Local Development Plan – Draft Topic Paper

Housing

May 2025

Introduction

Thanks for taking an interest in this Topic Paper, which is part of the evidence we're drawing together for our new Local Development Plan. The following notes explain what the Topic Papers cover and how these fit into the process to prepare the new Plan. At the bottom of the notes, you will find a list of guidance and information should you wish further details.

What is a Topic Paper?

The first stage in preparing a new Local Development Plan is the evidence gathering stage, which is the stage we are currently in. This involves collating information on key relevant policies, strategies and data for an Evidence Report which the National Park Authority has to submit to the Scottish Government for a review that is called a 'gate check'. This to ensure that sufficient information is available to start preparing a new Local Development Plan. The next step, after the gate check, is preparing a Proposed Plan which will set out policies, proposals and priorities which will be formally issued for a period of consultation.

To break the gathered evidence up into manageable blocks, we have created 10 Topic Papers by grouping the most closely related national planning policies of NPF4 (see Table below). Each of these 10 Topic Papers aim to summarise relevant national, regional and local evidence and information for the given topic area. Whilst we have grouped these national planning policies into 10 Topic Papers we fully acknowledge that there are overlaps and linkages between these policies; for example, matters such as climate, nature, and flooding are of relevance to all of the topic areas. We have aimed to highlight these links, where explicit, in the Topic Papers.

<u>How are the Topic Papers structured?</u>

The Topic Papers cover all National Planning Framework 4's policies, as summarised in the table below.

Topic paper 1: **Climate and Land Use**	**Topic paper 2:** **Biodiversity, Natural Places, and Forestry, Woodland and Trees**	**Topic paper 3:** **Infrastructure First**	**Topic paper 4:** **Flooding, Water Management and Blue and Green infrastructure**	**Topic paper 5:** **Energy, and Heat and Cooling**
1. Tackling the Climate and Nature Crisis 2. Climate Mitigation and Adaptation 5. Soils 10. Coastal Development Land Use	3. Biodiversity 4. Natural Places 6. Forestry, Woodland and Trees	18. Infrastructure First 24. Digital Infrastructure	22. Flood Risk and Water Management 20. Blue and Green Infrastructure	11. Energy 19. Heat and Cooling
Topic paper 6: **Sustainable Transport**	**Topic paper 7:** **Housing**	**Topic paper 8:** **Living Well Locally**	**Topic paper 9:** **Cultural Heritage and Place**	**Topic paper 10:** **Rural Economy**
13. Sustainable Transport	16. Quality Homes 17. Rural Homes	15. Local Living and 20 Minute Neighbourhoods 23. Health and Safety 9. Brownfield, vacant and derelict land and empty buildings 21. Play, recreation and sport 12. Zero Waste	14. Design, Quality and Place 7. Historic Assets and Places 31. Culture and Creativity	29. Rural Development 30. Tourism 28. Retail 27. City, town, local and commercial centres 26. Business and Industry 32. Aquaculture 33. Minerals 25. Community Wealth Building

Each of the Topic Papers has the same format, as follows:

- List of the relevant sections of the Planning Act (and any other relevant legislation and statutory requirements);
- Links to the Evidence that informs that Topic Paper;
- Context of National Planning Framework 4 (NPF4) and the National Park Partnership Plan (NPPP)
- Summary of the selected Evidence for that Topic Paper;
- Implications that the Evidence presents for the preparation of the new Local Development Plan.

Additional sections in the Papers (i.e. Summary of Stakeholder Engagement & Statement of Agreement/Dispute) will be added upon the completion of this engagement phase and prior to the completion of the Evidence Report and its submission to Scottish Government.

It is important to note that the Topic Papers do not present any proposals– such as proposed sites for development. As these Papers are technical and follow a structure and template required by the Scottish Government, an additional 6 Area Summaries have also been prepared. These are separate map-based reports which have been designed to provide a summary of how this technical content relates to different areas of the National Park, for the series of in-person workshops during May and June. These also include a summary of the Local Place Plans prepared by communities, which the majority of communities have either prepared or are under preparation. While these reports will be primarily be used at in-person workshops, they will also included on the website if you would prefer to feedback on those.

The Topic Papers are engagement drafts, these are not the final ones that we will include within our Evidence Report. The Topic Papers have been prepared by National Park staff with advice and comments incorporated where possible from public bodies such as SEPA, Historic Environment Scotland, NatureScot, Transport Scotland and the Councils that cover the National Park. Where data or information has not been available, incomplete or is currently in the process of being finalised, this has been highlighted in the Topic Paper and where relevant this will be actioned for the final versions for the Evidence Report.

We are now sharing the Topic Papers with wider stakeholders who would like to review and provide us with feedback, helping us to identify any gaps or pieces of evidence we should also consider for the Evidence Report. This feedback can be given by filling in the survey available on our website.

The Topic Papers are technical and present a lot of information. This is due to their nature as baseline information to be reviewed by Scottish Government, as the foundation for the new Local Development Plan. We have also created shorter map-based summaries for different areas of the Park to be more accessible, as introduced above.

Feedback will help finalise the Topic Papers. Once we have completed the 8-week engagement period, we will review all the responses we have received. We will make changes to the Topic Papers where required and collate these into the full Evidence Report, which will also summarise the outcomes of our engagement. It is this full – finalised - Evidence Report that the Park Authority Board will need to approve before it can be submitted to the Scottish Government for review at the 'gate check'.

Next stage. Once we have received Scottish Government's feedback on whether we can either proceed or need to amend the Report the next stage is preparing the Proposed Plan (draft Local Development Plan). As noted already, there will be formal public consultation on the Proposed Plan.

Further information

Scottish Government's Guidance on preparing a Local Development Plan

National Planning Framework 4

Loch Lomond and the Trossachs National Park Development Plan Scheme

Contact

If you need help with any of the above or have queries on the Topic Papers, please contact localdevplan2@lochlomond-trossachs.org or call us on 01389 722600.

Issue: Topic/Place	**Topic Paper 7 – Housing**
Information required by the Act regarding the issue addressed in this section	**Quality Homes -** Town and Country Planning (Scotland)(Act) 1997, as amended, • Section 15(5) - the housing needs of the population of the area, including in particular, the needs of persons undertaking further and higher education, older people and disabled people; and • Section 15(5) - the availability of land in the district for housing, including for older people and disabled people. • Section 16(2)(ab) - in preparing the LDP the planning authority are to have regard to the list published under section 16E of persons seeking to acquire land in the authority's area for self-build housing. • Section 16B(3)(b)(i)) - the Evidence Report must set out a summary of the action taken by the planning authority to support and promote the construction and adaptation of housing to meet the housing needs of older people and disabled people in the authority’s area, and an analysis of the extent to which the action has helped to meet those needs. • Regulation 9 – have regard to any local housing strategy (LHS) • Regulation 24 - A Delivery Programme is to set out the following matters: the expected sequencing of, and timescales for, delivery of housing on sites allocated by the LDP **Rural Homes -** Town and Country Planning (Scotland) (Act) 1997, as amended, • Section 15(5)- the housing needs of the population of the area, including in particular, the needs of persons undertaking further and higher education, older people and disabled people; • Section 15(5) - he availability of land in the district for housing, including for older people and disabled people • Section 15(5) - the desirability of allocating land for the purposes of resettlement • Section 15(5) - the extent to which there are rural areas within the district in relation to which there has been a substantial decline in population. • Section 16(2) (ab) – in preparing the LDP the planning authority are to have regard to the list published under section 16E of persons seeking to acquire land in the authority's area for self build housing. • Regulation 9 – have regard to any LHS <u>Other relevant legislation</u>

	• The Aims of National Parks in Scotland (as set out in the National Parks (Scotland) Act 2000)
Links to Evidence	**National** • National Planning Framework 4 (NPF4) • Our Local Development Plan - Here. Now. All of us. - Loch Lomond & The Trossachs National Park • Housing to 2040 • Improving the Lives of Scotland's Gypsy/Travellers 2 - Action Plan 2024 - 2026 • Scottish Government Urban Rural Classification 2020 (www.gov.scot) • Existing Housing Need in Scotland **Regional** • Highlands & Islands Enterprise - Stimulating housing development - Report (A2951350) • Argyll and Bute Emergency Summit Report **Local Authorities** • Argyll and Bute Housing Need and Demand Assessment • Argyll and Bute Local Housing Strategy • Argyll and Bute Strategic Housing Investment Plan 2024 - 2029 • Stirling Council HNDA 2019-2038 • Stirling Strategic Housing Investment Plan • Glasgow and the Clyde Valley Housing Need and Demand Assessment • West Dunbartonshire Council Local Housing Strategy 2022-2027 **National Park** • NPPP-2024_RGB.pdf (lochlomond-trossachs.org)

	• Local development Plan 2017-2021 • LDP monitoring reports • Indicative Regional Spatial Strategy • Population and Housing Background Paper • *https://www.nrscotland.gov.uk/files//statistics/household-projections/18/2018-house-proj-allfigs.xlsx* • 2022-11-11-LLTNP-Housing-Market-Pressures-Report.pdf (lochlomond-trossachs.org)

National Planning Framework 4 (NPF4) Context

A cross-cutting theme of National Planning Framework 4 (NPF4) is "*Homes that meet our diverse needs*" which states that the majority of older people want to remain in their home as they age, preferring mainstream housing, so accessible/adaptable homes can allow people to live independently. Homes must meet the needs of older and disabled people through the Accessible Home Standard, wheelchair housing targets and consideration of accessibility in design of the wider development.

NPF4 actively supports the delivery of good quality homes and proactively steers development to appropriate locations in line with the Local Development Plan's spatial strategy, informed by an infrastructure-first approach. It includes all tenure housing requirements for planning authorities in Scotland. The target for Loch Lomond and Trossachs National Park Authority is 300 homes over 10 years (Minimum All-Tenure Housing Land Requirement – MATHLR – Annex E) – this equates to 30 homes per annum.

Policy 16 Quality Homes requires Local Development Plans to promote an ambitious and plan-led approach to Loch Housing Land requirement and it is expected to exceed the minimum. It is expected that phasing is set out – short (1-3 years), medium (4-6 years) and long (7-10 years) and de-allocation should be considered where sites are no longer deliverable.

Policy 17 on Rural Homes requires Local Development Plans to tailor approaches to rural housing looking at the 6 fold Urban Rural Classification 2020 to identify remote rural and there is also specific mention of fragile communities and resettling of previously inhabited areas.

National Park Partnership Plan (NPPP) 2024 – 2029 Context

The National Park Partnership Plan (NPPP) is structured around three chapters, each addressing a key challenge for the future of The Park. The third and final chapter, *Designing a Greener Way of Living*, focuses on how people live, work, and experience the National Park, and highlights the need for change in response to the climate and nature crises, while also supporting resilient and thriving communities.

A central theme of this chapter is the complex housing landscape within The National Park and the rising pressures driving increased demand for housing. The NPPP identifies several significant challenges related to population and housing:

- The Park has a lower proportion of young and working-age people than the national average, contributing to workforce and demographic sustainability concerns.
- Affordability is a major issue, with 75% of households unable to afford average house prices, and 43% unable to afford even lower-value homes.
- The Park remains one of the most expensive places in Scotland to buy a home, further exacerbating housing pressures.

