

Scottish Public Health Network

Appendix 3: A guide to housing in Scotland

Foundations for well-being: reconnecting public health and housing. A Practical Guide to Improving Health and Reducing Inequalities.

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Appendix 3: A guide to housing in Scotland

This section aims to provide public health colleagues with a ‘user’s guide’ to the housing sector in Scotland, in order to inform their work on housing and health. It provides an overview of key facts and figures; the policy context; and the key organisations involved, as well as links to further sources of information.

In our engagement events, stakeholders highlighted that it is difficult to speak of a single homogeneous housing sector or market across Scotland, and that diversity and fragmentation were in fact the norm. We have therefore attempted to highlight where the situation may differ – for instance, by region – and to signpost to additional resources which might help colleagues understand their local situation.

Stakeholders also identified the importance of historical context in shaping the Scottish housing sector as it is today: we have therefore attempted wherever possible to identify key trends and events of which it may be useful for colleagues to be aware. For more detailed perspectives on the history of contemporary housing in Scotland, see:

- [Shelter Scotland’s timeline of Scotland’s ‘housing crisis’](#) ; and
- [Inside Housing’s timeline of Scottish housing policy since devolution.](#)

A key consideration to highlight is the difference between Scotland and other UK administrations with respect to housing. Housing and homelessness are devolved matters, with policy and legislation differing substantially across the four UK nations. Materials on health and housing produced by English or Welsh colleagues may therefore not be applicable to the Scottish context, particularly in relation to policy and legislation.

3.1 Housing stock

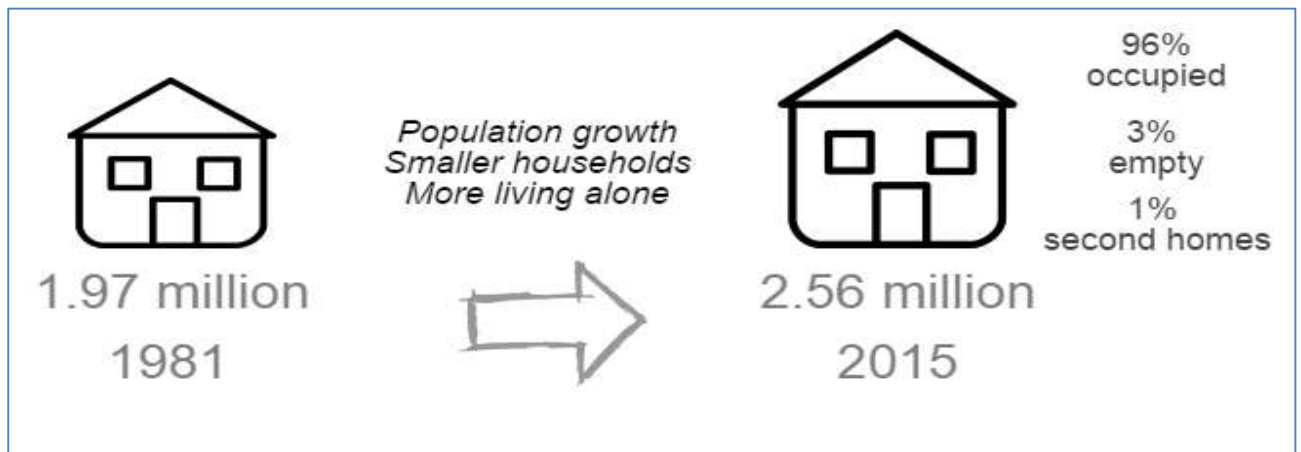
The key source for information about the physical condition of housing in Scotland is the Scottish House Condition Survey (SHCS)². Carried out on a continuous basis as part of the Scottish Household Survey, it reports annually on a range of measures across housing quality, energy efficiency, and fuel poverty. Further details on the methods and results of the SHCS can be found in the [Scottish House Condition Survey](#).

Number and type of dwellings

Recent years have seen substantial increases in the number of dwellings and households in Scotland, driven by population growth and increasing numbers of smaller or single-person households (Figure A1)^{5 6}. Overall, the housing stock across Scotland is roughly evenly split between detached (22% dwellings); semi-detached (19%); terraced (21%); and tenements (24%), with a smaller proportion of other flats

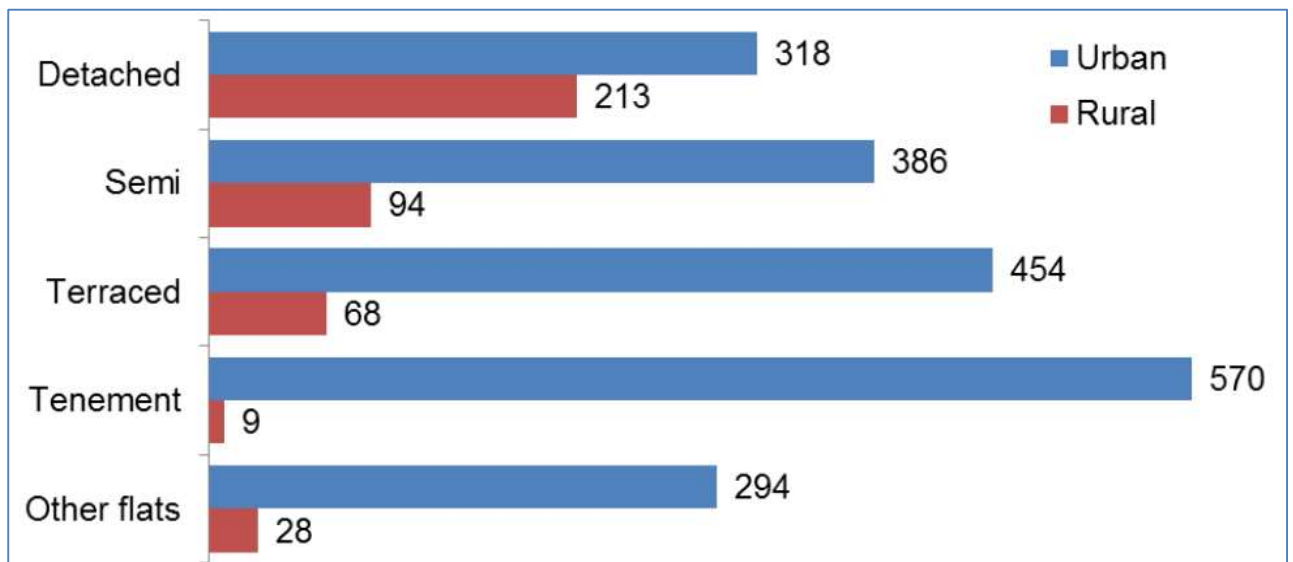
(14%)². However, this masks substantial regional diversity in housing stock; for instance, tenements and flats are much more common in urban than rural areas (see Figure A2). Most houses in Scotland were built prior to 1982, when new regulations about energy efficiency were introduced (Figure A3).

Figure A1: Trends in the number of dwellings in Scotland



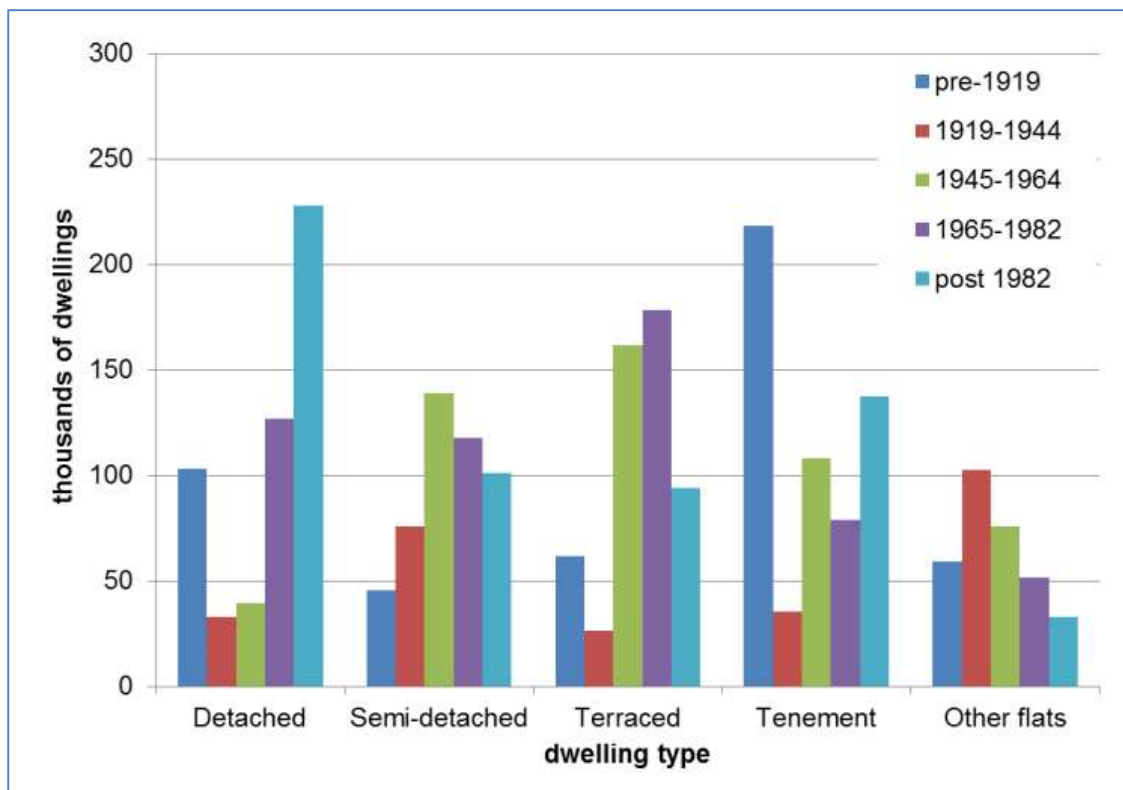
(Data from Estimates of Households and Dwellings in Scotland, 2015)

