Appendix 4 c): Population and Housing Background Paper

National Park Authority Board Meeting

Monday 10 November 2025

Introduction

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

This paper provides an overview of:

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

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

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

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

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

Policy Framework

NPF4

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

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

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

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

The Local Development Planning Guidance

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

- Include a section specifically on housing
- Include an indicative Local Housing Land Requirement (LHLR), when setting out what the evidence means for the Proposed Plan; and

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

- Provide a transparent and understandable explanation of how the indicative LHLR has been arrived at.

Local Housing Strategies

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

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

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

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

National Park Partnership Plan

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

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

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

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

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

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

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

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

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

Population and Household Projections

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

Population Projections

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

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

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

			Proposed Plan Period	Proposed Plan Period			
	2018	2025	10 year projection 2027	2037	25 year projection 2043	Numerical change	Percentage Change between 2018 - 2043
Approx. population	14, 718	14, 419	14, 344	13, 906	13, 621	-1,097	-7%

Table 1: Estimated Population Projection for the National Park

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

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

The population of Loch Lomond & The Trossachs National Park is projected to fall steadily over the next 25 years, decreasing from 14,718 in 2018 to around 13,667 by 2043 – a total reduction of 7%. This decline averages approximately -0.3% per year, reflecting long-term demographic pressures within the Park.

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

The Park's population is ageing significantly. The proportion of residents aged 75 and over is expected to nearly double, rising from 11% in 2018 to 21% by 2043. Figure 1 shows that all age groups except 75 and over are projected to decrease by 2037. Life expectancy also improves slightly over the projection period, with males reaching about 86.4 years and females about 90.8 years by 2043. This shift towards an older demographic will have major implications for housing, healthcare, and community services.

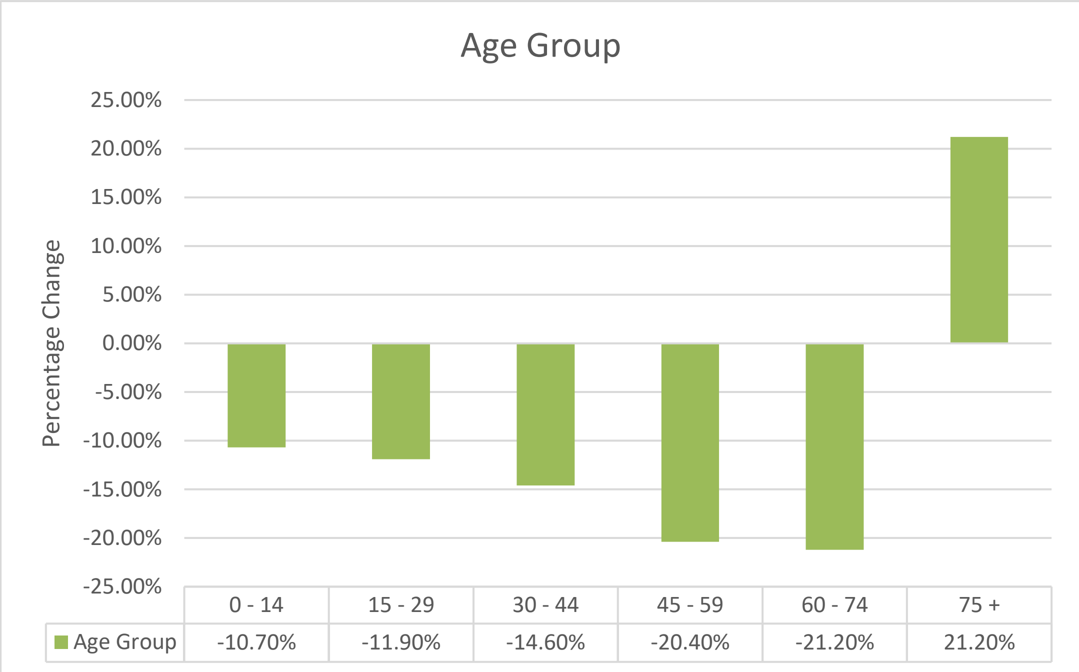


Figure 1- age group projections by 2043

The data highlights that younger and working-age populations are projected to shrink. The proportion of children (0-14 years) declines from 14.2% to 11.5%, while working-age residents (16-64) fall both in absolute numbers – from 8,804 (59.8%) to 7,585 (55.7%). The dependency ratio rises sharply, with the number of dependents per 1,000 working-age adults increasing from 672 to 796, signalling growing pressure on the working population to support both younger and older dependents.

The decline is primarily driven by negative natural change, as deaths consistently outnumber births throughout the projection period. While net migration remains positive, it is not sufficient to offset the natural population loss. Fertility rates are projected to remain low – fluctuating between 1.15 and 1.37 – and out-migration of younger adults further accelerates the ageing trend within The Park.

These projections highlight the challenges facing the National Park: shrinking and ageing communities, particularly in remote rural areas, could impact workforce availability, economic vitality, and service provision. Housing demand will likely shift towards affordable and adaptable homes suitable for older residents, while policies to retain and attract younger people – through affordable housing, employment opportunities, and accessible services – will be critical. Ensuring that infrastructure, health, and social care systems can adapt to an older population will be a key focus for future planning within The Park.

Household Projections

Between 2018 and 2043, the number of households in Scotland is projected to rise from 2,477,276 to 2,714,739, an overall growth of 237,463 households, or around 9.6% over the 25-year period. This steady increase reflects demographic changes such as smaller household sizes, an ageing population, and evolving living arrangements.

Looking at the next decade, from 2025 to 2035, Scotland is projected to add approximately 85,797 households, increasing from 2,571,535 to 2,657,332 – a 3.3% rise, which equates to roughly 8,580 additional households per year. This sustained growth underlines the need for planning authorities to ensure adequate housing land supply and to provide a diverse mix of homes to meet future needs, including affordable options, rural housing, and properties suited to older people.

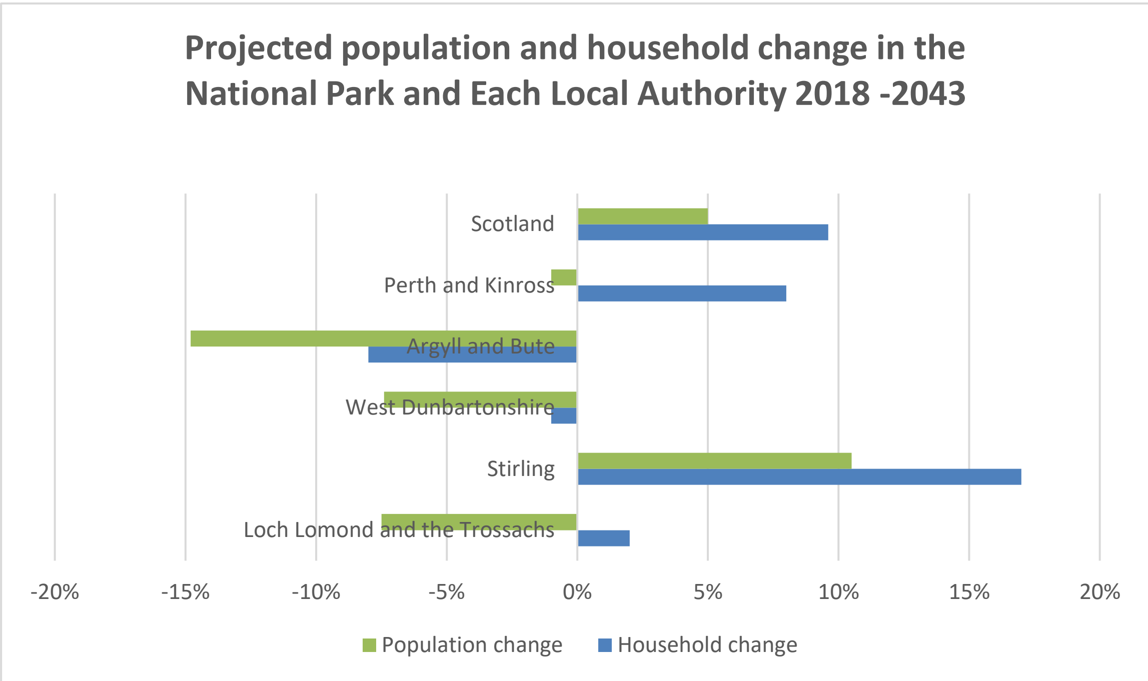


Figure 2 – Projected Population and household change in the National Park

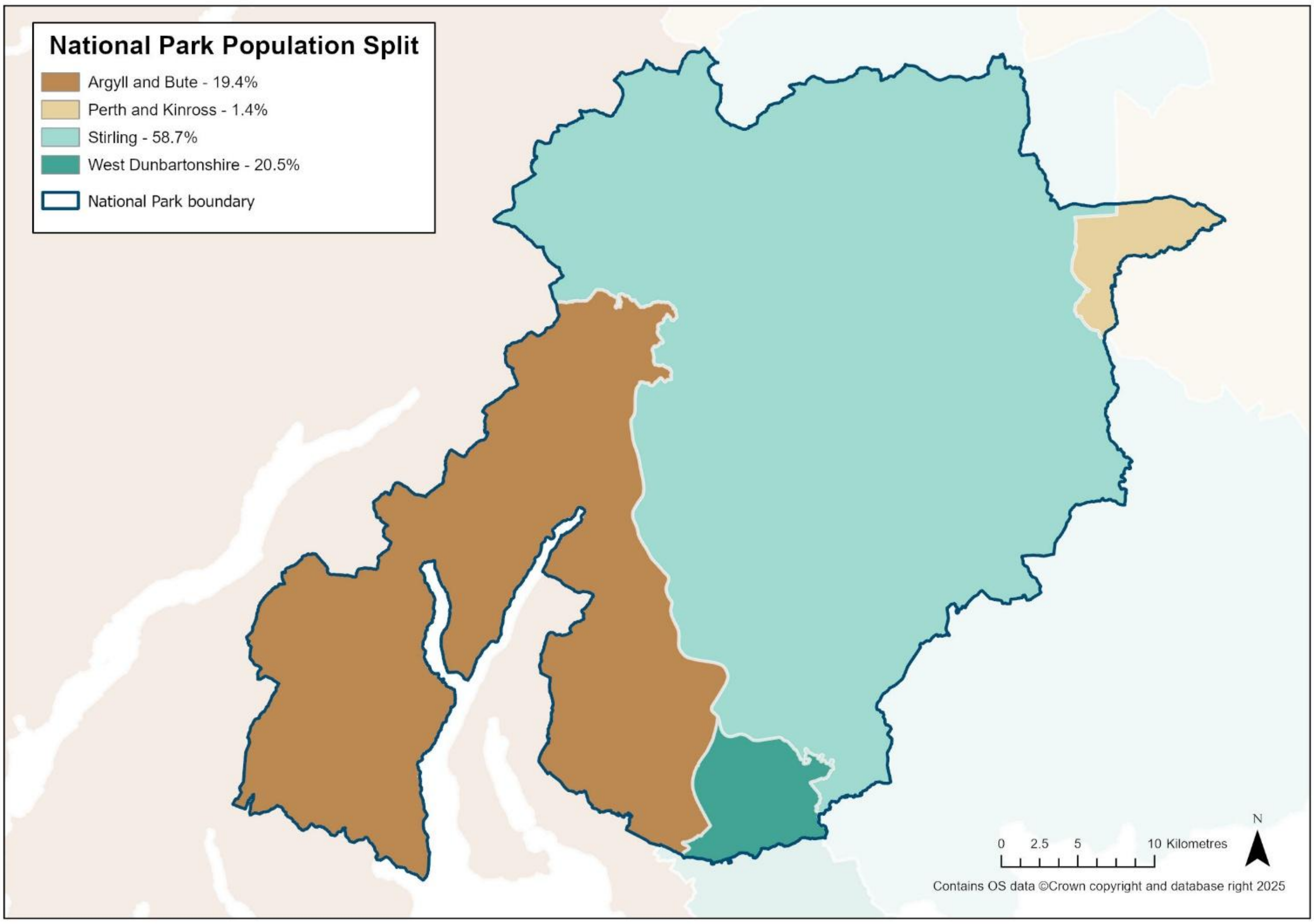
Between 2018 and 2043, the projections show contrasting trends in population and household change across Loch Lomond & The Trossachs National Park and its surrounding council areas.

Loch Lomond & The Trossachs is expected to see an 7% decline in population, yet the number of households is projected to increase slightly by 2%. This pattern suggests smaller household sizes and an ageing population, with more single-person or two-person households replacing larger family groups.

