Local Development Plan –

POPULATION AND HOUSING

(including indicative Local Housing Land Requirement)

BACKGROUND PAPER

May 2025

Table of Contents

Introduction

This Paper has been prepared as part of the Evidence Report for the Proposed Local Development Plan 2027 – 2037 (proposed LDP). The paper aims to provide more detailed background information and statistics on population and housing within the National Park.

This paper provides an overview of:

- The Housing Need Estimates that have emerged from the Stirling, Argyll and Bute, West Dunbartonshire and Perth and Kinross Housing Need and Demand Assessments (HNDA)
- The minimum all-tenure housing land requirement (MATHLR) set via the adopted National Planning Framework 4 (NPF4);
- How these were translated into the setting of a Housing Land Requirement (HLR) for the Proposed Plan.
- Additionally, this report provides a summary of the key issues identified for Specialised housing provision (e.g. housing designed for specific needs such as wheelchair users).

Section 15(5) of the 2019 Planning (Scotland) Act mandates that the Evidence Report must outline the housing needs of the local population. This includes specific consideration for individuals in further and higher education, older people, and disabled individuals, as well as the availability of land for housing, including properties designed for these groups.

Ensuring an adequate supply of housing and the timely release of land is a core objective of both the current LDP and the emerging LDP. The primary challenge is to plan for sustainable growth, addressing housing needs while safeguarding the National Park's built and natural environment.

This must be done within the context of the climate and ecological crises, ensuring that community infrastructure is sufficient to support expanding populations. Additionally, the development of the next LDP presents an opportunity to accelerate the supply of affordable homes and establish a clearer framework for housing mix requirements.

To achieve a balanced and future-proofed housing strategy, these considerations must inform the entire planning process, beginning with the establishment of the Housing Land Requirement.

Policy Framework

NPF4

The amended Town and Country Planning (Scotland) Act 1997 requires[1] that the National Planning Framework contains 'targets for the use of land in different areas of Scotland for housing'. To meet this requirement, the new National Planning Framework 4 (NPF4) sets out a Minimum All-Tenure Housing Land Requirement (MATHLR) for each planning authority in Scotland (appendix 1).

The MATHLR figure is the minimum amount of land, by reference to the number of housing units, that is to be provided by each planning authority in Scotland for a 10 year period. It should be noted that the MATHLR figure is expected to be exceeded in each Local Development Plan's Local Housing Land Requirement and therefore there is still a need to understand the housing needs of the area.

The MATHLR figure for Loch Lomond and the Trossachs National Park Authority is 300 units over the next 10 years. This will be a key factor when setting targets for housing within the proposed LDP.

The previous LDP had an ambitious target of 75 houses to be delivered each year whereas the newly published MATHLR figure has suggested the target should be a minimum of 30 houses annually. This will be explored in further detail within this paper.

The Local Development Planning Guidance

The Local Development Planning Guidance which was published to support local authorities in preparing their LDPs sets out the following expectations for Evidence Reports regarding housing matters:

- Include a section specifically on housing
- Include an indicative Local Housing Land Requirement (LHLR), when setting out what the
  evidence means for the Proposed Plan; and
- Provide a transparent and understandable explanation of how the indicative LHLR has been arrived at.

Local Housing Strategies

Local Authorities have a statutory responsibility to prepare a local housing strategy (LHS), supported and informed by an assessment of housing need and demand (HNDA). These in turn are used to inform housing land requirements in local development plans. The National Park is covered by four separate LHS's and HNDA's:

[1] Section 3A(3)(d) of the Town and Country Planning (Scotland) Act 1997, as amended.

- Stirling Council
- West Dunbartonshire
- Argyll and Bute
- Perth and Kinross

Summaries of each of the Local Authorities LHS's and HNDA's are included within this paper.

Whilst desirable to have one separate LHS and HNDA for the National Park, we are not a housing authority and The Park is not a functional Housing Market Area (HMA) - i.e. a relatively self-contained geographic area in which most households would look to address their housing needs - upon which a HNDA requires to be undertaken.

National Park Partnership Plan

A National Park is required under the National Parks (Scotland) Act 2000 to set out a National Park Authority's policy for:

a) Managing a National Park
b) Coordinating the exercise of an Authority's functions in relation to a National Park and the functions of other public bodies and office holders to the extent that they affect a National Park, with a view to ensuring that the National Park aims are collectively achieved in a co-ordinated way.

Loch Lomond and the Trossachs National Park Authority have recently published a new National Park Partnership Plan 24 -29 (NPPP) which sets out the above policy framework.

The newly adopted NPPP guides how all of those with a role to play in looking after the National Park will work together to manage The Park and achieve a shared vision for the area. The Plan sets out how the National Park Authority and partners will take action together to tackle challenges for the communities, economy, climate and nature.

The NPPP has identified the following challenges in relation to population and housing pressures within the National Park:

- The National Park's population has a lower proportion of young and working age people compared to the national average[2]
- 75% of National Park households cannot afford average house prices and 43% cannot afford lower value house prices.[3]
- The National Park is one of the most expensive places in Scotland to buy a house.[4]

[2] National Records of Scotland (INSERT LINK)
[3] National Park Housing Market Research 2022 - LINK
[4] National Park Housing Market Research 2022 - LINK

The NPPP is divided into three chapters each seeking to tackle a different challenge. The third and final chapter – Designing a Greener Way of Living – explores how people live and work and experience the National Park and how this needs to change to respond to the climate and nature crisis and also to support thriving communities into the future.

The chapter explores the complicated housing sector in the National Park and what is driving the increase in housing demand. It recognises that action needs to be taken to deliver housing that helps support thriving communities.

The NPPP has included a measure of success by 2029 to track the number of affordable new homes built, homes brought back into use as housing for local people and numbers of second, holiday and Short Term Lets. There is also an aim to secure higher build rates than the minimum target of 30 new homes per year identified by NPF4, where evidenced as necessary to help address local housing needs and rural economy.

Population and Household Projections

National Records of Scotland (NRS) population and household projections indicate how the population is anticipated to change in the future and estimate the likely number, type and size of households that are likely to form. This information is used to help identify the amount of housing need in The Park and to inform the proposed LDP. The most recent projections for the National Park area are 2018 based and detail the 10 year projection and the 25 year projection. The aim is that the proposed LDP will be adopted in 2027 and will therefore be in place until 2037 – the population projections during this period will also be included below.

Population Projections

The 2022 Census estimates the National Park's population to be **14,566.**

Table 1 shows a summary of the estimated population projections between 2018 and 2043 within the National Park. It also details the estimated population projections over the proposed Plan period – 2027 – 2037.

			Proposed Plan Period	Proposed Plan Period			
	2018 - 2019	**2024 - 2025**	**10 year projection 2027 - 2028**	**2037 - 2038**	**25 year projection 2042 - 2043**	**Numerical change**	**Percentage Change between 2018 - 2043**
Approx. population	14, 718	14, 459	14, 344	13, 906	13, 667	-1,051	-7%

Table 1: Estimated Population Projection for the National Park

Table 2 shows a summary of the percentage changes in the population projection period 2018 – 2043 for the National Park, Scotland and the local authorities that cover the National Park. These figures have also been obtained from the NRS..

The key points from the projection period are:

- The population of the National Park is predicted to fall from 14, 718 in 2018 to 13, 667 in 2043 (a decrease of 7%)
- The number of children under the age of 16 is projected to decrease from 2, 096 in 2018 to 1, 566 in 2043 (a decrease of 25%)
- The number of working age people is predicted to decrease from 8, 804 in 2018 to 7, 585 in 2043 (a decrease of 14%)
- The population of pensionable age is expected to increase from 3, 818 in 2018 to 4, 470 in 2043 (an increase of 17%)

Area	**Percentage Population Change 2018 - 2043**
Scotland	+5.8%
LLTNPA	-7%
West Dunbartonshire	-7.4%
Perth and Kinross	-1.0%
Argyll and Bute	-14.8%
Stirling	+10.5%

Table 2: Projected Percentage change in population by age group, 2018 – 2043

Within the National Park there is projected to be more deaths than births across the 25 year projection period, but migration is projected to have no effect on the population of the area as net zero migration is projected across the period. Figure 1 shows that all age groups except 75 and over are projected to decrease by 2037.

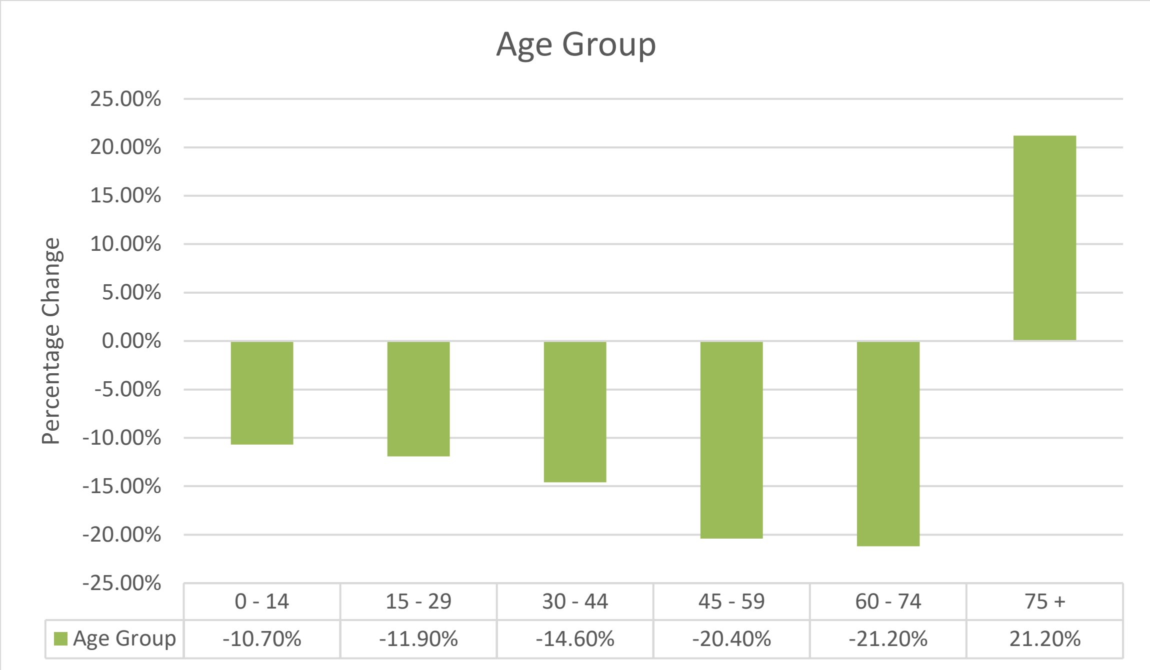


Figure 1- age group projections by 2037

The table in appendix 2 breaks down the population changes per area of the National Park. This data has been collated from the Small Area Population Projections 2011 – 2021. The population trends across Loch Lomond & The Trossachs National Park (LLTNP) indicate varied patterns of growth and decline among different settlements, with notable shifts in age demographics. Many areas have experienced overall population decline, particularly in working-age and young people cohorts, while the older population has grown significantly in several locations.

Areas such as Lochgoilhead, Carrick Castle, and Ardentinny (-7.95%), Arrochar, Tarbet, and Ardlui (-8.78%), and Callander (-4.06%) have seen moderate population declines, largely driven by decreases in the working-age population (-12.57%, -16.39%, and -8.97% respectively) and a corresponding drop in young people (-10.42%, -15.44%, and -5.13%). Similarly, Kilmun, Blairmore, and Strone (-5.56%) saw a sharp decline in young people (-28.24%) and working-age residents (-18.84%), though it recorded a 24.15% rise in those aged 65+.

Despite these declines, some settlements have experienced overall population growth, often linked to an increase in older residents. Luss, Arden, and Glen Fruin (+5.12%), Balmaha and Milton of Buchanan (+5.32%), and Killin (+3.99%) have seen older populations grow by 12-25%, while Comrie and St Fillans (+2.83%) recorded a 25.3% increase in over-65s despite a small decline in working-age residents. Croftamie (+16.1%) saw a 50% surge in older people, while Kilmahog and Brig o' Turk (+15.62%) experienced significant population growth across all age groups, particularly among older residents (+35.67%).

Some rural areas have seen steep population declines, especially among younger and working-age residents. Crianlarich and Tyndrum (-8.11%) reported a staggering 54.05% drop in young people, though its over-65 population increased by 43.64%. Gartmore (-1.10%) also saw a sharp decline in young people (-31.58%), while Stronachlachar, Inversnaid, and Kinlochard (-9.35%) experienced a 27.54% decrease in the 0-15 age group.

Meanwhile, Balloch (-5.46%) faced a significant reduction in working-age residents (-17.82%), though it recorded a 9.35% increase in young people and a 24.37% rise in older residents. Similarly, Gartocharn and Kilmaronock (-5.62%) saw only a minor gain in working-age residents (+0.79%), but a 15.91% increase in over-65s.

Overall, these projections reflect a wider trend of ageing demographics and population decline in several National Park communities, with many areas experiencing outmigration of young and working-age residents. This shift highlights ongoing challenges in housing, employment opportunities, and service provision, particularly in supporting an ageing population while ensuring the sustainability of rural communities.

Household Projections

The number of households in Scotland is projected to increase by 120,000 (5%) over the next 10 years, from 2.48 million in 2018 to 2.60 million in 2028. Over the entire 25-year projection period, the number of households is projected to increase by 10% to 2.71 million by 2043.

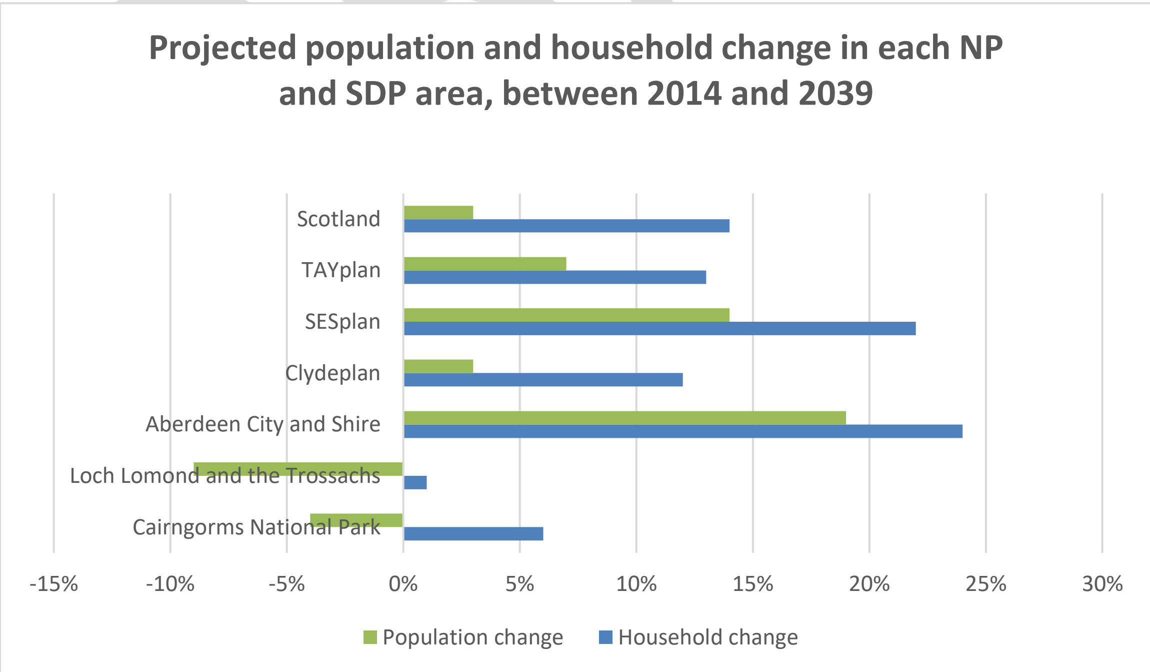


Figure 2 – Projected Population and household change in the National Park

The number of households is projected to increase in Loch Lomond and the Trossachs National Park by 2039, however, the increase in households is projected to be lower than in Scotland as a whole. The projected increase in the number of households in the National Park is due to more people living alone or in smaller households. Within the National Park the average household size in 2014 is 2.18 people and it is projected to decrease by 11% to 1.94 people by 2039.

Household size is projected to decrease as the number of older people in the population rises, because older people are more likely to live in smaller households or alone. By 2039, the projections indicate the percentage of households headed by older people aged 65 or over will have increased. Specifically the projections indicate that as many as 51% of the National Parks households will be headed by older people aged 65 and over.

Scotland's 2022 Census – Housing Results

The 2022 Census, which is being published incrementally, has provided early insights into Scotland's housing landscape, highlighting national shifts driven largely by demographic change - particularly an aging population. Across Scotland, the number of households owning their home outright has risen by 28.8% since 2011, reaching 851,100, a trend linked to the increasing number of older adults who have paid off their mortgages. Simultaneously, the number of residents in care homes has declined by 14.5% to 30,800, reflecting the Scottish Government's policy shift toward supporting older people to live independently in their own homes.