Figure A2: Dwellings (in thousands) by urban-rural location



(Reproduced from the Scottish House Condition Survey 2015)

Figure A3: Dwellings (in thousands) by type and age



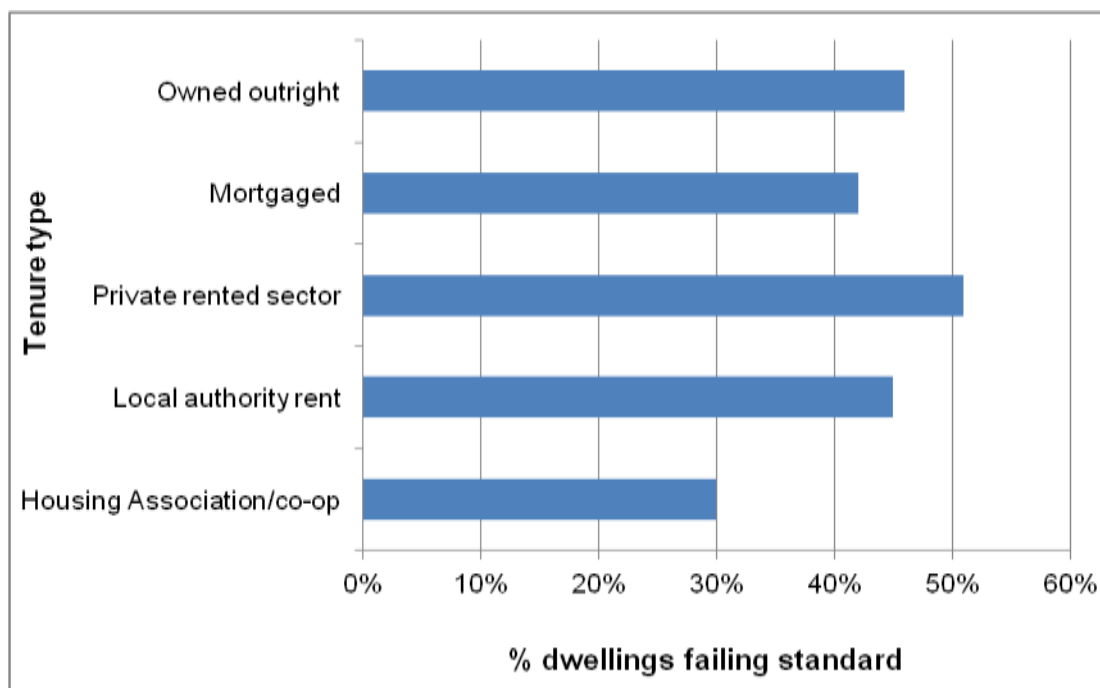
(Reproduced from the Scottish House Condition Survey 2015)

Housing quality and standards

As described below in Section 3.5, the Scottish Housing Quality Standard (SHQS) is set by the Scottish Government and monitored through the SHCS². It sets a minimum standard for the physical quality of housing, across five broad areas. The SHQS currently applies to all social properties. Social landlords were set a target in 2004 to ensure that their dwellings met the SHQS by 2015. Private owners and landlords are exempt from the requirement to meet the SHQS at present, although the SHCS collects data for all dwellings to allow comparison across the housing stock.

The 2015 SHCS found that 43.8% (1.07 million) of dwellings – regardless of tenure type - failed to reach the Standard². In the social sector, the failure rate was 38%; however, there is a discrepancy between these figures and the rate of failure self-reported by landlords to their regulator, which are significantly lower at 18%⁷. Figure A4 shows performance against the Quality Standard across the Scottish housing sector, using data from the SHCS.

Figure A4: Proportion of dwellings failing the Scottish Housing Quality Standard, by tenure type



(Data from the Scottish House Condition Survey 2015)

Higher failure rates are found among older stock, rural properties, and those within the private rental sector. The most common reasons for failure were:

- 'not energy efficient' – 35% of all dwellings;
- 'not healthy, safe or secure' – 14% of all dwellings; and
- 'lacking modern facilities/services' – 11% of all dwellings.

In 2015 2% of occupied dwellings (42,000) across Scotland were found to be below the Tolerable Standard; that is, they were below the standard of dwelling in which it is reasonable to expect people to live². The most common reasons for failure were: rising/penetrating damp; unsatisfactory insulation; or unsatisfactory provision for lighting, ventilation, or heating. With regard to building age, pre-1919 dwellings were most likely to be below tolerable standard (4%). With regard to tenure, 5% of private rented, 2% of private sector, and 1% social rented dwellings fell below the standard in 2015.

In the private rented sector, the Repairing Standard provides the benchmark for the physical quality of homes⁸, with landlords legally obliged to carry out repairs to ensure the Standard is met. Where homes fall short of the standard, and landlords refuse to carry out the necessary work, tenants can refer the matter to a national tribunal on

private rented sector housing², who can legally compel landlords to undertake repairs. For houses in multiple occupation (HMO), where a property is shared by three or more tenants who aren't members of the same family, an HMO license is also required which includes additional responsibilities for landlords.⁹

Disrepair

The SHCS 2014 found that the majority of homes (73%) have some basic disrepair². 52% of properties have disrepair to critical elements (weather-tightness, stability, preventing deterioration); 33% have urgent disrepair; and 8% have extensive disrepair (damage covers at least 20% of the building element area).

Post 1982 stock, perhaps unsurprisingly, is considerably less likely to have any form of disrepair. Levels of critical disrepair are similar across private and social housing (51% for private, 53% for social).

Energy efficiency

The energy efficiency of a dwelling can influence its occupants' health through a number of direct and indirect mechanisms, including effects on cardiorespiratory health, the financial implications of heating costs, and the wider environmental implications of energy consumption.^{10 11}

Houses in Scotland are now given Energy Performance Certificates (EPC) when sold or rented to new tenants, which indicate the energy efficiency and likely fuel costs associated with a particular dwelling. As part of this assessment, dwellings are given an Energy Efficiency Rating on a scale from A (high efficiency, low fuel costs) to G (low efficiency, high fuel costs).

The Existing Homes Alliance, backed by the Commission on Housing and Wellbeing in their recent report, has recommended that, by 2025, all housing in Scotland should be graded as band C or above¹². According to the 2015 SHCS, 37% of all dwellings now meet this standard, an increase of 74% since 2010.² Newer dwellings, those which are flats or tenements, and those heated by gas tend to have higher energy efficiency². These characteristics are more common in urban compared to rural areas, and in the social rented sector compared to owner-occupied or private rented dwellings.

² This tribunal is known as the Housing and Property Chamber of the First-tier Tribunal for Scotland and came into force on 1st December 2016, having incorporated the functions of two pre-existing tribunals, the Private Rented Housing Panel (PRHP) and Homeowner Housing Panel (HOHP). More details can be found at <http://www.housingandpropertychamber.scot>.

Damp and condensation

Around 58,000 dwellings (2.4%) of stock has some degree of penetrating damp: 8.8% have condensation and 1% have both condensation and damp². The proportion of dwellings with rising damp is estimated to be <1%.

