed as at 31st December 2020

LDP ref	Site Name	Town/Village	Council	Monitoring Type	Total units approved	Units Built completed
Luss H2	Land North of Loch Lomond Arms	Luss	Argyll and Bute	LDP	5	5
Arrochar H2	Succoth	Arrochar & Succoth	Argyll and Bute	LDP	26	26
Callander H1	Pearl Street	Callander	Stirling	LDP	4	4
Callander H2	Old Telephone Exchange	Callander	Stirling	LDP	23	23