By comparison, Stirling is forecast to experience strong growth, with a 17% rise in households and an 11% population increase, indicating a more buoyant housing market and sustained in-migration. In contrast, West Dunbartonshire is projected to lose 7% of its population and see a 1% reduction in households, while Argyll and Bute faces the steepest declines, with 15% fewer residents and an 8% drop in households, highlighting demographic pressures in more remote and rural areas.

Perth and Kinross shows moderate growth, with 8% more households despite a 1% population decrease, again reflecting the trend toward smaller household sizes. At the national level, Scotland overall is expected to record a 5% increase in population and a 10% rise in households, reinforcing the importance of planning for more, smaller homes even where overall population growth is modest.

Map 1 below illustrates the population distribution across the National Park by local authority area. As expected, Stirling contains the largest share of the population, reflecting its extensive land coverage within the Park. West Dunbartonshire, while covering a much smaller area, has the second-largest proportion of residents, highlighting its more urban and densely populated character. Argyll and Bute follows closely with 19.4% of the population, occupying a large but more sparsely populated rural area. In contrast, Perth and Kinross represents the smallest part of the Park's area and, correspondingly, has the smallest share of the population.



Map 1 – Local Authority Population Distribution

These figures highlight the importance of developing tailored housing and community strategies that reflect the distinct needs of different parts of the National Park. This means addressing challenges linked to an ageing population, declining workforce, and changing household structures. A strategic focus on delivering the right mix of housing, supporting local employment opportunities, and improving infrastructure and services will be essential to sustain resilient communities across The Park.

Scotland's 2022 Census – Housing Data

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

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

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

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

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

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

Scotland's Census 2022 – Health Data

Understanding the health of residents is a crucial part of planning for the housing system within Loch Lomond & The Trossachs National Park. Good health shapes how people use their homes and communities, while long-term conditions, disability, and caring responsibilities influence the need for adaptable housing, proximity to services, and supportive neighbourhoods.

The 2022 Census data indicates that most people living in The Park enjoy good health, with around four out of five residents describing themselves as in good or very good condition. Younger residents are particularly healthy – most children and young adults rate their health as very good – but this picture changes with age. By the time residents reach 50-64, fewer than half report very good health, and among those aged 65 and over, fewer than one in four do so, with more than a third experiencing fair or poor health. This shift highlights the growing importance of homes and communities that can support people as they age.

Long-term health conditions are a common feature of life in The Park. Around a quarter of residents live with a chronic illness or disability. Physical disabilities, hearing loss, and mental health conditions are the most frequent issues, while smaller but important groups include those with sight loss, learning disabilities, or speech difficulties. Nearly one in four residents say their daily activities are limited to some extent by disability or poor health, with the impact rising sharply among older adults.

Unpaid care is another significant part of community life. About one in eight residents provides unpaid care, and many of these carers deliver intensive support – over 50 hours each week. While some carers are middle-aged adults, a substantial number are themselves over 65, reflecting older people supporting spouses or other family members.

Taken together, these patterns show that while the Park is home to generally healthy and active communities, a significant minority face health-related challenges. As the population continues to age, the demand for accessible homes, adaptable housing design, and local services will increase. Ensuring the National Park's housing and infrastructure can respond to these needs is essential for maintaining resilient, inclusive, and thriving rural communities.

Housing Market Overview – Operation of Housing System within Loch Lomond and the Trossachs National Park 2022

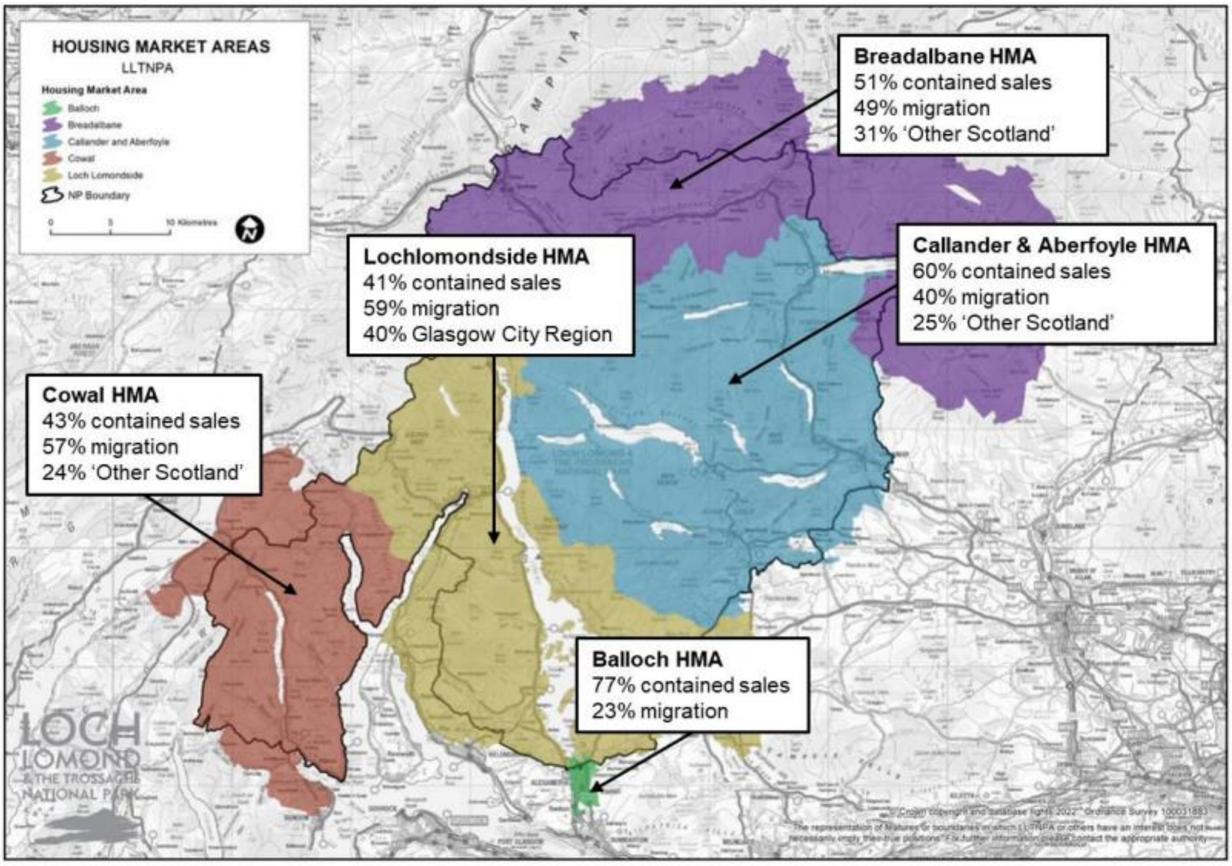
The National Park Authority commissioned Arneil Johnston to undertake some research into the housing system within the National Park and the final report was published in 2022. The report provides an in-depth analysis of the housing market, affordability, market dynamics and pressures related to second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

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

Validating Housing Market Sub-areas

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

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



Map 2 – Localised Housing Market Areas

<u>Dwelling Estimates</u>

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

<u>Household Projections</u>

The National Records of Scotland's 2018-based household projections for 2022-2037 suggest that household numbers within Loch Lomond and the Trossachs National Park will remain stable, with a minor 1% increase expected between 2022 and 2037. The report indicates that there is projected to be a steady trend in household figures across the next 15 years.

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

Housing Stock Distribution

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

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

Housing Market Activity and Affordability

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

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

Short-term Lettings and Second Homes

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

Social Housing Pressures

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

Recommendations

The report makes clear recommendations and identifies key areas for action within the National Park. It highlights the urgent need for interventions to increase the availability of affordable housing across The Park, alongside tighter regulations on second homes and short-term lets, which are driving up house prices and reducing the stock available for permanent residents. Expanding social housing is identified as critical to addressing the affordability crisis, with a recommendation that the National Park Authority work closely with housing providers to increase the supply of affordable rental homes and alleviate waiting list pressures.

Overall, the report provides a comprehensive overview of the housing market challenges facing the Park, emphasising the importance of strategic action to ensure that local residents – particularly those on lower incomes – have access to affordable and sustainable housing options. The research undertaken by Arneil Johnston offers valuable insight into the underlying causes of the housing crisis affecting both the National Park and surrounding local authorities. As such, this paper represents a key piece of evidence for assessing housing need within the Park.

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

Scottish Government guidance on Local Housing Strategies (LHSs) requires each strategy to set housing supply targets, informed by Housing Need and Demand Assessments (HNDAs). These assessments provide the evidence base for Local Development Plans (LDPs) to determine housing land requirements.

This assessment follows national guidelines, using the HNDA Tool where appropriate and incorporating local data from the four councils that cover Loch Lomond & The Trossachs National Park: Stirling, Argyll and Bute, West Dunbartonshire, and Perth & Kinross. While the National Park Authority is not a housing authority, it works closely with these councils – listed in order of land area within the Park (Stirling, Argyll and Bute, West Dunbartonshire, and Perth & Kinross) – to ensure housing needs are accurately understood and addressed.

The housing authorities' data form a core part of the evidence for the LDP Evidence Report, supplemented by the Park Authority's own monitoring of housing trends, planning decisions, and completions on an annual basis. Stirling covers the largest share of the Park's land area, with Argyll and Bute the second largest. The accompanying diagram illustrates the proportion of National Park land each council covers, alongside the percentage of the Park's population living within each local authority area.

The Housing Market areas identified in the Arneil Johnston report above do not directly respond to the Local Authority boundaries but there is considerable overlap:

- Stirling Council – Breadalbane HMA and Callander and Aberfoyle HMA
- Argyll and Bute Council – Cowal HMA and Loch Lomondside HMA
- West Dunbartonshire – Balloch HMA
- Perth and Kinross – Breadalbane HMA

The Housing Market report provides details of each Housing Market area including, the number of dwellings, occupancy rates, house prices etc and these summarise have been added to the evidence below.

Alignment of the Proposed Plan and Housing Need and Demand Assessments

The status of the Housing Need and Demand Assessments (HNDAs) prepared by the four local authorities that cover the National Park are summarised in the table below:

Local Authority	Summary	Link
Stirling	**Published in November 2019** Provides outputs for whole Local Authority area and for National Park sub level area of Stirling Council. There is currently work ongoing to update the HNDA but this work will not be completed in the time frame of finalising the Evidence Report.	Stirling Housing Need and Demand Assessment
Argyll and Bute	**Published in October 2021** The document states that there are two Housing Market Areas which partially fall within the National Park – Cowal and Helensburgh and Lomond. The document provides outputs for the whole Local Authority area and where possible has demonstrated need within the National Park sub-areas. There are plans to update the HNDA by 2026 but not within the timeframes for preparing the Evidence Report.	Argyll and Bute Housing Need and Demand Assessment
West Dunbartonshire	**Published in June 2024** Forms part of the Glasgow and Clyde Valley Strategic Development Plan (GCVSDP) area. HNDA is undertaken to fit to the GCVSDP boundary and excludes the National Park area of WDC. WDC has no plans to do anything standalone for the National Park.	West Dunbartonshire Housing Need and Demand Assessment
Perth and Kinross	**Published in November 2022** The National Park is not considered as part of this HNDA and therefore there is no separate data for this area of The Park. The Perth and Kinross area of the National Park is small and contains approx. 150 households.	Perth and Kinross Housing Need and Demand Assessment

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

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

As the National Park lies predominantly within the Stirling and Argyll and Bute local authority areas, the HNDAs from these councils are the most relevant for assessing housing needs. Argyll and Bute Council has a robust and credible HNDA, signed off in 2021, which is now due for renewal. Work is already underway to prepare an updated assessment, with the National Park Authority actively participating as part of the steering group and contributing to its development.

For the purposes of this report, the existing Argyll and Bute HNDA has been used, supplemented with additional information specifically looking at Housing Need and Demand in Arrochar. Stirling Council's HNDA is also considered out of date, and a new assessment is currently being prepared. To support this process and maintain the relevance of the National Park's assessment, the Authority has worked closely with Stirling Council and Stirling and Clackmannanshire Health and Social Care Partnership to provide updated information and context, particularly in relation to specialist housing needs.

The preparation of the Evidence Report cannot be postponed until the next Housing Need and Demand Assessments (HNDAs) are completed, as the timing of the HNDA updates do not align with the Scottish Government's requirement for Local Development Plans to be adopted by May 2028. Given that Local Development Plans typically take 3 to 4 years to prepare, it is essential that work on the Evidence Report proceeds without delay to meet the statutory timeline.