To address these challenges, the NPPP sets a targeted measure of success by 2029, which includes tracking the number of affordable new homes built, homes brought back into use for local residents, and monitoring the number of second homes, holiday lets, and Short-Term Lets. While the National Planning Framework 4 (NPF4) identifies a minimum build rate of 30 new homes per year, the NPPP aims to exceed this where evidence supports doing so, to meet local housing needs and support the rural economy.

Objective 2: Meet Housing Needs:

The NPPP sets out a clear objective to ensure that people who need to live and work in the National Park are able to do so, by increasing the availability of housing that meets identified community and workforce needs. To achieve this, the Plan outlines a series of key actions:

- Support the delivery of affordable rural housing, including exploring the creation of a Rural Housing Enabler initiative to establish a pipeline of projects and overcome barriers to delivery.
- Improve the use of existing housing stock, including efforts to limit the loss of homes to second and holiday use, and exploring ways for communities and businesses to acquire and manage housing for local benefit.
- Ensure sufficient land is allocated for housing in the forthcoming Local Development Plan, guided by Local Place Plans and better aligned with the needs of the rural economy.

Through these actions, the NPPP seeks to rebalance the housing market, retain and attract working-age residents, and ensure that the National Park remains a place where local people can live, work, and thrive sustainably.

Summary of Evidence

This Topic Paper covers two National Planning Framework 4 (NPF4) policy areas and outlines the relevant policies and data for the National Park area.

The two policy areas are:

- Policy 16 – Quality Homes
- Policy 17 – Rural Homes

This paper explores the complicated housing sector within the National Park by presenting a mixture of national and local policy alongside statistics and figures gathered from research into the specific housing dynamics within The Park. This includes:

- National policy which will influence the policy direction of the new Local Development Plan
- The Local Housing Strategies of each of the four local authorities
- The housing need estimates derived from the housing need and demand assessments of the four local authorities.
- A summary of key issues related to specialised housing provision, including accommodation designed for specific needs such as wheelchair users.
- The minimum all-tenure housing land requirement (MATHLR) established through the adopted National Planning Framework 4 (NPF4).
- The process of translating these figures into the Housing Land Requirement (HLR) for the Proposed Plan.

In an effort to consolidate the length of this paper, a separate supporting technical report has been prepared which goes into more detail on the population and housing figures – this is titled 'Population and Housing Background Paper' which is attached as an appendix. It is a statutory requirement for Evidence Report, which this Topic Paper will for part of, to include a Housing Need and Demand Assessment for the local authority area – Since the National Park is not a housing authority, a dedicated document has not been prepared specifically for it.

However, to address this, the Population and Housing Background Paper carefully consolidates the Housing Need and Demand Assessments (HNDAs) from the four local authorities covering the National Park. This comprehensive approach provides a well-rounded view of housing needs within The Park, ensuring a clear understanding of demand. As such, the paper will effectively serve as our Housing Need and Demand Assessment, supporting informed decision-making for The Park's future. In preparing the Population and Housing Background Paper, careful consideration has also been given to the local housing strategies of each local authority. This ensures a comprehensive and well-informed approach that reflects the diverse housing priorities across the area.

As previously mentioned, the National Park Authority differs from other local planning authorities in Scotland as it is not a housing authority. Instead, it falls under the jurisdiction of four housing authorities: Stirling, Argyll and Bute, West Dunbartonshire, and Perth and Kinross. This arrangement adds an additional layer of complexity to an already intricate system.

As a Planning Authority, we play an active role in supporting the delivery of rural housing within the National Park through our Local Development Plan (LDP). However, monitoring of the LDP has revealed that achieving this objective presents significant challenges. Key issues include constraints on land supply and difficulties in identifying suitable development sites. Furthermore, some areas within the National Park which face a lack of infrastructure and essential services, while high development costs - often due to the smaller scale of sites and associated infrastructure expenses - further impact the viability of projects. Additionally, high property prices driven by external pressures add to the challenges of delivering affordable and sustainable housing.

Given these challenges and the evidence of unmet housing needs in the National Park, our current plan adopts a highly supportive approach to encourage more housing development. This approach prioritises delivering affordable housing solutions aimed at attracting and retaining younger and working-age residents to the area. To achieve this, we collaborate closely with both private and public sector housing providers to explore and implement practical solutions that address these needs effectively.

National Context

This section outlines the Scottish Government's policy position on housing. Scotland's housing sector is currently facing significant challenges, with many local authorities declaring housing emergencies. Notably, Argyll and Bute - one of the local authorities covering the National Park - was the first to formally recognise this issue. West Dunbartonshire Council also declared a Housing Emergency at the beginning of 2025. The National Park's policy approach for the new Local Development Plan will be directly shaped by the key documents summarised below.

Scottish Government - Overarching Policy Position

The Scottish government has demonstrated a clear commitment to addressing housing challenges, particularly in rural areas, through its initiatives outlined in Housing to 2040 and the National Planning Framework 4 (NPF4). These strategies emphasise the importance of expanding the supply of affordable housing and tackling the specific issues faced by rural communities.

Scotland has achieved notable success in its efforts to increase the availability of affordable homes. The Affordable Homes Target of delivering 50,000 affordable homes over five years (2017–2022) was successfully met, marking a significant milestone in addressing housing demand. Over the past three years, the number of homes built by housing associations increased by 13%, highlighting the growing role of these organisations in addressing local housing needs.

Compared to other parts of the UK, Scotland has significantly outperformed in delivering affordable homes. It delivered 62% more affordable homes per capita than England and 71% more per capita than Wales. This achievement underscores the effectiveness of Scotland's housing policies and funding mechanisms, which prioritise both affordability and accessibility for residents.

The Housing Purchase Affordability data highlights the challenges faced by potential homeowners in Scotland and across the UK. Between the early 2000s and 2007–2008, housing affordability worsened significantly in Scotland, England, and Wales. This decline was driven by a rapid increase in house prices that outpaced income growth, making it increasingly difficult for people to purchase homes.

In Scotland, the median house price reached £166,000, while the median income was £30,300, resulting in a price-to-income ratio of 5.5 years of income needed to afford a home. Despite these affordability challenges, Scotland has maintained a relatively better position than other parts of the UK. This is largely attributed to its proactive focus on delivering affordable housing and implementing measures to curb extreme price escalations, which have helped mitigate some of the pressures faced by potential homeowners.

The commitment to affordable housing delivery is particularly critical in rural areas, where unique challenges make accessing suitable housing more difficult. Rural communities often experience high house prices, driven by second-home ownership and retiree demand, which significantly reduce the availability of permanent housing stock for local residents. Additionally, infrastructure constraints and high development costs pose significant barriers to constructing new affordable homes, further exacerbating the housing shortage.

Hidden homelessness and unmet housing needs are also persistent issues in isolated areas, where the lack of visibility often leads to these problems being underreported or overlooked. Recognising these challenges, the government has prioritised rural housing needs and acknowledged that a one-size-fits-all approach is insufficient. Tailored policies are essential to ensure equitable access to housing across Scotland's diverse regions, addressing the specific needs of rural communities and supporting their long-term sustainability.

Housing to 2040

Housing to 2040, published on 15 March 2021 by Scottish Government, sets out a long-term housing strategy. In short, it is the aim of the Scottish Government that by 2040, everyone will have a safe, high-quality home that is affordable and meets their needs in the place they want to be. The Housing to 2040 Vision sets out a route map in four parts: Part 1 – More homes at the heart of great places; Part 2 – Affordability and choice; Part 3 – Affordable warmth and zero emissions homes; Part 4 – Improving the quality of all homes.

The strategy includes proposals to deliver 100,000 affordable homes by 2031/32. The Scottish Government's Programme for Government 2022/23 retains its target to deliver 110,000 affordable homes by 2032 with at least 70% being for social rent and 10% in our remote, rural and island communities supported by a Remote, Rural & Islands Action Plan.

Housing to 2040 also includes proposals that are relevant to planning such as - to attract private investment; build stronger and more vibrant places, including the concept of 20 minute neighbourhoods; bring forward legislation to regulate short term lets and give local authorities powers to control the number of second homes; develop a zero emissions new build affordable homes strategy based on greater use of offsite construction and zero emissions heating; introduce new building standards to underpin a Scottish Accessible Homes Standard which all new homes must achieve; and prevent and end homelessness and eradicate rough sleeping.

Improving the Lives of Scotland's Gypsy/Travellers 2 – Action Plan 2024 - 2026

The *Improving the Lives of Scotland's Gypsy/Travellers 2: Action Plan 2024-2026* is a strategic framework developed jointly by the Scottish Government and COSLA to address longstanding inequalities faced by Gypsy/Traveller communities. Building on the 2019-2021 action plan, this new plan continues the commitment to improving outcomes in accommodation, education, health, social security, employment, and community empowerment, with the overarching aim of tackling systemic discrimination and promoting human rights. Informed by extensive community engagement and evaluation of past efforts, the plan outlines 31 targeted objectives backed by measurable actions and deadlines.

The 2024-2026 plan sets out detailed actions in five key areas. On accommodation, it focuses on funding culturally appropriate sites, improving planning guidance, and updating housing standards. In education, the plan supports more flexible learning, anti-bullying efforts, and cultural awareness among educators. Health initiatives aim to embed community health worker insights, address mental health inequalities, and enhance cultural competency in service delivery. Under social security and work, the strategy seeks to remove systemic barriers, support self-employment, and promote anti-racist employment practices. Finally, the plan strengthens community voice and representation, combats racism, and increases digital inclusion and data collection.

A Ministerial Oversight Group and local authority networks will ensure accountability and community involvement throughout the plan's implementation. Overall, the strategy reaffirms a strong national commitment to ensuring Scotland's Gypsy/Travellers can live with dignity, equality, and opportunity.

Scottish Government Urban Rural Classification 2020

The Scottish Government Urban Rural Classification provides a consistent way of defining urban and rural areas across Scotland. The classification is based upon two main criteria – population and accessibility. The classification is available in multiple forms, including a 6-fold classification which distinguishes between urban, rural and remote areas through six categories and an 8-fold classification which further distinguishes between remote and very remote regions. The detail of the 6-fold classification is included in the table below:

Class	Class Name	Description
1	Large Urban Areas	Settlements of 125,000 people and over
2	Other Urban Areas	Settlements of 10,000 to 124,999 people.
3	Accessible Small Towns	Settlements of 3,000 to 9,999 people, and within a 30 minute drive time of a Settlement of 10,000 or more
4	Remote Small Towns	Settlements of 3,000 to 9,999 people, and with a drive time of over 30 minutes but less than or equal to 60 minutes to a Settlement of 10,000 or more
5	Accessible Rural Areas	Areas with a population of less than 3,000 people, and within a drive time of 30 minutes to a Settlement of 10,000 or more.
6	Remote Rural Areas	Areas with a population of less than 3,000 people, and with a drive time of over 30 minutes but less than or equal to 60 minutes to a Settlement of 10,000 or more.

The National Park is covered by four local authorities – Argyll and Bute, Stirling, Perth and Kinross and West Dunbartonshire. Each local authority varies in it's geographic and population distribution and the table below highlights the percentage of population in each 6-fold Urban Rural category:

Local Authority	Large Urban	Other Urban	Accessible Small Towns	Remote Small Towns	Accessible Rural	Remote Rural
Argyll and Bute	0	17.7	4.3	30.4	4.4	43.2
Stirling	0	53.1	13.2	0	29.5	4.3
Perth and Kinross	1.2	31.2	11	10.9	35	10.9
West Dunbartonshire	47.6	51.1	0	0	1.2	0
Scotland	**37.8**	**33.9**	**8.6**	**2.6**	**11.6**	**5.5**

The mapping that has been prepared to correspond to the 6-fold Urban Rural category shows that Loch Lomond and the Trossachs National Park Authority is covered primarily by accessible rural and remote rural. This figure 1 in the appendix shows that the northern area of the National park is considered a Remote Rural area – including all of Breadalbane and Cowal which is Lochgoilhead, Ardentinny, Blairmore, Strone, Kilmun, Killin, Tyndrum, Criainlarich, St Fillans, Balquhidder, Lochearnhead and Strathyre.