Other national-level changes include a 9.5% rise in private renting, with 323,000 households now renting privately, while the proportion of social rented households has slightly decreased despite an increase in the overall stock. The data also reveals that 70% of households have more bedrooms than required, with only 2.4% living in overcrowded conditions. Additionally, a 68% increase in students living in halls of residence mirrors rising university enrolments.

Within Loch Lomond and The Trossachs National Park, some of these trends are reflected, while others diverge due to the area's rural and low-density nature. In 2022, housing in the National Park was still dominated by traditional, permanent dwellings. Of the 6,829 occupied households, 86% were whole houses or bungalows - 45% detached, 28% semi-detached, and 12% terraced - demonstrating a continued preference for lower-density housing. Flats and apartments accounted for only 14% of homes, and very few households (15 in total) lived in caravans or temporary structures. This contrasts with more urban parts of Scotland where flats and higher-density housing are more common.

Household size in the National Park also aligns with broader trends of smaller households. Two-person households were most common (40%), followed by single-person households (34%), with relatively few larger households - only 4% had five or more members. This mirrors the national picture and reinforces the narrative of an aging population and smaller family units.

However, the tenure pattern in the National Park differs notably from national averages. Homeownership was significantly more dominant, with 75% of households owning their homes - 49% owned outright and 26% with a mortgage - compared to lower ownership rates nationally. Social rented housing accounted for 15% and private renting just 8%, both of which are lower than national figures. Shared ownership and equity schemes remained minimal, reflecting perhaps lower uptake of such options in rural areas or less targeted provision.

In summary, while both the national and National Park data reflect broader demographic shifts, such as an aging population and smaller households, The Park stands out for its high levels of outright homeownership, predominance of detached and semi-detached housing, and limited presence of high-density housing and rental tenures. These differences underscore the distinct housing characteristics of rural areas like the National Park when compared to urban Scotland.

Housing Market Overview - Operation of Housing System within Loch Lomond and the Trossachs National Park

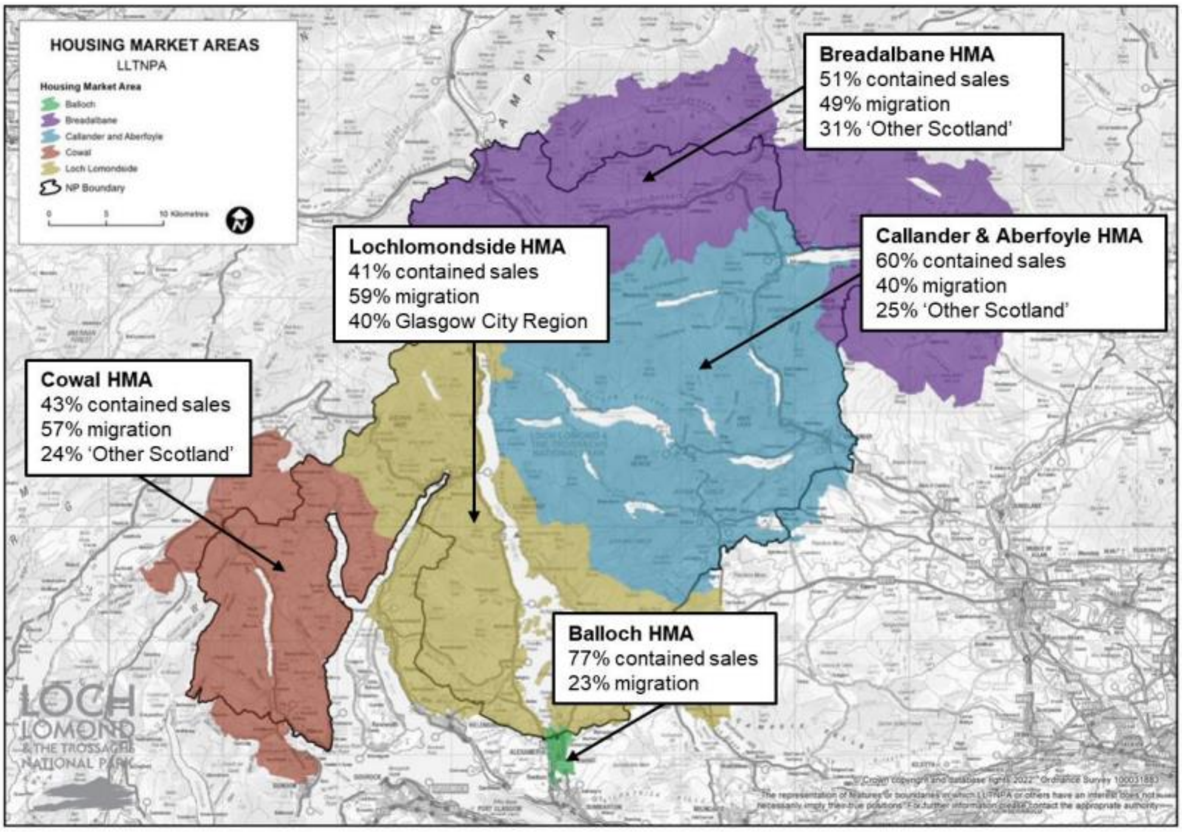
The National Park Authority commissioned Arneil Johnston to undertake some research into the housing system within the National Park and the final report was published in 2022. The report provides an in-depth analysis of the housing market, affordability, market dynamics and pressures related to second homes and short-term rentals within The Park. This report forms a key part of the evidence base for this report and overall understanding of the housing system within the National Park.

The report was commissioned with the primary aim of understanding the dynamics of the housing system within the National Park area. The study aims to create a robust evidence base to inform housing policies, particularly regarding affordability, short-term lets, and planning decisions for future development. The report's findings will help guide strategies to manage affordable housing and address imbalances in the housing market.

Validating Housing Market Sub-areas

The report analysed housing market sub-areas (HMSAs) to determine if the previous boundaries, defined in 2012, still hold. The validation was done by tracking home buyer patterns, revealing that 56% of purchases were from households within or around the LLTNP boundary. This showed a high degree of self-containment in some areas, like Balloch (77%) and Callander & Aberfoyle (60%), while others, like Cowal (57%), saw significant inward migration. The research indicated that five functional Housing Market Areas should be established. The map below illustrates the housing market areas recommended by the report, three are unchanged from the 2012 mapping and the other two have been re-defined in light of the recent research:

- Balloch HMSA - a separate functional HMSA (2022) not operating as part of the wider Loch Lomondside HMSA which previously including Arrochar.
- Breadalbane HMSA (unchanged from 2012) including Killin, Tyndrum and Crainlarich.
- Callander and Aberfoyle HMSA (unchanged from 2012) including Callander, Aberfoyle, Kinlochard, Gartmore, Lochearnhead, Strathyre, Balquihidder
- Cowal HMSA (unchanged from 2012) including Lochgoilhead, Blairmore, Kilmun, Strone and Ardentinny.
- Loch Lomondside HMSA – Loch Lomondside combining Loch Lomondside and wider Loch Lomondside from 2012 to include Arrochar but excluding Balloch settlement.



Map 1 – Proposed Housing Market Areas

Dwelling Estimates

There are approximately 7,571 dwellings in LLTNP, of which 93% are occupied, 5% are second homes, and 2% are empty. This indicates that 7% of dwellings (539 units) are not available for full-time local residential use. There is significant variation across sub-areas. For instance, Cowal has 17% second homes, while Balloch has virtually no second homes. Loch Lomondside has the highest concentration of privately owned properties, and this ownership trend suggests challenges in affordable housing availability for lower-income households.

Household Projections

The National Records of Scotland's 2018-based household projections for 2022-2037 suggest that household numbers within Loch Lomond and the Trossachs National Park (LLTNP) will remain stable, with a minor 1% increase expected between 2022 and 2027. Table below illustrates the steady trend in household figures across the next 15 years:

Year	2022	2027	2032	2037
NRS Household Projection	6,757	6,811	6,825	6,833
% Household Increase	~	1%	1%	1%

Table 3 – Household Projections 2022 - 2037

Given that household growth is expected to remain minimal over this period, and considering the existing pressures on affordable housing, it is clear that the current supply of affordable housing in The Park area is inadequate to meet demand due to limited availability.

Housing Stock Distribution

The Park area has a mix of detached homes, cottages, and rural dwellings, with a higher-than-average rate of owner-occupation compared to national averages.

- Owner-Occupied: Dominates the market but increasingly unaffordable for new buyers.
- Private Rented Sector (PRS): Limited and often priced above Local Housing Allowance, impacting affordability for lower-income households.
- Social Housing: Scant availability, with concentrated waiting lists and low turnover, particularly in towns like Callander and Aberfoyle.
- Short-Term Lets and Second Homes: Many homes are used as holiday rentals or second homes, reducing availability for local residents.

Housing Market Activity and Affordability

The housing market in the LLTNP saw an 89% increase in property sales from 2009/10 to 2019/20. However, housing affordability is a significant challenge. In 2019/20, the average house price in LLTNP was £215,889, far higher than the Scottish average of £182,357. Affordability pressures are acute, with households needing to spend up to 6 times their income to afford homes in some areas like Breadalbane and Loch Lomondside. In contrast, Balloch had the lowest house prices and inward migration, reflecting its more accessible housing market.

Housing affordability is a major issue across LLTNP, especially for lower-income households. Around 43% of households cannot afford to buy a home even at lower quartile prices, and 75% cannot afford homes at average market prices. Rental costs in the private rented sector (PRS) are also high, with market rents averaging £681.82 per month. Social rents, however, are considerably lower, making this an essential resource for lower-income households.

Short-term Lettings and Second Homes

The report highlights the growing pressures from short-term lets and second homes, which contribute to housing inflation and reduce the availability of long-term residential properties. In areas like Cowal and Loch Lomondside, second homes make up a significant portion of the housing stock, exacerbating local affordability issues.

Social Housing Pressures

Social housing constitutes 13% of the total housing stock in LLTNP, significantly lower than the Scottish average of 24%. Breadalbane has the highest proportion of social housing (35%), while Loch Lomondside has only 7%. There is considerable unmet demand for social housing, with long waiting lists and limited turnover. For instance, in the Rural Stirling Housing Association area, there were over 549 households on the waiting list for just 392 properties.

Recommendations

The report makes clear recommendations and areas for action for the National Park. These are set out below:

- Housing Supply and Policy Needs: The report stresses the need for interventions to increase the availability of affordable housing across The Park area. It also calls for tighter regulations on second homes and short-term lets, which are contributing to house price inflation and reducing the stock available for permanent residents.

- Social Housing Investment: Expansion of social housing is critical to addressing the affordability crisis. The report recommends that the LLTNP authority work closely with housing providers to increase the supply of affordable rental homes and reduce waiting list pressures.

This report provides a comprehensive picture of the housing market challenges facing the Loch Lomond and Trossachs National Park, emphasising the need for strategic interventions to ensure that local residents, particularly lower-income households, have access to affordable and sustainable housing options.

The work and research undertaken by Arneil Jonhston to understand the up to date housing pressures across the National Park provides a valuable insight into reasons for the housing crisis that the National Park and surrounding Local Authorities are currently facing. This paper is a key piece of evidence for assessing the housing need within The Park.

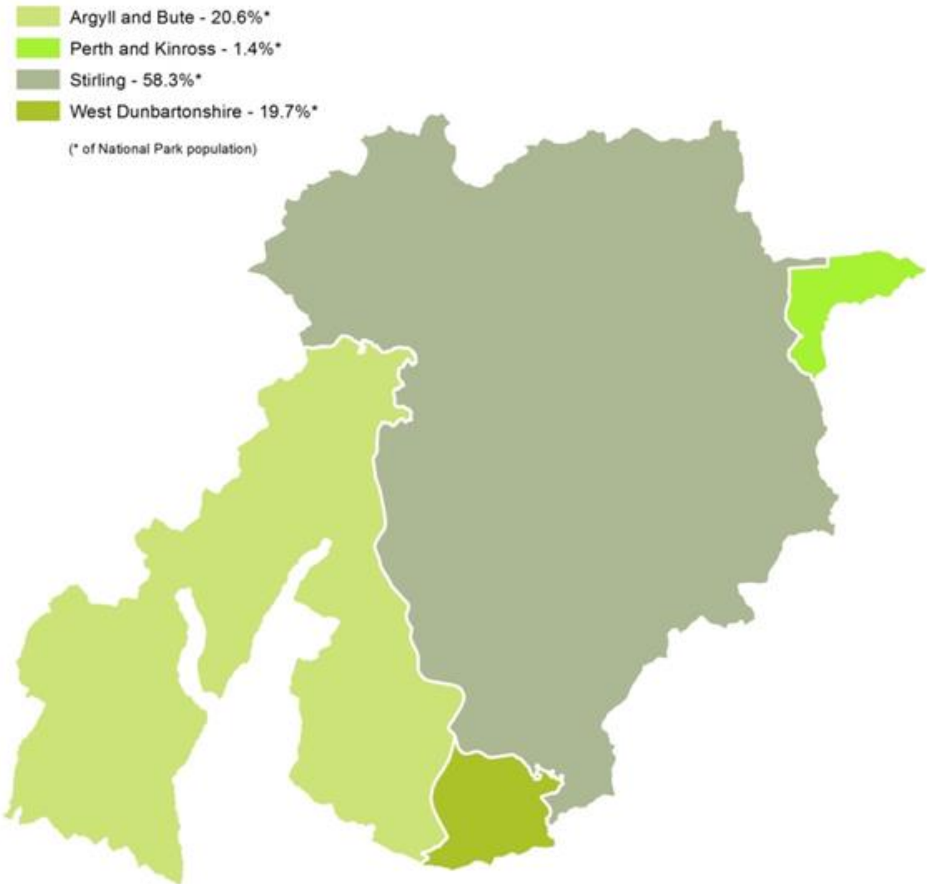
Establishing methodology for assessing housing need and demand within the National Park

Scottish Government guidance on Local Housing Strategies (LHSs) requires the LHS to set housing supply targets, informed by Housing Need and Demand Assessments (HNDAs) for the Local Development Plan to help it to identify the housing land requirement.

This assessment follows Scottish Government guidelines, using the HNDA Tool where applicable and integrating local data from relevant councils (Stirling, Argyll and Bute, West Dunbartonshire, and Perth and Kinross).

The NPA 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) (listed in order of largest LA area within the NP). The information held by the housing authorities will be detailed in this report and will form a key part of the evidence for the LDP Evidence Report. This is supplemented to a small degree by work undertaken by the NPA in monitoring housing trends, decisions and completions on an annual basis.

Stirling is the local authority that covers the largest area of the National Park and Argyll and Bute covers the second largest land area. The diagram below illustrates the land area covered by each of the four local authorities and the percentage of the National Park population within each of them.



Map 2 – Local Authority Population Distribution

Alignment of the Proposed Plan and Housing Need and Demand Assessments

The Housing Need and Demand Assessments (HNDAs) prepared by the four local authorities that cover the National Park are summarised in Table 2 below.

Local Authority HNDA's

HNDA	Summary	Link
Stirling	**Published in November 2019** Provides outputs for whole Local Authority area and for National Park sub level area of Stirling Council. There are plans to update the HNDA but not within the timeframes for preparing the LDP.	Stirling Housing Need and Demand Assessment
Argyll and Bute	**Published in October 2021** The document states that there are two Housing Market Areas which partially fall within the National Park – Cowal and Helensburgh and Lomond. The document provides outputs for the whole Local Authority	Argyll and Bute Housing Need and Demand Assessment

	area and where possible has demonstrated need within the National Park sub-areas. There are plans to update the HNDA by 2026 but not within the timeframes for preparing the Evidence Report for the LDP.	
West Dunbartonshire	**Published in June 2024** Forms part of the Glasgow and Clyde Valley Strategic Development Plan (GCVSDP) area. HNDA is undertaken to fit to the GCVSDP boundary and excludes the National Park area of WDC. WDC has no plans to do anything standalone for the National Park.	West Dunbartonshire Housing Need and Demand Assessment
Perth and Kinross	**Published in November 2022** The National Park is not considered as part of this HNDA and therefore there is no separate data for this area of The Park. The Perth and Kinross area of the National Park is small and contains approx. 150 households.	Perth and Kinross Housing Need and Demand Assessment

Assessment of robustness of HNDA's for the Proposed Plan preparation

NPF 4 requires that the Local Development Plan, HNDA and Local Housing Strategy processes closely align. The HNDA should be completed in good time to inform the Proposed Plan, along with local authorities' views on housing supply targets and should provide results at housing market area and local authority level. In the National Park's case there is clearly a time lag of a few years between the HNDA's being prepared and signed off and the preparation of the Proposed Plan.