West Dunbartonshire HNDA does not cover the NP part of the Council area, leaving a gap. Perth and Kinross covers a very small area of The Park comprising the village of St Fillans and its surrounding landward area. This forms part of the Strathearn Housing Market Area. Whilst the information provided within these HNDAs is not as informative, summaries of both are still provided in the following sections.

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

- There is specific HNDA and LHS guidance and supplementary information for the Stirling Council and Argyll & Bute Council areas of the National Park.
- There is no specific HNDA guidance for the parts of the National Park within West Dunbartonshire Council (covering a small part of Balloch and the rural village of Gartocharn) or the Perth and Kinross area (which includes St Fillans within the wider Strathearn HNDA area), leaving a gap in coverage for these small areas of the National Park.

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

Summary of Data Sources for Assessing Housing Need

This section summarises the different sources of data for establishing housing need in each of the Local Authority areas and generally across the whole National Park area.

Stirling's Housing Need:

- Stirling Housing Need and Demand Assessment 2019 – 2038
- Specialist Housing Data 2024 – Clackmannanshire and Stirling Health and Social Care Partnership
- 2022 Census Results
- Housing Market Pressure Report 2022

Argyll and Bute's Housing Need:

- Argyll and Bute HNDA
- Argyll and Bute Local Housing Strategy 2022 – 2027
- Argyll and Bute Local Development Plan
- Arrochar, Tarbet and Ardlui Community Housing Need and Demand Assessment 2025
- Housing Market Pressure Report 2022

Perth and Kinross's Housing Need:

- Perth and Kinross Housing Market Partnership – HNDA 2022 Summary

West Dunbartonshire's Housing Need:

- The Glasgow and Clyde Valley Strategic Development Plan 3 – 2024 (West Dunbartonshire)
- West Dunbartonshire Local Housing Strategy
- Housing Market Pressure Report 2022

Additional Sources of Information

- HNDA Tool from the Scottish Government
- Loch Lomond and The Trossachs National Park Local Place Plans
- Housing Completions and Approvals

Stirling's Housing Need

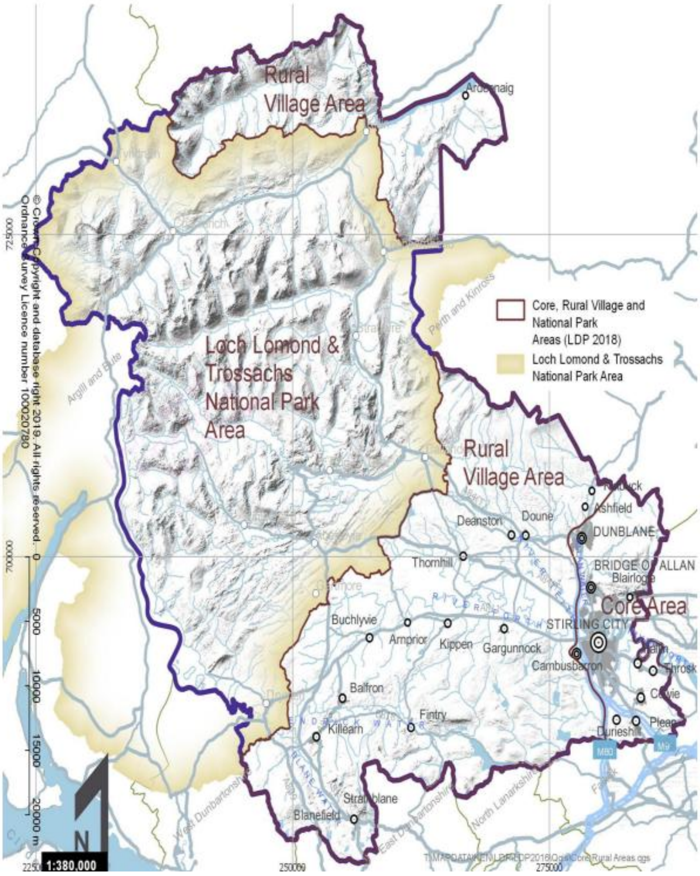
Note: all figures and diagrams within this section have been taken from the Stirling Council HNDA

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

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

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

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



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

Population Changes

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

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

Housing Data

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

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

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

Table 4 – Housing Stock - Extracted from Stirling HNDA.

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

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

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

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

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

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

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

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

This trend remains evident in the 2022 Census data. Although the figures apply to the entire National Park rather than solely the Stirling Council area, they clearly show that under-occupation continues to be an issue. Nearly half of all households have an occupancy rating of +2 or more, and around 80% are under-occupied, while only about 1% are overcrowded. This pattern indicates that much of the Park's housing stock consists of larger homes relative to household size – likely reflecting an ageing population, smaller household sizes, and the prevalence of second homes. At the same time, it underscores the challenge of ensuring a supply of appropriately sized and affordable housing to meet the needs of younger families, workers, and those seeking smaller, more accessible homes.

Waiting List Analysis

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

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

Stirling Council has provided updated information that supersedes the existing HNDA. As of July 2025, there were 2,225 mainstream applicants on the housing waiting list and 525 homeless households across the Stirling Council area, reflecting continued high demand for affordable and social housing.

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

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

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

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

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

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

Clackmannanshire and Stirling HSCP have provided more recent and detailed data than the existing HNDA figures, offering a clearer and more accurate picture of the pressures on social housing stock within Loch Lomond & The Trossachs National Park. As of November 2024, there were 169 applicants on Stirling Council's housing list for properties within the National Park. Callander shows the greatest pressure, accounting for 82 applicants, followed by Drymen with 34 and Killin with 22. Smaller but notable numbers were recorded in Aberfoyle (17) and Tyndrum (8), with only a handful of applicants in Crianlarich, Lochearnhead, and Balquhidder.

Turnover of social housing in 2023/24 was very limited, with only 18 properties becoming available across the National Park. Callander again recorded the highest activity with 13 lets, while Aberfoyle had 4 and Drymen just 1. The breakdown of turnover highlights the nature of demand: 4 of these lets were to homeless households, 2 were for strategic needs, 5 were transfers, and 7 were to applicants on the waiting list.

This comparison between high levels of demand and low turnover demonstrates the significant pressure on social housing in key settlements such as Callander and Drymen, where supply is not keeping pace with need. It underscores the importance of increasing affordable housing provision and improving turnover rates to better meet the needs of local residents.

When comparing the earlier HNDA data with the more recent figures provided by Clackmannanshire and Stirling HSCP, it is clear that pressures on social housing within Loch Lomond & The Trossachs National Park have persisted and, in some areas, intensified. The HNDA highlighted that as far back as 2015/16, the National Park had the highest demand-to-supply ratio across Stirling Council's sub-markets, with 13 applicants for every property let, well above the council-wide average of 9:1. That analysis also showed that 19% of applicants were in overcrowded properties, suggesting significant unmet housing need even then. The updated 2024 data confirms that this imbalance remains acute: 169 households are currently on the waiting list, while only 18 properties became available in the past year – most of them in just a few settlements, such as Callander.

Together, these findings indicate that despite some variation over time, the structural shortage of affordable and appropriately sized housing in The Park remains unresolved, with limited turnover continuing to constrain opportunities for local residents. This sustained mismatch between need and availability reinforces the urgency of targeted interventions to expand affordable housing and address overcrowding and under-occupancy across the area.

Estimating Future Housing Need for the National Park

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

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

Baseline Scenario

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

Table 7 – Baseline Scenario – Extracted from Stirling HNDA

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

High Scenario

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

Table 8 – High Scenario – Extracted from Stirling HNDA

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

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

Table 9 – Low Scenario – Extracted from Stirling HNDA

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

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

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

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

Table 10 – Baseline Scenario – Extracted from Stirling HNDA

Specialist housing provision

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

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

Table 11 – Specialist housing provision

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

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

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

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

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

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

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

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

Stirling HSCP has provided more up-to-date data than the existing HNDA figures, offering a clearer understanding of specialist housing needs within Loch Lomond & The Trossachs National Park. The data reveals several areas of pressure, particularly for ground-floor properties, sheltered housing, and supported accommodation.

Wheelchair-accessible housing demand is small with only one applicant recorded in Callander seeking a two-bedroom home. This indicates a need for at least some level of provision for fully accessible homes within this community.

Ground-floor accommodation is in higher demand, with 20 applicants across the National Park. Callander accounts for the majority (11 applicants), followed by Drymen and Aberfoyle with four each, and Killin with one. These figures highlight a particular need for ground-floor or level-access homes in key settlements, reflecting an ageing population or residents with mobility needs.

Demand for sheltered housing is modest but focused, with all five applicants located in Callander. Four applicants are seeking one-bedroom sheltered homes, and one is listed as not known. This concentration suggests that Callander is a key location for older residents wishing to remain in the area while accessing support and manageable housing options.

In terms of supported housing provision, Callander currently provides 41 specialist units, of which 90% (37 units) are for older people or amenity housing and 10% (four units) for residents with learning disabilities. There is currently no supported housing provision for mental health needs, indicating a potential gap in services for this group.

Overall, the data highlights that Callander is the primary centre for specialist housing demand and provision within the Stirling Council area of the National Park. While the absolute numbers are not large, they represent essential needs within small rural communities where housing options are already limited. Addressing these requirements – particularly for ground-floor and wheelchair-accessible properties, sheltered housing, and mental health-supported provision – will be critical to ensuring The Park meets the needs of its ageing and vulnerable populations.

Housing Market Pressures Report 2022 - Housing Market Area Summary

The Stirling area of Loch Lomond and the Trossachs National Park, comprising the Breadalbane and Callander & Aberfoyle Housing Market Areas (HMAs), shows contrasting housing characteristics and pressures that together highlight key challenges for affordability, tenure balance, and housing availability within the Park.

Breadalbane HMA – Breadalbane is the smallest Housing Market Area (HMA) within The National Park, containing 434 dwellings (just under 6% of the Park's total). Of these, 90% are occupied, while 10% are considered in-effective stock (higher than the Park average of 7%). Privately owned dwellings dominate at 200 homes (about half of all properties), followed by 153 social rented dwellings, which represents 16% of all social housing across the Park. The private rented sector (PRS) is limited, with 73 dwellings (17%), the lowest provision in the Park.

House sales fell by 12% between 2017–2020 (111 sales), while median prices rose 8%, slightly below the Park average; however, Breadalbane's average price (£220,410) is £4,000 higher than the Park overall. Affordability pressures are high, with median income households needing six times their income to buy, and lower-quartile households needing 7.9 times – both above the Park averages.

Social rents average £368 pcm, far below PRS rents (£704 pcm), which exceed the £615 Local Housing Allowance and are unaffordable for many. Demand for social housing is strong, with 52 households on Rural Stirling Housing Association's waiting list and 25 on Stirling Council's.

There are 36 short-term lets (STLs), around 10% of all STL dwellings, and some second homes or STLs may be contributing to in-effective stock. The limited PRS and conversion of homes to STLs are likely constraining housing availability while driving up rental yields.

Callander and Aberfoyle HMA – Callander & Aberfoyle is the largest Housing Market Area (HMA) in The National Park, containing 2,877 dwellings (38% of the Park's total). Most homes are privately owned (72%), with 94% occupied and 6% classified as in-effective stock – similar to the Park average.

Social rented housing makes up 18% of dwellings, the highest number of social rented units among all HMAs, while the private rented sector (PRS) is smaller at 8% but still the second largest in absolute numbers within the Park.

Between 2017-2020, 351 homes were sold, the highest sales volume in the Park, yet house price inflation was modest at 4%. Average house prices are £15,000 above the Park average, though lower-quartile prices are £10,000 below. Median income households need a 6.0 income-to-price ratio to buy, while lower-quartile households need 5.3.

Demand for social housing is significant, with 35% of Rural Stirling Housing Association applicants seeking housing here (446 on RSHA's list and 104 on Stirling Council's). PRS rents (£718 pcm) exceed the £622 Local Housing Allowance and are nearly double social rents (£368 pcm). The area also has the highest number of short-term lets (133), with STL rents lower than the Park average but still high, potentially affecting housing availability.

Taken together, Breadalbane and Callander & Aberfoyle illustrate significant housing pressures in the Stirling area of the National Park. Breadalbane, though small in scale, has a disproportionately high share of social housing alongside very limited private rentals and a growing number of short-term lets, amplifying affordability challenges. Callander & Aberfoyle, by contrast, contains the largest housing stock and sales volume, but faces mounting demand for social housing and rising private rents that exceed local allowance thresholds. Across both HMAs, the prevalence of in-effective stock, competition from short-term lets, and income-to-price ratios above Park averages underscore the difficulty many households face in securing affordable, long-term accommodation. These trends point to a need for balanced tenure provision and strategies to protect residential housing supply in the Stirling area.