The southern area of The Park is classified as Accessible Rural areas including Drymen, Gartocharn, Balmaha, Luss and Arrochar, Tarbet - these are the known pressured areas that we associate with the Loch Lomondside Housing Market Area (HMA).

<u>Existing Housing Need in Scotland</u>

The *“Existing Housing Need in Scotland"* was commissioned by Homes for Scotland and conducted by The Diffley Partnership and Rettie & Co. It provides a comprehensive assessment of housing needs across Scotland, based on a large-scale survey of 13,690 households conducted in August 2023. The findings reveal that 28% of Scottish households - equating to approximately 693,000 households - experience some form of housing need. This encompasses a wide range of issues, including overcrowded households, concealed households (where individuals or families live within another household but desire independent accommodation), unfit properties, financial struggles due to high housing costs, and homes lacking necessary specialised adaptations or support.

Key findings highlight that 373,000 households contain at least one concealed household, 185,000 households struggle with unaffordable housing costs, 123,000 households live in overcrowded conditions, 85,000 properties lack required adaptations, and another 85,000 are classified as being in very poor condition. When accounting for those able to address issues through in-situ repairs and those who can afford market solutions, the net housing need drops to around 330,000 households requiring affordable housing, while 220,000 households could potentially resolve their needs through the market.

The report underscores that existing measures, such as the Housing Need and Demand Assessment (HNDA), significantly underestimate the true extent of housing need, as they focus narrowly on the most acute cases like homelessness and overcrowding with concealed families. This broader survey reveals that housing issues are more complex and widespread, affecting both physical living conditions and mental well-being. The findings advocate for a more inclusive and comprehensive approach to housing policy, urging local authorities and the Scottish Government to incorporate this evidence into planning and development strategies. The report concludes that addressing Scotland's housing crisis requires not only new housing developments but also better regulation, maintenance of existing housing stock, and targeted support for vulnerable populations.

Regional Context

Stimulating Housing Development in the Highlands and Islands (2017)

This report provides a detailed examination of housing development challenges and opportunities in the Highlands and Islands of Scotland. It focuses on the intersections between housing, economic sustainability, and demographic trends. The study addresses barriers to housing development and offers recommendations to promote affordable and sustainable housing, particularly in rural and fragile areas.

The report identifies several key findings concerning housing challenges in the Highlands and Islands, focusing on population trends, economic impacts, housing needs, infrastructure barriers, and policy strategies.

Housing availability is pivotal in addressing population decline in the region. Outward migration of younger people and an aging population have been major contributors to this trend. Inward migration, while offering some demographic balance, has intensified housing pressures, as more affluent individuals often outcompete local residents for the limited housing stock available.

The region's economy, heavily reliant on tourism, public sector employment, and seasonal jobs, presents affordability challenges for local residents. Seasonal income patterns and low wages make accessing mortgage finance particularly difficult, intensifying the issue of housing affordability.

The report highlights a significant shortfall in affordable housing, with only 46% of the estimated 1,071 affordable homes needed annually being delivered. While private sector completions are recovering after the financial crises of previous years, these developments often fail to address the affordability needs of the Highlands and Islands population.

Infrastructure challenges pose additional barriers to housing development. High transport costs, limited connectivity, and the expense of setting up utilities make development in remote and fragile areas less viable for builders and developers. These limitations are particularly pronounced in the region's most isolated communities, where access to essential infrastructure is already constrained.

The Scottish Government has introduced initiatives such as the Rural Housing Fund and the Self-Build Loan Fund to stimulate housing development in rural areas. However, these programs face challenges in their implementation due to administrative complexities and fragmented funding systems. Strategic Housing Investment Plans (SHIPs), designed to set affordable housing targets, often fall short of their goals due to financial constraints and capacity issues within the construction sector.

Post-pandemic shifts in housing preferences have increased demand for larger homes, particularly in rural areas with outdoor space. Simultaneously, the rise in second homes and short-term rentals has reduced the availability of housing for local residents, exacerbating affordability challenges in areas like Argyll and Bute.

The report makes several recommendations to address these challenges. It advocates for proactive planning approaches, including land reform, increased investment in infrastructure, and strengthened partnerships between the public and private sectors. Specific recommendations include targeting affordable housing supply in fragile areas, improving infrastructure, and streamlining development processes to minimise delays. These measures aim to create a more sustainable and equitable housing system in the Highlands and Islands, ensuring that local residents have access to affordable and suitable housing options.

Argyll and Bute Housing Emergency Summit Outcomes Report 2024

In June 2023, Argyll and Bute Council became the first local authority in Scotland to declare a Housing Emergency, marking a critical call to action designed to unite partners, stakeholders, investors, and communities in addressing the region's housing shortage. This declaration was intended to be a catalyst for collaborative efforts, prioritising and committing to the bold, collective action needed to tackle this pressing issue.

The Argyll & Bute Housing Emergency Summit Outcomes Report (February 2024) outlines the key actions, responses, and partnerships formed following the declaration of a Housing Emergency by Argyll and Bute Council in June 2023. This declaration highlighted critical housing shortages driven by rising property prices, reduced household incomes, increasing construction costs, a shrinking private rental sector, and an ageing, declining population.

The Housing Emergency Summit, held in November 2023, brought together 92 delegates from public bodies, housing associations, community organisations, and the private sector. The Summit aimed to foster bold, coordinated actions to address the housing crisis. Pre-summit workshops and community surveys, which gathered 688 responses from residents and 72 from businesses, informed the discussions. A striking 92% of respondents indicated that housing shortages negatively impacted their communities.

The Summit focused on four key themes:

1. Enabling the Delivery of More Market Homes
2. Enabling the Delivery of More Affordable Homes
3. Enabling the Delivery of More Workforce Housing
4. Making the Best Use of Existing Homes

Key outcomes included:

- 39 priority housing emergency actions identified through workshops and option appraisals.
- Over 400 partnership pledges made by attendees to support these actions.

For market housing, priorities included flexible planning for rural areas, increasing construction skills training, and repurposing vacant buildings. Affordable housing initiatives emphasised faster planning processes, ring-fenced infrastructure funds, and increased mid-market rental options. Workforce housing strategies focused on seasonal accommodation, public land repurposing, and reintroducing rural home ownership grants. Efforts to optimise existing housing stock involved reforming Compulsory Purchase Orders (CPOs), expanding the Empty Homes Officer program, and doubling council tax on second homes.

Local Context

As previously mentioned, the National Park is not a dedicated housing authority and as a result there is a reliance on the Local Authorities for housing data for an understanding of housing need and demand. This section of the evidence report provides a summary of each of the Local Authorities:

- Local Housing Strategies,
- Housing Need and Demand Assessments, and
- Strategic Housing Investment Plans

As these form a key part of the evidence needed to set the National Park's housing target and policies. Further detail of each of the documents can be found in the Population and Housing Background Paper which has been prepared to support this Topic Paper.

Argyll and Bute Local Housing Strategy 2022-2027

The Argyll and Bute Local Housing Strategy's overarching vision is for *"Everyone in Argyll and Bute has access to a suitable, high-quality home which is affordable and located within a vibrant, sustainable and connected community*". Underpinning this is four key priorities:

- Housing supply and placemaking – to facilitate access to sufficient, suitable and affordable housing across all tenures.
- Housing condition, energy efficiency, and poverty – to regenerate communities by improving the quality, condition and energy efficiency of housing and by tackling fuel poverty.
- Specialist provision & Independent living – to enable people with particular needs to live independently in their own homes and to remain in their communities.
- Housing options, information and support – to promote individual housing options to meet housing need and ensure everyone has access to appropriate, accurate and timeous, information, advice and assistance.

Housing Market Areas - The National Park spans parts of two Housing Market Areas (HMAs): Cowal and Helensburgh and Lomond. Precise data specific to the National Park area is limited, but detailed information is available through our own local Housing Research.

- Cowal Key Issues: High levels of second and holiday homes exacerbate affordability challenges for permanent residents. Despite a declining population suggesting surplus housing, unmet demand persists due to long waiting lists, homelessness, and the need for specialist accommodation.
- Helensburgh and Lomond Key Issues: This area has higher-than-average house prices and lower proportions of second/holiday homes overall, though these are more common in the Lomond area. Housing demand is significantly influenced by the expected growth from

the MOD naval base at Faslane, where incoming families will further strain the local housing supply. Increasing affordable housing remains the top priority.

Remote rural communities – While many rural communities demonstrate resilience and self-reliance, a significant number remain isolated and fragile, facing long-term population decline. An increasing trend of retirees relocating to or returning to these areas has driven up house prices, reducing affordability and limiting the availability of permanent housing stock. Rural homelessness often goes unnoticed or unreported, and pockets of deprivation can exist alongside areas of affluence. Additionally, rural development costs are frequently prohibitive due to the challenges posed by remote locations, high transport expenses, and inadequate infrastructure

Crofting – In Argyll and Bute, there were 1,105 recorded crofts as of 2019/20. Legislation permits crofters to construct houses on their crofts. Since its launch in 2007, the Croft House Grant Scheme has provided over £22.5 million in funding. However, none of this funding has been utilised within the National Park area, with only two grants awarded in Argyll and the majority allocated to the Highlands and Western Isles.

Empty homes – The Local Housing Strategy (LHS) includes information on empty homes; however, more detailed analysis is available through research commissioned by the National Park and is summarised below. The LHS emphasises the importance of bringing empty homes back into use and highlights the support provided by the council, including advice, assistance, and grant funding. The council has also indicated plans to integrate the use of Compulsory Purchase Orders (CPOs) into their empty homes policy. Rather than being treated solely as a last resort, CPOs will be adopted as a standard practice to address the most challenging cases where no alternative solutions exist. This approach is set to be formalised as a specific action within the LHS.

Self-build – The LHS summarises the self-build completions for Argyll and Bute which has slowly risen from around 40 a year in 2011 to 60-80 units a year in 2018-2020. There are still many households struggling to secure finance and there has been 153% rise in public interest in the Self-Build Loan Fund administered by Communities Housing Trust.

Private rental – The LHS will continue to promote the private rental sector and support landlords and tenants. Build to rent have been considered but not taken forward. A strategic priority is the provision of mid-market rental properties and this will be evaluated at a local settlement level.

Fuel poverty – Fuel poverty is more prevalent in Helensburgh and Lomond (21-30%) than in Cowal (<20%). Fuel poverty is exacerbated by factors such as homes in disrepair, poor energy efficiency, lack of central heating, and a high proportion of properties off the gas grid - 43% of homes in Argyll and Bute are not connected to the gas network. Additionally, low household incomes contribute significantly to this issue. The projected ageing population could further intensify fuel poverty issues, as many pensioners live on limited incomes, spend more time at home, and are often reluctant to undertake energy efficiency improvements due to the disruption involved in such work.