As the National Park falls mostly within the Stirling and Argyll and Bute local authority areas it is these HNDAs that are of most relevance. Both these authorities have robust and credible HNDA's that were signed off in 2020 and 2021. A summary of the key findings of these HNDAs for the National Park is provided in paragraphs below.

The preparation of the Evidence Report cannot be postponed until the next Housing Need and Demand Assessments (HNDAs) are completed, as the timing of the HNDA updates does not align with the Scottish Government's requirement for Local Development Plans to be adopted by May 2028. Given that LDPs typically take 3 to 4 years to prepare, it is essential that work on the Evidence Report proceeds without delay to meet the statutory timeline. West Dunbartonshire HNDA does not cover the NP part of the Council area, leaving a gap. Perth and Kinross covers a very small area of The Park comprising the village of St Fillans and its surrounding landward area. This forms part of the Strathearn Housing Market Area. Whilst the information provided within these HNDAs is not as informative, summaries of both are still provided in the following sections.

The robustness of the evidence base derived from the HNDAs is assessed as:-

- Sound HNDA guidance for the Stirling Council and Argyll & Bute Council areas of the National Park.

- No specific HNDA guidance for West Dunbartonshire Council area of the National Park leaving a gap for this small area which comprises a small part of Balloch (which is within the wider Vale of Leven HMA) and the rural village of Gartocharn.
- HNDA guidance for the wider Strathearn area, which takes in a small part of the National Park (St Fillans) within the Perth and Kinross area.

Whilst it is recognised that up-to-date HNDA's from the four local authorities or a specific HNDA for the National Park would be the preferred option for understanding and assessing housing requirements, this is not possible in the timeframe and with the resources available. The approach being taken follows that previously taken for the LDP which was accepted as a robust and pragmatic approach for the National Park area. It has therefore been decided that using, the new HNDA tool (prepared by the Centre for Housing Market Analysis), the most recent population and household projections, 2022 census statistics, analysis of secondary data, local housing needs survey information and an up to date picture of the housing market provided by Arneil Johnston will provide sufficient evidence for understanding housing need across the National Park and to subsequently set housing targets.

Summary of Data Sources for Assessing Housing Need

This section summarises the different sources of data for establishing housing need. The sections below are:

1. Stirling Housing Need and Demand Assessment 2019 - 2038
2. Argyll and Bute HNDA and Local Housing Strategy Summary
3. Perth and Kinross Housing Market Partnership - HNDA 2022 Summary
4. The Glasgow and Clyde Valley Strategic Development Plan 3 – 2024 (West Dunbartonshire)
   Local Housing Strategy 2022 – 2027
5. HNDA Tool from the Scottish Government

1. <u>Stirling's Housing Need and Demand Assessment 2019 – 2038</u>

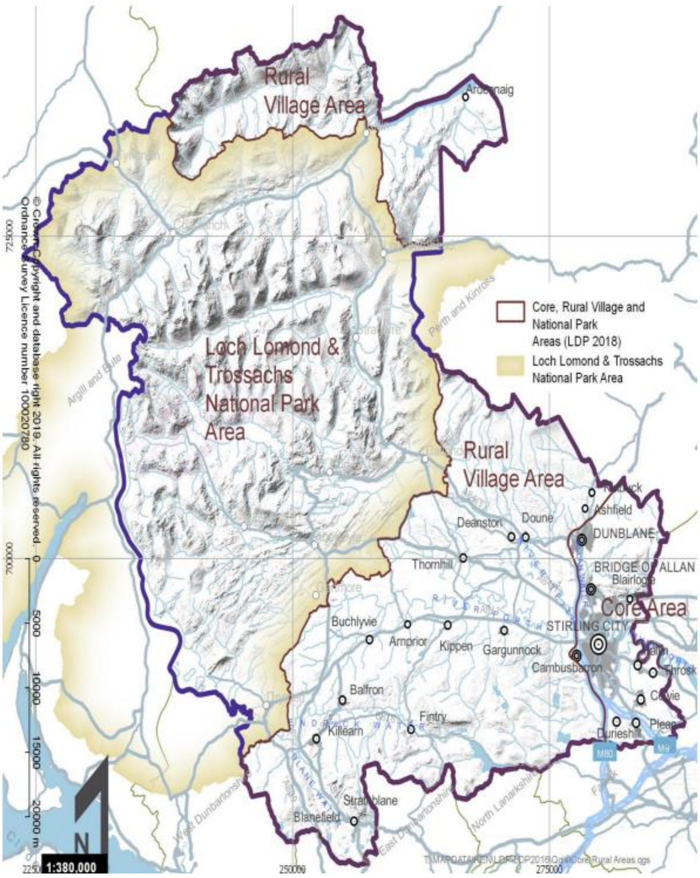
Note: all figures and diagrams within this section have been taken from the Stirling Council HNDA

Stirling have yet to publish their updated Local Housing Strategy but the National Park is aware that this is currently in process.

The Stirling Council HNDA was published in 2019 after extensive research and consultation. Stirling Council is the Local Authority which covers the largest area of the National Park. There are fifteen key settlements within the Stirling area of the National Park, these include but are not limited to:

- Callander
- Killin
- Aberfoyle
- Gartmore
- Drymen
- Lochearnhead
- Balquhidder

Stirling Council consists of three sub-housing Market Areas, one of which covers the majority of the National Park – this is named Loch Lomond and the Trossachs National Park area (see adjacent map). This has been done to differentiate between urban and rural Stirling and also between the National Park and the rest of the Stirling Council Area.



Map 3 – Housing Market Areas - Extracted from Stirling HNDA.

The report provides a summary of the existing housing need and estimates that in 2019 there were 472 households with need across the whole Stirling area and it was estimated that it would take up to five years to clear this.

<u>Population Changes</u>

The HNDA provides details on the population trends within the Stirling Council area and many of these mirror the trends being experienced within the wider National Park area. One of the key differences in population trend, however, is that the Stirling population is expected to increase by 2041 to a projected total of 102 ,787 as Stirling is one of the council areas with the largest percentage of in-migration. This can in part be attributed to the large student population within Stirling, with many of the students opting to remain within Stirling to seek employment following their academic studies.

The population projections indicate that whilst there is an influx of younger aged people moving to the area for study, the more rural areas of the Council, including the National Park are still expected to see a rise in people of retirement age living in the area and therefore will experience an ageing population and the housing pressures associated with this.

Housing Data

The report highlights several key housing pressures within the National Park sub-housing market area, particularly regarding affordability, ownership trends, and the impact of private rental and short-term let markets.

The first area of pressure identified within the report is housing stock and tenure distribution. The report notes that the National Park housing market sub-area contains approx. 4,400 dwellings of which approx. 91% are occupied, 7% are second homes, and 2% are empty. The table below indicates that the National Park has a significantly larger percentage of ineffective stock than the rest of Stirling and Scotland. This is largely due to second home/holiday home ownership being significantly higher.

	All dwellings	Occupied Dwellings	Second/ holiday homes	Vacant properties	Ineffective Stock
Stirling Rural	6,168	5,861	129 (2.9%)	178 (2.9%)	5%
Stirling Core	28,375	27,716	100 (0.4%)	559 (2.0%)	2.3%
National Park	4,430	3,989	326 (7.4%)	115 (2.6%)	10%
Stirling	38,973	37,566	1.4%	2.2%	3.6%
Scotland	2,473,881	2,372,777	1.5%	2.6%	4.1%

Table 4 – Housing Stock - Extracted from Stirling HNDA.

The report provides details (obtained from the 2011 census) on the proportion of stock by tenure for each sub-market area. The largest tenure is owner occupied housing which makes up 68% of the area. 18% of the dwellings within the sub-area are socially rented and 11% are privately rented. The final statistic provided is that 3% are living rent free.

The majority of the housing stock in Stirling is composed of 4 and 5 bedroom accommodation which is similar to figures nationally. However, when compared to Scotland, Stirling appears to have a greater proportion of larger properties, that is 6 rooms +, accounting for 38.6% of all stock compared to 28.9% for Scotland. Stirling Rural appears to account for the majority of larger properties with 57% of its stock comprising of 6 rooms +, compared to 44.7% for National Park and 33.8% for Stirling Core.

The HNDA provides a breakdown of the housing stock by the type of accommodation and this has also been broken down to the sub-market area level – see table below.

House Type	Percentage of total Stock for National Park area	Percentage of total stock in Scotland
Houses/Bungalows	84%	63%
Detached Properties	46%	22%
Semi-detached	25%	23%
Terraced	11%	18%
Flat/Maisonette	16%	36%

Table 5 – Housing Stock and Accommodation Type – Information extracted from Stirling HNDA

The report goes into detail about the numbers of Council stock in each sub-market area. Similar to the results of the 2011 Census, the majority of Council stock is comprised of houses, with 55% in Stirling Core, 61% in Stirling Rural and 86% in National Park, with semi-detached properties accounting for the majority of this across all sub-markets. The National Park has the largest proportion of bungalows amongst its stock at 30%, compared with 14% for Stirling Rural and only 4% for Stirling Core.

There are a number of Registered Social Landlords (RSL) operating within the Stirling Council area and therefore within the National Park. The HNDA report states that the majority of the RSL stock which are located within the National Park are houses (50%) or 4 in a block properties (30%).

The next set of data presented within the HNDA is the occupancy rates of dwellings across Stirling and within the National Park area. The data has been obtained from the 2011 Census and shows that 77% of the dwellings within the National Park are underoccupied and only 5% over occupied. This means that the majority of households within the National Park have more bedrooms than people living within a home. Based on previous information provided, this could be as a result of second home ownership, children moving out and leaving older parents in the family home or people with higher incomes buying the larger housing stock. This figure is higher than the national average of 66%.

Waiting List Analysis

An analysis was undertaken of the waiting list for Stirling Council and the turnover of stock to identify pressured areas within the local authority area and also to look at instances of overcrowding/under occupancy of those on the waiting list.

As of 6th June 2017, there were 2,575 mainstream applicants active on the waiting list and 210 homeless applicants. There was no data available for the first choice of homeless households, so this list was discounted from the analysis. Of the mainstream applicants, 87 had no data on first choice areas, so there were 2,489 valid applicants for analytical purposes

An examination of the waiting list was carried out looking at the number of bedrooms in an applicant's current accommodation compared with the size of property they were applying for. For example, if an applicant is currently housed in a 2-bed property but they are on the waiting list for a 3-bed property then, they are counted as overcrowded.

As can be seen in the table below, the National Park area has 46% of applicants applying from adequately sized accommodation with only 19% of applicants experiencing overcrowding.

Sub-Market	Adequate	Under occupied	Overcrowded
Stirling Core	936 **(44%)**	792 **(38%)**	383 **(18%)**
Stirling Rural	78 **(37%)**	91 **(43%)**	41 **(20%)**
National Park	78 **(46%)**	58 **(35%)**	32 **(19%)**
All Stirling	1,092 **(44%)**	941 **(38%)**	456 **(18%)**

Table 6 – Housing Waiting List Applications - Extracted from Stirling HNDA.

The HNDA goes into more detail about the pressures experienced in each sub-area for Stirling Council lets. The National Park area appears to have the greatest pressure, with 13 applicants for each property becoming available in 2015/16. Demand in this area seems have grown recently as the ratio is higher than the average of 9:1 for 2013-16.

The report illustrates that there is strong demand for social rented properties across all sub-markets in Stirling, particularly in the National Park area where the waiting list to let ratio is 13:1. This is in part due to a significant proportion of ineffective stock being unavailable to meet existing local needs.

<u>Estimating Future Housing Need for the National Park</u>

The HNDA report explains the process taken for estimating future housing need across the Stirling Council area and for each specific sub-area. The methodology is set out in detail within the report and from the assessment three outputs were produced which indicate demand based on different national social/economic scenarios.

The first output shows the results from the Baseline Scenario. This is the estimated number of homes required if average incomes increase by 1.5 %, if house prices increase by 4% and if rent increased by 4%.

Baseline Scenario												
	2019 - 2023			2024 - 2028			2029 - 2033			2034 - 2038		
	Units p/a	Total for 5yr		Units p/a	Total for 5yr		Units p/a	Total for 5yr		Units p/a	Total for 5yr	
Total (Sum of Sub Areas)	428	2141		279	1397		248	1241		231	1155	
Social rent	144	718	Affordable	35	177	Affordable	26	128	Affordable	23	116	Affordable
Below Market	88	438	1156	83	413	590	82	408	536	78	389	505
PRS	78	388	Market	62	311	Market	54	269	Market	49	247	Market
Buyers	119	596	985	99	496	807	87	437	705	81	403	650
National Park	Units p/a	Total for 5yr		Units p/a	Total for 5yr		Units p/a	Total for 5yr		Units p/a	Total for 5yr	
Total (Constrained)	37	187		26	129		23	114		21	106	
Social rent	11	55	Affordable	3	14	Affordable	2	11	Affordable	2	11	Affordable
Below Market	7	37	92	7	36	50	7	34	45	6	32	43
PRS	8	42	Market	7	35	Market	6	31	Market	6	29	Market
Buyers	11	53	95	9	44	78	8	38	69	7	34	63

Table 7 – Baseline Scenario – Extracted from Stirling HNDA

The high scenario output illustrates the number of houses required if average incomes increase by 2.5%, houses prices increase by 6% and rent increases by 6%. The housing requirement will be higher if the national picture follows the trends set out above.

High Scenario												
	2019 - 2023			2024 - 2028			2029 - 2033			2034 - 2038		
	Units p/a	Total for 5yr		Units p/a	Total for 5yr		Units p/a	Total for 5yr		Units p/a	Total for 5yr	
Total (Sum of Sub Area	492	2458		350	1752		331	1657		324	1620	
Social rent	154	771	Affordable	51	257	Affordable	46	231	Affordable	45	227	Affordable
Below Market	105	523	1294	105	524	781	115	575	806	126	630	857
PRS	94	469	Market	78	392	Market	68	341	Market	61	303	Market
Buyers	139	695	1164	116	579	971	102	509	851	92	459	763
National Park	Units p/a	Total for 5yr		Units p/a	Total for 5yr		Units p/a	Total for 5yr		Units p/a	Total for 5yr	
Total (Constrained)	43	216		32	161		31	153		30	149	
Social rent	12	59	Affordable	4	22	Affordable	4	18	Affordable	3	17	Affordable
Below Market	9	45	103	9	46	67	10	51	70	11	56	73
PRS	10	51	Market	9	43	Market	8	39	Market	7	37	Market
Buyers	12	61	112	10	51	94	9	44	83	8	39	76

Table 8 – High Scenario – Extracted from Stirling HNDA

The final scenario output illustrates the number of houses required if annual incomes increases by 0.5%, if house prices decline and if rent prices decline. While annual earning power has not increased significantly in this scenario, the reduction in the cost of buying and renting means that fewer houses will need to be built to fulfil the demand.

Low Scenario												
	2019 - 2023			2024 - 2028			2029 - 2033			2034 - 2038		
	Units p/a	Total for 5yr		Units p/a	Total for 5yr		Units p/a	Total for 5yr		Units p/a	Total for 5yr	
Total (Sum of Sub Areas)	353	1766		185	925		148	739		121	607	
Social rent	134	669	Affordable	22	110	Affordable	15	74	Affordable	12	61	Affordable
Below Market	68	342	1011	54	269	380	43	213	287	32	158	218
PRS	56	280	Market	38	192	Market	31	156	Market	26	132	Market
Buyers	95	475	755	71	353	545	59	296	452	51	257	389
National Park	Units p/a	Total for 5yr		Units p/a	Total for 5yr		Units p/a	Total for 5yr		Units p/a	Total for 5yr	
Total (Constrained)	30	152		17	85		14	68		11	56	
Social rent	10	50	Affordable	2	9	Affordable	1	7	Affordable	1	6	Affordable
Below Market	6	29	79	5	24	33	3	17	24	3	13	18
PRS	6	31	Market	4	22	Market	4	18	Market	3	15	Market
Buyers	8	42	73	6	31	53	5	26	44	4	22	38

Table 9 – Low Scenario – Extracted from Stirling HNDA

For the purposes of this paper, the baseline scenario will be the focus for calculating the housing need within this area of the National Park. The baseline scenario demonstrates the perceived most likely scenario for housing need across the Stirling area whereas the high and low scenario demonstrate the housing need if there are extreme changes in the socio-economic indicators in the area.

The forthcoming LDP for the National Park is due to be published in 2027 and will be in place until 2037. Over this ten year period housing need is likely to fluctuate but it is necessary for planning authorities to determine how much land may be required over the plan period to ensure there is a generous enough supply of housing for the population.

The figures highlighted in the red box below are the most relevant information for establishing the number of units required per year and over the ten year plan period. In order to calculate this, the estimated number of units per annum have been added together for each year of the plan period. This gives a total figure of 251 homes which results in 25 required per year. This can be broken down further to estimate that of that 251 homes, 100 of those homes need to be affordable and 151 can be for private market sales.