Recommendations for the National Park

The next Loch Lomond & The Trossachs National Park Local Development Plan must respond to persistent housing pressures identified in Stirling Council's HNDA, updated HSCP data, and local evidence. Affordable housing remains a critical need, particularly in pressured settlements such as Callander and Drymen, where long waiting lists and extremely low turnover demonstrate a shortage of supply. The Local Development Plan should maintain and strengthen affordable housing policies while exploring other mechanisms to unlock stalled or ineffective sites and bring forward small-scale developments that can deliver more quickly.

The data also highlight significant under-occupation, with around 80% of homes in the Park having more bedrooms than occupants. To address this imbalance and support younger families and workers, the Local Development Plan should prioritise smaller homes and opportunities for older residents to downsize. Incorporating adaptable design or Lifetime Homes Standards into new developments will ensure housing can meet future care and accessibility needs. Specialist housing is another priority: current demand includes ground-floor homes, sheltered housing, and wheelchair-accessible properties, particularly in Callander.

Addressing ineffective stock is also vital. With 7% of dwellings recorded as second homes and 2% vacant, the Local Development Plan should support measures to bring empty homes back into use and consider tools such as primary residence restrictions or Short-Term Let Control Areas in pressured settlements. At the same time, the LDP's settlement-focused strategy remains sound but needs flexibility. Together, these measures will ensure that future housing provision supports thriving, resilient communities while respecting the Park's environmental and cultural assets

Argyll and Bute's Housing Need

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

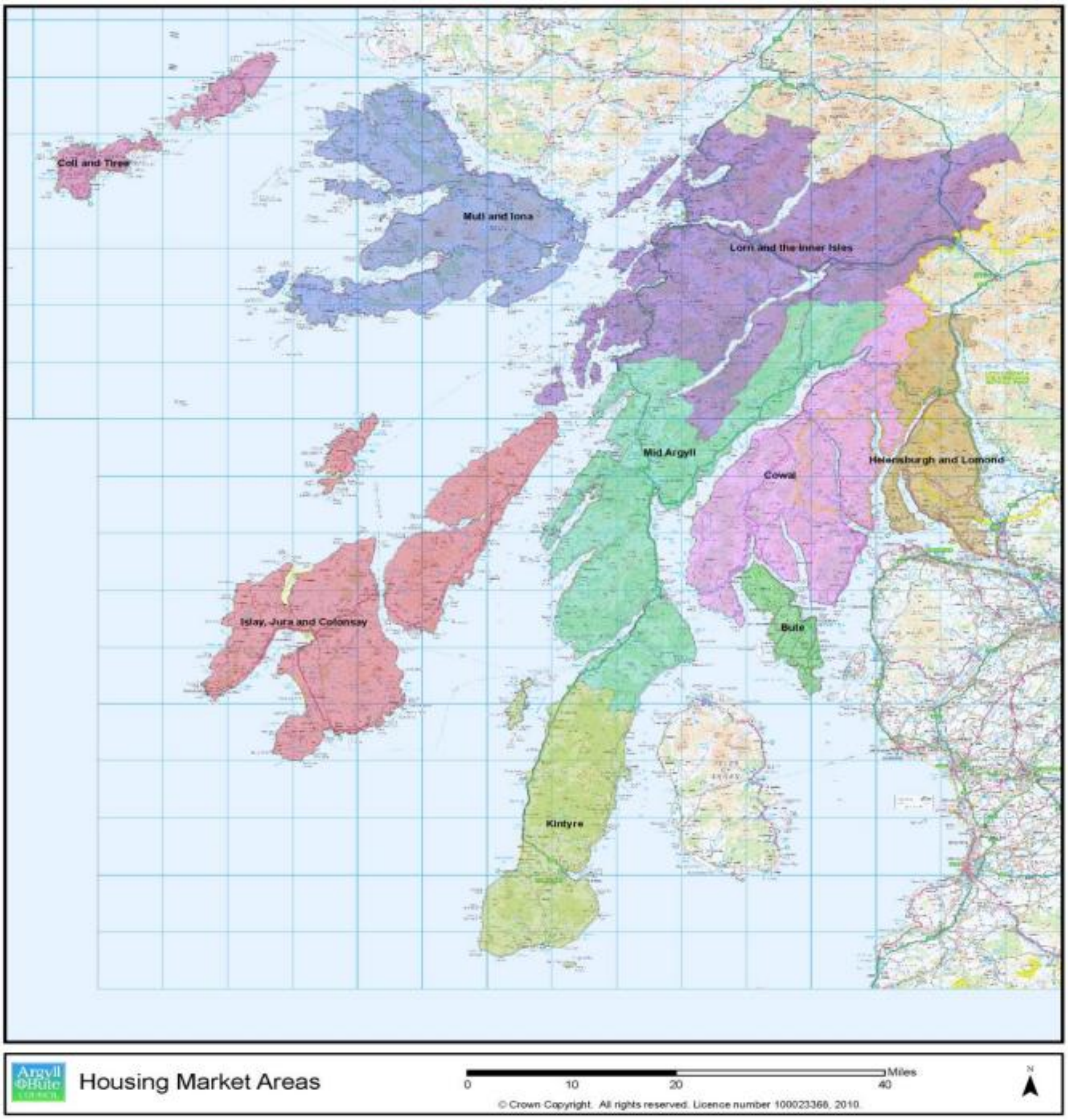
The *Argyll and Bute Housing Need and Demand Assessment (HNDA) 2021* provides a detailed analysis of the region's current and projected housing needs. The report, prepared by the Argyll and Bute Council's Housing Services, aims to provide an evidence base to inform local housing policies and planning.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

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

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

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

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



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

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

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

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

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

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

Source: Improvement Services Small Area Population Projections, July 2020

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

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

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

Source: Improvement Services Small Area Population Projections, July 2020

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

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

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

Source: Improvement Services Small Area Population Projections, July 2020

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

Housing Market Areas

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

COWAL	
Population	14,003
Households	7,362
Dwellings	8,722
Ineffective Stock (%)	11%
RSL Stock	1,476
Waiting List Applicants	400
RSL Lets	131
Pressure Ratio	3:1
Lower Quartile House Price	£65, 375
Lower Quartile Income	£14, 617
LQ Affordability Ratio	4.5

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

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

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

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

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

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

Helensburgh and Lomond	
Population	25,670
Households	11,189
Dwellings	12,171
Ineffective Stock (%)	5%
RSL Stock	1,538
Waiting List Applicants	524
RSL Lets (2019/2020)	122
Pressure Ratio	4:1
Lower Quartile House Price	£92,938
Lower Quartile Income	£19,508
LQ Affordability Ratio	4.8

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

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

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

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

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

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

Estimated Housing Need

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

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

Over the 20 year period, this results in approx. 111 units annually for the Argyll and Bute Council area.

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

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

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

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

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

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

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

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

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

Specialist Housing Provision

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

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

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

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

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

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

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

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

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

Recommendations

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

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

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

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

Arrochar, Tarbet and Ardlui Community Housing Need and Demand Assessment 2025

The *Community Housing Need and Demand Assessment* for Arrochar, Tarbet and Ardlui was commissioned by the local Community Council and Development Trust and prepared by Argyll & Bute Council in February 2025. The study provides an in-depth assessment of current housing challenges and future requirements in these communities, using evidence gathered from household surveys, employer surveys, housing market data, and local consultation. This analysis provides important supplementary evidence for the Evidence Report and offers a more up-to-date picture of housing need within the Argyll and Bute Council area of the National Park. When considered alongside the information outlined above, it gives a more comprehensive understanding of local housing challenges, particularly when viewed through the lens of community experiences and perspectives.

The study is focussed on Arrochar, Tarbet and Ardlui Community Council area boundary that sits within the wider Housing Market Area (HMA) of Helensburgh and Lomond.

A total of 48 households participated in the survey alongside 3 local employers. While the majority of respondents reported that they are adequately housed, there is evidence of a persistent and growing need for more affordable housing. The assessment identified that 7 households currently require alternative accommodation due to affordability, size, or condition issues. A further 9 households indicated they may move within the area, while 6 new households (such as young people wishing to set up independently) expressed a desire to stay locally but cannot access suitable housing.

Affordability emerged as one of the most pressing barriers. Local house prices and private rental levels are well above what many residents can afford, particularly younger people and families. For those in lower income brackets, social rented housing represents the only realistic option. However, supply is extremely limited: there are just 65 social rented homes across Arrochar, Tarbet and Ardlui, with very low turnover. Waiting lists are long, and the lack of new development exacerbates these pressures. The report highlights that this shortage not only affects individual households but also undermines the long-term sustainability of the community by making it difficult for younger generations and working families to remain in the area.

The study also identifies broader structural issues affecting the local housing market. Around 9% of the housing stock is tied up in second homes, holiday lets, or empty properties. Residents voiced strong concerns about the expansion of Airbnbs and short-term lets, which reduce the supply of permanent housing and contribute to rising prices. This was viewed as directly undermining the ability of local people to access homes, with knock-on effects for community cohesion, service provision, and the viability of the local school.

Employer input reinforced these findings: businesses face difficulties in recruiting and retaining staff because of the lack of affordable housing within commuting distance. This is particularly problematic in sectors such as tourism, hospitality, and care services, where local workers are essential. The limited availability of affordable family housing therefore threatens both the social fabric and the local economy.

Based on survey findings and housing market evidence, the report estimates an immediate shortfall of 5 affordable homes in the area, rising to a need for around 12 affordable mixed-tenure homes over the next five years. These should include a mix of rented homes and low-cost ownership options, with a particular focus on family housing to help retain and attract younger households.

The report sets out several strategic recommendations to address these issues. Small-scale affordable housing development is identified as the most urgent priority, alongside measures such as:

- Bringing empty homes back into use to increase supply.
- Supporting self-build opportunities for local people.
- Improving the energy efficiency and condition of existing homes to reduce costs.
- Ensuring fairer allocation of scarce social housing to meet local needs.
- Exploring community-led housing models and partnerships to deliver new homes.

Overall, the assessment concludes that the housing challenges facing Arrochar, Tarbet and Ardlui are pressing but addressable. A relatively modest increase in affordable housing could make a significant difference to community sustainability. Providing new homes for young families, combined with making better use of existing stock, would help to retain population, support local services such as the school, and underpin economic resilience in the face of wider demographic change.

Housing Market Pressures Report 2022 - Housing Market Area Summary

Within Loch Lomond and the Trossachs National Park, the Cowal and Loch Lomondside Housing Market Areas (HMAs) represent two distinct but interconnected parts of the Argyll and Bute Council area, each highlighting unique housing pressures, tenure patterns, and affordability challenges.

Cowal HMA – Cowal contains 1,032 dwellings, representing 14% of all housing in The National Park, but has the lowest occupancy rate at 81% and the highest in-effective stock at 19%. Privately owned homes make up 69% of properties, slightly below the Park average, while both social rented housing and private rented sector (PRS) tenancies account for 9% each.

Between 2017-2020, Cowal recorded 187 house sales (17% of Park sales) and experienced a 21% rise in prices – the second-lowest average house price among HMAs but still challenging for affordability, with income-to-price ratios of 5.4 (median) and 6.9 (lower quartile). Median and average prices are below The Park average, though lower-quartile prices are slightly higher.

Demand for social housing is modest, but turnover is low, with 27 households on Home Argyll's waiting list and 2.3 applicants per available let. Social rents average £354 pcm – almost half the PRS average of £629, which exceeds the £550 Local Housing Allowance but remains the second lowest in the Park. Short-term lets are significant, with 55 vacant properties identified, suggesting that STLs may be contributing to reduced long-term housing availability.

Loch Lomondside HMA – Loch Lomondside contains 2,761 dwellings, making up 36% of all housing in The National Park. Occupancy is high at 95%, with only 5% of properties considered in-effective stock. Privately owned homes dominate at 2,228 dwellings, while social rented housing is limited to 183 units, the lowest proportion of any HMA, and private rented sector (PRS) tenancies account for 199 homes.

Between 2017–2020, there were 222 house sales, with sales increasing by 32%. Loch Lomondside has the highest median average house prices in the Park, requiring income-to-price ratios of 5.9 (median) and 6.3 (lower quartile), despite having the highest median and lower-quartile incomes.