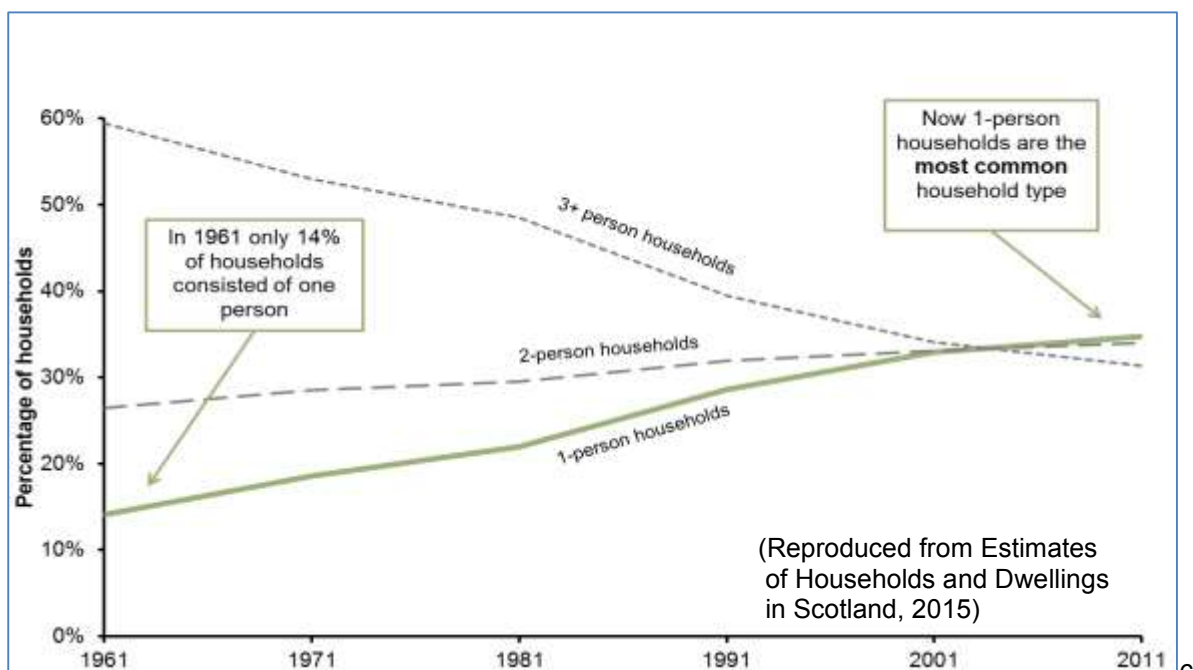
3.2: Housing experience

Household composition

As described in the previous section, the number of households in Scotland has grown in recent years, as a result of population growth, smaller households, and an increasing proportion of people living alone.^{5 6} These latter trends are believed to result partly from population ageing (since older people are more likely to live alone, or in smaller households: see Figure A5), but also from changes in the way we live. For instance, older people are now more likely to live in their own homes than care homes, compared to previous years. This societal trend has profound implications for the health of the public. Solo living may have direct effects on health, through social capital, mental health, and safety at home, as well as indirect ones, through increased living costs, the supply, affordability and environmental footprint of housing, and access to informal care for those with ill-health or disability.

Though all local authority areas in Scotland have seen increases in the number of households in recent years, these increases have not been uniform across Scotland. For instance, the increase in the number of households over the last decade ranges from 1% in Inverclyde to 14% in the Orkney Islands.⁶

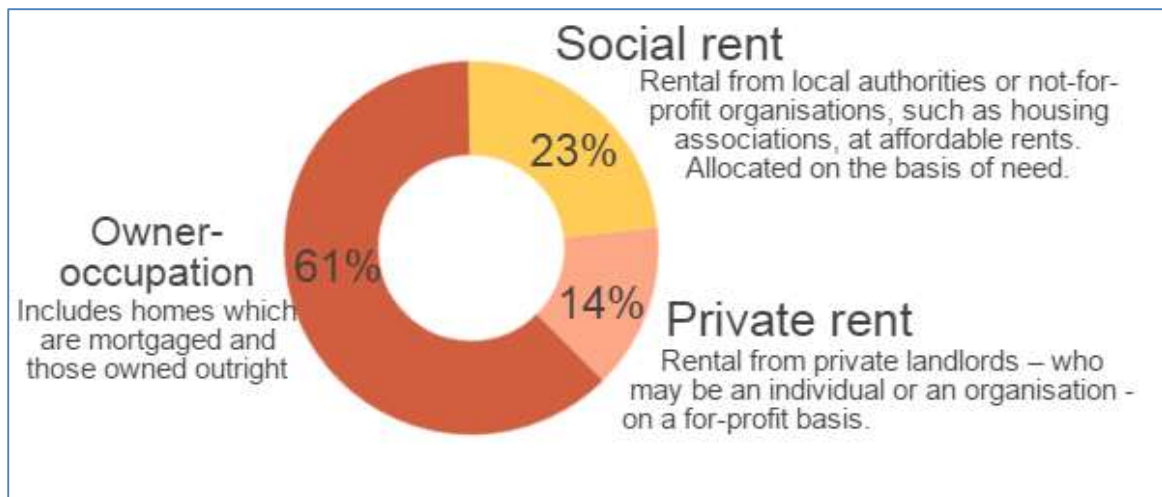
Figure A5: Changes in household type in Scotland, 1961 to 2011



Tenure

Tenure refers to the legal status under which people have the right to occupy their home. The overall distribution of households across the three main tenure types in Scotland is shown in Figure A6. However, there is substantial regional variation across Scotland in tenure mix.¹³

Figure A6: Households, by tenure type



(Data from the Scottish Household Survey 2015)

The social rented sector is further divided into:

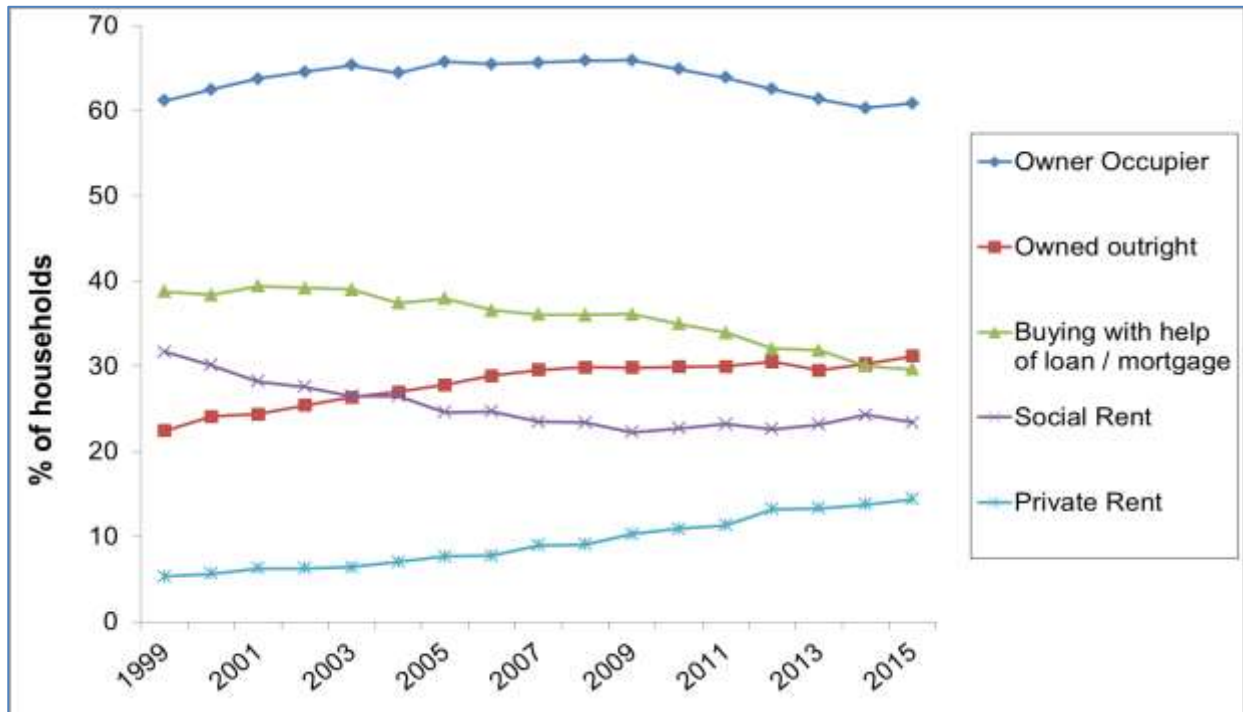
- properties rented directly from local authorities (13% of all households in 2015); and
- those rented from Registered Social Landlords (RSLs), such as housing associations and co-operatives (10% of all households in 2015).

In six council areas, Glasgow City, Inverclyde, Dumfries and Galloway, Argyll and Bute, Scottish Borders, and Eilean Siar (Western Isles), all social housing stock has been transferred from the local authority to RSLs and the local authority no longer acts as a landlord (although they may own and manage some temporary accommodation for homeless households). For more information on the roles of local authorities and Registered Social Landlords in housing, see Section 3.4 below.