Ethnic minorities – The HNDA household survey found 1% identified themselves as being other than Scottish and this is in line with the 2011 census. The majority were Polish (85%) and only a few being another category – Indian, Indian British, Chinese, Chinese British, Arab, Arab British etc. None had specific dissatisfaction with housing needs.

Argyll and Bute Council has assessed the Housing Need and Demand Assessment (HNDA) tool, which is prepared by the Scottish Government and found its baseline projection for additional housing - 850 units over five years - to be overly conservative. In response, the council developed more robust, aspirational growth scenarios aimed at reversing population decline. These scenarios account for factors such as the investment and expansion of the naval base in Helensburgh and Lomond. The Council's growth model projects the need for 1,450 units over five years and 1,651 units over ten years (2022/23 to 2031/32). While these figures fall outside the standard robust and credible framework, the Council considers them both realistic and strategically valid.

Of these projected units:

- 22% (319 units) are allocated for Helensburgh and Lomond.
- 16.8% (238 units) are allocated for Cowal.

Within these allocations, the towns of Dunoon and Helensburgh are expected to accommodate the largest proportion of development. For the National Park area of Argyll and Bute, the LHS identifies a minimum target of 20 units over five years and 40 units over ten years across Cowal and Helensburgh & Lomond HMAs. While this target is not broken down by tenure, there is significant demand for alternative housing tenures such as mid-market rental properties and shared ownership options.

Within the National Park specifically, the LHS identifies development potential for 17 housing units in Cowal and 22 housing units in Helensburgh and Lomond, with a current allocation capable of accommodating 39 units. However, this falls short of the minimum 40 units required over ten years. Consequently, there is a need to identify additional sites to meet or exceed this target.

Argyll and Bute Housing and Need and Demand Assessment 2021

The Argyll and Bute Housing Need and Demand Assessment (HNDA) 2021 provides a comprehensive analysis of the region's current and projected housing needs, supporting the development of the Local Housing Strategy (LHS) and Local Development Plans (LDPs) for both Argyll and Bute and the National Park. Argyll and Bute encompass the second-largest area within the Loch Lomond and The Trossachs

National Park (LLTNP), with approximately 20% of the National Park's population residing within its boundary. For housing planning purposes, Argyll and Bute are divided into nine Housing Market Areas (HMAs), with the National Park partially covering the Cowal and Helensburgh & Lomond HMAs. While specific data for the National Park is unavailable, trends within these HMAs provide valuable insights.

The population of Argyll and Bute was estimated at 85,320 in 2020, with around 1,130 residents living within the National Park. Since 2000, both the Cowal and Helensburgh & Lomond HMAs have experienced population decline, driven by natural change (more deaths than births) rather than net migration, which is projected to continue until 2031. Despite an overall population decline, both HMAs are expected to see an increase in the elderly population, reflecting broader trends in Scotland.

In Cowal, with a population of 14,003, the housing stock consists of 8,722 dwellings, of which 11% are ineffective due to second homes or vacancies. The area has 1,476 Registered Social Landlord (RSL) properties, with a 3:1 pressure ratio (three applicants per available property). Despite relatively affordable housing, unmet needs persist, particularly due to high levels of second/holiday homes, affecting affordability for permanent residents. New strategically planned housing is recommended to address unmet needs, support economic growth, and counteract population decline.

In Helensburgh & Lomond, the population is 25,670, with 12,171 dwellings and a lower ineffective stock rate of 5%. The area has 1,538 RSL properties and a 4:1 pressure ratio, with a significant proportion of housing demand linked to the growth of the MOD naval base at Faslane. Affordability challenges remain, though mitigated by relatively higher household incomes. Priorities include increasing affordable housing supply, maintaining strategic partnerships with HMNB Clyde, and enhancing support for those with specialist housing needs.

The HNDA projects a total housing need of 2,235 dwellings across Argyll and Bute from 2021 to 2041, averaging 111 new units annually. This includes 390 owner-occupied homes, 280 private rentals, 185 below-market rent units, and 1,380 social rent properties. Between 2021 and 2030, the Cowal HMA is projected to need 32 new dwellings, and the Helensburgh & Lomond HMA will require 48. While most of this demand will be met outside the National Park, there remains a clear housing need within its boundaries, which will be considered in the new Local Development Plan to ensure adequate housing land supply targets are met.

<u>Specialist Housing Provision</u>

The report highlights significant demand for accessible and adapted housing, with around four applicants per available unit. While new affordable housing generally meets accessibility standards, ongoing monitoring at each site is recommended, with a target of 5% of new builds being accessible or adapted. Demand for home adaptations remains high across sectors, with funding delays, particularly in the private sector. A local database of adapted homes is proposed to improve the matching of housing to individuals' needs.

For wheelchair-accessible housing, despite improvements in data collection, up to 80 households still face unmet needs. The report recommends a target of 5% of public sector housing being wheelchair-accessible, alongside encouraging private sector compliance with accessibility standards.

The demand for temporary and non-permanent housing for homeless individuals has decreased, with reduced reliance on unsuitable B&B accommodations. Continued focus is needed on ensuring adequate supply, particularly of smaller units in key towns. Housing for domestic violence survivors is maintained through partnerships with organisations like Women's Aid, and successful refugee resettlement programs are noted, with future needs for both refugees and students requiring close monitoring.

In terms of supported housing, the aging population's needs persist, with a shift away from traditional sheltered housing towards alternative support models. A target of 10% of new builds being suitable for people with particular needs is proposed, focusing on areas such as Lorn, Cowal, and Helensburgh & Lomond. As reliance on care homes declines, collaboration between housing and health services remains crucial.

Care and support services are shifting toward in-home care for older residents, with growing demand for telecare and stronger social support networks. Rural areas face challenges due to staffing shortages, particularly for supporting individuals with learning disabilities and autism, which are identified as priority areas.

For Gypsy/Traveller communities, current site provision is adequate but may require additional pitches to meet historical levels. Maintaining quality standards on existing sites and establishing a formal working group to oversee these needs are recommended.

Regarding development planning for specialist housing, most older adults are expected to remain in their current homes or move within the private market, but a lack of downsizing options highlights the need for planning policies that promote accessible and age-appropriate homes. Private developers are encouraged to adopt Lifetime Homes standards, particularly in larger developments, to meet specialist housing targets.

Argyll and Bute Strategic Housing Investment Plan 2024 - 2029

The *Strategic Housing Investment Plan (SHIP) 2024/25 to 2028/29* for Argyll and Bute Council sets out a comprehensive five-year strategy to increase the supply of affordable housing across the region. It aligns with national and local strategic goals, particularly those outlined in the Local Housing Strategy (LHS), the Argyll and Bute Outcome Improvement Plan, and the Scottish Government's Housing to 2040 vision. The SHIP prioritises projects that address acute housing need, support community resilience, promote population growth, and deliver affordable, energy-efficient, and specialist homes tailored to local demographics including the elderly, families, and people with disabilities.

The SHIP identifies key pressures such as high construction costs, limited land availability, and a shortage of local skilled labour. In response, it proposes mitigation strategies including early planning, modular construction techniques, and collaborative stakeholder engagement. Investment is directed by robust criteria encompassing need, deliverability, affordability, and alignment with wider policy aims such as reducing child and fuel poverty, supporting independent living, and addressing homelessness.

The Plan also integrates a strong focus on rural and island communities, acknowledging the unique development challenges they face. The Council uses a "rural-proofing" approach to ensure that fragile areas like Mull, Islay, Bute, and Coll receive appropriate investment. The SHIP supports actions under the Islands (Scotland) Act 2018 and references specific government plans such as the National Islands Plan and Rural and Islands Action Plan to ensure alignment.

Loch Lomond and The Trossachs National Park is specifically mentioned as a strategic partner in housing development. The SHIP recognises the National Park Authority's role in planning and facilitating affordable housing delivery in parts of Cowal and Lomond within The Park boundary. The partnership ensures that housing developments within the National Park align with both environmental priorities and local housing needs.

Overall, the SHIP reflects a coordinated and ambitious approach to tackling housing issues in Argyll and Bute, emphasizing sustainability, community engagement, and strategic investment to meet diverse needs across a geographically complex area.

Stirling Local Housing Strategy 2012

Stirling's Local Housing Strategy (LHS) 2012 outlines a strategic framework for addressing housing issues across Stirling Council and the Loch Lomond and Trossachs National Park Authority from 2012 to 2017. The document identifies Stirling as a distinct Housing Market Area, further segmented into Stirling Urban, Stirling Rural, and National Park sub-areas. Created in partnership with Stirling's Strategic Housing Forum and various stakeholders, the LHS seeks to guide plans such as the National Park Authority's Local Development Plan, drawing on the Housing Need and Demand Assessment (HNDA) as a key reference point.

The strategy covers five core sections:

- the Need and Demand for Housing,
- House Condition, Energy Efficiency and Fuel Poverty,
- Viable and Sustainable Communities,
- Homelessness, and

- Particular Housing Needs.

Key objectives include increasing the supply of affordable housing, improving housing conditions, enhancing energy efficiency to combat fuel poverty and climate change, supporting sustainable community development, and addressing homelessness with dignity and comprehensive support systems. The LHS emphasises inclusivity, having undergone extensive consultations with diverse community groups.

Strategic environmental considerations are woven into the plan to support sustainability goals. Additionally, the strategy acknowledges the impacts of welfare reforms on housing, outlining measures to mitigate adverse effects through awareness, policy adjustments, and support programs. Monitoring and review mechanisms are embedded in the strategy to track progress against defined outcomes, with a performance framework established for continuous assessment. Through coordinated efforts with local partners and community engagement, the LHS aims to create a more equitable, sustainable, and resilient housing environment across Stirling.

Stirling Strategic Housing Investment Plan (SHIP) 2025/26 – 2029/30

The Stirling Strategic Housing Investment Plan (SHIP) 2025/26 – 2029/30 outlines Stirling Council's priorities for the development and delivery of affordable housing over the next five years. The plan aligns with national and local housing strategies, including Scotland's commitment to deliver 110,000 affordable homes by 2032.

The SHIP sets out investment priorities for affordable housing in Stirling and demonstrates how these will be delivered. The plan identifies necessary resources, integrates local and national housing policies, and supports community-focused development. Notably, the SHIP aligns with the National Planning Framework 4 (NPF4) and Local Development Plans (LDPs), including that of the National Park. Housing priorities within the National Park focus on balancing conservation with rural development and addressing housing challenges unique to this region.

The Stirling housing market is divided into three sub-areas: the Stirling Core, Rural Stirling Villages, and the Loch Lomond and Trossachs National Park. Within the National Park, development opportunities are concentrated in Callander and Arrochar due to access to services, employment, and transport networks. Affordable housing policies within the National Park’s LDP ensure that housing developments contribute to sustainable, balanced communities.

The SHIP highlights challenges such as reduced Scottish Government funding, rising construction costs, and land acquisition difficulties, particularly in rural and National Park areas. The scarcity of suitable sites and economic pressures pose risks to the delivery of affordable housing. Nonetheless, strong collaboration between local authorities, housing associations, and developers aims to overcome these obstacles.

The SHIP emphasises the provision of accessible housing, with a target of 15% of all affordable units being designed for specialist needs, including wheelchair accessibility. Within the National Park and surrounding areas, there is a focus on meeting the needs of key workers, the elderly, and people with disabilities.

The SHIP includes projects delivering 549 affordable homes across Stirling over five years, with a strong focus on social rent. Within the National Park, approximately 16% of completions will occur, reflecting its share of the identified housing need. Developments in the National Park aim to address local challenges such as second homes and the demand for sustainable rural housing.