Social housing demand is notable, with 138 applicants seeking housing from Home Argyll, Stirling, and RSHA, while supply is very limited. PRS rents exceed the £598 Local Housing Allowance and are nearly double social rents (£362 pcm). The area also had 80 short-term lets with very high rents, suggesting competition from holiday accommodation is likely constraining long-term housing options.

Together, Cowal and Loch Lomondside illustrate contrasting housing dynamics within the Argyll and Bute area of the National Park. Cowal faces lower occupancy rates, the highest level of in-effective stock, and a notable presence of short-term lets, which limits available housing despite relatively modest prices. Loch Lomondside, by contrast, is a high-demand area with strong sales growth, the highest property prices, and limited social housing provision, making affordability challenging even for households with higher incomes.

Both HMAs experience PRS rents that exceed Local Housing Allowance thresholds and depend heavily on the private ownership sector, with social housing supply unable to meet demand. These trends highlight the need for targeted interventions to improve housing availability and affordability across the Stirling area.

Argyll and Bute Combined Findings

The evidence from Argyll and Bute's HNDA, Local Housing Strategy, Local Development Plan and the 2025 Community Housing Need and Demand Assessment for Arrochar, Tarbet, and Ardlui highlights significant housing pressures within the National Park's Argyll and Bute area. Both the Cowal and Helensburgh & Lomond Housing Market Areas face ongoing population decline and demographic ageing, while unmet housing needs remain. During the Local Development Plan period, 32 new homes will be needed in the Cowal Housing Market Area (HMA) and 48 in the Helensburgh & Lomond HMA to meet identified housing needs within the National Park. Currently, 39 units are allocated against a minimum target of 40, leaving a shortfall which needs to be addressed.

In Arrochar, Tarbet, and Ardlui, affordability challenges and limited social housing – just 65 units with low turnover – are restricting opportunities for younger families and workers. About 9% of local housing stock is tied up in second homes, holiday lets, or empty properties, reducing supply further. Employers also report difficulties recruiting and retaining staff because of high housing costs and scarcity.

To address these challenges, the next Local Development Plan could identify additional housing sites within the Cowal and Helensburgh & Lomond HMAs – particularly around Arrochar, Tarbet, and Ardlui. There should also be a focus on unlocking existing allocated sites to bring them forward for development. A broader mix of affordable options, including mid-market rent, shared equity, and family housing, will be essential.

Efforts should also prioritise reusing empty homes, supporting self-build and community-led housing projects, managing the growth of second homes and short-term lets, and ensuring new developments include accessible, age-appropriate homes.

Taken together, these measures would help meet local housing needs, stabilise population levels, and support the long-term sustainability of communities within the National Park.

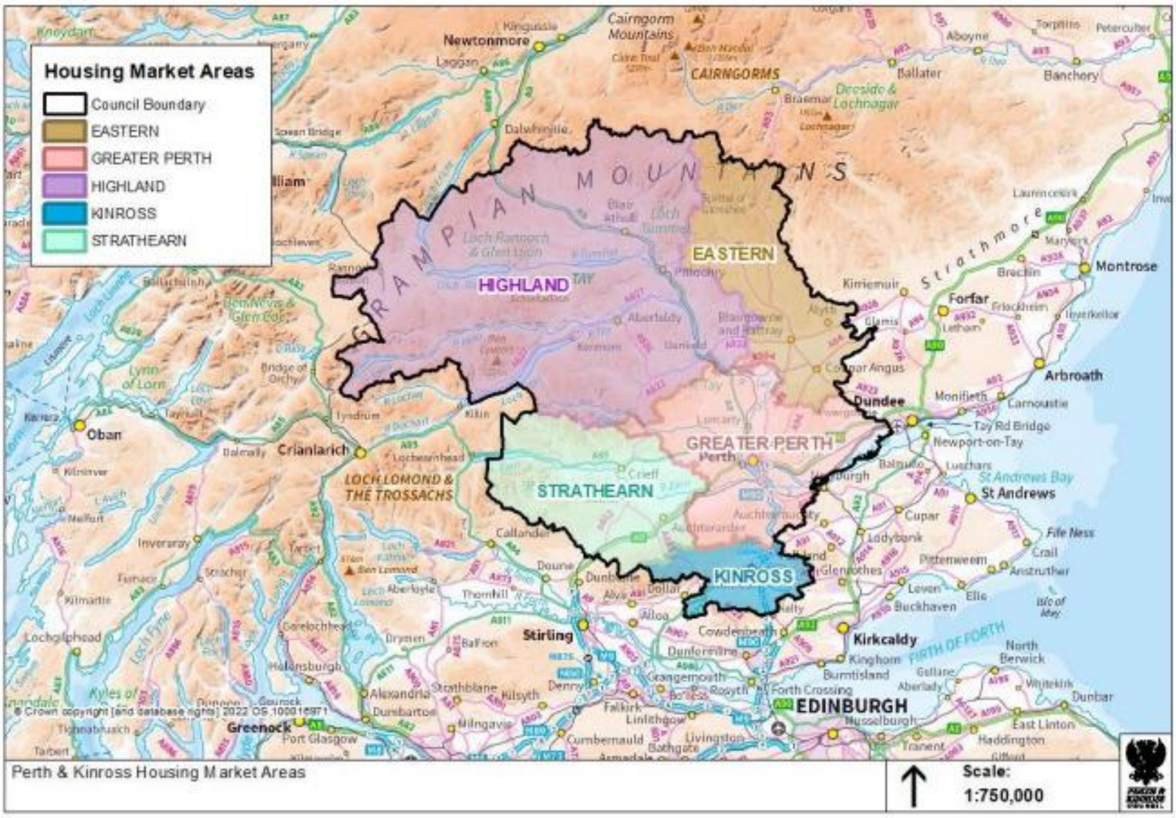
Perth and Kinross's Housing Needs

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

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

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

Map of Housing Market Areas



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

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

<u>Population Statistics</u>

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

According to the 2011 Census, St Fillans had an estimated population of 259 residents living across 113 households. Based on the *Small Area Population Estimates for Scotland 2021*, the population in this community has likely increased overall, with a 10% decrease in the younger population and a 24% rise in the older population. Of the 113 households, 83 are owner-occupied, with 55 of these owned outright. Additionally, there are two social rental homes and 24 private rentals. It is estimated that around 10% of the housing in the area serves as second homes.

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

Affordability in Perth and Kinross

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

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

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

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

Estimated housing need

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

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

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

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

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

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

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

West Dunbartonshire's Housing Need

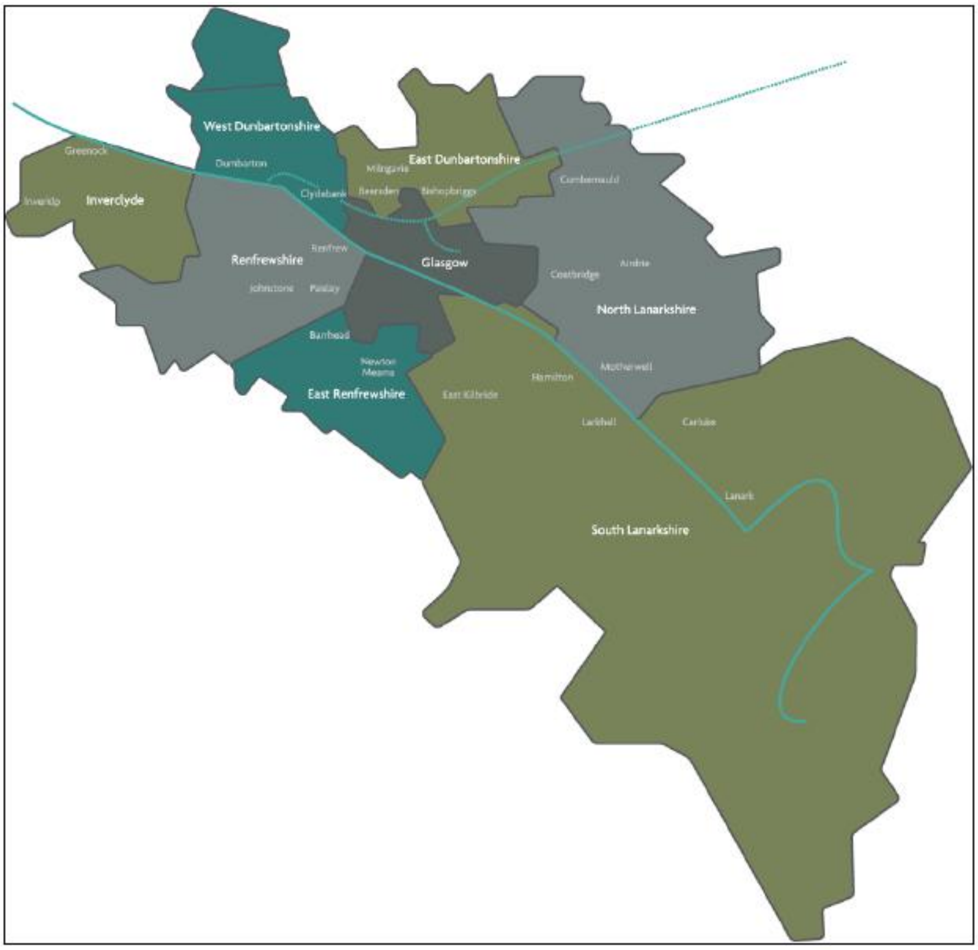
Note: all figures and diagrams within this section have been taken from the West Dunbartonshire HNDA

The *Glasgow and the Clyde Valley Housing Need and Demand Assessment (June 2024)* provides an assessment of housing needs and demand across the Glasgow and Clyde Valley (GCV) region. The report serves as a foundational analysis to inform local housing strategies, strategic and local development plans, and sets Housing Supply Targets (HSTs) necessary for planning across the GCV area. It establishes core outputs required for planning, such as housing need assessments, economic and demographic drivers, and affordability issues.

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

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

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



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

The West Dunbartonshire area of the National Park includes approx. 20% of the overall population and has key settlements within its boundary e.g. Balloch and Kilmaronock. To ensure the National Park was represented in the HNDA, results were provided for the whole of West Dunbartonshire. The section of Loch Lomond & The Trossachs National Park within West Dunbartonshire but outside the Local Development Plan area is too small to generate meaningful data on its own. As a result, there are no specific figures available solely for the National Park area.

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

A major challenge in the region is the significant pressure on social housing. There are approximately 16,000 social housing units, with 10,454 owned by the council.

Despite this, demand far exceeds supply, as evidenced by the 5,714 people on the waiting list. The Registered Social Landlords (RSLs) also report considerable strain, highlighting the urgent need to expand the availability of social rental housing and improve turnover rates to accommodate more households in need.

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

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

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

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

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

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

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

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

West Dunbartonshire Local Housing Strategy 2022 - 2027

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

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

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

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

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

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

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

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

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

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

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

<u>Housing Market Pressures Report 2022 - Housing Market Area Summary</u>

Balloch HMA – Balloch is the smallest but most highly occupied Housing Market Area (HMA) in Loch Lomond and the Trossachs National Park, with 467 dwellings and an exceptional 99% occupancy rate – the highest in the Park.

In-effective stock is minimal at 1%, the lowest of all HMAs, with almost no empty or second homes. Privately owned dwellings make up 73% of the housing stock, while social rented properties account for 10% of the Park's total, and Balloch has the highest proportion of private rented sector (PRS) homes at 23%.

Between 2017-2020, Balloch recorded 207 sales and saw extraordinary house price inflation of 69%, far exceeding all other areas. Despite this, Balloch's median and lower quartile house prices remain significantly lower than Park averages. Median incomes are the second highest in The Park, after Loch Lomondside, and lower-quartile incomes are similarly strong. Social rents are almost half the cost of PRS rents yet Local Housing Allowance does not fully cover PRS rents.

Short-term lets are limited, with six identified, but these have the highest rental range in the Park (£5,796–£6,682), largely due to large 'event' properties. Overall, Balloch combines high occupancy and relatively affordable purchase prices with strong PRS activity and rapid price growth, creating a dynamic but potentially pressured local housing market.

HNDA Tool from the Scottish Government

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

The tool has been run to show population projections and estimated housing need from 2024 and the combined results for the average new build need by tenure are included below.

Please note that the figures shown below are annual and need to be multiplied by five to understand the five year total.

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

Figure 3 – Housing Need by Tenure 2024 – 2043

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

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

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

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

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

Figure 4 – Housing Need per Local Authority Area

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

The Stirling figures (above) for the new LDP period estimate that 300 new homes will need to be built to meet the need in this area. This can be broken down to 30 per year. This can then be compared to the HNDA figures which are set out above. The

HNDA for Stirling has estimated that the National Park area needs 250 homes per year, 25 per annum – further details are set out in the Stirling HNDA section above.