Baseline Scenario

	2019 - 2023			2024 - 2028			2029 - 2033			2034 - 2038		
	Units p/a	Total for 5yr		Units p/a	Total for 5yr		Units p/a	Total for 5yr		Units p/a	Total for 5yr	
Total (Sum of Sub Areas)	428	2141		279	1397		248	1241		231	1155	
Social rent	144	718	Affordable	35	177	Affordable	26	128	Affordable	23	116	Affordable
Below Market	88	438	1156	83	413	590	82	408	536	78	389	505
PRS	78	388	Market	62	311	Market	54	269	Market	49	247	Market
Buyers	119	596	985	99	496	807	87	437	705	81	403	650
National Park	**Units p/a**	**Total for 5yr**		**Units p/a**	**Total for 5yr**		**Units p/a**	**Total for 5yr**		**Units p/a**	**Total for 5yr**	
Total (Constrained)	37	187		26	129		23	114		21	106	
Social rent	11	55	Affordable	3	14	Affordable	2	11	Affordable	2	11	Affordable
Below Market	7	37	92	7	36	50	7	34	45	6	32	43
PRS	8	42	Market	7	35	Market	6	31	Market	6	29	Market
Buyers	11	53	95	9	44	78	8	38	69	7	34	63

Table 10 – Baseline Scenario – Extracted from Stirling HNDA

<u>Specialist housing provision</u>

The HNDA details the need and demand for specialist housing provision across the Stirling area. Specialist provision refers to three broad categories of need covering six types of housing or housing related provision – see table below.

Category of Housing Need	**Type of Housing Provision**
Property Needs	1. Accessible and adapted housing 2. Wheelchair housing 3. Non-permanent housing (e.g. for students, migrant workers, asylum seekers, refugees).
Care and Support Needs	4. Supported provision (e.g. care homes, sheltered housing, hostels and refugees) 5. Care/support services for independent living

Locational or Land Needs	6. Site provision (e.g. sites/pitches for Gypsy/Travellers and sites for Travelling Show people, city centre locations for student accommodation)

Table 11 – Specialist housing provision

The National Park area has the highest proportion of older residents within Stirling. Approximately 21.8% of the population here is aged 65 or over, notably higher than other Stirling sub-markets. This trend indicates a growing demand for accessible, adaptable housing and support services to facilitate independent living in rural settings, where isolation and accessibility can be significant challenges.

Accessible and Adapted Housing - With a large aging population, there is a strong need for homes that support mobility issues and health-related adaptations. However, data collection around such accessible housing is limited, making it challenging to quantify demand precisely.

Wheelchair-Accessible Housing - Data also indicates that there are three applicants per available wheelchair-accessible property, suggesting an unmet need for these accommodations across Stirling, including in the National Park.

Supported Housing - According to the Care Home Census, the number of care homes has decreased by 17% over the past decade. Despite this, occupancy rates suggest strong demand for supported accommodation, especially for individuals with mental health needs. While independent living remains a popular choice, resulting in a limited demand for traditional sheltered housing, the need for purpose-built housing for an aging population is expected to rise. Older homeowners are increasingly likely to seek smaller, more manageable homes in the private market to facilitate downsizing. Developers should consider incorporating Lifetime Homes Standards into new builds, as retrofitting for accessibility can be less cost-effective.

Mental Health Support - While occupancy rates in mental health care facilities are high, indicating a need, the National Park has limited dedicated mental health resources. This scarcity underscores the need for more targeted support services for individuals with mental health issues who prefer to live in rural areas.

Locational and Land Needs - Due to the geographical distribution, housing options in the National Park must address logistical issues like remote access, especially for older or disabled residents. Development strategies suggest that new properties could incorporate the Lifetime Homes Standard to ensure adaptability and support future needs

There is limited evidence indicating unmet demand for additional Gypsy and Traveller sites. The existing Council site currently meets local needs, and there is no identified requirement to allocate further land for new sites or pitches at this time.

In summary, the HNDA highlights the distinct needs within the National Park sub-market, particularly for adaptable, accessible housing and services tailored to an aging population. These findings are essential for guiding future housing policy and development efforts in the area.

Recommendations for the National Park

The inclusion of an affordable housing policy in the forthcoming Loch Lomond & The Trossachs National Park LDP would have a positive impact on stock pressures by facilitating more opportunities for affordable housing. The current LDP recognises the important role that new housing can play in supporting sustainable rural communities and suggests that it will encourage mostly smaller sized and family sized homes to better meet the needs of people living and working in The Park. The next LDP should have a similar focus in order to maintain the trajectory of increasing the availability of affordable homes across the National Park.

2. Argyll and Bute HNDA and Local Housing Strategy Summary

Note: all figures and diagrams within this section have been taken from the Argyll and Bute HNDA

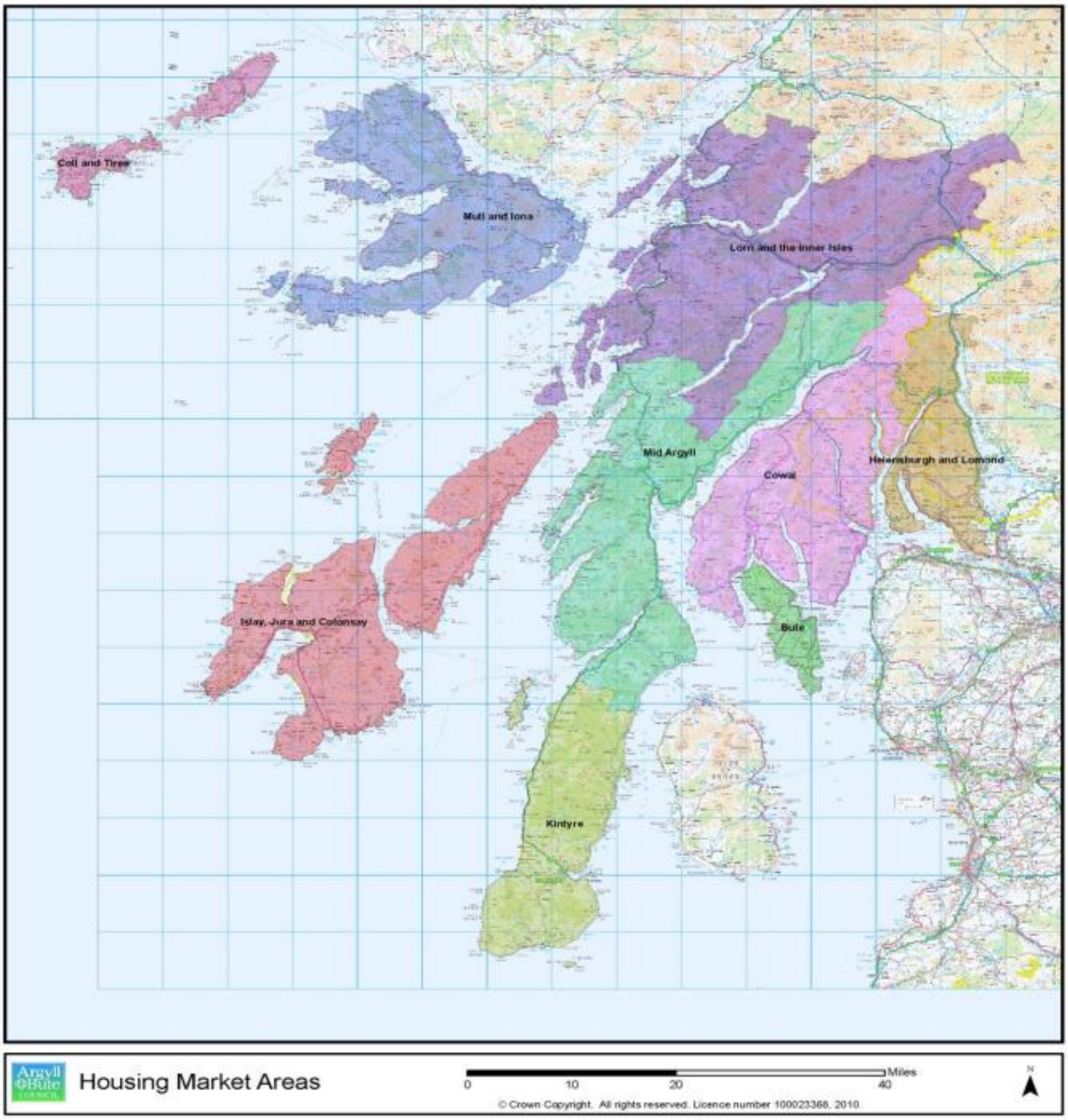
The *Argyll and Bute Housing Need and Demand Assessment (HNDA) 2021* provides a detailed analysis of the region's current and projected housing needs. The report, prepared by the Argyll and Bute Council's Housing Services, aims to provide an evidence base to inform local housing policies and planning. Its primary goal is to support the development of the Local Housing Strategy (LHS) and Local Development Plans (LDP) by analysing housing needs across various demographics, affordability levels, and specific localities.

Argyll and Bute covers the second largest area of the National Park and has approx. 20% of the population within its boundary.

For strategic housing planning purposes Argyll and Bute is disaggregated into nine localised Housing Market Areas (HMA's)(see map below):

- Cowal (includes part of Loch Lomond & Trossachs National Park)
- Bute
- Mid Argyll
- Kintyre
- Islay, Jura & Colonsay
- Lorn
- Mull & Iona
- Coll & Tiree

- Helensburgh & Lomond (includes part of Loch Lomond & Trossachs National Park



Map 4 – Argyll and Bute Housing Market Areas – Extracted from Argyll and Bute HNDA

The National Park is part of both the ‘Cowal’ and ‘Helensburgh & Lomond’ HMA’s. The Local Housing Strategy (LHS) and Housing Need and Demand Assessment (HNDA) provide information on need and demand at individual HMA level but not specifically for the National Park area. Information is therefore not available at National Park level but is for the wider local housing market areas within which the National Park falls.

The 2011 Census estimates that the population of Argyll and Bute was 85, 320 people and it is estimated that 1, 350 of those people live within the National Park. The population has declined across Argyll and Bute since 2000 and both of the HMAs that are within the National Park area have followed this trend. These changes in population have been driven by two key components – natural change (the difference between the number of births and deaths) and the impact of net migration in or out of the area.

The population projections, which have been collated from the National Records of Scotland, show that this trend in decline is expected to continue until 2031. While the overall population is due to decline, the average age is expected to increase significantly as people live longer. This trend is concurrent with population projections across the National Park.

The HNDA report details the projected population in each of the HMAs across Argyll and Bute and both the Cowal and Helensburgh and Lomond HMAs are due to experience population decline over the LDP period.

Year	Bute	Coll Tiree	Cowal	H&L	I J C	Kintyre	Lorn	Mid Argyll	Mull Iona
2021	5,911	737	13,886	25,571	3,328	7,271	15,993	9,084	3,054
2022	5,842	723	13,765	25,460	3,310	7,203	15,928	9,040	3,053
2023	5,772	707	13,641	25,341	3,291	7,134	15,862	8,994	3,052
2024	5,703	692	13,521	25,229	3,275	7,067	15,802	8,949	3,052
2025	5,632	677	13,397	25,113	3,256	6,996	15,738	8,904	3,052
2026	5,563	663	13,277	25,006	3,240	6,930	15,680	8,861	3,053
2027	5,491	648	13,149	24,887	3,222	6,859	15,614	8,813	3,053
2028	5,417	634	13,018	24,772	3,204	6,788	15,549	8,764	3,052
2029	5,345	620	12,889	24,662	3,187	6,718	15,485	8,715	3,053
2030	5,271	605	12,754	24,551	3,169	6,646	15,416	8,664	3,053
% Change	-11%	-18%	-8%	-4%	-5%	-9%	-4%	-5%	0.0%

Source: Improvement Services Small Area Population Projections, July 2020

Table 12 – Population Projections – Extracted from Argyll and Bute HNDA

The HNDA breaks down the population figures into more detail to show the impact of population decline and migration changes. The table below indicates that while the overall population is projected to decline, this decline will primarily be as a result of more deaths than births within the area and not because of people moving out of the area. In fact, the table indicates that between 2018 and 2030 there is expected to be a net migration of 279 people in the Cowal HMA and 84 people in the Helensburgh and Lomond HMA.

Area	2018-2025 Natural change	2018-2025 Net migration	2018-2025 Total change	2025-2030 Natural change	2025-2030 Net migration	2025-2030 Total change
Argyll and Bute	*-3,570*	*+75*	*-3,495*	*-2,990*	*+347*	*-2,643*
Bute	-439	-43	-482	-351	-11	-362
Coll and Tiree	-51	-55	-106	-45	-34	-79
Cowal	-960	+135	-825	-787	+144	-643
Helensburgh and Lomond	-756	+3	-753	-643	+81	-562
Islay, Jura and Colonsay	-186	+65	-121	-147	+61	-87
Kintyre	-396	-82	-479	-316	-34	-350
Lorn	-395	-35	-430	-355	+33	-322
Mid Argyll	-339	+42	-297	-303	+63	-239
Mull and Iona	-48	+45	-3	-43	+44	+1

Source: Improvement Services Small Area Population Projections, July 2020

Table 13 – Population Projections – Extracted from Argyll and Bute HNDA

In terms of changing demographics by age band at HMA level, the following table summarises the estimated percentage changes from 2020 to 2030. This indicates that there is expected to be a decline in people aged 0-64 in both of the relevant HMAs and an increase in people over the age of 65. This trend is also in line with the ageing demographic across the National Park and Scotland.

2020-2020	0-15	16-24	25-64	65-84	85+
Argyll & Bute	-18%	-5%	-13%	12%	26%
Bute	-28%	-13%	-21%	9%	3%
Coll & Tiree	-52%	-36%	-52%	50%	-11%
Cowal	-23%	-10%	-16%	5%	30%
Helensburgh & Lomond	-21%	-6%	-10%	17%	31%
Islay, Jura & Colonsay	-13%	-16%	-7%	2%	29%
Kintyre	-22%	3%	-16%	5%	10%
Lorn	-13%	-6%	-11%	19%	24%
Mid Argyll	-13%	7%	-14%	10%	39%
Mull & Iona	-3%	10%	-6%	7%	52%

Source: Improvement Services Small Area Population Projections, July 2020

Table 14 – Population Projections – Extracted from Argyll and Bute HNDA

Housing Market Areas

The Argyll and Bute Local Housing Strategy 22 – 27 provides information for each of the Housing Market areas and this is summarised below for the two HMAs within the National Park. The information presented gives a detailed understanding of the housing market in each area and the pressures that each HMAs faces.

COWAL	
Population	14,003
Households	7,362

Dwellings	8,722
Ineffective Stock (%)	11%
RSL Stock	1,476
Waiting List Applicants	400
RSL Lets	131
Pressure Ratio	3:1
Lower Quartile House Price	£65, 375
Lower Quartile Income	£14, 617
LQ Affordability Ratio	4.5

Table 15 – Cowal Housing Market Area – Extracted from Argyll and Bute HNDA

Cowal is projected to see a significant demographic decline if recent trends continue. It is the mainland housing market most influenced by house purchasers from out with Argyll and Bute – only 44% of sales in the area are to local residents. Average house prices have actually been lower than most other HMAs in Argyll and Bute in recent years, while household incomes are roughly average for the authority, making this one of the relatively affordable housing market areas within the authority.

Since 2015 the total dwelling stock increased by over 5%, and currently Cowal accounts for 18% of the authority's housing. At the time of the last LHS, in 2015, almost 14% of the dwelling stock was deemed ineffective to meet local needs, i.e. second/holiday homes and long-term vacant properties. This has improved to 11% of the total, albeit this remains a substantial proportion of the housing stock.

Over the last five years RSL homes have increased by around 3%, bringing the total social rented stock in 2020 to 1,476 which is 17% of the Argyll and Bute sector total. There are approximately 3 waiting list applicants for every available let, and 20% of all homeless cases are located here; therefore it is evident that despite some development activity and historic population decline, a degree of unmet need remains.

The document specifically states that the parts of rural Cowal that fall within the National Park experience issues regarding high levels of second/holiday homes, and affordability for permanent residents.

Although the rate of population decline would suggest that a surplus supply might be generated from within existing housing stock and therefore the need for new build would be minimal; nevertheless there are ongoing levels of unmet need in terms of long waiting lists and relatively high homelessness, and a judicious, strategically planned programme of new build could in fact help to support economic growth and reverse the population decline as well as addressing specific unmet needs, such as demand for specialist accommodation.