The distribution of different tenure types in Scotland has changed significantly in recent decades, as shown in Figure A7. Two reasons mainly account for the growth of the owner-occupied and private rented sector in recent decades. Firstly, the 'Right to Buy' policy meant that many tenants in the social rented sectors came to be owner-occupiers; this was accompanied by a decline in the building of new social rented properties. Secondly, the economic downturn between 2007 and 2009 meant that

some potential home owners found it more difficult to secure a mortgage, whilst others found it difficult to sell their property so became buy-to-let landlords instead.

Figure A7: Changes in tenure type in Scotland over time



(Reproduced from the Scottish Household Survey 2015)

Allocation of social housing

To access social housing, households must join a waiting list – either for each individual council or RSL to which they wish to apply, or in some areas, a common housing register jointly administered by the council and multiple local RSLs.¹⁴

The way in which social rented properties are allocated to households on the waiting list differs between individual councils and RSLs, each of which has its own allocation policy.

However, there are some common areas laid down in legislation. Anyone aged 16 years or over has the right to be admitted to a housing list. Households from the following groups must be given reasonable preference: those living in unsuitable accommodation; those whose homes are overcrowded or who have large families; and those who are homeless or threatened with homelessness. Some criteria must not be taken into account when making allocation decisions – such as income of household members, length of residence in the area, or age for those over 16 years. Beyond these legal requirements, each council or landlord also has the discretion to award priority points based on factors such as medical needs, social needs, previous or current support from social work, or experience of harassment.

As of March 2015, there were 173,587 active applications recorded on local authority housing lists or common housing registers, though variation in the way these statistics are recorded mean they should be interpreted with caution.¹⁵

Specialist Provision

Specialist provision can be defined as housing provision intended to meet specific personal, social, or cultural needs of an individual, household or community.¹⁶ It may relate to property needs, care and support needs, or locational or land needs.

Existing statistics on specialist housing predominantly relate to those forms of accommodation referred to as very sheltered, sheltered, medium dependency, wheelchair accessible, and ambulant disabled, defined below:¹⁵

- *Sheltered housing* is designed to provide accessible homes for older people and younger people with support needs, with a warden service and emergency alarm system;
- *Very sheltered housing* tends to additionally include full- or part-time domiciliary care, and sometimes meal provision; and
- *Medium dependency, ambulant disabled, and wheelchair accessible housing* has physical properties suited to older people or those with disabilities (such as level external access, wider doorways, and accessible bathrooms), but do not include additional services.

In 2016 there were a total of 20,517 local authority properties classified as very sheltered (656), sheltered (14,479), or medium dependency (5,382) across Scotland.¹⁵ There were a further 2,140 local authority homes adapted for wheelchair use, 14,991 for ambulant disabled people, and 2,949 other adapted homes. However, it is important to note that these figures relate only to local authority housing, and will not include properties in the private sector or in council areas where housing stock has been transferred to RSLs.

Other forms of specialist housing provision include non-permanent housing (e.g. for students, asylum seekers, and people experiencing homelessness); other forms of supported provision (such as care homes, nursing homes, and refuges); and site provision for Gypsy/Traveller communities.¹⁶

Overcrowding and concealed households

Two statutory definitions of overcrowding exist: the space standard (which sets limits on the number of people who can occupy a house, relative to both the number and size of bedrooms available), or the room standard (when two people of the opposite sex who are not living as husband and wife have to sleep in the same room). Using

the latter definition, the SHCS suggests that approximately 3% of households in Scotland (70,000) are overcrowded.²

A recent piece of work by academics at Heriot-Watt University, on behalf of Crisis, attempted to estimate the prevalence of 'concealed households', which refers to the phenomenon where individuals, groups, or families are not able to form separate households (for instance, because of high costs of housing) and are obliged to live with others¹⁷. This may be considered a form of 'hidden homelessness', and may contribute to overcrowding. Their research found that about 9.3% (223,000) households in Scotland contained concealed households, including 6.7% non-dependent children, 2.3% unrelated single adults, and 0.6% concealed families. The authors interpret this as another indicator of housing pressure and unmet need, particularly given that the number of 'concealed households' has increased subsequent to the financial crisis at the end of the last decade.

Housing costs

The affordability of housing is relevant to health for a number of reasons, since housing costs will influence for households the:

- overall financial status, which influences mental wellbeing as well as availability of resources for other expenditures (such as heating, nutritious food, or leisure activity);
- degree of choice or control over where they live, including the suitability of the dwelling for their needs and characteristics of the neighbourhood and community; and the
- risk of housing insecurity or overcrowding.

Housing affordability is influenced by a complex range of factors from both 'supply' and 'demand' sides, including population growth and household composition, stock availability, tenure mix, inflation and interest rates, the labour market, and welfare system provision for both housing benefit and income support. It can be summarised through a number of measures. These include:

- the proportion of income or expenditure that a household spends on housing costs;
- the ratio of average house price to average income in owner-occupied sector. This can be calculated at a local, regional, or national level, and is also sometimes published as a 'first-time buyers' ratio of average house price to average income among this group in particular; and
- the number of dwellings available which meet a specific definition of 'affordable housing'.³

³ 'Affordable housing' is a term used widely and often loosely, but is defined by the Scottish Planning Policy as "housing of a reasonable quality that is affordable to people on modest incomes... [which] may be in the form of social rented accommodation, mid-market rented accommodation, shared ownership, shared equity, discounted low cost housing for

Housing costs and affordability for those in the owner-occupied sector

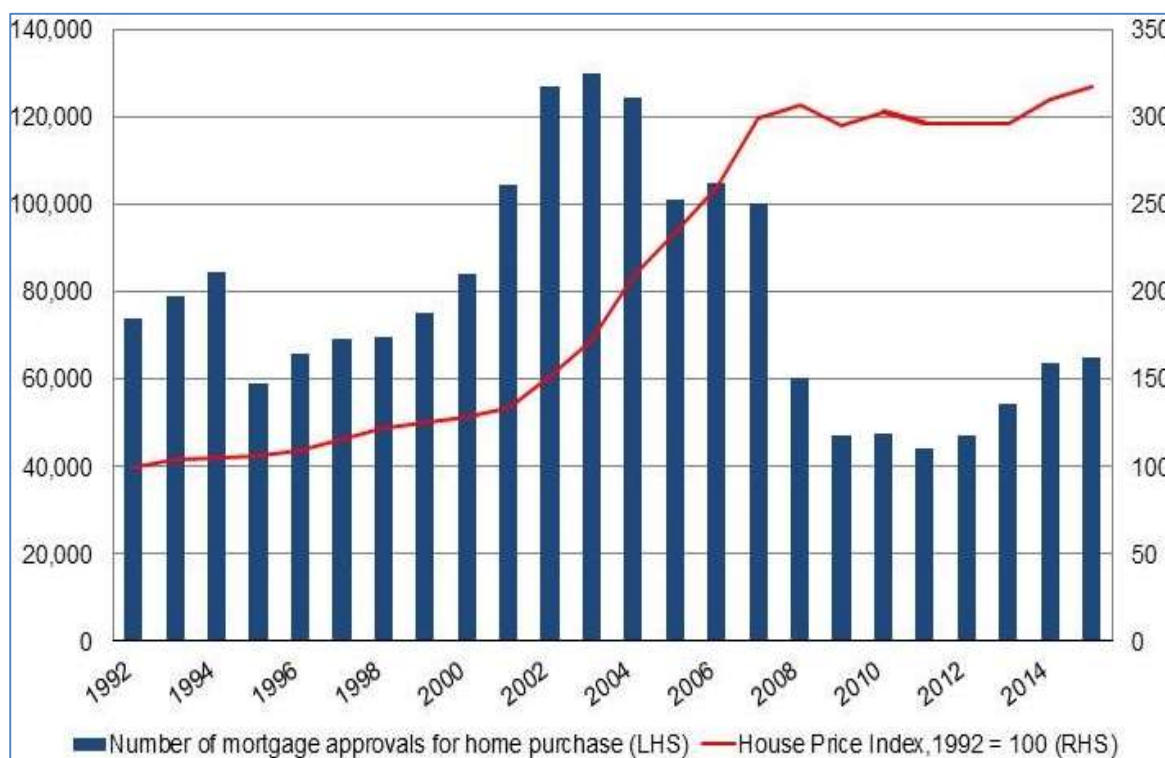
House prices for residential buyers in Scotland showed a sharp increase in the first few years of the 21st century, which subsequently stabilised in the years following the global financial crisis in 2007 to 2009¹⁸ (Figure A8). The impact of the recession is also reflected in the dramatic drop in the number of mortgage approvals for home purchase during this period. More recently, house prices – and mortgage approvals - have begun to rise again.