Stirling Council Housing Need and Demand Assessment 2019-2038

The Stirling Housing Need and Demand Assessment (HNDA) provides an in-depth analysis of population and housing trends within the Stirling Council area, many of which reflect patterns seen in the wider Loch Lomond and the Trossachs National Park. While Stirling's population is projected to grow to 102,787 by 2041, largely due to in-migration influenced by its student population, the more rural areas, including the National Park, are expected to experience an ageing population, with increasing numbers of retirees leading to associated housing pressures.

The National Park's housing market consists of approximately 4,400 dwellings, with 91% occupied, 7% used as second homes, and 2% vacant, indicating a higher proportion of ineffective housing stock compared to Stirling and Scotland overall, largely due to holiday home ownership. Housing tenure data shows that 68% of homes are owner-occupied, 18% are socially rented, 11% are privately rented, and 3% are rent-free. Housing stock is predominantly larger properties, with 44.7% having six or more rooms, and 84% of homes being houses or bungalows - significantly higher than the Scottish average of 63%. Detached properties account for 46% of homes, compared to just 22% nationally.

Social housing in the National Park is primarily houses (86% of council stock), with a notable 30% being bungalows. Registered Social Landlords (RSLs) manage properties predominantly consisting of houses (50%) and four-in-a-block flats (30%). Under-occupancy is a significant issue, with 77% of homes having more bedrooms than needed, exceeding the national average of 66%, likely due to second-home ownership, empty-nest households, and higher-income residents purchasing larger homes.

Analysis of Stirling Council's waiting list (as of June 2017) revealed 2,575 mainstream applicants, with 19% experiencing overcrowding. The National Park exhibits the highest housing pressure, with a 13:1 ratio of applicants per available property, up from 9:1 in earlier years, driven by the lack of effective housing stock.

Future housing needs were projected using three socio-economic scenarios, with the baseline scenario – assuming moderate growth in income (1.5%), house prices (4%), and rents (4%) - deemed the most likely. Under this scenario, the National Park will require 251 new homes over the new Local Development Plan (LDP) period (2027–2037), averaging 25 homes per year, including 100 affordable homes and 151 private market homes. This assessment guides land use planning to ensure sufficient housing supply amidst fluctuating demands.

Specialist Housing Provision

There is a clear need to improve data on accessible and adapted housing, although existing evidence indicates a strong demand for properties with adaptations. Similarly, data on wheelchair-accessible housing requires enhancement, but current waiting list snapshots reveal significant demand, with approximately three applicants for every available property.

In terms of supported accommodation, the Care Home Census reports a 17% reduction in care homes over the past decade, while occupancy rates highlight a consistent demand, particularly for individuals with mental health needs. Although the desire for independent living has limited demand for traditional sheltered housing, the rising number of care clients – a 32% increase in home help recipients – signals growing demand for purpose-built housing tailored to an ageing population. Older owner-occupiers are increasingly opting to downsize to smaller, more manageable homes within the private market, emphasising the importance of developments designed to facilitate this transition.

Developers are encouraged to incorporate Lifetime Homes Standards in new builds, as retrofitting and adaptations tend to be less cost-effective. Regarding Gypsy/Traveller communities, there is limited evidence of unmet demand for new sites. The existing Council-managed site adequately meets current needs, with no requirement for additional land allocation for new sites or pitches.

West Dunbartonshire Local Housing Strategy 2022 - 2027

The most recent Local Housing Strategy for West Dunbartonshire was published in 2022 and runs until 2027. It is based on the Glasgow and Clyde Valley HNDA published in 2015.

The strategy applies to a very small part of the National Park – namely the southern part of Loch Lomond at Gartocharn and Balloch. There is very little detail regarding the rural area of Gartocharn, however there are some conclusions that may be relevant to Balloch.

As explained in the section below in relation to our own Housing Market Analysis, Balloch operates as a separate housing market area and is fairly contained. The issues here are different from other parts of The Park.

The HNDA for 2015 produced housing estimates, split by tenure and local authority. The Local Housing Strategy then adjusted these estimates to set the Housing Supply Targets taking into a number of factors. The targets are as follows:

	2012-2024	2024-2029	Annual average
Private	1,800	750	150
Social Rent	960	400	80
Total	2,760	1,150	230

The West Dunbartonshire Local Development Plan (LDP2) aims to meet the Housing Supply Target (HST) by identifying sufficient land for housing development, supplemented by a 15% generosity allowance to ensure flexibility.

Local demand analysis reveals that average house prices in the area increased to £131,922 in July 2021, a 5% rise from the previous year. The Housing Land Supply (HLS) report concludes that there is strong demand for both homes for sale and private rent. This demand has been influenced by a post-pandemic trend of people seeking larger homes and properties with outdoor space.

The social rent sector plays a significant role in West Dunbartonshire, with 39% of households living in social rented accommodation, much higher than the Scottish average of 23%. Furthermore, 54% of households are single-person households. The size of the social rent sector has expanded due to the council's empty homes and buy-back strategies, which have successfully increased the availability of social housing.

Despite these efforts, challenges remain. Young people, older people, and single-adult households face significant difficulties accessing housing that is both affordable and suited to their needs. The waiting list for social housing has increased to 5,000 applicants, highlighting the urgent need for new housing in West Dunbartonshire. The HLS survey found that 76.8% of respondents strongly support the development of affordable housing that is well-located and meets the specific needs of occupants.

To address these challenges, the council is exploring alternative tenure options to help younger households access their first homes and provide suitable housing for older residents. Further research is planned to identify effective solutions to meet these needs.

Additionally, self-build housing is recognised as a potential way to address specific housing ambitions and requirements. To support this, West Dunbartonshire will create a self-build register of plots, developed in partnership with planning teams from both West Dunbartonshire and Loch Lomond & The Trossachs National Park. This initiative aims to provide opportunities for individuals and families to design and build homes that suit their specific needs.

These combined efforts reflect West Dunbartonshire's commitment to addressing housing demand, expanding affordable housing options, and supporting a diverse range of housing solutions tailored to the community's needs.

Homelessness – The rate of youth homelessness continues to be high and a key concern and focus – 26.7 per 1,000 population against a Scottish figure of 12.7. The Council are exploring options for bespoke Youth Housing Options Service for people age 16-24yrs. They are piloting a new Shared Living pilot.

Gypsy/Travellers – There is one long established site for gypsy/travellers providing 20 pitches in a large, settled community at Dennystoun Forge. There has been increased engagement with residents and this has resulted in improvements to the site. A transit site was explored in 2016/17 and the WDC LDP identified an opportunity for the Dennystoun Forge site to expand.

Specialist accommodation – In 2016/17 £906,000 was spent on aids and adaptations to assist people (mainly older people) to remain in their own homes. Approx. 400 social rent units have been adapted in 2015/16. In 2014/15, Bield Housing Association built 33 units for older people. The Council built 5 new homes specially designed to full wheelchair standard. There is no target for wheelchair accessible homes set in the LHS. West Dunbartonshire undertook a review of older people' housing models, needs and demand in West Dunbartonshire in Aug 2015. It highlighted a shortfall in extra care housing and very sheltered housing.

Glasgow and the Clyde Valley Housing Need and Demand Assessment 2024

The Glasgow and Clyde Valley Housing Need and Demand Assessment (June 2024) evaluates housing requirements across the region, including West Dunbartonshire Council. It informs local housing strategies, development plans, and Housing Supply Targets (HSTs).

Housing Demand & Social Housing

West Dunbartonshire requires 350 additional homes by 2040 (about 18 per year), reflecting moderate growth while ensuring supply meets affordability and tenure diversity. Social housing demand is high, with 16,000 social units (10,454 Council-owned) and 5,714 applicants on the waiting list. Rising homelessness pressures have led to emergency bed and breakfast accommodations for the first time in five years.

Private Market & Development Trends

From 2018 to 2023, 439 private homes were built, with more planned. Economic drivers such as the Faslane expansion and Golden Jubilee Hospital growth will increase housing demand, particularly in Helensburgh and Clydebank.

Affordability & Demographic Trends

While private rents remain lower than in neighbouring areas, affordability remains a challenge. The Local Housing Allowance (LHA) for a one-bedroom is £373.97, while average rent is £445 (119% of LHA). For two-bedroom homes, LHA is £448.76, but rent averages £582 (130% of LHA). West Dunbartonshire has a growing 65+ population, necessitating investment in specialist housing such as wheelchair-accessible and age-friendly homes.

Housing Supply Targets (HSTs)

The Local Housing Strategy (LHS) 2022-2027 aligns with Scottish Government goals, prioritising affordable housing expansion, homelessness reduction, and housing quality improvements. Adjusted HST projections estimate:

- 2012-2029: 3,910 homes (2,550 private, 1,360 social rented/below-market rent).
- Annual Targets: 150 private homes, 80 social rented units.

To meet future housing needs, West Dunbartonshire must expand social housing, enhance affordability initiatives, and integrate economic growth into housing planning. While the National Park forms only a small part of the Council's area, its housing needs reflect broader regional trends.

West Dunbartonshire Council Strategic Housing Investment Plan 2026 – 2030

The West Dunbartonshire Council Strategic Housing Investment Plan (SHIP) 2025/26 – 2029/30 outlines the Council's priorities and strategies for delivering affordable housing over the next five years. The plan responds to significant budgetary challenges, following a 27% reduction in the Scottish Government's Affordable Housing Supply Programme (AHSP), resulting in the Council's annual Resource Planning Assumption (RPA) being cut from £10.795 million to £8.477 million, a reduction of 21.5%

Despite these financial constraints, the SHIP aims to deliver approximately 763 new affordable homes, slightly exceeding the previous target of 747 homes. The delivery strategy focuses on maximising high-quality housing supply to address the growing housing crisis, including homelessness, rising housing demand, and child poverty.

The SHIP highlights several constraints, including increased construction costs, labour shortages, and planning delays. The average grant support required per unit is projected at £110,000, with specific projects exceeding this due to additional quality benchmarks.

To mitigate funding challenges, the Council plans to explore alternative financing models, including front-funding agreements with Registered Social Landlords (RSLs), institutional investment, and the use of financial reserves. The SHIP also incorporates sustainability goals, with new housing developments required to meet Net Zero standards, ensuring energy efficiency and reducing fuel poverty.

In May 2024, West Dunbartonshire declared a housing emergency, becoming the fifth local authority in Scotland to do so, underlining the urgency of the SHIP's objectives. The plan reflects flexibility to adapt to funding changes, with reserve projects identified to address potential program slippage

Perth and Kinross Local Housing Strategy 2022 – 2027

The Perth and Kinross Local Housing Strategy (LHS) 2022-2027 outlines the Council's strategic vision, priorities, and actions to address housing needs and support sustainable communities across the region. The strategy builds upon the achievements of the previous LHS (2016-2021), which delivered significant outcomes, including the creation of 963 new affordable homes, regeneration projects, and improved homelessness services through initiatives like the Home First model, which reduced homelessness presentations and temporary accommodation use.

The LHS aims to deliver more affordable, energy-efficient homes, support independent living, and promote sustainable, connected communities. The strategy is shaped by extensive consultation with residents, stakeholders, and partners to ensure it reflects local priorities. Its development was influenced by key national policies such as Housing to 2040, the National Planning Framework 4 (NPF4), and Scotland's Fuel Poverty Strategy.