Helensburgh and Lomond	
Population	25,670

Households	11,189
Dwellings	12,171
Ineffective Stock (%)	5%
RSL Stock	1,538
Waiting List Applicants	524
RSL Lets (2019/2020)	122
Pressure Ratio	4:1
Lower Quartile House Price	£92,938
Lower Quartile Income	£19,508
LQ Affordability Ratio	4.8

Table 16 – Helensburgh and Lomond Housing Market Area – Extracted from Argyll and Bute HNDA

Helensburgh & Lomond combines the largest urban settlement in the authority with more rural surroundings and has close links with the Glasgow-Clyde-central belt region. The rural part of the HMA falls within the National Park and this has an impact on the operation of the local housing market.

Over a quarter of house sales (27%) are to purchasers from elsewhere in Scotland. The area has consistently exhibited high average house prices however it also has one of the highest average household incomes of the HMAs in Argyll & Bute, and consequently affordability is relatively better than many areas, albeit still unaffordable to many local residents in absolute terms.

This area has a quarter of the total housing stock within the whole authority area, however it has seen only modest growth, compared to the rest of Argyll and Bute, with only 4% increase in the number of dwellings between 2015 and 2020. It also has the lowest proportion of second/holiday homes and vacant properties in the authority (5% of the total, albeit this is still above national levels; and levels are higher in the National Park).

There were 1,538 RSL homes in 2020, almost 18% of the Argyll & Bute total, and around 4 applicants for every available let. Over 25% of all homeless cases present here and around 21% of the HOMEArgyll waiting list are seeking to be rehoused in this area. The committed growth of the population serving the MOD naval base at Faslane, and the potential impact of ancillary family over time, is also a significant factor here that will impact on need and demand in the wider housing system.

Increasing the supply of affordable housing remains a priority for this area. Sustaining the strategic partnership with HMNB Clyde also continues to be essential to address accommodation needs. Delivering Housing Options services, providing Tenancy Support and pro-actively preventing homelessness remain primary goals. Ensuring appropriate specialist provision is available to meet the requirements of those with particular needs will also be important.

<u>Estimated Housing Need</u>

The HNDA sets out the various scenarios used to determine housing need based on different growth situations and economic changes. The first three scenarios are based purely on data and different projected trends and the fourth scenario combines data, trend projections and policy understanding. As the fourth scenario and outputs is based on a more strategic view of the housing system, the figures will form the basis of the housing need analysis for the National Park.

The figures below indicate the number of homes required per year and the HNDA breaks this down further by tenure. The total number of owner occupied housing units that is estimated to be required by 2041 is 390. The number of private rental units required to be established by 2041 is 280 and the number below market rent accommodation needed in 185. The final figure is for the number of social rent properties required by 2041 and this is estimated to be around 1,380. The table below shows that the total cumulative number of dwellings needed by the end of the period is 2,235.

Over the 20 year period, this results in approx. 111 units annually.

2021 – 2024	1,435
2024 – 2029	180
2030 – 2035	290
2035 - 2041	330
Cumulative Total 2021 - 2041	**2,235**

Table 17 – Dwelling Need per year – Extracted from Argyll and Bute HNDA

The total figures for each scenario are broken down further by HMA. The table below indicates the housing need in both Cowal and Helensburgh and Lomond between 2021 and 2030.

Scenario 4: 0.5% growth per annum, HMAs (all tenures)									
Planning Period	**Bute**	**Coll & Tiree**	**Cowal**	**H&L**	**I J C**	**Kintyre**	**Lorn**	**Mid Argyll**	**Mull & Iona**
2021-2025	98	13	241	337	88	96	319	183	60
2026-2030	15	2	32	48	8	16	20	33	7

Table 18 – Dwelling Need per HMA – Extracted from Argyll and Bute HNDA

The data demonstrates that during the period for the new National Park Local Development Plan, 32 dwellings will need to be established in Cowal HMA and 48 in the Helensburgh and Lomond HMA. As the National Park area of both of these HMAs is fairly small the majority of this need will be met out with the National Park boundary but there is evidence of housing need within the boundary and therefore this will need to be accounted for in the final housing land supply target for the National Park.

The towns of Dunoon and Helensburgh are expected to accommodate the largest share of development within the allocated housing sites. For the areas of Argyll and Bute that fall within Loch Lomond & The Trossachs National Park, the Local Housing Strategy (LHS) sets a minimum target of 20 units over five years and 40 units over ten years across the Cowal and Helensburgh & Lomond Housing Market Areas (HMAs). While the target is not tenure-specific, there is strong demand for mid-market rental properties and shared ownership options to provide a broader range of affordable housing choices.

The Argyll and Bute Local Development Plan (LDP) sets higher housing delivery targets for these areas, including 690 units for Helensburgh and Lomond and 390 units for Cowal. The total capacity within the LDP significantly exceeds these figures, with 971 units allocated in Helensburgh and Lomond (including settlements such as Helensburgh, Shandon, Garelochhead, and Cardross) and 451 units in Cowal (covering locations like Strachur, Sandbank, and Dunoon). This exceeds the LHS target of 557 units, ensuring that housing needs are met and providing flexibility for future development.

Within the National Park area specifically, the LHS identifies a housing allocation of 17 units in Cowal and 22 units in Helensburgh and Lomond, with a current allocation of 39 units. However, this falls slightly short of the required 40 units over ten years, highlighting the need to identify additional sites to fully meet or exceed the minimum housing requirement. Addressing this shortfall will ensure a balanced and sustainable housing supply that aligns with both local and national housing objectives.

Specialist Housing Provision

The HNDA evaluates the current and future housing requirements across multiple categories, including accessible and adapted housing, wheelchair-accessible housing, temporary and supported accommodations, and housing for specific groups like Gypsy/Travellers. The report also addresses development planning considerations.

Category of Housing Need	**Type of Housing Provision**
Property Needs	1. Accessible and adapted housing 2. Wheelchair housing 3. Non-permanent housing (e.g. for students, migrant workers, asylum seekers, refugees).
Care and Support Needs	4. Supported provision (e.g. care homes, sheltered housing, hostels and refugees) 5. Care/support services for independent living
Locational or Land Needs	6. Site provision (e.g. sites/pitches for Gypsy/Travellers and sites for Travelling Show people, city centre locations for student accommodation)

Table 19 – Specialist Housing Type – Extracted from Argyll and Bute HNDA

Accessible and Adapted Housing - Demand is high, with around four applicants per available unit in the accessible housing stock. New affordable housing meets accessibility standards, yet needs should be monitored at each site, with a target for 5% of new builds to be accessible or adapted. There is a continuing demand for home adaptations across sectors, with funding delays noted, particularly in private sector adaptations. The report advocates for a local database of adapted homes to assist in matching needs to availability.

Wheelchair Housing - While existing data on wheelchair-accessible housing has improved, up to 80 households may still have unmet needs. A target of 5% of public sector housing and encouragement for private sector compliance with accessibility standards are recommended.

Temporary and Non-permanent Housing – There has been an overall decrease in the number of homeless households living in temporary accommodation. The impact of the pandemic on longer-term demand is still to be determined. Continued focus on adequate supply in key towns is suggested, with an emphasis on smaller units. Provision for domestic violence victims is maintained through partnerships with agencies like Women's Aid. Successful refugee resettlement programs are highlighted, with future needs for refugees and students to be monitored.

Supported Housing - Supported housing for the ageing population is expected to remain a need, with a preference for alternative support models over traditional sheltered housing. A goal to make 10% of all new builds suitable for particular needs is proposed, with priority areas in Lorn, Cowal, and Helensburgh & Lomond. A declining reliance on care homes is noted, requiring ongoing collaboration between housing and health services.

Care and Support Services - A shift toward in-home care for older residents continues, with a growing need for telecare services and social support networks. Some unmet care needs persist, especially in rural areas, where recruitment and retention of support staff pose challenges. Enhanced support and accommodation for individuals with learning disabilities and autism are also noted as priorities.

Gypsy/Traveller Sites - Current Gypsy/Traveller sites are deemed sufficient but may require additional pitches to match historical levels. Quality standards on existing sites should be upheld, and a formal working group is recommended to oversee these needs.

Development Planning for Specialist Housing

Most older residents are expected to remain in existing homes or move within the private market. Limited housing options are available for downsizing, necessitating planning policies that encourage the inclusion of accessible and age-appropriate homes in new developments.

Private developers are encouraged to follow Lifetime Homes standards for accessibility, especially on larger developments, to meet specialist provision targets.

Recommendations

The HNDA highlights several critical areas that require strategic intervention to address housing needs in Argyll and Bute, particularly within the Cowal and Helensburgh & Lomond Housing Market Areas (HMAs). Given the projected population decline, ageing demographic, and ongoing housing pressures, a multi-faceted approach is necessary to ensure sustainable and equitable housing solutions.

Despite an overall population decline, there remains a pressing need for strategically planned new housing, particularly in the social and below-market rental sectors. An approach to new-build development should focus on meeting specific localised demand, preventing homelessness, and supporting economic regeneration to reverse depopulation trends.

Increasing the supply of affordable housing remains a priority, particularly in areas with high second-home ownership. Initiatives should include shared equity schemes, rent-to-buy options, and ensuring new developments include a proportion of affordable homes, particularly in the Helensburgh and Lomond HMA.

Many rural areas within the National Park experience high levels of second-home ownership and limited affordable housing options. Specific planning policies should address this by prioritising permanent residences, limiting holiday home development in high-pressure areas, and supporting local community-led housing initiatives.

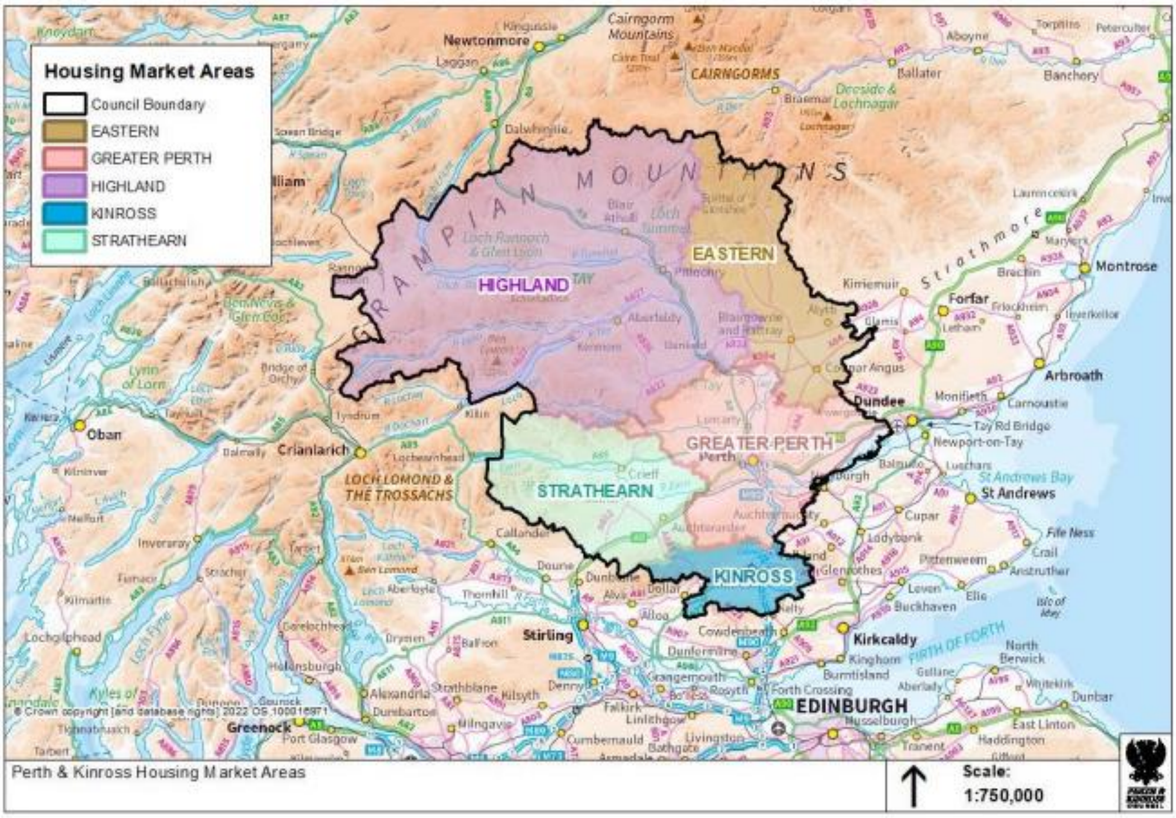
3. Perth and Kinross Housing Market Partnership - HNDA 2022 Summary

Note: all figures and diagrams within this section have been taken from the Perth and Kinross HNDA

The *Perth and Kinross Housing Need and Demand Assessment (HNDA) Final Report* was published in 2022 and provides an in-depth analysis of housing needs across Perth and Kinross. The overarching report focuses on the Tayside region of Scotland which combines four local authorities – Angus Council, Dundee Council, Fifie Council and Perth and Kinross Council and sets out the housing requirements for each local authority area.

The HNDA determined that the Council area of Perth and Kinross is a relatively self-contained Housing Market Area with 63% of property purchases originating from elsewhere within the Council boundary. The Perth and Kinross HMA has been broken down to five sub-market areas (see map below) and the National Park falls within the Strathearn sub-HMA.

Map of Housing Market Areas



Map 5 – Perth and Kinross Housing Market Areas – Extracted from Perth and Kinross HNDA

The HNDA report does not make any specific mention of the National Park area of the Council and does not provide any specific population data or target housing numbers for The Park. This results in determining the housing need within this area of The Park challenging.

<u>Population Statistics</u>

Perth and Kinross Council covers a small area to the northeast of The Park and the main settlement within this area is St Fillans.

According to the 2011 Census, the most recent census data available, St Fillans had an estimated population of 259 residents living across 113 households. Based on the *Small Area Population Estimates for Scotland 2021*, the population in this community has likely increased overall, with a 10% decrease in the younger population and a 24%

rise in the older population. Of the 113 households, 83 are owner-occupied, with 55 of these owned outright. Additionally, there are two social rental homes and 24 private rentals. It is estimated that around 10% of the housing in the area serves as second homes.

This trend is seen across the Perth and Kinross Council area as they have experienced significant population growth, driven by inward migration, especially from other parts of the UK. The population is expected to see modest growth over the next two decades, though the aging population is increasing sharply.

According to the 2018 Scottish Government income estimates, Perth and Kinross had the highest median income among the Tayside partner areas, with a median of £33,280, a 10% increase from 2014. Additional data sources, including the Scottish House Condition Survey (SHCS) and CACI Paycheck (2020), confirm that income levels in Perth and Kinross consistently outperform regional and national figures, with an average income of £32,700 - 11% higher than the Scottish average.

In terms of mortgage access, Bank of England data shows that first-time buyer mortgages made up 21-24% of all loans from 2015 to 2022, with the re-mortgaging rate peaking at 28% in Q4 2021, driven in part by post-pandemic lending requirements.

Homeownership trends indicate a strong housing market, with a 27.8% increase in house sales volume over the past decade, the largest rise among Tayside partners. House prices have also risen by 13% from 2009 to 2019, reaching an average of £199,463. However, affordability remains a challenge, as 49% of residents cannot afford lower quartile properties, with the average household needing 4.82 times their income to purchase a home, the highest ratio in Tayside.

In Perth and Kinross, the Local Housing Allowance (LHA) of £544 is about 32% lower than the average market rent of £720. Consequently, 54% of households cannot afford private rentals based on a 25% income-to-rent ratio, and 45% cannot afford them using a 30% income-to-rent ratio.

For social renting, Registered Social Landlord (RSL) rents average £412 monthly, 38% higher than local authority rents, which average £298. Without subsidy, 16% of households cannot afford RSL rents based on a 30% income-to-rent ratio, the lowest unaffordability rate among Tayside partners.

Affordability pressures are growing, with 16% of households spending over 30% of income on rent or mortgage payments. Post-COVID, 6% of residents report severe financial strain, the lowest in Tayside, though the number facing moderate financial difficulties has more than doubled, aligning with a regional increase of 66%.

<u>Estimated housing need</u>

Similarly with Stirling and Argyll and Bute Council's, Perth and Kinross have set out various options scenarios for housing need over the next 16 years. The estimated cumulative housing figures are set out in the table below.

The strategy sets a Housing Supply Target of 654 homes annually, split between affordable and market homes. The targets are influenced by HNDA data, historical completion rates, and resource availability.

Cumulative housing need: All tenures	2026 - 2030	2031 - 2035	2036 - 2040
Scenario 1 - Principal	3,786	4,522	5,388
Scenario 2 – High Migration	4,237	5,271	6,459
Scenario 3 - Growth	7,451	9,729	10,595

Table 20 – Cumulative Housing Need – Extracted from Perth and Kinross HNDA

The scenario's detailed above estimate that a maximum of 10,596 homes will be needed within the next 20 years. The Perth and Kinross Local Housing Strategy have used this information and wider policy and strategic knowledge to determine a Housing Supply Target of 654 homes annually, split between affordable and market homes.