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

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

Loch Lomond and The Trossachs Local Place Plan Review

Under the Planning (Scotland) Act 2019, the National Park Authority invited communities to prepare Local Place Plans (LPPs) as a way for local people to directly shape the future of their areas. Since then, we have worked closely with communities across The Park, helping 13 to successfully register their plans and providing ongoing support to a further five currently in development. Capturing the voices of residents – including children, young people, working-age adults, and older people – is essential to ensure that decisions and policies reflect the real needs and aspirations of those who live and work here. The LPPs offer robust, place-specific evidence on housing pressures, affordability challenges, and community priorities, making them a vital foundation for creating housing policies in the next Local Development Plan that are both locally responsive and sustainable.

While each community has unique characteristics, their concerns converge around affordability, second-home pressures, limited rental options, and the need to balance small-scale growth with preserving local identity and environmental integrity.

Most LPPs highlight a shortage of affordable housing for young families, workers, and first-time buyers, as well as smaller homes for older residents wishing to downsize. Communities including, but limited to, Callander, Luss, Arrochar, Drymen, St Fillans, Lochgoil, Balquhidder, Strathfillan, Port of Menteith, and the Trossachs all stress that rising house prices, second homes, and short-term lets are pricing out locals, changing communities, and threatening services like schools and shops. Several areas, including Luss, Arrochar, and Lochgoil, report that up to a third or more of housing stock is tied up in second homes or holiday lets, undermining permanent residency.

Businesses across multiple plans note recruitment difficulties due to the lack of affordable housing, particularly in tourism and hospitality. Energy efficiency and sustainability are recurring priorities, with calls to retrofit older properties and ensure all new housing meets high environmental standards.

Most communities advocate for small-scale, well-designed developments within existing settlement boundaries or on previously allocated sites, rather than large greenfield expansion. While there are common issues across the National Park, localised issues are also present:

- Callander supports its existing allocations, such as Claish Farm, while recommending restrictions on holiday let conversions for at least ten years to keep new homes for locals.
- Luss & Arden and Arrochar and Tarbet & Ardlui propose strong regulatory measures to protect permanent housing.
- Drymen differs slightly, urging no further housing allocations beyond the 88 already planned homes until impacts are assessed, while also pointing to opportunities to redevelop brownfield sites like the former garage and Salmon Leap.
- Balquhidder and Lochearnhead & Strathyre call for using derelict or underused land such as the “Old 45” site for affordable housing, with infrastructure upgrades to support modest growth.
- Strathfillan identifies stalled developments and land ownership barriers as major obstacles, urging cooperation between landowners, businesses, and councils.
- St Fillans emphasises reducing the scale of proposed allocations, consulting the community on future plans, and ensuring homes are eco-friendly.
- Gartmore, facing population ageing and youth decline, proposes a Housing Committee to deliver small-scale affordable homes.
- Kilmaronock highlights severe affordability challenges, pressing for dispersed infill development, a Housing Needs and Demand Analysis, and carbon-neutral designs, while opposing large housing developments.
- Lochgoil stands out with 19% of homes as second or holiday lets, recommending community-led housing, sheltered accommodation, and co-housing.
- The Trossachs plan calls for strict limits on holiday homes, consulting locals on any multi-house proposal, and ensuring all new developments include affordable homes.
- The Strathard Life Plans – covering Aberfoyle, Kinlochard, Stronachlachar, and Inversnaid – stress reusing existing housing before new builds, avoiding second home developments, and embedding strong environmental and design standards.

- Port of Menteith focuses on small-scale infill to ensure that homes fit historic patterns and prioritise locals, particularly older downsizers and younger families.

Taken together, these LPPs signal a clear direction for the next Local Development Plan. It is recommended that housing policies prioritise affordability, local residency, and community sustainability while protecting the Park's rural character. This includes unlocking existing allocated sites, limiting second-home and holiday-let growth in pressured villages, promoting community-led and small-scale developments, and embedding accessible, energy-efficient design.

Communities are asking for targeted, locally sensitive interventions that meet real need without undermining landscape, infrastructure, or identity. The LPPs make clear that a balanced, place-based approach is essential to sustaining vibrant communities across Loch Lomond & The Trossachs National Park.

Recent trends: approvals and completions

Monitoring of housing approvals and completions since 2017 provides essential insight into how effectively the current Local Development Plan (LDP) has delivered on its housing objectives and where future policy adjustments may be needed. Tracking these trends helps assess whether the spatial strategy – directing most development to towns and villages – has been successful, whether affordable housing targets have been met, and how well allocated sites are performing compared to windfall developments. Understanding these patterns is critical for shaping the next LDP, ensuring a sufficient and sustainable housing land supply, and responding proactively to shifting market conditions, community needs, and national planning requirements under NPF4.

The latest monitoring report prepared by the National Park reviews housing approvals and completions across the current Local Development Plan period (2017–2021) and extends the analysis through to 2024, providing a comprehensive picture of recent housing delivery trends.

Between 2017 and 2021, the Local Development Plan's target was 75 units per year (375 total). During this period, 396 homes were approved, exceeding the target. However, in the same period, only 216 housing units were delivered on the ground equating to around 54%.

Approvals and Completions 2017 - 2024

Looking at planning applications over the last eight years (2017 to 2024), planning permission has been granted for a total of 477 homes, this averages at approx. 63 new dwellings per annum in this time period. The table below shows the approvals per year since 2017 and breaks this down into open market and affordable homes.

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

Approvals			
Year	Open Market	Affordable	Total
2024	31	1	32
2023	30	0	30
2022	35	14	14
2021	69	9	78
2020	10	14	24
2019	85	97	182
2018	15	20	35
2017	43	39	82
TOTALS	**318**	**194**	**477**

Table 22 – Housing Approvals within the National Park 2017 - 2024

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

194 affordable homes were granted Planning Permission within The Park during the 2017 - 2024 period. Provision of affordable houI'm gsing remains a challenge within the current financial climate and particularly when considered within the context of development trends within The Park being skewed towards small scale or for single units which fall below the current local development plan threshold set for the requirement for affordable housing provision (4 units).

The 2024 monitoring report not only tracks approvals but also completions since the adoption of the current Local Development Plan. This is significant as only completed homes add to supply, relieve waiting lists, and meet the Park's housing objectives. Approvals show intent and pipeline; completions show delivery on the ground.

Table 23 demonstrates that across 2017 – 2024 there is a clear gap between what's approved and what's built. In total, 477 homes were approved while 281 were completed – roughly 60% of approvals translated into homes delivered so far (noting that later-year approvals haven't had time to complete). On average, that's about 60 approvals and 35 completions per year.

Tenure trends differ between approvals and completions. Approvals have been predominantly open market in most years, while completions have skewed affordable overall (162 affordable vs 119 open market since 2017), driven by SHIP-funded programmes on allocated sites. Year-to-year unpredictability is evident: 2023 saw 27 completions (almost all open market), and 2024 delivered 18 completions, against 32 approvals. This underlines the lag between consent and delivery, and the influence of funding cycles, viability, and build-out rates.

Completions			
Year	Open Market	Affordable	Total
2024	4	14	18
2023	26	1	27
2022	8	12	20
2021	31	50	81
2020	10	0	10
2019	10	53	63
2018	7	26	33
2017	23	6	29
TOTALS	**119**	**162**	**281**

Table 23 – Housing Completions in the National Park 2017 - 2024

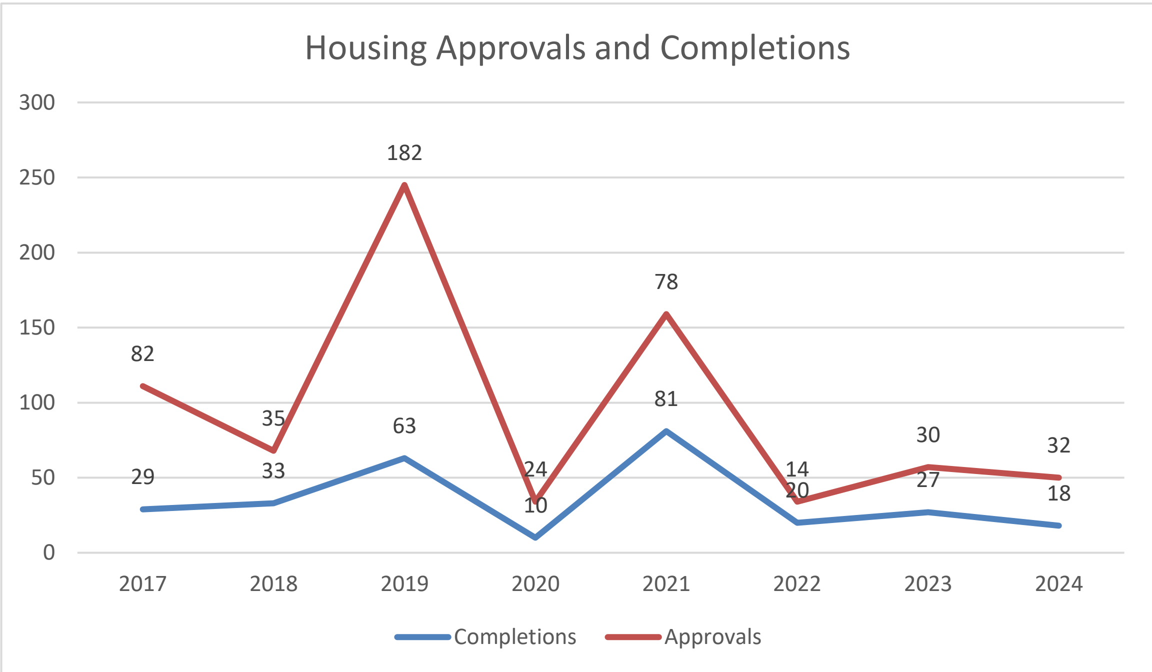


Figure 5 – Housing Approvals and Completions 2017 - 2023

The monitoring data clearly shows that, while overall housing approvals have consistently exceeded Local Development Plan targets, actual completions have lagged behind, with only 281 homes delivered since 2017 – around 59% of approvals. Affordable housing delivery has been a notable strength, averaging 63% of completions between 2017 and 2024 and totalling 162 affordable units, significantly surpassing the LDP's location-based targets. However, the increasing reliance on windfall sites, coupled with delays or stalled progress on allocated sites, highlights a potential risk to The Park's spatial strategy and long-term housing land supply.

These trends are significant for planning policymaking as they indicate the need to review site allocations, address barriers to delivery, and ensure future policies are flexible enough to respond to market shifts and small-scale development patterns, while continuing to prioritise affordable housing to meet local needs.

Completions - Windfall	
Year	**Total Number of Windfall Units Built**
2024	3
2023	22
2022	12
2021	11
2020	5
2019	35
2018	7
2017	21
Total	**116**

Where is Housing Being Delivered?

It is important to consider not only how much new housing is being approved and delivered, but also where it is coming from – whether through allocated sites identified in the Local Development Plan or as windfall developments arising outside planned allocations.

Although annual fluctuations between approvals on allocated and windfall sites are expected, reviewing data from the past eight years provides a clear baseline for understanding housing delivery patterns. Over the longer term, most housing units have been delivered on allocated sites, but the 2023 and 2024 figures highlight the increasingly significant role of windfall development. Recognising this trend is crucial for the next Local Development Plan, as it underscores the need to identify and allocate sufficient, deliverable housing sites while maintaining flexibility to accommodate appropriate windfall development to meet ongoing demand.

Approvals Location		
Year	**Allocated Site**	**Windfall Site**
2024	4	28
2023	0	29
2022	14	35
2021	30	48
2020	2	8
2019	143	22
2018	24	10
2017	71	22
Total	**288**	**202**

New housing development in the National Park is guided by a clear spatial strategy set out in the adopted Local Development Plan (2017–2021), which prioritises towns and villages where services, infrastructure, and transport links are strongest. This approach supports sustainable living patterns, protects the countryside, and ensures residents have better access to local facilities and employment opportunities.

Between 2017 and 2024, most approved housing units (77%) were located in towns and villages, with only small proportions in building groups (8%), small rural communities (6%), the open countryside (6%), or on the edge of settlements (3%).

Overall, around 86% of all units approved between 2017 and 2024 were in or near established settlements, while permissions in the countryside made up about 20% of applications, typically for single dwellings tied to rural businesses, tourism staff accommodation, or conversions of traditional buildings. This demonstrates a continued focus on settlement-based development while allowing limited, policy-compliant rural housing.