The strategy identifies four key priorities:

1. Providing More Affordable Homes: Addressing housing shortages and ensuring equitable access to affordable housing across urban and rural areas.
2. Offering a Range of Housing Options: Ensuring diverse, accessible, and sustainable housing choices that meet different needs and income levels.
3. Delivering Housing for People with Varying Needs: Supporting vulnerable populations, including older people, individuals with disabilities, and those experiencing homelessness.

4. Ensuring Quality Homes with Affordable Warmth and Zero Emissions: Focusing on energy efficiency, reducing carbon emissions, and tackling fuel poverty.

The LHS addresses demographic changes, particularly the ageing population, and economic challenges like high housing costs and employment shifts. The strategy promotes cross-sector collaboration, aligns with broader regional initiatives like the Tay Cities Deal, and integrates health and social care planning to support holistic community well-being.

Monitoring and evaluation mechanisms are in place to track progress, with a strong emphasis on tackling inequality, supporting inclusive growth, and enhancing the quality of life for all residents in Perth and Kinross.

Perth and Kinross Housing Need and Demand Assessment (2022)

The Perth and Kinross Housing Need and Demand Assessment (HNDA), published in 2022, provides a comprehensive analysis of housing needs across the Perth and Kinross Council area, which is part of the broader Tayside region, encompassing four local authorities: Angus, Dundee, Fife, and Perth and Kinross. The HNDA confirms that Perth and Kinross is a relatively self-contained Housing Market Area (HMA), with 63% of property purchases originating from within the council boundary. Within this area, the Strathearn sub-HMA encompasses the part of the Loch Lomond and Trossachs National Park (LLTNP), although the report does not provide specific population data or housing targets for the National Park, making it challenging to determine precise housing needs within this area.

Population and Housing Market Trends - The small section of Perth and Kinross within the National Park is primarily centred around St. Fillans, which, according to the 2011 Census, had a population of 259 residents across 113 households. By 2021, the population had likely grown overall, despite a 10% decline in younger residents and a 24% increase in the older population. Of the households in St. Fillans, 73% are owner-occupied, with 10% used as second homes. These trends align with the broader Perth and Kinross area, where population growth is primarily driven by inward migration, especially from other parts of the UK, and an aging demographic is becoming increasingly dominant.

Perth and Kinross boasts the highest median income among the Tayside councils, with a median income of £33,280 in 2018, up 10% from 2014. However, housing affordability remains a significant challenge. Average house prices have risen 13% from 2009 to 2019, reaching £199,463, and nearly 49% of residents cannot afford homes at lower quartile prices, requiring 4.82 times the average income to purchase. The private rental market fares no better, with an average rent of £720 exceeding the Local Housing Allowance (LHA) of £544, leaving 54% of households unable to afford private rentals.

Housing Supply and Affordability - Social rents in Perth and Kinross, while generally affordable, show disparities. Registered Social Landlord (RSL) rents average £412 monthly, 38% higher than local authority rents at £298, though only 16% of households cannot afford RSL rents under a 30% income-to-rent ratio. Affordability pressures have grown, with 16% of households spending over 30% of their income on housing costs and moderate financial strain post-COVID rising by 66% across the region.

Estimated Housing Need and Supply Targets - The HNDA outlines three housing need scenarios for the next 20 years, projecting the following cumulative housing requirements across all tenures in Perth and Kinross:

- Principal scenario: 13,696 homes.
- High migration scenario: 15,967 homes.
- Growth scenario: 27,775 homes.

Based on these projections, the Perth and Kinross Local Housing Strategy (LHS) has set an annual Housing Supply Target of 654 homes, evenly split between affordable and market housing. Within the Strathearn sub-HMA, which accounts for 13% of the council area, this translates to a maximum of 1,377 homes over 20 years, or 69 homes annually. As the part of the National Park within the Strathearn sub-HMA is relatively small, it is expected that the majority of this housing demand will be met outside The Park, with only a limited number of homes needed within the National Park boundaries.

The HNDA and LHS highlight the need for a balanced approach to meet housing demand in Perth and Kinross, addressing affordability, demographic changes, and inward migration. For the small portion of the National Park within the council area, the housing requirements are minimal, reflecting the localised nature of the housing market within the Strathearn sub-HMA. The primary focus remains on delivering sufficient housing in the broader Perth and Kinross area to meet the needs of its growing and aging population.

Perth and Kinross Council Strategic Housing Investment Plan 2023 – 2028

The Perth and Kinross Council Strategic Housing Investment Plan (SHIP) 2023/24 – 2027/28 outlines the Council's key priorities and investment strategies for affordable housing over the next five years. The plan aims to deliver 1,435 affordable homes, exceeding the Local Housing Strategy (LHS) target of 210 homes per year. This ambitious target reflects the Council's commitment to supporting the Scottish Government's Housing to 2040 strategy, focusing on sustainable communities, affordable homes, and energy efficiency.

The plan identifies a mix of new builds, buybacks, regeneration, and restoration projects to meet housing needs, with strong partnerships between the Council, Registered Social Landlords (RSLs), Health and Social Care Partnerships, and community stakeholders.

Key challenges identified include construction sector instability, rising material and energy costs and labour shortages. These factors have led to a 40% increase in tender prices for construction projects over the past year. Despite these challenges, the Council remains committed to increasing the pace of affordable housing delivery.

The SHIP emphasises addressing specific housing needs, aiming to ensure that 10% of all new affordable homes are suitable for people with particular needs, such as wheelchair accessibility. Additionally, the plan supports the 'Home First' model to reduce homelessness and reliance on temporary accommodations, promoting rapid rehousing strategies.

In rural areas, the SHIP focuses on tackling acute shortages through initiatives like the Rural Housing Fund (RHF), which allocates £25 million for projects until 2026. Partnerships with organisations like the Community Housing Trust (CHT) aim to maximise investment in rural housing

The plan integrates climate goals, targeting net-zero emissions and setting higher energy efficiency standards for new homes. By 2023/24, all new council-built homes are expected to meet the 'Gold Standard' for energy efficiency, supporting Perth and Kinross's broader climate action strategy.

National Park Authority

LLTNPA Housing Market Research including Short-term lets pressure (Nov 2022)

The National Park commissioned Arneil Johston to prepare a report detailing the key housing market trends within the National Park. The 2022 report provides a comprehensive analysis of the housing system within The National Park focusing on affordability, market dynamics, and the impact of second homes and short-term lets. This report serves as a vital evidence base for understanding housing pressures and informing future policies. More detailed analysis of the report can be found within the Population and Housing Background Paper.

Housing Market Sub-Areas - The study validated and redefined housing market sub-areas (HMSAs) to reflect current dynamics. Five functional HMSAs were established: Balloch, Breadalbane, Callander & Aberfoyle, Cowal, and Loch Lomondside. These sub-areas illustrated in the map in figure 2 in the appendix below exhibited varying degrees of self-containment, with high inward migration in some regions like Cowal and high local retention in others like Balloch.

Housing Stock and Dwelling Distribution **-** There are approximately 7,571 dwellings in The Park, with 93% occupied, 5% second homes, and 2% empty. Areas like Cowal have a higher proportion of second homes (17%), while Balloch has virtually none. Ownership dominates the housing market, creating affordability challenges for lower-income households. The private rented sector is limited and often unaffordable, while social housing availability is low, with high demand and long waiting lists.

Household Projections **-** The National Records of Scotland project minimal household growth in The Park, with a 1% increase expected between 2022 and 2027. This stable trend underscores the need to address current housing shortages, particularly in affordable and social housing.

Affordability Challenges **-** Affordability is a major issue, with average house prices in 2019/20 at £215,889, significantly higher than the Scottish average of £182,357. Around 43% of households cannot afford homes even at lower quartile prices, and 75% are priced out of average market prices. Rental costs are also high, averaging £681.82 per month, making social housing crucial for low-income households.

Short-term Lets and Second Homes - The growing presence of second homes and short-term rentals, particularly in areas like Cowal and Loch Lomondside, exacerbates affordability issues and reduces the availability of long-term housing. These trends contribute to house price inflation and strain the housing system.

Social Housing Pressures **-** Social housing constitutes only 13% of the total stock, well below the Scottish average of 24%. Regions like Breadalbane have higher social housing availability (35%), while Loch Lomondside has just 7%. Demand far outstrips supply, with waiting lists significantly exceeding available units.

The report made several recommendations which aim to improve the housing system within the National Park. These recommendations include:

1. Increase Affordable Housing Supply - Strategic interventions are needed to expand affordable housing availability. This includes tighter regulations on second homes and short-term lets to curb price inflation and retain housing stock for permanent residents.
2. Expand Social Housing Investment - Collaboration with housing providers is critical to increasing social housing stock, reducing waiting list pressures, and addressing the acute need for affordable rental options.
3. Tackle Ineffective Housing Stock - Policies should focus on repurposing empty homes and buildings to increase housing availability for local residents.
4. Support Sustainable Development - The report emphasises the importance of addressing land and infrastructure constraints, streamlining planning processes, and supporting community-led housing projects.

The report provides valuable insights into the housing challenges in National Park, highlighting the acute affordability issues, the impact of second homes, and the inadequacy of social housing. Its findings emphasise the need for bold policy interventions and collaborative efforts to create affordable, sustainable housing solutions for local residents. This evidence forms a cornerstone for addressing the National Park's housing crisis and guiding future planning decisions.

Self-Build Register

The National Park Authority published a self-build register in 2024, inviting people interested in self-build to register their interest to help gauge demand for such provision across Moray. To date, interest has been fairly limited with 4 registered entries. The level of interest is spread across The Park.

Local Development Plan Monitoring

The LDP1 Monitoring Report 2023 provides an overview of housing development within The National Park between 2017 and 2023, including annual housing targets, approvals, and completions. It also identifies key trends and challenges to inform the preparation of the new Local Development Plan (LDP). The next monitoring report is due to be published during the engagement period and therefore this section will be updated following this.

Housing Approvals and Completions (2017–2023):

Between 2017 and 2021, the National Park set a target of 75 housing units annually (375 over five years). By the end of this period:

- 396 units were approved, exceeding the target.
- However, only 216 units were completed, demonstrating a significant gap between approvals and delivery.

In 2022, an additional 49 units were approved, and 20 units were completed, bringing the total for the six-year period to 445 approvals and 236 completions, still falling short of cumulative targets.

In 2023, 30 housing units were approved, all designated for open-market housing, with no affordable housing approvals. This diverges from the earlier trend, where 60% of approvals were for affordable housing between 2017 and 2022. All 2023 approvals were on windfall sites (not allocated in the LDP), continuing a shift toward smaller-scale developments outside designated areas. 27 housing units were completed, primarily for open-market housing, with only one affordable unit. This marks a decrease from previous years, where nearly two-thirds of completions were affordable housing.

Trends in Affordable Housing - The National Park's 2017–2021 LDP set a minimum target of 25% for affordable housing. Over the six-year period, 63% of completions were affordable, translating to 135 affordable homes, surpassing the target. However, 2023 figures indicate a steep decline in affordable housing approvals and completions, potentially signalling a shift in focus or resource allocation.

Most housing approvals and completions between 2017 and 2022 were within towns and villages, accounting for:

- 80% of approvals during the LDP period.
- 70.4% of completions in 2023, maintaining this trend.

Development on the edges of settlements or in rural countryside areas remained limited, with minimal contributions to overall housing delivery.