This target is for the whole of the Perth and Kinross area which the Strathearn Housing Market only makes up 13%. From these figures it can be calculated that a maximum of 1,377 homes will need to be built within the Strathearn HMA to meet overall demand in the Perth and Kinross Council area. This equates to approx. 69 homes annually in this area.

As the area of the National Park within the Strathearn HMA is so small, it can be concluded that the majority of the demand will need to met outwith the National Park and that only a small number of homes will need to be built.

4. The Glasgow and Clyde Valley Housing Need and Demand Assessment 3 – 2024 (West Dunbartonshire), Local Housing Strategy 2022 – 2027

Note: all figures and diagrams within this section have been taken from the West Dunbartonshire HNDA

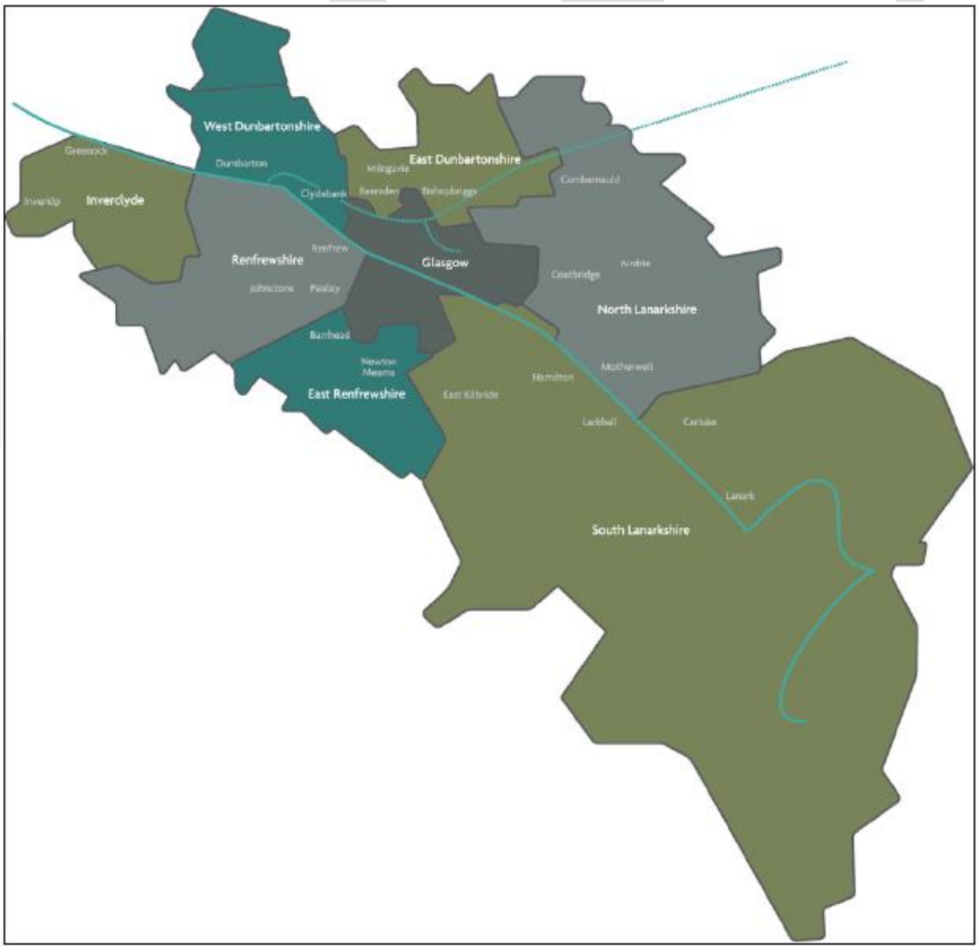
The *Glasgow and the Clyde Valley Housing Need and Demand Assessment (June 2024)* provides an assessment of housing needs and demand across the Glasgow and Clyde Valley (GCV) region. The report serves as a foundational analysis to inform local housing strategies, strategic and local development plans, and sets Housing

Supply Targets (HSTs) necessary for planning across the GCV area. It establishes core outputs required for planning, such as housing need assessments, economic and demographic drivers, and affordability issues.

The GCV plan covers eight local authority areas across the Central belt of Scotland and includes West Dunbartonshire Council. The eight local authorities are:

- East Dunbartonshire Council
- East Renfrewshire Council
- Glasgow City Council
- Inverclyde Council
- North Lanarkshire Council
- Renfrewshire Council
- South Lanarkshire Council
- West Dunbartonshire Council

The map below illustrates the Local Authorities included within the Plan and the housing market areas.



Map 6 – West Dunbartonshire Housing Market Areas – Extracted from West Dunbartonshire HNDA

The West Dunbartonshire area of the National Park includes approx. 20% of the overall population and has key settlements within its boundary e.g. Balloch and Kilmaronock. The approach agreed to ensure the National Park area was included in the HNDA was to provide results for the whole of the West Dunbartonshire, as the part of the Loch Lomond and the Trossachs National Park which falls within West Dunbartonshire but outside the SDPA area is too small to provide meaningful figures separately. This means that there are not specific figures for the National Park area.

West Dunbartonshire is projected to require 350 additional homes by 2040 across the local authority area, equating to approximately 18 new housing units per year. While this figure represents a modest increase, it underscores the ongoing need for a balanced approach to housing provision, ensuring that supply meets demand across different tenures and affordability levels.

A major challenge in the region is the significant pressure on social housing. There are approximately 16,000 social housing units, with 10,454 owned by the council. Despite this, demand far exceeds supply, as evidenced by the 5,714 people on the waiting list. The Registered Social Landlords (RSLs) also report considerable strain, highlighting the urgent need to expand the availability of social rental housing and improve turnover rates to accommodate more households in need.

Homelessness remains a pressing concern, with growing demand for temporary accommodation. Due to the shortage of available housing, the council has been forced to resort to using bed and breakfast accommodation, marking the first time in five years such emergency measures have been necessary. This situation reflects both the lack of available social housing and broader affordability issues, necessitating immediate action to expand emergency and transitional accommodation options.

In the private housing sector, 439 private market homes were completed between 2018 and 2023, with further planning permissions in place for future developments. While this signals ongoing investment in the housing market, there is a need to ensure that new private developments contribute to affordability goals and support local housing needs, particularly for first-time buyers and low-income families.

West Dunbartonshire's economic landscape is undergoing key transformations that will directly impact housing demand. The relocation of staff to Faslane and the expansion of the Golden Jubilee Hospital are expected to drive up demand for housing, particularly in the Helensburgh and Clydebank areas. These economic developments necessitate proactive planning to accommodate incoming workers and their families while ensuring existing residents are not displaced by increased competition for housing.

Additionally, the ageing population presents another critical housing challenge. The council recognises the need to plan for the growing demand for specialist housing, such as accessible, wheelchair-adapted homes and supported accommodation for older residents. As the 65+ demographic increases, investment in age-friendly housing solutions will be crucial to enable independent living and reduce pressure on healthcare services.

West Dunbartonshire's Local Housing Strategy (LHS) 2022-2027 is aligned with Scotland's national housing goals, focusing on increasing housing supply, improving affordability, and ensuring sustainable communities. The strategy prioritises expanding social housing, addressing homelessness, and improving housing conditions to create a more equitable housing system that meets the diverse needs of local residents.

To address these challenges, several strategic interventions are recommended. First, expanding the supply of social housing is crucial, given the high waiting lists and homelessness pressures. Accelerating the affordable housing build programme will help alleviate demand and provide secure housing options for those in need. Second, targeted affordable housing initiatives, such as below-market rental options and shared equity schemes, should be expanded to enhance accessibility to homeownership and rental housing for lower-income households.

With economic developments such as Faslane's expansion, it is essential to factor housing pressures into regional planning. Housing strategies must ensure that increased demand from incoming workers does not lead to displacement of local residents or excessive price increases in the private market. Additionally, adapting to demographic shifts requires greater investment in accessible, wheelchair-adapted, and older-person housing to accommodate the ageing population and reduce reliance on institutional care.

Finally, enhancing housing quality and stock management is a key priority. Addressing under-occupation, promoting downsizing initiatives, and improving conditions in older private sector properties will help ensure that existing housing stock is used efficiently. Implementing energy efficiency upgrades and retrofitting older homes will also contribute to long-term sustainability and reduce housing costs for residents.

By implementing these measures, West Dunbartonshire can balance housing supply and demand, alleviate affordability concerns, and support economic and demographic shifts. A comprehensive, forward-thinking approach will be essential to ensure that housing remains accessible, sustainable, and adaptable to the changing needs of the community.

<u>Conclusion</u>
The Housing Need and Demand Assessment reveals a strong need for housing in West Dunbartonshire. Demographic insights, survey responses, and impact

assessments indicate that younger and older individuals, as well as single-person households, face challenges in securing suitable, affordable housing.

<u>Housing Estimates for West Dunbartonshire (2022-2027)</u>

The first phase of the 2015 Housing Need and Demand Assessment (HNDA) developed housing estimates by tenure at the local authority level. These estimates included the net increase in housing units by tenure, calculated using the CHMA Tool, along with internal estimates addressing existing housing needs. Households were classified as being in existing need only if they required an additional dwelling, rather than if the need could be met through in-situ housing management solutions.

Using the Tool, a range of assumptions - future household formation rates, income levels, and house prices - were considered. This resulted in a set of initial Housing Estimates under the Planning Scenario for the periods 2012-2024 and 2024-2029, outlining the additional housing units required by tenure.

The initial estimates indicated a need for 1,305 new homes between 2012-2024, split into 557 private and 748 social rented/below market rent (SR/BMR) units. For the period 2024-2029, a projected decrease suggested -53 total units across both sectors. These figures were annualised and extrapolated to provide estimates across the full Local Housing Strategy (LHS) period.

Across the city region, the 2015 HNDA projected moderate growth in private housing with a greater increase anticipated in SR/BMR housing compared to previous assessments. Adjustments to the initial private sector estimates accounted for mobile demand and balanced demand with total housing stock, resulting in higher private housing estimates for West Dunbartonshire.

The adjusted estimates projected a need for 1,977 homes from 2012-2024 (1,229 private, 748 SR/BMR), with an additional 300 homes required from 2024-2029 (321 private, -21 SR/BMR).

The adjusted estimates were the starting point for developing Housing Supply Targets (HSTs), which reflect the agreed number of homes to be delivered. The HSTs incorporated various factors:

- Environmental, social, and economic factors
- Construction industry capacity
- Interdependence between market and affordable housing delivery
- Availability of resources, recent development levels, planned demolitions, and properties returned to effective use

For West Dunbartonshire, key considerations included funding availability, pace of development, and recent completion rates. Based on these, the Council set HSTs in August 2015, reflecting realistic and achievable targets. The social rented supply target is evenly divided between Greater Glasgow North and West and Dumbarton/Vale of Leven. The private sector target is set at 150 units per year, while the social rented target is 80 units per year.

	2012-2024 Total	**2024-2029 Total**	**2012 – 2029 per annum average**
Private	1,800	750	150
SR/BMR	960	400	80
Total	2,760	1,150	230

Table 21 – Housing Supply Target – Extracted from West Dunbartonshire HNDA

West Dunbartonshire is a fairly large local authority and the National Park makes up only a small percentage of it’s overall boundary, therefore the number of units required within the National Park area will reflect this.

5. **HNDA Tool from the Scottish Government**

The Centre for Housing Market Analysis (CHMA) has refreshed the tool for calculating housing need and demand and this can be run for the National Park area (to best fit datazones for Stirling, Argyll and Bute and West Dunbartonshire Council, excludes Perth and Kinross). This is a modified version of the local authority model and uses NRS's 2016-based household projections, Scottish Government income estimates, Registers of Scotland house prices and Scottish Government private rent prices to produce long-run, broad estimates of additional future housing required across Scotland including: owner occupation, private rent, below market rent and social rent.

The tool has been run to show population projections and estimated housing need from 2024 and the combined results for the average new build need by tenure are included below. *Please note that the figures shown below are annual and need to be multiplied by five to understand the five year total.*

		Core Tool Default Settings			
		2024 - 2028	2029 - 2033	2034 - 2038	2039 - 2043
	Total (Top Level)	28	19	22	20
	Total (Sum of Sub Areas)	28	19	22	20
Top Level	Social rent	11	3	3	2
	Below Market	4	4	4	3
	PRS	7	6	8	7
	Buyers	6	6	7	7
Summed	Social rent	11	3	3	3
	Below Market	5	4	5	4
	PRS	6	6	7	6
	Buyers	6	6	7	7
Constrained	**Social rent**	**11**	**3**	**3**	**3**
	Below Market	**5**	**4**	**5**	**4**
	PRS	**6**	**6**	**7**	**6**
	Buyers	**6**	**6**	**7**	**7**

Figure 3 – Housing Need by Tenure 2024 – 204

The new LDP is planned to be adopted in 2027 and will be in place until 2037. From the combined results above it can be estimated that there will be a need for 239 new homes within the National Park and this can be broken down to 24 new homes per year.

The HNDA tool also breaks The Park area into each of the Local Authority areas and estimates how many new homes will need to be built to meet the need for each area. The Perth and Kinross area of The Park is too small for the tool to produce a set of figures and therefore has not been included below but the other three Local Authority estimations are detailed below.

5-LLTNP West Dunbartonshire		Core Tool Default Settings			
	Total (Top Level)	1	0	-1	-3
	Total (Constrained)	1	0	-1	-3
Top Level	Social rent	2	0	0	0
	Below Market	0	0	0	0
	PRS	0	0	0	-1
	Buyers	0	0	0	-1
Constrained	**Social rent**	**2**	**0**	**0**	**0**
	Below Market	**0**	**0**	**0**	**0**
	PRS	**0**	**0**	**0**	**-1**
	Buyers	**0**	**0**	**0**	**-1**

5-LLTNP Argyll & Bute		Core Tool Default Settings			
	Total (Top Level)	-5	-6	-5	-5
	Total (Constrained)	-5	-6	-5	-5
Top Level	Social rent	-1	-1	-1	-1
	Below Market	-1	-1	-1	-1
	PRS	-2	-2	-2	-2
	Buyers	-2	-2	-1	-2
Constrained	**Social rent**	**-1**	**-1**	**-1**	**-1**
	Below Market	**-1**	**-1**	**-1**	**-1**
	PRS	**-2**	**-2**	**-2**	**-2**
	Buyers	**-2**	**-2**	**-1**	**-2**

5-LLTNP Stirling		Core Tool Default Settings			
	Total (Top Level)	32	25	28	28
	Total (Constrained)	32	25	28	28
Top Level	Social rent	10	4	4	3
	Below Market	6	5	6	5
	PRS	8	8	9	10
	Buyers	8	8	9	10
Constrained	**Social rent**	**10**	**4**	**4**	**3**
	Below Market	**6**	**5**	**6**	**5**
	PRS	**8**	**8**	**9**	**10**
	Buyers	**8**	**8**	**9**	**10**

Figure 4 – Housing Need per Local Authority Area

Three of the four sub areas for the National Park have very small populations. As the tool is designed to be accurate to a population of 50 people, and used for larger areas, and populations than the National Park caution needs to be exercised. The tool is therefore considered most robust for looking at need and demand in the Stirling area of the National Park.

The Stirling figures (above) for the new LDP period estimate that 300 new homes will need to be built to meet the need in this area. This can be broken down to 30 per year. This can then be compared to the HNDA figures which are set out below. The HNDA for Stirling has estimated that the National Park area needs 250 homes per year, 25 per annum – further details are set out in the Stirling HNDA section above.

For the purposes of estimating housing need in the National Park, we have proceeded on the basis of the current Argyll and Bute HNDA figures rather than the output figures from the tool as there are concerns that the tool does not accurately reflect the demand in the area due to the population being smaller than Stirling. The tool indicates that there is no need within the Argyll and Bute area of The Park and we know from the HNDA and anecdotal evidence that this is not the case in reality.

Although the use of the HNDA Tool has meant in principle that results could be provided separately for that part of the Loch Lomond and the Trossachs National Park that falls within the West Dunbartonshire area, in practice the area is considered too small to provide meaningful, reliable data and results.

National Park Housing Trends and new Housing Land Supply

In the preceding sections of this report, having analysed the current household and population trends, local housing strategies of the statutory housing bodies and their housing needs and demand analysis, the following sections consider the how the new Local Development Plan must take these matters into account and also identify enough land for at least 10 years from the date of plan adoption. The Local Development Plan is anticipated to be adopted in 2027 so it needs to plan for 10 years from this, to 2037. We therefore need to think about where the housing land supply will come from over the next 12 year period. Before doing so we need to ascertain what the housing target/requirement should be, based upon the evidence on need and demand, and upon The Park's capacity to accommodate future development.

New housing must be delivered to meet the needs of the communities of The Park and the Proposed Plan must demonstrate that there is an adequate supply of land to meet the aspiration and growth of communities with a suitable range, distribution and type of sites.