The average price of a house in Scotland is lower than in the UK as a whole (£143,000 vs £217,000 in October 2016).¹⁹ In Scotland, the median household weekly mortgage instalment payment is estimated to account for 24.6% of the median household weekly income, after adjusting for household size.²⁰

Despite property prices remaining static or increasing, real housing costs for mortgage holders in the UK have fallen by 38% between 2007/08 and 2012/13, reflecting significant falls in interest rates following the financial crisis.²¹ However, this conceals a substantial deposit barrier, with the average loan-to-value ratio for mortgages to first-time buyers falling from 90% in 2007 to a low of 75% in 2009, before recovering to 84% in 2015.

sale including plots for self build, and low-cost housing without subsidy”
(<http://www.gov.scot/Resource/Doc/212607/0103970.pdf>)

FigureA8: Mortgage approvals and house price index, Scotland: 1992 to 2015



(Reproduced from Scottish Government. Housing Market: House Prices 2015)

Housing costs and affordability for those in the private rented sector

The mean rent in the private sector for a two-bed property (the most common type for this tenure) was £610 per month in September 2015, the most recent year for which data are available. However, there is wide variation across Scotland, from an average of £444 in Scottish Borders to £874 in Aberdeen and Shire.²⁰ The cumulative increase in rents since 2010 for this property type was 11.2%, but again this disguises substantial regional variation – from an increase of 36% in Aberdeen and Shire to a decrease of 3.2% in West Dunbartonshire. Furthermore, the mean rental value in the private sector is rising faster than median rental values, driven by greater increases in rent at the more expensive end of the market.

In Scotland, the median household weekly private rent is estimated to account for 23.5% of the median household weekly income, after adjusting for household size. The Scottish Parliamentary Information Centre has produced a useful briefing on rental costs within the private rented sector.²⁰

Housing costs and affordability for those in the social rented sector

Data on average rents in the social rented sector are more difficult to obtain, with most published statistics reflecting the amount earned by the council or RSL for each property owned, rather than the amount charged to tenants. However, that caveat

notwithstanding, average rents are significantly lower in the social rented sector than for other tenure types.

In 2012/13, the most recent year for which data are available, average rental income per unit was £58.94 per week for local authority properties and £67.68 for RSL properties.²² In Scotland, the median household weekly social rent is estimated to account for 14.1% of the median household weekly income, after adjusting for household size.²⁰

Fuel Poverty

Fuel poverty is an inability to pay for heating in order to adequately heat one's home. The current, formal definition used in Scotland is set out in the Scottish Fuel Poverty Statement:²³

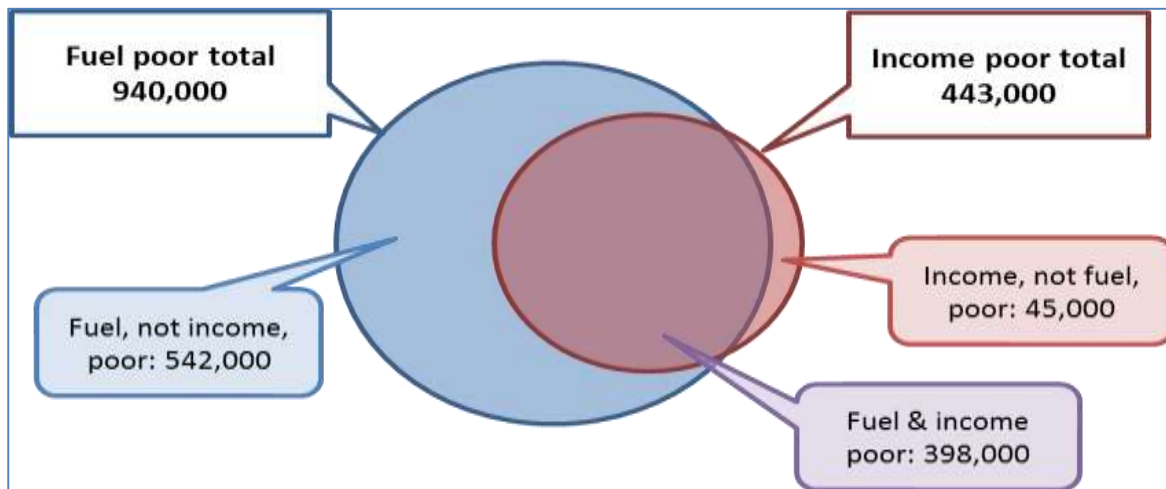
A household is considered to be in fuel poverty_if, in order to maintain a satisfactory heating regime, it would be required to spend more than 10% of its income (including Housing Benefit or Income Support for Mortgage Interest) on all household fuel use. If over 20% of income is required, then this is termed as being in extreme fuel poverty.

Where a satisfactory heating regime is defined: for “vulnerable” households, 23°C in the living room and 18°C in other rooms; and for other households, s 21°C in the living room and 18°C in other rooms. Income is defined by the Scottish Government as that of the whole household before housing costs.

As outlined by a recent ScotPHN report, cold homes are directly detrimental to health, particularly among those with existing health conditions, children, and older people¹⁰. Fuel poverty can also impact indirectly on health through stress and reduced mental wellbeing, and strains on household finances.

Fuel poverty is directly correlated with income, and households experiencing income poverty have a very high risk of experiencing fuel poverty. However, this is somewhat complicated as a recent analysis showed, the majority of households experiencing fuel poverty are not experiencing relative income poverty (see Figure A9).²³ (NB For a more detailed discussion on fuel and relative income poverty, and their impact on health, see [Mackie & Taulbut \(2016\)](#).)

Figure A9: Fuel poor and income poor households (2013 data).



(Reproduced from Fuel Poverty and Poverty: Briefing Note. Scottish Government, 2016)

The most recent estimates from 2015 suggest that 30.7% households in Scotland are living in fuel poverty (approximately 748,000 households), with 8.3% (203,000 households) living in extreme fuel poverty². Factors associated with fuel poverty include:

- rural residence;
- oil fuelled dwelling (in comparison to gas);
- single pensioners, older smaller households (containing two pensioners), single adult and single parent households; and
- deprivation and low income (though, as noted above, the majority of households experiencing fuel poverty are not in relative income poverty).

Homelessness

Homelessness encompasses a spectrum of housing situations, including 'rough' sleeping in places not designed for habitation (such as streets, parks, and derelict buildings); staying in bed and breakfasts, hostels, or other temporary accommodation; and staying with friends or family on a temporary basis (sometimes known as 'sofa surfing').¹⁷ From a legal perspective, the Housing Act (Scotland) 1987 defines someone as homeless if they have no permanent accommodation in the UK, or if they have accommodation but cannot be reasonably expected to inhabit it.¹⁷

In Scotland, anyone who, on application to their local authority, is deemed to be unintentionally homeless and with a connection to the local area has a statutory entitlement to settled accommodation.¹⁷ This differs from the current situation in the rest of the UK, where only those in 'priority need' (for instance, because of health conditions or dependent children) are entitled to settled accommodation. In recent years, Scotland has also introduced a preventative approach to homelessness known

as Housing Options, whereby individuals at risk of homelessness can be supported by their local authority to maintain their current accommodation or seek a suitable alternative. The Scottish Government and COSLA recently published guidance on the implementation of Housing Options.²⁴

During the financial year 2015/16, 34,662 households applied to local authorities in Scotland for statutory homelessness support: almost half of these were single men²⁵. The most common immediate causes of homelessness among these individuals were disputes within the household or relationship breakdown (29% applications) or having been asked to leave (26%). The overall total of households approaching local councils for any form of help with homelessness has been relatively static in recent years, at around 54,000 households per year.

There are around 10,000-11,000 households in temporary accommodation – such as temporary furnished flats, hostels, and bed & breakfasts – at any given time in Scotland.²⁵ During 2014/15, households using temporary accommodation stayed there for an average of 23 weeks²⁶. The most recent data suggests that 27% of these households included children.²⁶

3.3 Place and neighbourhood

The places and neighbourhoods in which we live are crucial to health and wellbeing, as illustrated in Figure 1 (page 16) of the main report.

There is no single authoritative source of information on place and neighbourhood in Scotland: instead, a range of data can be gleaned from routine surveys (such as the Scottish Household Survey) and from ad-hoc studies.²⁷

Across Scotland, 56% adults rated their neighbourhood as a ‘very good place to live’ in 2015, with this proportion having increased steadily from 49% in 1999.¹³ However, there is significant variation by area, with neighbourhood satisfaction highest in Orkney, Shetland and the Western Isles, and lowest in the West of Scotland. Some of this variation may be explained by levels of socioeconomic deprivation: only 30% of those living in the most deprived areas rated their neighbourhood as a very good place to live, compared to 77% in the least deprived areas.