The monitoring report details key challenges and observations with the housing system in the National Park over the LDP period. These are outlined below:

- The gap between approved and completed housing units highlights delays or failures in building out planned developments. This trend underscores the need for mechanisms to incentivise developers and landowners to proceed with construction.
- The shift toward windfall sites for both approvals and completions in 2023 deviates from the earlier focus on LDP-allocated sites, raising questions about long-term strategic planning for housing.
- Affordable housing delivery, which had been a strength, has recently diminished, indicating a need to reassess priorities and policies to meet the growing demand for accessible housing.

Population Data

A detailed breakdown of the population data for the National Park can be found within the supplementary Population and Housing Background Paper which has been prepared to complement this evidence report. A summary of the key population figures for the National Park is included below.

The National Records of Scotland (NRS) population and household projections provide insights into how the population and household structure of Loch Lomond and The Trossachs National Park (LLTNP) is expected to evolve over the coming decades. These projections are critical in determining housing needs and informing the Local Development Plan (LDP), which will be adopted in 2027 and will remain in place until 2037.

The population of the National Park is estimated to decline by 7%, from 14,718 in 2018 to 13,667 by 2043, equating to a loss of 1,051 residents over 25 years. During the upcoming LDP period (2027–2037), the population is expected to decrease from 14,344 to 13,906. This trend contrasts with Scotland's overall projected population growth of 5.8% during the same period. Among local authorities within the National Park, Stirling is projected to see a population increase of 10.5%, while West Dunbartonshire (-7.4%), Perth and Kinross (-1%), and Argyll and Bute (-14.8%) are expected to experience declines.

The age profile of the National Park population is shifting. The number of children under 16 is projected to fall by 25%, and the working-age population is expected to decline by 14%, while the pensionable-age population is anticipated to increase by 17%. This aging population reflects a broader demographic shift, with a greater proportion of older residents expected across the National Park.

The decline is attributed to natural decrease, with more deaths than births expected over the projection period. Migration is projected to have a net-zero effect on population growth, with no significant gains or losses anticipated from people moving into or out of the area.

Population trends vary across different parts of the National Park. Areas such as Croftamie and its rural surroundings are projected to grow significantly, with an overall population increase of 16.1% driven by a 50% rise in residents aged over 65. Similarly, Callander (Kilmahog and Brig o' Turk) and the Carse of Stirling areas are expected to experience growth, primarily due to increases in older populations.

In contrast, areas like Lochgoilhead, Arrochar, and Aberfoyle are projected to see declines of 7-10% in total population, with significant decreases among younger and working-age residents. Some locations, such as Gartmore and Crainlarich, will face a sharp decline in younger populations but will see significant increases in the older demographic, reflecting broader aging trends.

The aging population and overall decline present challenges for housing and infrastructure planning. Areas with significant population declines, such as Arrochar and Lochgoilhead, may require targeted policies to stabilise communities and attract younger residents. Conversely, areas experiencing growth, like Croftamie and Callander, may require additional housing and services to accommodate an expanding older population. The projections emphasise the need for tailored strategies across the National Park to address the diverse demographic changes effectively.

<u>Household Projections</u>

Similarly with the section above, further detail regarding the household projections for the National Park can be found within the Population and Housing Background report.

The number of households in Scotland is projected to grow by 120,000 (5%) over the next decade, increasing from 2.48 million in 2018 to 2.60 million in 2028. Over the longer term, household numbers are expected to rise by 10%, reaching 2.71 million by 2043.

In Loch Lomond and The Trossachs National Park, the number of households is also projected to increase by 2039, although at a slower rate than the Scottish average. This growth is largely attributed to a rise in the number of people living alone or in smaller households. The average household size in the National Park was 2.18 people in 2014, and this figure is projected to decrease by 11% to 1.94 people by 2039. The decline in household size is driven by the aging population, as older individuals are more likely to live alone or in smaller households.

By 2039, it is estimated that 51% of households in the National Park will be headed by individuals aged 65 or over, reflecting the significant demographic shift towards an older population. This trend highlights the need for housing that meets the specific requirements of smaller and older households.

As of 2023, the National Park Authority estimates there are approximately 7,772 household spaces within The Park. Of these, 90.3% are occupied by residents, while 4.6% are vacant. Additionally, there are an estimated 389 second homes, accounting for 5% of the total housing stock in the National Park. These figures underscore the importance of addressing housing availability and ensuring a balance between primary residences and second homes to meet the needs of the local population.

<u>Second Homes</u>

The housing stock within Loch Lomond & The Trossachs National Park varies significantly across different settlements, with a mix of residential units, social housing, second homes, and short-term holiday lets. Several areas within the National Park have a high proportion of second homes and holiday lets, which impacts housing availability for permanent residents. Figure 3 in the appendix includes a table of the data and a summary is included below:

In areas such as Lochgoilhead, Carrick Castle, and Ardentinny, approximately 88.3% of the residential stock falls within the National Park, totalling 604 units. Of these, 6% are social rent properties, while 24% are second homes, and 8% are used as short-term holiday lets. Kilmun, Blairmore, and Strone, fully within the National Park, have 403 residential units, with 13% being social housing, a low vacancy rate (3%), and 7% classified as second homes.

Arrochar, Tarbet, Ardgartan, and Ardlui also lie entirely within The Park, containing 437 residential units, with 15% allocated for social rent and 6% designated as second homes. Luss, Arden, and Glen Fruin have 220 residential units, of which 13% are social housing, but they experience a relatively high proportion of second homes (7%) and 14% of properties used as short-term holiday lets.

Several villages have lower percentages of their housing stock allocated to social rent. For example, St Fillans and Comrie, where only 1% of units are social housing, and Balmaha and Milton of Buchanan, where 7% of homes are for social rent but with a low proportion of second homes (1.7%). Croftamie has 154 residential units, with 9% being social rent, while Drymen North and South combined have 469 homes, though social housing levels vary significantly between the two areas.

Callander, one of the larger settlements in The Park, has a total of 1,398 residential units, with a relatively high proportion of social housing (27%), while vacant homes and second homes remain low (3.5% and 1.5%, respectively). However, in Callander East and Brig o' Turk, there are 360 residential units, with no social rent properties and 6% of homes used as holiday lets.

Other settlements with a notable presence of social housing include Aberfoyle (32%), Killin (23%), and Crianlarich and Tyndrum (35%), all of which maintain higher-than-average social housing proportions compared to other villages in the National Park. However, second homes and short-term lets still take up a significant share of housing stock, particularly in Balquhidder, Lochearnhead and Strathyre (BLS) (14% second homes, 17% short-term lets) and Strathard (8% second homes, 11% short-term lets).

In Balloch, where social rent properties are mostly outside the National Park boundary, there are 744 residential units, with only a small percentage classified as second homes or short-term lets. The Balloch Mollanbowie/Ballagan area, fully within The Park, contains 370 units, but with no social housing provision. Similarly, Gartocharn and Kilmaronock contain 268 homes, with only 3% designated as social rent properties.

The data in figure 3. indicates that the areas with the highest levels of second homes and short-term letting are Cowal, West Loch Lomond, and BLS. Killin and Strathard also have high levels. When comparing with other remote rural areas, it is worth noting that the average percentage of second homes in remote rural nationally is 6.4% so it may be considered that above this level is high. It should be noted that some second homes could also be holiday lets so some properties could be double counted. Overall, the distribution of housing stock within LLTNP highlights clear disparities in housing tenure, availability, and affordability. While some areas have a strong presence of social housing, others remain heavily influenced by second homes and short-term lets, which impacts housing accessibility for permanent residents. Addressing this imbalance through targeted housing policies will be key to ensuring a sustainable and inclusive housing market within the National Park.

Summary of Stakeholder Engagement

This section will be completed following the end of the engagement period and prior to inclusion in the final Evidence Report.

Summary of Implication for the Proposed Plan
The implications of the evidence for the new Local Development Plan (LDP) may be summarised as follows: • Despite exceeding affordable housing delivery targets in the last five years in the National Park, a significant shortfall persists due to decades of underinvestment and limited funding. This underscores the need for continued prioritisation of affordable housing to address unmet demand and long-term housing challenges. The LDP will consider where changes to policy and allocations may be required to address this issue. • The Park faces increasing staff shortages, particularly in the tourism accommodation and retail sectors. Housing is recognised as a critical factor in addressing this challenge by providing suitable accommodation for workers. Ensuring the availability of affordable and accessible housing for employees is essential to support the local economy and community sustainability. • Reassessing the emphasis on situating new housing within or on the periphery of towns and villages is essential. This approach should align with the 20-minute neighbourhood principle, ensuring residents have convenient access to essential services. Consideration is needed on whether to prioritise brownfield sites over greenfield locations to promote sustainable development. • Given that a substantial portion of The Park's land area is classified as remote rural, yet the majority of the population resides in accessible rural zones, it's crucial to evaluate the applicability of National Planning Framework 4 (NPF4) Policy 17. This policy addresses rural homes, and its criteria may need adjustment based on local knowledge to reflect the unique characteristics of areas straddling the boundary between accessible and remote rural classifications. • Insights from LPPs have identified specific housing sites that should be integrated into the Proposed Plan to address local housing needs effectively. These sites will be evaluated during the preparation the LDP using the Site Assessment Methodology. • The Population and Background Paper sets out the MATHLR figure for The National Park. The Scottish Government have set a minimum target of 30 homes per year for within the National Park boundary, this is significantly lower than the evidenced need within the HNDA's from the four Local Authorities and also lower than the current average approval and completion rate. For the new Local Development Plan it is crucial that this is taken into consideration. The expectation from NPF4 is that the new LDP will provide land for a minimum of 300 homes over the lifetime of The Plan and The National Park will aim to go beyond this.

- Evidence indicates that certain areas within The Park are experiencing high levels of short-term letting, adversely affecting the housing market. The National Park could consider Short Term Let Control Areas in line with recently published Scottish Government Guidance. Implementing short-term let control areas may mitigate the current challenges, potentially reducing the necessity for occupancy restrictions. Consideration might also be given to establishing a maximum threshold for holiday homes in specific locales.
- In light of the rise in second homes and the challenges this presents for housing stock, particularly in pressured towns and villages, it may be prudent to consider any policy, controls (e.g. ‘principle residence clause’) or guidance to address this.
- The current LDP has a policy which specifies the affordable housing requirements across remote rural and accessible rural areas of the National Park. The evidence suggests that the current affordable housing contribution levels (25%, 33%, and 50%) warrant re-evaluation. Housing challenges are prevalent not only in accessible rural areas but also in remote rural regions, exacerbated by pressures from second and holiday homes. A uniform contribution rate across the entire Park might be more equitable, or alternatively, maintaining differentiated rates could be justified based on specific local circumstances.
- The LDP should address the need for housing tailored to older adults and set a target for at least 5% of new builds to be wheelchair-accessible, ensuring inclusivity and accessibility and future adaptation in housing options.

Statements of Agreement / Dispute

This section will be completed following the end of the engagement period and prior to inclusion in the final Evidence Report.