This section of the report sets out an analysis of current trends in regard to

- Socio-economic policy context and implications
- Recent trends, land supply and completions
- Scenario and Target Options

<u>Socio-economic policy context and implications</u>

Housing delivery within the National Park is challenging. Some of the key challenges and considerations that influence future planning policy include:-

- Funding for affordable housing comes from multiple sources, including the Affordable Housing Investment Programme (AHIP) provided by the Scottish Government. However, a notable decrease in government funding over recent years has made it essential to explore alternative funding, such as borrowing, revenue from second homes council tax, the sale of local authority assets, and commuted sums from developers.
- Heavy reliance on Scottish Government funding is no longer viable, making it necessary to consider a blend of funding sources for affordable housing on private sites.
- The current adopted local development plan imposes strict affordable housing requirements on developers, which may deter investment. This plan mandates an affordable housing contribution of either 25%, 33% or 50% on sites with four or more units, depending on location. While there is flexibility in implementing this policy, developers and agents report that these requirements are discouraging, and landowners are increasingly reluctant to release land.

- Despite the evidence of significant housing need within the National Park, challenges in delivering affordable housing persist and are likely to continue. Given current and anticipated constraints in the social rented sector, the private rented sector may need to play a larger role in the local housing market.
- Affordable housing delivery has faced significant challenges, landowners reluctance to sell, high development costs, remote locations, inadequate infrastructure, and environmental concerns such as flooding or landscape sensitivities. Many development sites are small-scale, and developers often require higher volumes to make projects financially feasible.
- There is a growing need to prepare for the projected increase in the number of older residents and individuals with specific needs. An ageing population will affect the local housing market, necessitating an increased focus on suitable housing and care options for older adults. A potential decline in the younger, working-age population could negatively impact the local housing system as well.
- For homeowners, future challenges will include rising costs for property maintenance and heating, along with the difficulty of remaining in homes that may become too large or unsuitable due to limited mobility as owners age.
- The economic situation since the COVID 19 pandemic has impacted the rate of development, with building material prices increasing and availability decreasing. This has slowed progress on sites allocated for development, as developers struggle to secure the funding necessary to move projects forward. Many sites with planning permission remain undeveloped due to non-planning factors, such as limited financing.
- While economic challenges may not lessen the aspirational demand for housing, they do impact buyer purchasing power, which could reduce demand in the short to medium term. Housing market recovery will likely depend on the return of more favourable lending practices to allow buyers greater access to financing options.

<u>Recent trends: land supply and completions</u>

How much housing has been built over the last few years?

Looking at planning applications over the last seven years (2017 to 2023), planning permission has been granted for a total of 445 homes, this averages at approx. 63 new dwellings per annum in this time period. The table below shows the approvals per year since 2017 and breaks this down into open market and affordable homes.

It should be noted that the statistics detailed above are complicated by some being approved and not delivered and then renewed, therefore there is the potential for double counting.

Approvals

Year	Open Market	Affordable	Total
2023	30	0	30
2022	35	14	14
2021	69	9	78
2020	10	14	24
2019	85	97	182
2018	15	20	35
2017	43	39	82
TOTALS	**287**	**193**	**445**

Table 22 – Housing Approvals within the National Park 2017 - 2023

It has been a noted trend in recent years that the majority of housing approvals and completions are being delivered on windfall sites and this is something that the Local Development Plan needs to consider going forward. It is considered that market trends since COVID 19 have been a key factor in delaying development of many allocated sites.

193 affordable homes were granted Planning Permission within The Park during the 2017 - 2023 period. Provision of affordable housing remains a challenge within the current financial climate and particularly when considered within the context of development trends within The Park being skewed towards small scale or for single units which fall below the current local plans threshold set for the requirement for affordable housing provision (4 units).

Completions			
Year	**Open Market**	**Affordable**	**Total**
2023	26	1	27
2022	8	12	20
2021	31	50	81
2020	10	0	10
2019	10	53	63
2018	7	26	33
2017	23	6	29
TOTALS	**115**	**148**	**263**

Table 23 – Housing Completions in the National Park 2017 - 2023

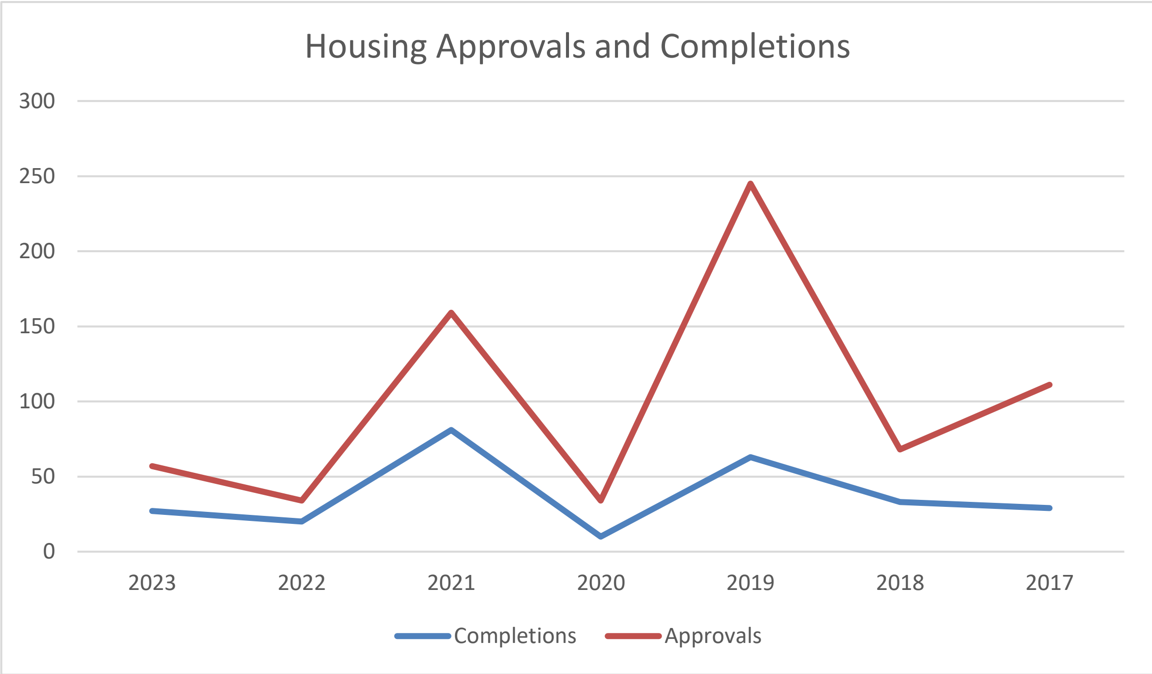


Figure 5 – Housing Approvals and Completions 2017 - 2023

Scenario and Target Options – Recommendation

This section collates the information and data gathered above to reach a recommendation for the housing target for the National Park for the next ten-year period.

HNDAs produce a range of future housing estimates. This is an estimate of the total amount of housing need and demand in an area. The housing estimate then helps to determine the Housing Supply Target (HST). It is critical to understand that the needs assessment does not equate directly to the HST. The housing target will then inform the local Housing Land Supply Requirement and will determine how much land the National Park needs to allocate to housing.

The HNDA is intended to be a purely factual evidence base, as far as possible. Setting HSTs is a policy decision which is influenced by a range of factors, including wider strategic imperatives and aspirations; resources and funding availability; land and infrastructure capacity; economic opportunities; and the capacity of the local construction sector, amongst others. Consideration of these factors can result in a HST figure which may be lower or higher than the baseline HNDA.

In the context of the National Park, there is a clear mandate from partners and wider to promote a housing system that supports economic growth, thriving communities, helps to reverse the significant population decline, and delivers community sustainability. Therefore, the housing supply targets for the LDP will be set at ambitious, but still realistic, levels which are above the MATHLR figure set out by the Scottish Government in NPF 4.

The objective of this assessment is not to produce a definitive numerical value of housing need but to gain a good understanding of the likely range of ‘answers’ to the question of housing needs and demand based on a series of assumptions.

Given the extent of the data presented above, four possible target options have been established:

1. <u>Adhere to the MATHLR figure set by the Scottish Government – 30 homes per annum</u>
2. <u>Exceed the MATHLR figure but decrease the current LDP target – 45 homes per annum</u>
3. <u>Adhere to the current LDP target – 75 homes per annum</u>
4. <u>Exceed the current LDP target – 100 homes per annum</u>

Option 1 Discussion - The Scottish Government has set a minimum housing target for all Planning Authorities across Scotland and has stated that the expectation is that this target would be exceeded by each Local Authorities Housing Supply Target within their LDP. As it is a Scottish Government requirement to set a target that is higher than the MATHLR figure this option is not considered to be appropriate.

Option 2 Discussion – Recent development trends and completion rates suggest that 75 units per year is a highly ambitious goal. However, it should be noted that these figures reflect development activity after the COVID 19 pandemic, where the economy has been greatly impacted and material availability has resulted in delays in development.

The data set out in the HNDAs suggests that a target of 45 units would meet the anticipated demand and could also be achievable on an annual basis. The Stirling HNDA estimated that somewhere between 25 and 30 homes would need to be delivered in that area of The Park to meet the estimated future need. While the other HNDA’s did not specify a number of units, it was recognised that these areas of The Park are fairly small and that the majority of the need for the Local Authority would be met out with The Park – we can therefore assume that the target number of homes in each of the other areas is fairly low.

If a target of 55 was set, this figure would purely be based on quantitative data and would may not reflect the National Park’s desired policy direction, anecdotal evidence and other strategic factors. When setting a housing target, these are all vital considerations. As the HNDAs only provide quantitative estimates, a wider understanding and consideration of the current and future housing market needs to also be part of the equation when deciding housing targets.

Setting a target of 55 would result in the current needs being met but would not allow for the National Park to encourage population growth, attract a younger population or develop homes for an expanding workforce. For this reason, it is recommended that reducing the current housing target is not a viable option if the National Park wants to support sustainable communities.

Option 3 Discussion – The adopted LDP 2017 – 2021 set an ambitious target of 75 new dwellings per year within the National Park. Rather than accept a declining population, the plan aimed to reverse this trend by fostering modest population growth, with a focus on retaining and attracting working-age residents.

The target of 75 new dwellings annually, while ambitious, was deemed necessary to expand The Park's housing stock, making it more "fit for purpose" by increasing affordable housing options and diversifying housing types and sizes. This strategy was intended to meet the needs of various household types, including young adults, families, smaller households, and older adults.

After reviewing the evidence presented above, the target remains relevant, as the latest population projections still indicate a likely population decline. With an ageing population and a trend toward smaller household sizes, expanding the housing supply is essential to meet the needs of these community sectors. Increasing affordable housing is also critical to retaining and attracting a working-age population within the National Park.

Option 4 Discussion – It is clear from the evidence detailed above that there are significant housing pressure across the National Park and in the neighbouring authorities. For this reason, it was decided to explore the impacts of increasing the housing target to 100 homes per annum rather than the current target of 75.

The current target is already considered to be ambitious and from our monitoring of approval and completion rates, we are aware that this target is not being met on an annual basis. This indicates that increasing the housing figure further would not necessarily result in higher build rates.

An increase in the current housing figure would also result in a necessary increase in the housing land supply. There is a limited availability of land across the National Park which is suitable for house building and with increased environmental constraints in NPF 4 for peatland and flooding, finding additional land to build could be a challenge. It is already recognised that the current allocated sites present their own unique challenges and that the nature of developing within the National Park makes development viability difficult – for both social rent and private schemes - and therefore adding to the un-developed land supply would not necessarily improve the issue. It is considered that it would be more beneficial to focus on unlocking the existing land allocation to allow for developers to build on the site already identified within the LDP land supply.

While there is some qualitative evidence which could support a need for higher housing figures, there is limited quantitative evidence to support this option and therefore it can be concluded that increasing the housing target would not be a viable option.

Recommendation – Based on the evidence set out within the Arneil Johnston report, the HNDAs of the four local authorities and the HNDA tool, it is recommended that the next Local Development Plan should adhere to the housing target of 75 dwellings per annum (Option 3). It is recognised that this is still an ambitious target but that reducing the target will not respond to the pressures within the current housing market and increasing it will also not respond to the pressures as it is more nuanced than simply the number of homes available.

The pressures within the current housing system within the National Park extend beyond the need for more new build homes and instead there is a requirement to unlock the ineffective stock and improve affordability. Consideration also needs to be given to manage the aging population and the number of people living in accommodation too large for their needs.

A target of 75 homes annual still encourages development within the National Park whilst also taking into account that other interventions need to be implemented to improve the housing market and encourage a more diverse population for the future.

Establishing the Indicative All Tenure Housing Land Requirement (HLR)

This section explains the methodology and justification for calculating an Indicative All Tenure Housing Land Requirement (HLR) for the Proposed Plan and what has been considered.

The National Park's Housing Land Requirement (HLR) is established through the Housing Need and Demand Estimates set out within the four local authority HNDAs; the minimum all-tenure housing land requirement (MATHLR) set out in the adopted NPF4; and the LHS Housing Supply Targets which reflect the strategic vision and housing priorities for the area. The HLR is the translation of these requirements together with other factors influencing housing growth and delivery including National Guidance, other key housing strategies, environmental and infrastructure constraints, financial constraints and market conditions. The purpose of setting a HLR in the LDP is to ensure that enough homes are allocated to meet projected needs, and to deliver the required housing mix within this.

NPF4 and the Development Plans Guidance require the Local Authority to set an indicative HLR that is greater than the MATHLR figure.

In setting the indicative HLR the following factors were considered:

- HNDA Housing Need Estimates from four Local Authorities;

- The MATHLR included in the adopted NPF4
- LHS Housing Supply Targets;
- Monitoring of the 2023 Housing Land Supply as evidenced through the Housing Land Monitoring Report;
- Arneil Johnston Housing Report

Over the next decade, the Loch Lomond & The Trossachs National Park Authority (LLTNPA) is aiming to deliver a minimum of 300 homes, equating to approximately 30 homes per year in line with the National Planning Framework 4 (NPF4) minimum requirements. This baseline is known as the Minimum All-Tenure Housing Requirement (MATHR) and forms the foundation for housing delivery across the National Park. NPF 4 Local Development Plan Guidance specifies that Local Development Plan 2 (LDP2) must ensure that sufficient land is allocated to accommodate this requirement while considering the availability of windfall sites, allocated sites, and potential new developments.

One of the primary sources of housing supply within the National Park is windfall development, which refers to unexpected or unplanned housing completions on previously undeveloped sites. Based on historical completion rates, an average of 10 homes per year have been delivered through windfall development, which means that over the next 10 years, approximately 100 homes could reasonably be expected from this source. This means that to meet the MATHLR requirement of 300 homes, an additional 200 homes are required to be developed on allocated sites. However, the current land supply on allocated sites exceeds this requirement, with an existing capacity of around 331 units, even if ineffective sites are excluded.

<u>Alternative Housing Growth Options</u>

While the NPF4 target of 300 homes represents the statutory minimum, there is an opportunity to align housing targets with historical completion rates and projected local demand. One alternative scenario proposes a 450-unit target over 10 years, equating to 45 homes per year. This is consistent with the average completion rate of 43 homes per year in recent years. Achieving this level of delivery would necessitate identifying one or two additional development sites capable of delivering between 20 and 30 additional homes. If windfall developments continue to provide 100 homes over 10 years, and currently effective allocated sites can deliver 331 homes, then only a small additional land allocation would be needed to reach this target.

Conversely, there is also an option to reduce the housing target to 30 homes per year, maintaining only the NPF4 minimum requirement. This would mean fewer new site allocations and potentially removing some allocated sites from the current LDP. However, this approach could limit flexibility and constrain housing delivery if demand exceeds expectations or if some sites fail to be developed within the planned period.

Preferred Growth Strategy

The preferred option for LLTNP is to retain the 75 homes per year target, which aligns with the current Local Development Plan (LDP1). To achieve this, LDP2 would need to allocate land for an additional 316 homes in addition to existing LDP allocations. This approach ensures a robust housing pipeline, meets anticipated demand, and provides greater flexibility in site selection to accommodate varying housing needs across the National Park. A target of 75 homes per year supports economic growth, community sustainability, and local housing affordability, ensuring that future development aligns with both policy commitments and local aspirations.

Higher Growth Scenario

An ambitious growth scenario would be to increase the target to 100 homes per year, requiring 570 additional units to be identified beyond the current LDP allocations. This approach would demand significant land identification efforts and could lead to more substantial infrastructure and service requirements to support the increase in population. While this option could enhance housing availability, stimulate economic growth, and attract more residents to the National Park, it also presents challenges in terms of site availability, environmental constraints, and sustainable development principles.