These data coincide with more detailed information on neighbourhood experience and environment. Perceptions of safety and trust within neighbourhoods are generally quite high across Scotland as a whole, with 85% of adults feeling safe whilst walking alone near their home after dark; 60% believing that most people in their neighbourhood could be trusted; and 77% feeling a very or fairly strong connection to their community.¹³ However, the level of each of these indicators declines with increasing socioeconomic deprivation.

With regard to the physical environment, 67% of adults live within a five-minute walk of an area of greenspace,¹³ and 30% of the population live within 500 metres of a derelict site.²⁸ People living in more deprived areas tend to have lower proximity to greenspace and higher proximity to derelict land, and to have greater exposure to pollution from traffic and industrial sources. There is therefore a strong social gradient in experiences of, and satisfaction with, local neighbourhoods.

In Scotland, 18% of the population live in rural areas (defined as settlements with a population of less than 3,000), despite these areas accounting for 98% of the country's land mass.²⁹ Rural areas tend to have more elderly populations, and residents tend to report lower crime, greater neighbourhood satisfaction and belonging, and higher rates of volunteering.^{29 30} However, accessibility of key services such as GPs, hospitals, and shops is significantly lower in rural areas, as is satisfaction with public transport services. People in rural areas are less likely to travel to work or school using active modes (such as walking or cycling) or public transport.

3.4 Organisations involved in housing in Scotland

The organisational landscape in Scottish housing is a complex one, including a number of statutory and non-statutory bodies. The key organisations and their roles have been usefully summarised by Audit Scotland. Table A3 is derived from this summary.

Table A3: Key organisations and networks in housing in Scotland.

Organisation	Roles and responsibilities in relation to housing
Scottish Government	Has devolved power for housing and homelessness policy and strategy. Funds local authorities, RSLs, and other organisations relevant to housing. New social security powers devolved to Scotland following the recommendations of the Smith Commission will include the ability to vary the housing cost elements of universal credit.
UK Government	Responsible for a number of reserved powers relevant to housing, particularly those relating to the welfare system and regulation of the financial sector. The overall setting of universal credit and welfare conditionality/sanctions will remain reserved even after devolution of further powers to Scotland.
Local authorities	Have a number of statutory duties relevant to housing, including assessing and responding to housing need and to provide settled accommodation for homeless households. Also responsible for the administration of housing benefit and for the registration and regulation of private landlords, including the licensing of houses of multiple occupancy.

	Produce local development plans and local housing strategies, which set out the strategic direction for the local area for spatial planning and housing provision. Most local authorities in Scotland act as social landlords, through their own stock of social rented housing.
Integration Authorities	Joint bodies run by the NHS and local authority with responsibility for the integration of health and social care in Scotland. Some housing functions are a statutory responsibility of the integrated bodies (predominantly those relating to the provision of aids and adaptations); others are optional (such as homelessness services). The processes by which HSCPs are involved in housing locally are described in Section 3.6.
Community Planning Partnerships	Organisations comprised of different public agencies, with a statutory responsibility to work together with the community to plan and deliver public services. Partners include local authorities, Health Boards, Enterprise Networks, Police, Fire and Regional Transport Partnerships.
Scottish Housing Regulator	Independent regulator of social housing provided by local authorities and registered social landlords. Has a statutory objective to “ <i>safeguard and promote the interests of current and future tenants of social landlords, people who are or may become homeless, and people who use housing services provided by registered social landlords (RSLs) and local authorities</i> ”.
Registered Social Landlords	Independent not-for-profit bodies providing social housing. Required to be registered with the Scottish Housing Regulator. Predominantly housing associations; a smaller number are housing co-operatives.
Private Rented Housing Panel	Tribunal to which tenants (or a third party, such as the local authority) can apply regarding repair issues not resolved by a private landlord; or to which landlords can apply if unable to gain access to the property to undertake assessments or carry out repairs.
Other third sector organisations	May provide services such as: <ul style="list-style-type: none"> • involvement in local authority ‘Housing Options Hubs’, offering services to those at risk of homelessness; • advice on housing, including to those with specific needs such as disabilities; • advocacy and lobbying on housing policy; and • provision of housing or temporary accommodation.

National and local tenants representative organisations	Membership organisations which aim to support tenant input to services and decision-making, and/or to represent tenants in local and national campaigns. Examples of national tenants' organisations include Scottish Tenants Organisation, the Tenant Participation Advisory Service Scotland and Living Rent Scotland. Local organisations also exist in some areas, such as Edinburgh Private Tenants Action Group.
Scottish Empty Homes Partnership	A Scottish Government-funded project, hosted by Shelter Scotland. It provides support for organisations including councils, housing associations, and community groups to bring empty homes in the private sector back into use, including through pilot projects.
Existing Homes Alliance	A coalition of organisations from housing, environmental, energy and industry, who advocate for action to improve existing housing stock in Scotland.
Joint Housing Policy and Delivery Group	Group of stakeholders from across housing convened by the Scottish Government to monitor outcomes from the Joint Delivery Plan for housing in Scotland.
Housing Partners for Health and Wellbeing	Independent forum of housing organisations with an interest in health and wellbeing. Includes representation from NHS Health Scotland.
Housing developers	Build or re-develop dwellings across all tenure types.
Financial institutions such as banks	Provide finance for the construction and purchase of dwellings across all tenure types.

(Source: Audit Scotland)

Key activities of the housing sector

These organisations provide a range of functions relevant to housing:

- provision of information and advice on housing options and related issues, such as welfare benefits;
- facilitating, or directly providing housing through the construction of new homes and adaptations and repairs of existing homes;
- providing low level, preventative services for tenants, shared-owners, and owner occupiers – such as support for independent living, community alarms & telecare, and handyperson services;
- supporting tenant participation in housing services and other aspects of community life; and
- strategic planning in relation to housing, planning, and development.

3.5 Policy context

Housing policy is a devolved responsibility of the Scottish Parliament. However, it is also strongly influenced by some policy areas reserved to the UK Parliament in Westminster, such as welfare benefits and financial sector regulation.

The Scottish Government's overarching housing strategy is set out in 'Homes Fit for the 21st Century', which sets out its vision and plan for action between 2011 and 2020. It acknowledges the importance of housing to improving health and reducing inequalities, as well as recognising the need to ensure that housing meet the needs of older people and those with disabilities.

Central to the strategy is an objective to build more high quality, affordable homes (including social housing) to meet current need and the demand arising from Scotland's growing and ageing population. Subsequently, the SNP manifesto for the 2016 Scottish elections has promised an investment of at least £3 billion over the next parliament to build 50,000 new affordable homes, as well as a Rural Housing Fund of £25 million over the next three years.

The second strategic objective described in 'Homes Fit for the 21st Century' is to maximise the sustainable housing options available across all tenures, including for people living on lower incomes, and to significantly improve the quality of the existing housing stock and the places that are created.

Many of the principles set out in 'Homes Fit for the 21st Century' have been elaborated in subsequent strategy documents, focusing on specific population groups or areas of the housing sector; for instance, older people and the private rented sector. These documents are detailed further in Table A4.

Other key policy initiatives or relevant pieces of legislation are set out in the boxes below.

The Scottish Housing Quality Standard

This standards was introduced in 2004, with social landlords required to ensure their properties met the five broad criteria by 2015. These criteria comprise: a basic tolerable standard required for a property to be habitable; freedom from serious disrepair; energy efficiency; provision of modern facilities and services; and being healthy, safe and secure. Within these five criteria there are 55 separate elements. Those elements included in the 'healthy, safe and secure' criterion include: lead free pipe work, safe smoke alarms/detectors, external noise insulation, and mechanical ventilation for damp kitchens and bathrooms.

Health and Social Care Integration

As set out in the Public Bodies (Joint Working) (Scotland) Act 2014, health and social care integration aims to ensure that more people to be cared for and supported at home or in a homely setting; that spending is shifted towards preventative activities; and that health inequalities are reduced across the population. Joint working between Integration Authorities and the housing sector is seen as a key means by which this should be achieved, with a recent 'Housing Advice Note' setting out the basis for this relationship. Under the act, some housing-related functions of local authorities "must be" delegated. These include:

- the provision of assistance to registered social landlords in relation to provision and improvement of housing, in so far as it relates to an aid or adaptation;
- the provision of assistance to any person for housing purposes, in so far as it relates to an aid or adaptation; and
- assessment of need and provision of social welfare services (including housing support, in so far as it is provided in conjunction with personal care).