Location	**Units approved 2017-2024**	**% of total**
Town and villages	378	77%
Countryside	30	6%
Small Rural Community	31	6%
Building Group	38	8%
Edge of Town/Village	13	3%

The data demonstrates that the National Park's spatial strategy has been largely effective, with the vast majority of new housing approvals concentrated in towns and villages, supporting sustainable growth where services and infrastructure are strongest. At the same time, the sharp rise in windfall approvals in 2023 and 2024 signals a shift in delivery patterns, likely linked to the diminishing availability of undeveloped allocated sites. This trend is significant for the next Local Development Plan, as it highlights the need to review the capacity and deliverability of existing allocations, identify new sites where appropriate, and ensure policies remain flexible enough to accommodate well-sited windfall developments. Maintaining this balance will be critical to protecting the Park's rural character, meeting housing demand, and ensuring that future growth continues to align with sustainable development principles.

Establishing the Indicative All Tenure Housing Land Requirement (iHLR)

Drawing on the preceding analysis, household and population trends, the four councils' HNDAs and LHSs, community evidence from registered Local Place Plans, and The Park's monitoring data – the new Local Development Plan, expected to be adopted in 2027, must identify enough land for at least the first 10 years of the plan (to 2037) and set a housing requirement that is both evidence-led and deliverable within the Park's environmental and infrastructure capacity.

The HNDAs provide the factual estimate of need and demand; the Housing Supply Target (HST) is then set as a policy choice that reflects strategic aims, resources, deliverability and market capacity; and the Local Housing Land Requirement (HLR) translates that target into an amount of land to be allocated in the LDP.

NPF4 sets a statutory Minimum All-Tenure Housing Land Requirement (MATHLR) for the National Park of 300 homes over 10 years (30 per year). National guidance is clear that the Local Development Plan must exceed this minimum when setting its Housing Supply Target and Housing Land Requirement. The accompanying table summarises the HNDA evidence supplied to the Scottish Government to inform the MATHLR. While the West Dunbartonshire and Perth & Kinross parts of The Park do not have Park-specific figures in those HNDAs, West Dunbartonshire has since declared a housing emergency. In this context, it is reasonable to expect the LDP to consider additional housing support within the West Dunbartonshire area of The Park when establishing the HLR.

Cumulative Housing Need – MATHLR Calculation				
Local Authority	**HNDA Figure**	**LHS Figure**	**Other**	**Total**
Stirling	251			251
Argyll and Bute		40	12 (in Arrochar)	40
West Dunbartonshire	No specific figure detailed			0
Perth and Kinross	No specific figure detailed			0
Total				**291**

In establishing an indicative HLR for the Proposed Plan, we have considered:

- The MATHLR included in the adopted NPF4
- HNDA Housing Need Estimates from four Local Authorities;
- LHS Housing Supply Targets where available;
- Monitoring of the 2024 Housing Land Supply as evidenced through the Housing Land Monitoring Report 2024 and Audit 2024;
- Arneil Johnston Housing Market Pressures Report 2022

- Evidence from Registered Local Place Plans

Before setting an indicative Housing Land Requirement (iHLR), we need to take stock of the current socio-economic and policy context, recognising that conditions may have shifted since the relevant HNDAs and Local Housing Strategies were prepared. These changes can materially affect both the scale of need and the deliverability of new homes, and therefore the iHLR itself. This section first summarises the key national and local policy drivers that frame decision-making. It then tests a range of housing target options and, for each, translates the target into an all-tenure housing land requirement, setting out the scale, distribution and flexibility of land supply needed to support delivery.

Socio-economic Policy Context

Housing delivery within the National Park must be understood within the wider socio-economic context and operating environment. The ability to provide sufficient, high-quality homes is shaped not only by local housing need but also by external factors such as national funding levels, market conditions, demographic changes, and infrastructure capacity. This section explores the key challenges and considerations that will influence future planning policy and housing delivery in the Park.

In 2024, the Scottish Government formally declared a national housing emergency, recognising escalating pressures across the housing system, including a shortage of affordable homes, rising homelessness, and increasing private rental costs. Local authorities such as Argyll and Bute and West Dunbartonshire – both of which include parts of Loch Lomond & The Trossachs National Park – have also declared their own housing emergencies, citing acute local challenges such as high levels of second-home ownership, limited land availability, and constrained public funding for new housing. These declarations are highly significant for the National Park: they underline the need for housing policies that balance The Park’s environmental protections with urgent action to meet local housing needs.

The current Local Development Plan sets strict affordable housing contribution requirements of 25%, 33%, or 50% (depending on location) for developments of four or more units. While there is flexibility in applying this policy, developers and agents report that these requirements can deter investment, with landowners often reluctant to release land under such conditions. Combined with evidence of significant housing need, these factors have created delivery bottlenecks that are likely to persist. Given ongoing constraints in the social rented sector, the private rented sector may need to take on a greater role in meeting housing demand.

Delivering affordable housing within The Park is further complicated by practical and environmental challenges. Reluctance from landowners to sell, high development costs, small-scale sites, and limited infrastructure can make projects financially unviable. In addition, remote locations and environmental sensitivities, such as flood risk, place further restrictions on potential development sites. Developers often require larger-scale projects to offset costs, but many National Park sites are small and fragmented.

Demographic changes will also shape future housing policy. The Park's population is ageing, increasing the need for housing and care options tailored to older adults and people with specific needs. At the same time, a potential decline in younger, working-age residents threatens the long-term sustainability of local communities, services, and the economy.

Finally, wider economic pressures have slowed housing delivery. Since the COVID-19 pandemic, rising construction costs, supply chain disruptions, and reduced availability of building materials have delayed progress on allocated sites. Even where planning permission exists, some projects remain stalled due to financing challenges rather than planning barriers.

Taken together, these factors highlight the complexity of housing delivery in the National Park and underline the need for flexible, well-informed policies that respond to both local needs and wider economic and demographic trends.

Scenario and Target Options – Recommendation

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

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

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

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

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

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

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

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

The data set out in the HNDAs suggests that a target of 45 units would meet the anticipated demand and could also be achievable on an annual basis. The Stirling HNDA estimated that somewhere between 25 and 30 homes would need to be delivered annually in that area of The Park to meet the estimated future need. The Argyll and Bute Housing Supply figure suggests that 4 homes would need to be developed within The National Park on an annual basis to meet the existing need. While the other HNDA's did not specify a number of units, it was recognised that these areas of The Park are fairly small and that the majority of the need for the Local Authority would be met out with The Park – we can therefore assume that the target number of homes in each of the other areas is fairly low.

If a target of 45 was set, this figure would purely be based on quantitative data and may not reflect the National Park's desired policy direction, Local Place Plan evidence and other strategic factors. When setting a housing target, these are all vital considerations. As the HNDAs only provide quantitative estimates, a wider understanding and consideration of the current and future housing market needs to also be part of the equation when deciding housing targets.

Setting a target of 45 would result in the current needs being met but would not allow for the National Park to encourage population growth, attract a younger population or develop homes for an expanding workforce. For this reason, it is recommended that reducing the current housing target is not a viable option if the National Park wants to support sustainable communities.

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

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

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

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

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

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

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

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

The pressures within the current housing system within the National Park extend beyond the need for more new build homes and instead there is a requirement to unlock the ineffective stock and improve affordability. It is also important to consider other ways to improve housing, such as reducing the amount of ineffective housing stock and taking into account the impact of short-term lets and empty homes. Consideration also needs to be given to manage the aging population and the number of people living in accommodation too large for their needs.

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

Land Supply Growth Scenarios – Recommendation

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

The 2024 Housing Land Audit confirms that Loch Lomond & The Trossachs National Park has a robust and flexible housing land supply for the coming years, however it will be necessary for the next Local Development Plan to keep this under review and identify new sites where evidenced. Against a five-year housing target of 375 homes (75 units per annum), the effective supply programmed for delivery between 2025 – 2034 comprises 316 units on existing allocated housing sites, supplemented by an estimated 150 windfall units based on the future annual windfall assumption of 15 homes per year over ten years. In addition, 102 windfall units with existing permissions for larger developments (over one unit) contribute to the supply, bringing the total effective ten-year supply to 568 units.

This equates to approximately 7.6 years of housing land supply, demonstrating capacity to meet short-term housing needs but the need to consider longer term requirements. This healthy position indicates that, despite delivery challenges, the National Park retains sufficient land to accommodate housing demand and to provide flexibility for the next Local Development Plan. The National Park will also undertake a review of all existing housing and other allocated sites as part of the Call for Sites process to ensure continued effectiveness and support a sustainable long-term land supply.

This section looks at the different growth scenarios and amount of land required for each of the four target options set out in the section above:

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

The table below provides a numerical summary of the indicative housing land requirement based on the different scenarios. The National Park has set a windfall assumption of 150 units over a ten year period and this is based on current completion rates. This value is included within the calculations for establishing an indicative housing land requirement. The windfall sites that currently have planning permission or planning permission is principle have also been include within this calculation and this is detailed as being 102 units.

Option 1 Discussion – It is important to consider the housing land requirement to meet the minimum statutory requirement, of 300 homes over the next ten years, set out by the Scottish Government.

iHLR Calculation					
Scenario Options:	**Target**	**HLA Effective Land Supply**	**Windfall Assumption**	**Existing Windfall with PP**	**Additional Units Required**
1	300	316	150	102	**-268**
2	450	316	150	102	**-118**
3	750	316	150	102	**182**
4	1000	316	150	102	**432**

The 2024 Housing Land Audit states that our effective land supply is 316 on our allocated sites. This means that if we were to set a housing target of 300 homes, there would be no requirement to identify any additional land to meet this need. In addition to this, we already have existing permissions for windfall developments amounting to 102 homes, alongside a windfall assumption of 150 homes over a ten-year period. Taken together, these figures demonstrate that we have a more than adequate housing land supply to meet the proposed target without the need to allocate further sites.

While this provides a useful baseline for understanding current land availability, it is clear that relying solely on the statutory minimum is not sufficient. To meet the National Park's housing needs and deliver on wider policy objectives, the housing land supply must exceed this figure. As a result, additional sites will need to be identified and allocated. To explore how best to achieve this, a range of alternative growth scenarios is outlined below for consideration.

Option 2 Discussion – While the NPF4 minimum target of 300 homes sets the statutory baseline, there is scope to set a more ambitious housing target that reflects historic completion rates. One potential scenario would adopt a target of 450 homes over 10 years – equivalent to 45 homes per year – which closely aligns with the recent average completion rate of 43 homes per year. According to the 2024 Housing Land Audit, the total established land supply on allocated sites currently stands at 316 units. If windfall developments continue to deliver around 150 homes over the next decade, this level of supply would largely meet demand and there would not be a requirement to identify any additional land.

Option 3 Discussion – The preferred option for Loch Lomond & The Trossachs National Park is to retain the existing housing target of 75 homes per year, consistent with the current Local Development Plan. To deliver this level of growth, the next Plan would need to allocate land for an additional 182 homes on top of the existing allocations. A thorough review of current sites will also be essential to confirm their capacity and viability; if any sites are found to be ineffective or constrained beyond delivery, further land allocations may be required to maintain a reliable supply.

This approach provides a robust and flexible housing pipeline, ensuring that anticipated demand is met while allowing for a range of housing types and tenures across different parts of The Park. By maintaining the 75-homes-per-year target, the strategy supports economic growth, community resilience, and improved housing affordability, aligning future development with both national policy requirements and the aspirations of local communities.

Option 4 Discussion – An ambitious growth scenario would be to increase the target to 100 homes per year, requiring 432 additional units to be identified beyond the current Local Development Plan allocations, existing windfall approvals and windfall assumption. This approach would demand significant land identification efforts and could lead to more substantial infrastructure and service requirements to support the increase in population. While this option could enhance housing availability, stimulate economic growth, and attract more residents to the National Park, it also presents challenges in terms of site availability, environmental constraints, and sustainable development principles.

Recommendation – Each proposed housing growth option carries distinct trade-offs relating to land availability, development feasibility, infrastructure capacity, and environmental sustainability. The NPF4 minimum target of 30 homes per year would technically meet national requirements but would offer little resilience if allocated sites fail to progress or if local demand increases unexpectedly. A slightly higher target of 45 homes per year would exceed the statutory minimum and provide a modest buffer, but it would still do little to stimulate growth or address wider housing pressures, offering only a cautious approach that risks under-supporting local services and community sustainability.