Conclusion

Each housing growth option presents different trade-offs in terms of land availability, development feasibility, and sustainability considerations. The NPF4 minimum target (30 homes per year) ensures compliance, while the preferred 75 homes per year strategy aligns with local development goals and housing needs. The higher target of 100 homes per year would require significant new site allocations and may pose infrastructure and environmental challenges. A balanced approach that supports sustainable development, meets housing demand, and aligns with The Park's unique environmental and community needs will be crucial in shaping LDP2 and future housing policy within Loch Lomond & The Trossachs National Park.

Specialist Housing Provision in Loch Lomond & The Trossachs National Park

This section outlines the approach to specialist housing provision within Loch Lomond & The Trossachs National Park (LLTNP), focusing on current and future needs, requirements, and challenges. The framework for assessing specialist residential and supported accommodation applications is set under the Local Development Plan (LDP) and the Housing Need and Demand Assessment (HNDA).

LLTNP follows national and local housing policies to ensure that housing with care and support elements – such as extra care housing, housing for people with learning disabilities, sheltered housing, and residential care homes – is appropriately planned and located. Developments should ideally be within the larger settlements or well-connected rural areas to provide easy access to services, healthcare, and public transport to support independent living.

Under Section 16B(3)(b)(i) of the 2019 Planning (Scotland) Act, LLTNP's Evidence Report outlines potential actions taken to promote and support housing for older people and disabled individuals, as well as an assessment of how these efforts have met local needs.

Accessible and Adapted Housing

Accessible and adapted housing ensures that people with disabilities, long-term conditions, or mobility impairments can live independently. Findings from the four HNDAs indicate the following key trends:

- Rising demand for purpose-built, accessible housing due to an ageing population.
- Most older residents prefer to stay in their current homes, so retrofitting existing housing with energy efficiency improvements and accessibility adaptations is a priority.
- Greater collaboration with private developers is needed to encourage the delivery of downsizing options and accessible homes for people with disabilities.
- Housing supply strategies must account for the need for specialist housing, ensuring both new developments and existing stock are adapted to support independent living.
- There is a continuing demand for home adaptations, such as wet-floor showers, ramped access, and bathroom modifications, with year-on-year increases in referrals for housing adaptations.

Housing for Older People

The increasing proportion of older residents presents housing challenges, particularly in rural communities where services and infrastructure may be limited. The priority is to support older people to live independently for as long as possible, reducing reliance on institutional care.

Most older people in LLTNP will continue to live in mainstream housing, but there is growing demand for downsizing options, assisted living, and sheltered housing. Development planning should incorporate:

- Mixed communities with housing options that allow older residents to stay local while accessing health and social care support.
- Integrated technology (such as telecare and smart home adaptations) to enhance independent living.
- Public spaces and community infrastructure that reflect the needs of older people, including accessible recreation facilities and walkable neighbourhoods.

Supported Housing and Care Services

Supported housing provision plays a crucial role in helping vulnerable groups live independently. This includes sheltered housing, residential care homes, and extra care housing. However, there are key challenges:

- Shortage of care home beds and supported accommodation, particularly in rural areas where infrastructure constraints limit new developments.
- Rising demand for in-home care services, requiring further investment in community-based support networks.
- Increased care needs for people with disabilities, learning difficulties, and chronic health conditions, requiring a coordinated approach between health, social care, and housing services.

The Health and Social Care Partnership (HSCP) supports an approach that prioritises in-home care over residential care facilities. This aligns with Scotland's national adult social care reforms, which promote independent living solutions over traditional care homes.

Sheltered Housing and Assisted Living

Sheltered housing provides a safe and supportive living environment for older and vulnerable residents while maintaining their independence. LLTNP currently has a limited number of sheltered housing units, but increasing demand for age-friendly accommodation highlights the need for additional investment.

Sheltered housing in the area typically includes:

- Secure, self-contained flats with communal spaces.
- On-site staff and emergency alarm systems.
- Access to healthcare and support services.

There are also assisted living and extra-care housing developments, which provide a higher level of support while allowing residents to remain in a home-like environment rather than a care facility.

Care Homes and Residential Facilities

Most care homes in the region are operated by private or non-profit organisations, with only a small number of council-owned facilities. The Scottish Care Home Census indicates that LLTNP has one of the lowest absolute numbers of care homes compared to neighbouring local authority areas.

There have been recent applications for new care home developments, though concerns have been raised about:

- Potential oversupply in some areas, which may lead to vacancy risks and financial sustainability challenges for existing care providers.
- Increased demand for healthcare services, requiring better integration between housing and social care planning.
- Growing preference for at-home care, meaning new care home investments must be carefully planned to avoid unnecessary expansion.

The Health and Social Care Partnership (HSCP) has emphasised that supporting people at home remains the priority, in line with national strategies for adult social care reform.

Self-Build Housing and Custom Homes

Self-build and custom-built homes offer a flexible housing solution for those who wish to construct homes tailored to their specific needs. However, accessing suitable land remains a challenge.

The Loch Lomond & The Trossachs National Park Authority has a Self-Build Register, which tracks individuals and groups interested in developing custom homes. Efforts are being made to increase the availability of self-build plots, supporting:

- Diversification of the housing market.
- Local economic growth, providing work for local tradespeople and builders.
- Sustainable construction methods and energy-efficient homes.

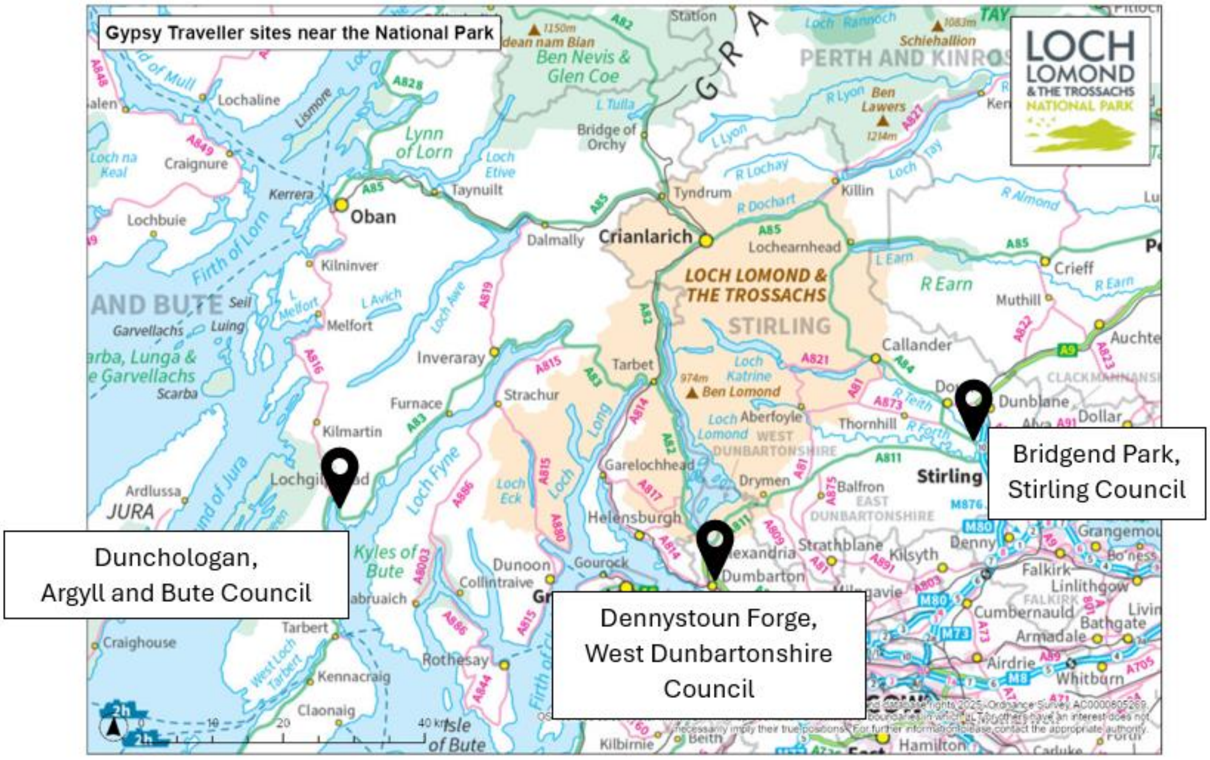
Gypsy and Traveller Accommodation

There are no dedicated sites for Gypsy/Travellers within Loch Lomond & The Trossachs National Park, however the map below details those closest to The Park boundary. Other sites that are further away from the National Park boundary are Ledaig near Oban, also managed by Argyll and Bute Council, and Double Dykes near Perth, managed by Perth and Kinross Council. All four Local Housing Strategies (LHS) commit to monitoring demand and working with neighbouring councils to address any emerging needs.

The Scottish Government’s national strategy emphasises:

- Providing safe, high-quality accommodation for Gypsy/Travellers.
- Ensuring local authorities meet their statutory responsibilities.
- Addressing discrimination and improving access to public services.

While current evidence does not indicate an immediate need for dedicated sites, LLTNP will continue engagement with the Gypsy/Traveller community to ensure that any future requirements are met proactively.



Map 7 – Locations of Gypsy/Traveller Sites

Conclusion

Loch Lomond & The Trossachs National Park faces a unique set of challenges in delivering specialist housing solutions. With an ageing population, rural service constraints, and limited land availability, a strategic, multi-agency approach is essential. By integrating housing, health, and social care policies, LLTNP aims to create inclusive, accessible, and sustainable housing for all residents.

Policy Considerations for the Development Plan

Population and household projections are recognised as a useful starting point to inform future housing policy requirements in the local development plan. These need to be interpreted carefully and considered alongside other factors and trends, including housing need and demand as well as supply.

The predicted population decline, an increasingly elderly population and a decrease in population of working age will not enable the achievement of the NPPP's vision and The Park's fourth statutory aim to support sustainable social and economic development of our communities. To achieve these outcomes the local development plan needs to provide a pro-active policy basis that either promotes a stable population or population growth.

The reason for the projected decrease in population is due to their being more deaths than births and predicted equal levels of in and out migration. To address this trend, the Proposed LDP could aim to enable more in migration and try to stem out migration, particularly in the younger age groups, through providing a supportive policy basis for more homes, jobs, services and facilities.

A number of proposed policy interventions are discussed below.

Affordable Housing Initiatives

One key policy initiative to address the housing needs within the National Park could be to expand the stock of affordable housing. This can be achieved through collaborative efforts with local authorities to increase the availability of affordable rental units, ensuring that housing options remain accessible to low- and middle-income households. Using mechanisms like the Rural Housing Burden or establishing Community Land Trusts can help safeguard the long-term affordability of these units, preventing market pressures from driving prices up and displacing residents. Community Land Trusts, for example, ensure that land and housing remain under community ownership, allowing communities to better manage local housing needs and protect affordability for future generations.

To further support affordable housing, there is an opportunity to incentivise private developers to participate in the creation of affordable private rented sector (PRS) homes. Tax incentives and grant programs can encourage developers to build mid-market rental housing, providing affordable options within the PRS that can bridge the gap for those who do not qualify for social housing but find market-rate rents prohibitive. Such incentives would help increase the supply of affordable rental options, making the local housing market more accessible for a broader range of income levels.

Local Housing Policies for Sustainability

To preserve housing for residents and enhance the sustainability of local communities, the implementation of a short-term let management policy is essential. By introducing a licensing system for short-term rental properties, local authorities can better control the number of homes allocated for short-term use, ensuring that a larger proportion of housing remains available for full-time residents. This approach can help address the imbalance between housing demand for local families and the impact of the short-term rental market on local housing availability and affordability.

Additionally, sustainable housing initiatives will play a crucial role in aligning housing development with the conservation goals of the National Park. Prioritising sustainable building practices and providing grants or incentives for developers and homeowners to adopt eco-friendly designs can support both environmental and housing objectives. Sustainable housing solutions, such as energy-efficient building materials, renewable energy systems, and low-impact construction techniques, will contribute to The Park's efforts to reduce its environmental footprint, protect natural resources, and promote long-term community sustainability.

Support for Specialist Housing Needs

Addressing the needs of The Park's aging population and those with specific mobility requirements is also a priority. Collaborating with housing associations to develop accessible housing can create a diverse range of housing options that accommodate residents with mobility challenges, enabling them to remain within their communities. This approach ensures that housing developments are inclusive and reflect the demographic needs of the local population, enhancing the quality of life for older residents and those with disabilities.

In addition to developing new accessible housing, there is also a need to support in-situ adaptations for existing homes. Providing grants or low-interest loans for homeowners to modify their residences to improve accessibility allows seniors and those with mobility needs to age in place comfortably. This approach not only helps individuals maintain their independence within their familiar surroundings but also reduces pressure on social housing and care facilities, as more residents are able to remain in their own homes safely and independently for longer.

Appendix 1 – Minimum All-Tenure Housing Land Requirement

This appendix sets out the Minimum All-Tenure Housing Land Requirement (MATHLR) for each planning authority in Scotland. This is to meet the requirement of Section 3A(3)(d) of the Town and Country Planning (Scotland) Act 1997, as amended. The MATHLR is the minimum amount of land, by reference to the number of housing units, that is to be provided by each planning authority in Scotland for a 10 year period. The MATHLR is expected to be exceeded in each Local Development Plan's Local Housing Land Requirement.

Local and National Park Authority	MATHLR
Aberdeen City	7,000
Aberdeenshire	7,550
Angus	2,550
Argyll & Bute	2,150
Cairngorms National Park	850
City of Edinburgh	36,750
Clackmannanshire	1,500
Dumfries & Galloway	4,550
Dundee City	4,300
East Ayrshire	4,050
East Dunbartonshire	2,500
East Lothian	6,500
East Renfrewshire	2,800
Eilean Siar	192
Falkirk	5,250
Fife (Central and South)	5,550
Fife (North)	1,750
All Fife*	7,300
Glasgow City	21,350
Highland	9,500
Inverclyde	1,500
Loch Lomond & The Trossachs National Park	300
Midlothian	8,850
Moray	3,450
North Ayrshire	2,950
North Lanarkshire	7,350
Orkney	1,600
Perth & Kinross	8,500
Renfrewshire	4,900
Scottish Borders	4,800
Shetland	850
South Ayrshire	2,000
South Lanarkshire	7,850
Stirling	3,500
West Dunbartonshire	2,100
West Lothian	9,850

* *The total consists of Fife North and Fife Central and South. This reflects that Fife was formerly part of two Strategic Development Plan areas and contributed to separate Housing Need and Demand Assessments.*

Appendix 2

Small Area Population Change Projections 2011-2021		**Estimate Population** % increase or decrease			
Datazone	**Towns and areas**	**Total population**	**Young People Age 0-15**	**Working age 16-64**	**Older People +65**
Cowal North - 01	Lochgoilhead, Carrick Castle, Ardentinny	-7.95	-10.42	-12.57	-0.69
Cowal North - 02	Kilmun, Blairmore and Strone	-5.56	-28.24	-18.84	24.15
Cowal North - 04	Arrochar, Tarbet, Ardgartan, Inveruglas, Ardlui	-8.78	-15.44	-16.39	23.70
Lomond Shore - 01	Luss, Arden and Glen Fruin	5.12	17.54	-1.12	14.71
Comrie, Gilmerton and St Fillans - 05	St Fillans + Comrie	2.83	-7.14	-2.74	25.30
Blane Valley - 01	Balmaha, Milton Of Buchanan, Buchanan Castle Estate	5.32	9.84	1.69	12.20
Blane Valley - 02	Croftamie and rural hinterland	16.10	-6.98	10.17	50.00
Balfron and Drymen - 01	Drymen north	-6.31	-2.75	0.00	-20.67
Balfron and Drymen - 02	Drymen south, Gartness, Buchanan Smithy, Coldrach Lane	3.95	-38.14	11.08	19.17
Carse of Stirling - 05	Port of Menteith, Menteith hills and Dukes Pass	14.91	-10.17	13.30	38.02
Carse of Stirling - 06	Gartmore	-1.10	-31.58	-10.42	49.46
Callander and Trossachs 01, 02, 04, and 05	Callander	-4.06	-5.13	-8.97	7.91
Callander and Trossachs - 03	Kilmahog, Brig O Turk + edge of Callander Gart Caravan Park, Robertson Way	15.62	9.22	10.12	35.67

Highland - 01	Aberfoyle	-6.33	-4.20	-10.38	7.79
Highland - 02	Stronachlachar, Inversnaid and Kinlochard inc E Loch Lomond, Rowerdennan	-9.35	-27.54	-10.26	4.44
Highland - 03	Balquidder, Lochearnhead and Strathyre	0.13	-4.00	-10.45	29.65
Highland - 04	Killin (also inc Ardeonaig)	3.99	0.75	-1.45	21.86
Highland - 05	Crainlarich and Tyndrum	-8.11	-54.05	-6.62	43.64
Balloch 06, 07, 08, 09 and Lomond _05	Balloch combined	-5.46	9.35	-17.82	24.37
Lomond - 06	Gartocharn and Kilmaronock	-5.62	-5.21	0.79	15.91