Other housing-relation functions "may be" delegated, such as strategic and operational homelessness functions, and housing support where it provides assistance to sustain accommodation rather than personal care. Even where functions are not delegated, the Advice Note states that the need for co-ordination between health and social care and housing services remains, in order to "*jointly drive forward the housing contribution to better health and well-being among the population*". The Housing Contribution Statement (see Section 3.6) is a key part of this process.

Abolition of the Right to Buy policy in Scotland

Introduced in the 1980s to allow tenants in the social rented sector to buy their homes at a significant discount – was enacted in Scotland on 31st July 2016, after several years of tightening restrictions. Right to Buy had been criticised for driving the loss of social rented housing, particularly better quality stock, with only one new home built on average for each three sold. The move was therefore intended to preserve the supply and affordability of social housing. The Welsh Assembly is also considering plans to abolish the Right to Buy; in contrast, the UK government plans to extend the scheme.

The Community Empowerment Act (Scotland) 2015 has important implications for both health and housing. It aims to empower communities through strengthening their voices in decisions about public services, empowering them with new rights to request action on local needs and actions, and extending their rights to control land and buildings. Specific provisions relevant to this report include:

- a duty placed on the Scottish Government to develop, consult widely on, and publish a set of national outcomes for Scotland; in doing so, “*Scottish Ministers must have regard to the reduction of inequalities of outcome which result from socio-economic disadvantage*”;
- formalising the duties and membership of Community Planning Partnerships, with a requirement to produce a Local Outcomes Improvement Plan, setting out priorities for addressing local needs. CPPs must also engage with community bodies relevant to community planning, particularly those representing disadvantaged groups;
- a formal process by which community bodies can request improvements to public services in order to better meet their needs. In considering such requests, public service providers must take into account – among other factors – public health, social wellbeing, environmental wellbeing, regeneration, and potential to reduce inequalities;
- a power allowing Scottish Ministers to make regulations that require public bodies to promote and facilitate community involvement in the decisions and activities of that body, including those relating to resource allocation and budgeting; and
- changes that facilitate and extend communities’ ‘right to buy’ land and buildings, including in urban areas and land which is abandoned or neglected.

A useful briefing on the Act is available from Scottish Community Development Centre⁴.

Reform of the Welfare System

The UK government's programme of welfare reform has included a number of changes to housing benefit, including:

- reductions in Housing Benefit paid to tenants in the private and social rented sectors, including:
 - capping of Local Housing Allowances (rent support for those in the private sector), since 2011;
 - reductions in housing benefit for those in the social rented sector with unoccupied bedrooms, commonly known as the 'bedroom tax', since 2013; and
 - capping of Housing Benefit for those taking up new tenancies in the social rented sector in line with rates in the private sector, from 2017;
- a switch from housing benefit being paid to landlords to being paid directly to tenants, as part of the introduction of Universal Credit from 2017 onwards; and
- an increase in the age threshold for the 'Shared Accommodation Rate'. Previously, single childless people aged below 25 years who were renting in the private sector had their Housing Benefit capped at the rate that would apply for a single room in a shared house. From 2017, this restriction will be extended to those under 35 years of age.

Since the majority of tenants in the social rented sector receive some form of benefit support to pay for housing costs, these changes have or are likely to affect a large number of people in Scotland. Other changes in the welfare system have also affected the incomes of working age people and therefore their ability to meet their housing costs.

An independent review of the impact of welfare reform on housing in Scotland found a number of potentially negative effects relevant to health³, including forced mobility of benefit recipients to lower quality housing, away from social networks; potential increases in overcrowding; and greater residential turnover in local communities.

The Smith Commission's recommendations on the devolution of new social security powers, and their subsequent enactment in the Scotland Bill 2016, are likely to offer opportunities for the Scottish Parliament to offset some, but not all, of the impacts of welfare reform on housing. These include the power to vary the housing cost elements of Universal Credit and over Discretionary Housing Payments, but do not include Universal Credit as a whole or the issue of welfare conditionality and sanctions.

Key documents that may be helpful in understanding Scottish policy and strategy in relation to housing are described in Table A4.

Table A4: Key government policies, strategies, and statutory guidance

Title and link	Key Content
Homes Fit for the 21st Century : The Scottish Government's Strategy and Action Plan for Housing in the Next Decade: 2011-2020	Main housing policy document setting out the Scottish Government's vision for housing for the coming decade; that 'all people in Scotland live in high quality sustainable homes that they can afford and that can meet their needs'. It also identifies 2 strategic areas: <ul style="list-style-type: none"> • build new, high quality affordable homes; and • improve quality of existing housing stock and the quality of places. A subsequent report has described progress to date.
National Housing and Regeneration Outcomes (2015)	Identifies 4 outcomes to promote and monitor the housing vision referred to in 'Homes Fit for the 21 st Century': <ul style="list-style-type: none"> • a well-functioning housing system; • high quality sustainable homes promoting well being; • homes that meet people's needs; and • sustainable communities.
Joint Housing Delivery Plan (2015)	Identifies 34 priority actions to deliver the strategic objectives set out in <i>Homes Fit for the 21st Century</i> and the outcomes above, as well as other subsequent Scottish Government strategies with a bearing on housing. Developed and monitored by the Joint Housing Policy and Delivery Group.
The Sustainable Housing Strategy (2013)	Recommended a number of actions, including proposals by end 2013 for a working group/forum to consider whether a single cross-tenure housing condition standard should be applied across all tenures.
A Place to Stay, A Place to Call Home: A Strategy for the Private Rented Sector in Scotland (2013)	Sets out the Scottish Government's vision and strategic aims for the private rented sector: 'a private rented sector that provides good quality homes and high management standards, inspires consumer confidence, and encourages growth through attracting increased investment.'
Scottish Social Housing Charter (2012)	Sets out the standards and outcomes that all social landlords should aim to achieve when performing their housing activities. It covers: the customer-landlord relationship; housing quality and maintenance; neighbourhood and community; access to housing and support; getting good value; and the needs of some specific groups. It is currently (autumn 2016) under review.
Age, Home And Community: A Strategy	Describes the Scottish Government's ten-year vision and programme for action on housing for older people, informed by four

For Housing For Scotland's Older People: 2012 – 2021.	key principles: older people as an asset; choice; planning ahead; and preventative support. It identifies actions for the better use of existing housing; for new build housing; and for preventative support.
The Scottish Housing Quality Standard (SHQS)	The Scottish Government's principal measure of housing quality in Scotland: a set of five broad housing criteria which must all be met if the property is to pass. Scottish Government has set a policy target for those landlords to bring their stock up to every element of the standard (where applicable) by April 2015. Private sector landlords and owner-occupied households in Scotland are not currently subject to SHQS, though a consultation on a cross-tenure common standard is planned.
National Planning Framework	Identifies the government's objectives and priorities for spatial planning over the next 20 to 30 years. (N.B. The planning system in Scotland is currently under review, with a Planning White Paper to be consulted on during autumn/winter 2016 in advance of a proposed Planning Bill in 2017.)
Scottish Planning Policy	Describes Scottish Government policy on spatial planning, and how it will help deliver the objectives of the National Planning Framework. The SPP provides non-statutory guidance for the operation of the planning system and the development and use of land.
Draft Planning Delivery Advice: Housing and Infrastructure	A draft version of national advice to assist local authorities and strategic development planning authorities in the preparation of local and strategic development plans, which guide house-building and place-making throughout Scotland. It covers understanding housing supply, identifying potential housing sites, and planning for infrastructure requirements (such as active travel, community facilities, healthcare services, and green space).
Housing Advice Note (HAN)	Statutory guidance to Integration Authorities, Health Boards and Local Authorities under the Public Bodies (Joint Working) (Scotland) Act 2014. It applies especially to the preparation of Integration Authorities' Strategic Commissioning Plans, which must include a Housing Contribution Statement. It is also of relevance to Local Authorities in their role as the strategic housing and planning authority, and to other housing organisations such as Housing Associations.
Improving Gypsy/Traveller Sites: Guidance on minimum site standards, and site tenants' core rights and responsibilities (2015)	Guidance for local authorities or Registered Social Landlords who provide and run Gypsy/Traveller sites on minimum standards. These standards encompass physical facilities and fabric; services provided by the site provider; and treatment of tenants. The rights and responsibilities for tenants pertain to fair treatment and consultation, repairs, amenity block standards, administration of the tenancy, and information and complaints.