By contrast, the preferred option of 75 homes per year aligns with the current Local Development Plan, reflects historic completion rates, and responds more effectively to identified housing needs. This level of growth would support local services and schools, sustain rural economies, and provide a balanced mix of affordable and market housing, while avoiding unnecessary pressure on sensitive landscapes. A higher growth scenario of 100 homes per year could deliver greater choice and potentially address unmet need more aggressively, but it would require substantial new site allocations, risk overstretching local infrastructure, and could challenge The Park's environmental protections and settlement character.

Overall, choosing the most appropriate target for the next Local Development Plan requires balancing housing demand, economic growth, and community sustainability against the Park's unique environmental designations and landscape sensitivities. While a 45-home target may meet requirements without encouraging meaningful growth, the evidence suggests that a 75-home target provides a more robust and locally responsive strategy, ensuring compliance with national policy while safeguarding the Park's distinctive character and long-term resilience.

The National Park's indicative Local Housing Land Requirement will be reviewed and, if necessary, refined at the Proposed Plan stage to reflect any changes in the evidence base, particularly the outputs from the Stirling and Argyll and Bute HNDAs. At that stage we will also set out a housing delivery pipeline for the next Local Development Plan, identifying specific sites to ensure there is sufficient land to at least meet the LHLR.

Specialist Housing Provision in Loch Lomond & The Trossachs National Park

This section outlines the approach to specialist housing provision within Loch Lomond & The Trossachs National Park, focusing on current and future needs, requirements, and challenges.

The Evidence Report must provide a robust and comprehensive foundation for housing policy, ensuring compliance with Policy 16, Policy 17, and all relevant statutory requirements. It should present a clear assessment of housing needs across all groups – particularly older people, disabled people, the gypsy/traveller community and those undertaking further or higher education. The report must summarise actions already taken to support and adapt housing for older and disabled residents and assess the effectiveness of these measures.

Meeting the housing needs of older people and disabled people

The Stirling Housing Need and Demand Assessment, along with updated data from Clackmannanshire and Stirling HSCP and the Argyll and Bute HNDA, highlights specific specialist housing pressures within Loch Lomond & The Trossachs National Park.

The ageing population within Loch Lomond & The Trossachs National Park is creating significant pressure for accessible, adaptable, and specialist housing. Older residents already make up one of the highest proportions of the population in Scotland, and this trend is expected to continue, particularly in rural communities where access to services and infrastructure can be limited.

Demand for purpose-built accessible housing is high, with approximately four applicants per available accessible unit across Stirling, and three applicants per wheelchair-accessible property. Estimates from Argyll and Bute suggest up to 80 households remain, across the whole local authority area, without suitable wheelchair-accessible homes. Downsizing options, assisted living, and sheltered housing are in demand but are limited in availability across The Park.

Several steps have been taken to respond to these needs. The current Local Development Plan 2017 - 2021 supports a proactive approach to meeting the housing needs of older people and those with additional needs. Housing Policy 1: Providing a Diverse Range of Housing requires all new developments to include a variety of house types, sizes, and tenures to serve different household needs, with particular emphasis on smaller households, families, and older residents. It encourages new homes to be built to 'varying needs' or 'lifetime homes' standards, ensuring properties are accessible to as many people as possible, support independent living, and can be adapted to changing circumstances over time. This approach aims to create inclusive, flexible housing that enables older people and those with disabilities or other additional needs to remain within their communities.

The Local Authorities have set targets to improve accessibility, with Stirling recommending allocating 15% of all affordable housing units for accessible needs, including 5% for wheelchair housing. The Argyll & Bute HNDA advises using planning policy to secure accessible and specialist homes within private developments. It recommends delivering the LHS target that 10% of all new builds should be wheelchair-accessible or other specialist provision, with a particular focus on homes suitable for older households and people with specific needs.

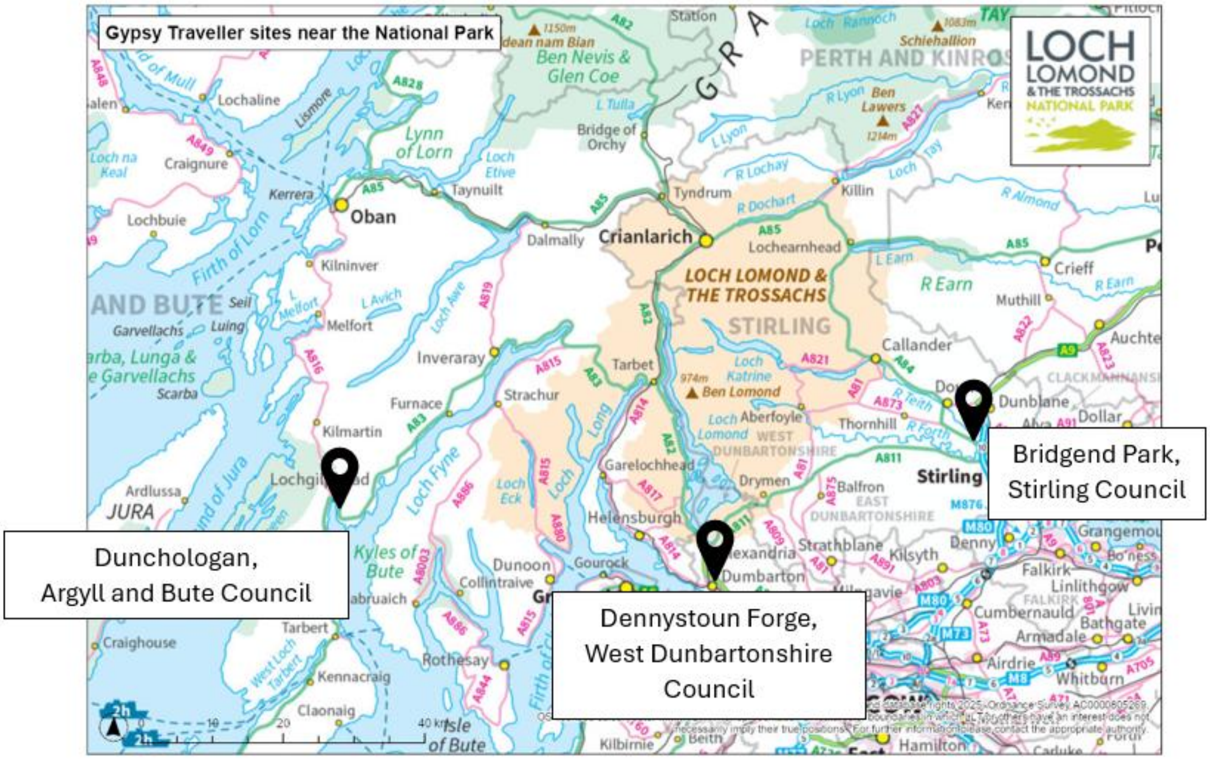
These actions have helped meet some housing needs but highlight ongoing gaps, particularly in wheelchair-accessible provision, mental health-supported housing, and rural care service delivery. Addressing these gaps will require strengthened collaboration with private developers, improved data on accessible housing stock, and targeted investment to ensure The Park can meet the needs of its ageing and disabled population.

Student Accommodation

The evidence report should clearly set out the housing needs of those in higher education, even though current information suggests limited demand within Loch Lomond & The Trossachs National Park. At present, SRUC (Scotland's Rural College) is the only higher education institution operating within the Park, and no significant interventions or dedicated student housing provision have been undertaken to date. This reflects both the small scale of higher education activity in the area and the absence of robust data on student accommodation requirements. However, this lack of information represents a notable evidence gap. To ensure a comprehensive understanding of housing needs across all groups, it would be prudent to engage directly with SRUC and other relevant stakeholders to assess any current or future demand for student or temporary academic housing. Addressing this gap before the adoption of the next Local Development Plan will strengthen the evidence base, ensuring that the Plan remains responsive, forward-looking, and capable of supporting the Park's educational, community, and economic objectives should higher education demand increase.

Gypsy and Traveller Accommodation

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



Map 7 – Locations of Gypsy/Traveller Sites

While currently evidence in the four HNDA’s does not indicate an immediate need for dedicated sites, The National Park Authority proactively undertook engagement with the Gypsy/Traveller community as part of the preparation of the Evidence Report.

A survey was created to assess whether there is adequate provision of sites and stopping-off points within the National Park. This survey was distributed through Local Authority Housing Departments to ensure broad circulation and input. In addition, the National Park Authority attended an in-person meeting at the Dennyston Forge site – the closest site to the Park’s boundary – to gather first-hand feedback from the community and better understand local perspectives.

The responses gathered indicate a demand for additional Gypsy/Traveller provision within and around Loch Lomond & The Trossachs National Park. Many respondents highlighted Balloch, Luss, Gartocharn, and other areas of West Dunbartonshire as key areas where demand exists but managed sites are currently limited. Several respondents also noted that there are insufficient formal or informal stopping off sites to meet seasonal and long-term needs.

The feedback suggests that the existing network of pitches does not adequately accommodate travelling families, especially during peak tourism months when pressures on land use and facilities are highest.

The evidence indicates that a tailored approach should be considered. This aligns with NPF4 Policy 16, which supports provision for Gypsy/Travellers where need is identified, even on land not specifically allocated in the Local Development Plan.

Workforce Accommodation

Workforce and key worker accommodation is essential for sustaining vibrant, resilient communities and supporting local economies, particularly in rural areas like Loch Lomond & The Trossachs National Park. Affordable, well-located housing for key workers, such as teachers, healthcare staff, emergency services, and hospitality employees, underpins the delivery of vital public services and the operation of local businesses. However, providing sufficient accommodation in a rural setting presents significant challenges. Limited land availability, high development costs, infrastructure constraints, and competition from second homes and short-term lets all restrict the supply of suitable housing. These pressures are compounded by The Park's environmental protections, dispersed settlements, and seasonal employment patterns, which make it harder to attract and retain essential workers. Addressing these difficulties is critical to maintaining sustainable communities and ensuring the National Park remains a thriving place to live, work, and visit.

Self Build Accommodation

Self-build and custom-built homes offer a flexible housing solution for those who wish to construct homes tailored to their specific needs. However, accessing suitable land remains a challenge. The Evidence Report must take into account those looking to self built under Section 16(2)(ab) of the Planning Act.

The Loch Lomond & The Trossachs National Park Authority has a Self-Build Register, which tracks individuals and groups interested in developing custom homes. Efforts are being made to increase the availability of self-build plots. There is currently four registered entries which are spread across the National Park.

Conclusion

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

Policy Considerations for the Development Plan

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

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

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

The evidence highlights a series of critical housing challenges that the new Local Development Plan must address to support sustainable, thriving communities within The National Park. Despite exceeding affordable housing delivery targets in recent years, a significant shortfall persists, pointing to the need for continued prioritisation of affordable homes and potential adjustments to policy and site allocations. This is essential not only to meet unmet demand but also to counteract long-term population decline and the associated risks to local services and community vitality. Worker accommodation has also emerged as a pressing issue, particularly in the tourism and retail sectors where staff shortages are acute. Providing affordable and accessible housing for employees will be fundamental to sustaining the Park's economy and ensuring local businesses and services remain viable.

The spatial strategy will need to be carefully shaped to balance housing delivery with environmental protection and settlement character. Aligning with local living and 20-minute neighbourhood principles is desirable, but physical and infrastructure constraints in some areas may require consideration of land around settlements for affordable housing or self-build opportunities. The unique rural nature of the Park suggests that the application of NPF4 Policy 17 on rural homes may require refinement to reflect local knowledge, particularly for areas that fall between accessible and remote rural classifications. Incorporating insights from Local Place Plans will be important to ensure the LDP is responsive to community-identified sites and priorities.

The evidence also reinforces the need to set an ambitious Housing Land Requirement that goes beyond the Scottish Government's minimum of 30 homes per year. Maintaining the current target of 75 homes annually, 750 over ten years, is justified by ongoing pressures from second homes and short-term lets, which are reducing housing availability for local residents and businesses. Affordable housing requirements on mixed-tenure sites may need to be re-evaluated to ensure fairness and effectiveness across both accessible and remote rural areas.

Finally, the plan must address specialist housing needs, particularly for older adults and those with disabilities. Setting a target for at least 10% of new builds to be adaptable, alongside a broader commitment to lifetime homes and adaptable and dementia friendly design, will ensure inclusivity, future-proof the housing stock, and enable residents to remain in their communities as their needs change. Together, these measures will help the new LDP respond proactively to current and emerging pressures, supporting a balanced, inclusive, and resilient housing strategy for the National Park.

Appendix 1 – Minimum All-Tenure Housing Land Requirement

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

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

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