Appendix

Figure 1 – Urban – Rural Classification

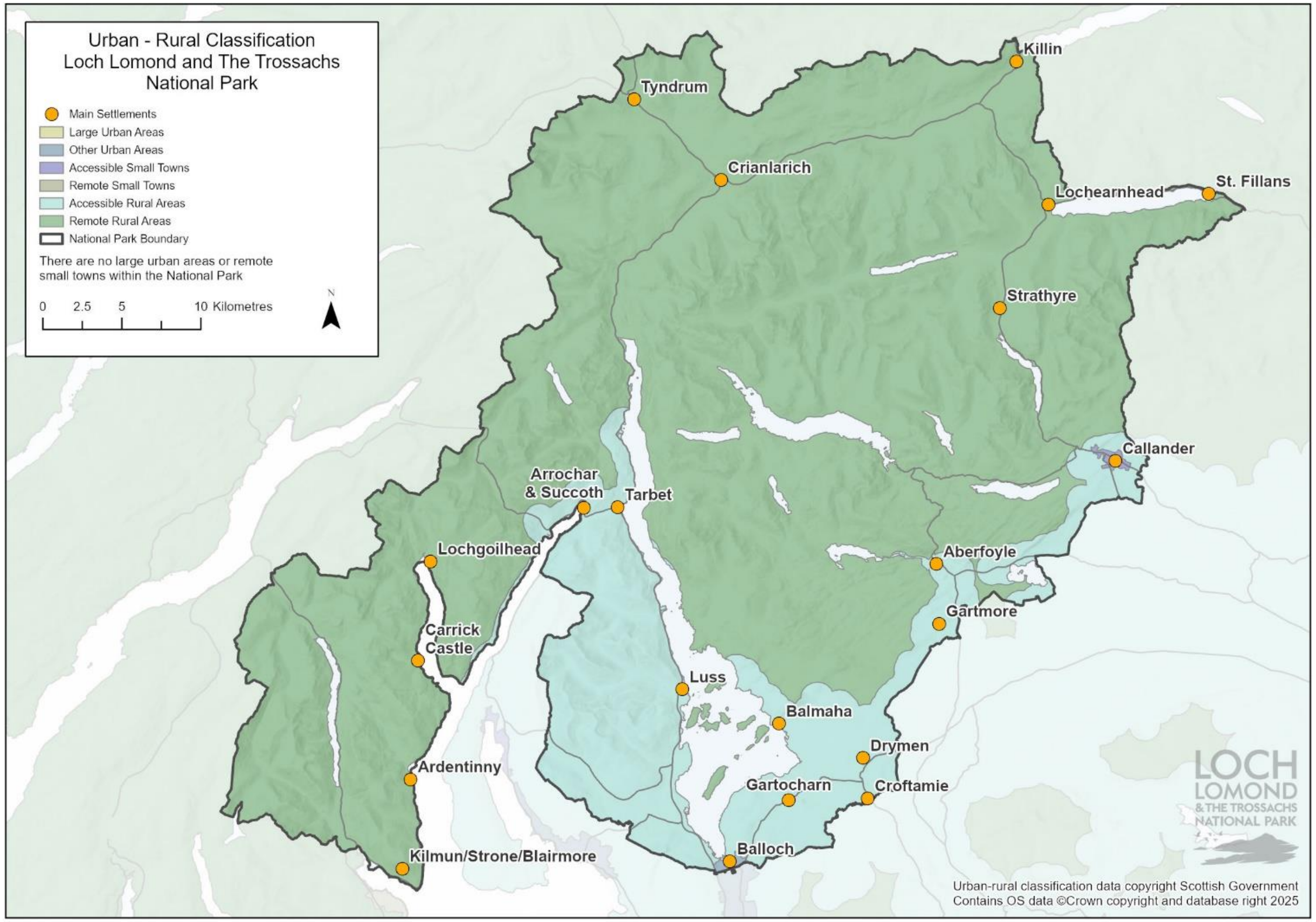

Figure 2 - Proposed Housing Market Areas

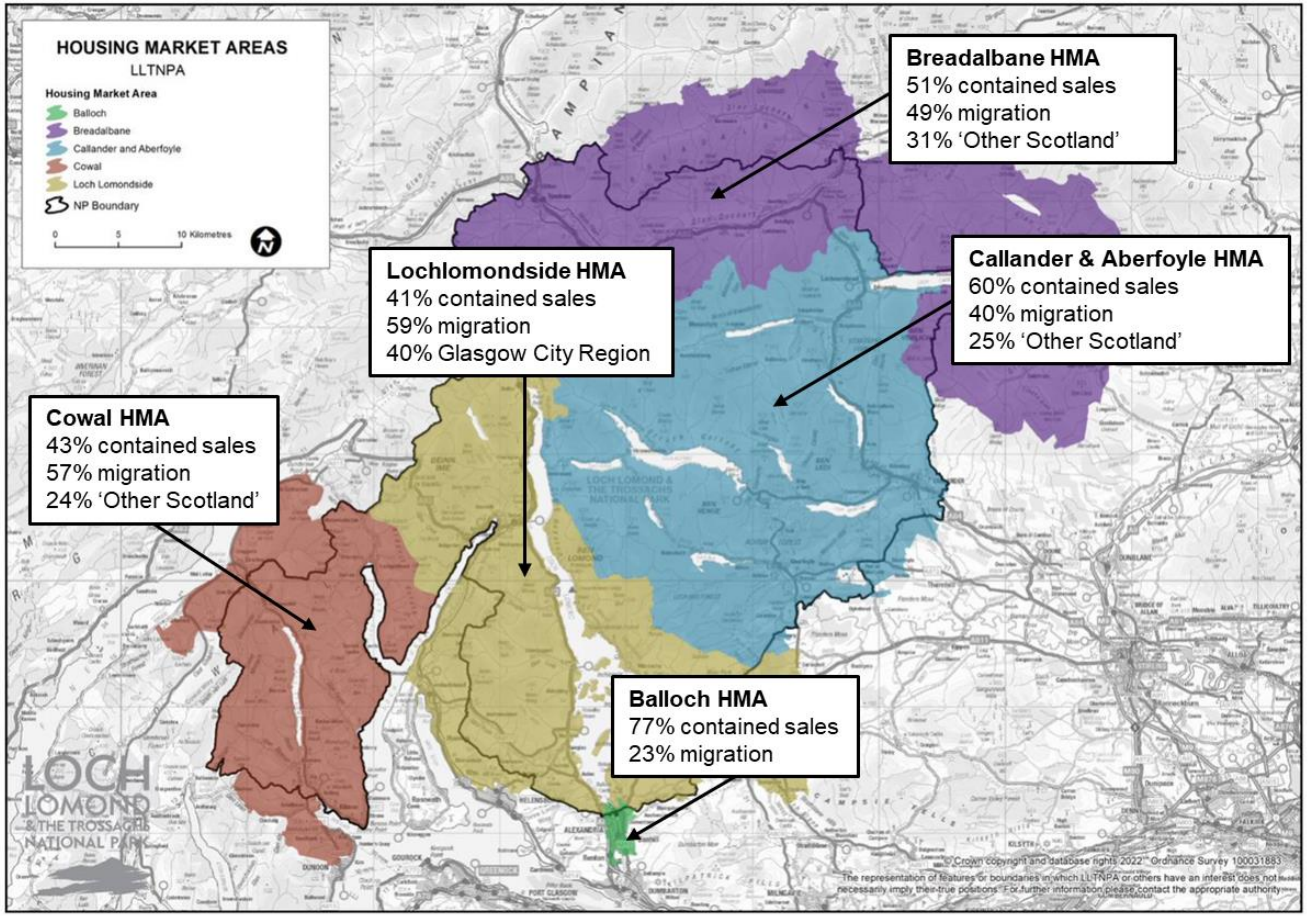

Figure 3 – Detailed Housing Data per Datazone

	A	B	C	D	E	F	G
Datazone – name and town/village area	**% of residential units datazone within the National Park**	**No. of Residential Units in The Park (as estimate of total)[1]**	**Of no. of residential units – no. social rent**	**Vacant (inc long-term empty) as % of housing stock – Column B**	**Second homes as a % of housing stock – Column B**	**Approx[2].no of short-term holiday lets (suitable as homes i.e. not restricted as holiday use) – of Column F**	**Total short-term lets (commercial properties not included in residential numbers)**
Lochgoilhead, Carrick Castle and Ardentinny (S01007355)	88.3%	604	37 (6%)	22 (4%)	145 (24%)	*46 (8%)*	163
Kilmun, Blairmore and Strone (S01007356)	100%	403	53 (13%)	13 (3%)	27 (7%)	*25 (6%)*	32
Arrochar, Tarbet, Ardgartan, Ardlui (S01007358)	100%	437	65 (15%)	21 (5%)	24 (6%)	*18 (4%)*	63
Luss, Arden and Glen Fruin	97.88%	220	29 (13%)	15 (6%)	17 (7%)	*32 (14%)*	269

[1] Data in column B, D and E is extracted from Small Area Statistics on Household Estimates 2021 Council Tax Records https://www.nrscotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/households/household-estimates/small-area-statistics-on-households-and-dwellings

[2] It should be noted that this figure is an approximate as short-term letting market fluctuates and this is using data from a web trawl in July 2022 and numbers change depending on the year and the time of year that the search is undertaken – websites trawled inc booking.com, cottages.com, coopercottages, Airbnb, Skyes., tripadvisor and a few local sites.

(S01007404)							
St Fillans and Comrie (S01011861)	31.49%	138	2 (1%)	8 (6%)	14 (12%)	*4 (3%)*	49
Balmaha, Milton of Buchanan (S01013001)	100%	178	12 (7%)	5 (3%)	3 (1.7%)	*4 (2%)*	49
Croftamie (S01013002)	59.7%	154	11 (9%)	8 (5%)	3 (2%)	*8 (5%)*	43
Drymen North (S01013009)	100%	278	49 (17%) Total of whole of Drymen (10%)	8 (2.9%)	2 (0.7%)	*2 (0.7%)*	17
Drymen South (S01013010)	69.32%	191	0 (0%)	10 (6%)	1 (0.5%)	*0 (0%)*	0
Port of Menteith (S01013110)	47.74%	137	6 (5%)	6 (5.2%)	1 (0.8%)	*5 (4%)*	11
Gartmore (S01013111)	91.10%	193	17 (9%)	5 (2.7%)	5 (2.7%)	*0 (0%)*	24
Callander (combined S01013112, 113, 115, 116)	100%	1398	353 (27%)	45 (3.5%)	19 (1.5%)	*26 (2%)*	32
Callander E and Brig o Turk (S01013114)	86.13%	360	0 (0%)	15 (4.6%)	11 (3.4%)	*18 (6%)*	30
Aberfoyle (S01013117)	100%	274	87 (32%)	5 (1.8%)	5 (1.8%)	*6 (2%)*	10
Strathard (S01013118)	100%	247	6 (2.5%)	16 (6.6%)	20 (8%)	*28 (11%)*	77
BLS (S01013119)	99.06%	426	48 (11%)	20 (4.7%)	58 (14%)	*71 (17%)*	113

Killin (S01013120)	83.20%	453	94 (23%)	32 (7.8%)	32 (7.8%)	*26 (6%)*	43
Crianlarich and Tyndrum (S01013121)	100%	182	57 (35%)	6 (4%)	9 (5.4%)	*11 (7%)*	75
Balloch (S01013233, 34, 35, 36, 39)	Unknown	744	0 *Social rent within Balloch is outside NP boundary	9 (1.2%)	2 (0.3%)	*6 (0.8%)*	7
Balloch (Mollanbowie/Ballagan)	100%	370	0	9 (2.6%)	1 (0.3%)	*4 (1 %)*	5
Gartocharn and Kilmaronock (S01013242)	100%	268	8 (3%)	11 (4%)	2 (0.7%)	*9 (3%)*	17