Scottish Government response to Commission on Housing and Wellbeing	<p>In 2015 the Commission on Housing and Wellbeing published an independent, evidence-based assessment of the importance of housing to wellbeing in Scotland. The Scottish Government's response sets out its responses to its recommendations, describing the report as 'far-sighted and constructive' but arguing that some of the issues raised were better addressed in the longer-term.</p>
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(Adapted from unpublished work by NHS Health Scotland, used with permission)

3.6. Strategies and plans relevant to housing in Scotland

This section describes the key strategic and planning processes in housing in Scotland, each of which may offer opportunities for joint working between housing and public health. These opportunities are described in detail in Section 6 of the main report.

Local Housing Strategy

Local authorities are required by law to produce a Local Housing Strategy to describe their strategic direction on housing and related services, including housing support, fuel poverty, and homelessness. LHS are produced every five years but reviewed and monitored more frequently. The Local Housing Strategy is supported by the Housing Need and Demand Assessment, described below.

Scottish Government guidance on LHS states that they should be based on the principles of public service reform, including a shift towards prevention, and in particular should state *“how the local authority will draw on housing supply, place-making, and housing related services to promote good outcomes across a range of social and economic factors, noting that good housing promotes health, education, employment, community safety, social connectedness and community resilience.”*

Local authorities are required to consult widely with stakeholders in the development of their LHS, including other members of the Community Planning Partnership, and to ensure that their LHS aligns with the priorities described in the CPP's Local Outcome Improvement Plan.

Housing Need and Demand Assessment

Housing Need and Demand Assessments (HNDA) are carried out by local authorities and strategic development planning authorities, to support their statutory obligations with respect to the production of Local Housing Strategies and planning for land use.

HNDAs use national and local data sources to estimate the future number of additional homes required to meet existing and future requirements for housing in the local population. They can also be used to inform policies on new housing supply,

management of existing stock, and the provision of housing-related services (such as welfare advice, aids and adaptations, and help with shopping and housework).

Production of an HNDA is usually overseen by a Housing Market Partnership convened by the local authority or strategic development planning authority. Though HMPs predominantly comprise housing and planning officials from within the authority, guidance suggests that “it may also be useful” to include colleagues from health, care and social work, particularly in relation to specialist provision.

Strategic Housing Investment Plans

Strategic Housing Investment Plans (SHIPs) describe each local authority’s strategic investment priorities in relation to affordable housing over the next five years. They are informed by the Local Housing Strategy and should describe how investment will help the local authority meet the outcomes set out in that strategy. SHIPs are produced on a two-yearly basis, and reviewed every year.

The development and review of SHIPs is intended to be “a corporate activity” involving close working relationships across a range of stakeholders, although colleagues from health and public health are not specifically mentioned as partners in this process by existing guidance.

Housing Contribution Statements (HCS)

Housing Contribution Statements, produced by Integration Authorities, aim to link the strategic planning processes of housing with those of health and social care by setting out how each Integration Authority intends to work with housing services to achieve its outcomes. They are intended to be an integral part of each IA’s Strategic Commissioning Plan, and will have a three-yearly life cycle.

Statutory guidance issued by the Scottish Government in 2015 on the role of housing in Health and Social Care Integration includes a section on the requirements for Housing Contribution Statements. This guidance includes an expectation that the HCS should cover “*the shared evidence base and key housing issues related to health and social care*” and “*the shared outcomes and service priorities for housing, health and social care*”.

Local Outcome Improvement Plans and Locality Plans

Local Outcome Improvement Plans describe the priorities and commitments of Community Planning Partnerships in meeting the needs of their local communities through public services. According to statutory guidance, they must be developed with the active participation of local communities and community bodies, and must align with the sixteen National Outcomes laid down by the Scottish Government.

Each CPP is required to have completed and signed-off its LOIP by 1st October 2017, though they may subsequently be reviewed and revised.

In addition to the LOIP, CPPs must identify geographical areas where communities are experiencing the poorest outcomes, and produce 'locality plans' setting out how they will improve outcomes on agreed priorities for these communities.

Local and strategic development plans

Local development plans set out the local authority's strategic vision for spatial planning in its area, and the policies that will guide decision-making on planning applications. They are produced by local authorities and national park authorities on a five-yearly basis.

In addition to local development plans, the four city regions of Aberdeen, Dundee, Edinburgh, and Glasgow and their environs are also covered by strategic development plans. These deal with region-wide issues such as transport infrastructure, utilities, and housing supply, and are produced by strategic development planning authorities.

In both cases, the production of development plans involves consultation on the main issues identified through a 'Main Issues' report and on the draft plan itself. More information on development planning can be found at:

<http://www.gov.scot/Topics/Built-Environment/planning/Development-Planning>.

3.7 Glossary of housing terms

Term	Definition
Affordable Housing	There is no consistent, specific definition of affordable housing, but it is generally taken to mean housing affordable to people on modest incomes. This definition includes housing across a variety of tenures, including social rent and low-cost homeownership.
"Bedroom tax" or under-occupation penalty	A percentage reduction in Housing Benefit for working-age tenants in the social rented sector who meet a legal definition of 'under-occupancy' (as described here).
Brownfield site	Usually refers to land that has previously been developed and may be available for re-use. Often,

	but not exclusively, used to refer to sites used for industrial or commercial purposes.
Common Housing Register (CHR)	A single register through which people can apply for council or housing association homes as they become available.
Fuel Poverty	If a household is required to spend more than 10% of its total income on household fuel use it is defined as being in fuel poverty.
Green belt	Areas around towns and cities where development is not permitted.
Housing Association (HA)	A not-for-profit organisation whose main purpose is to manage social housing for rent. Range from small community-led groups, to larger operations involved in house building and development.
Housing Benefit	A benefit to help pay rent (either private tenant or HA) if on a low income, applicable whether unemployed or working. Accessed through local authority.
Housing Contribution Statement	A strategic statement of how the Integration Authority intends to work with housing services to deliver its outcomes.
Housing Need and Demand Assessment (HNDA)	Assessments which use national and local data to estimate the future number of additional homes to meet the needs of the local population, providing an evidence base for the Local Housing Strategy.
Housing Options approach	A preventative approach to homelessness spearheaded by the Scottish Government and delivered by local authorities, which aims to help individuals with housing problems explore all possible options for maintaining a tenancy and avoiding housing crisis. (Not to be confused with Housing Options Scotland , a third-sector organisation).
Housing Revenue Account	Councils must maintain a dedicated housing revenue account for their housing stock, comprising income from rentals and investment and expenditure on maintenance, repair, and improvement.
Housing Supply Target(HST)	Sets out the amount and type of additional housing to be delivered in a local authority area, over the period of a Local Housing Strategy.

Local Housing Allowance	Method by which housing benefit is calculated and paid to tenants in the private rented sector, based on area of residence and number of rooms.
Local Housing Strategy (LHS)	Local authorities' key strategic document in relation to housing in its area. Five-yearly life cycle. Informed by the Housing Need and Demand Assessment.
Overcrowding	A house is regarded as being overcrowded if it fails either of two tests - the room standard (when two people of the opposite sex who are not living as husband and wife have to sleep in the same room), or the space standard (which sets limits on the number of people who can occupy a house, relative to both the number and size of bedrooms available).
Registered Social Landlord (RSL)	A Housing Association or co-operative which provides social rented accommodation and is registered with the Scottish Housing Regulator.
Right to buy	Policy introduced in the 1980s that gave council tenants the right to buy their homes from the local authority at a discounted rate. Abolished in Scotland in 2016 after several years of tightening restrictions.
Scottish Housing Quality Standard (SHQS)	A set of five broad housing criteria which provide the Scottish Government's principal measure for housing quality in Scotland. Properties in social rented sector must meet this standard by law, but progress is patchy.
Scottish Housing Regulator	Independent regulator with statutory duty to monitor social housing provided by local authorities and registered social landlords.
Scottish Secure Tenancy (SST)	Statutory tenancy which applies to all tenants in the social rented sector and which provides certain rights in relation to security of tenure, tenancy succession, right to repair, and others.
Scottish Social Housing Charter	Document listing 16 standards and outcomes that social landlords are expected to achieve when they are delivering their housing services. Approved by the Scottish Parliament in 2012.
Short Scottish Secure Tenancy	Short-term form of the SST with a limited tenure and more limited rights. May apply if tenants have previous evictions for anti-social behaviour; have previously required help to sustain their tenancy; or

	are moving out of homelessness into temporary accommodation.
Tenure	Those conditions under which a property is occupied. The most common tenure types are rental through a local authority or registered social landlord, rental from a private landlord, or owner occupation.
Universal Credit	Single welfare payment that combines – and will eventually replace – six pre-existing benefits and tax credits, including Housing Benefit. Undergoing gradual roll-out across the UK.

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