



**Commission on  
Housing & Wellbeing**

# **Consultation 2014**

**Our aim is to help create the conditions in  
Scotland where all our people can flourish.**



**We seek to promote a society in which everyone can flourish – in health, personal growth and development, acquisition of knowledge and skills, fulfilling engagement with others, and resilience in the face of adversity.**

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# Key facts

Some 65,000 households in Scotland were estimated to be overcrowded in 2012<sup>1</sup>

The overall number of households in Scotland is projected to increase by 395,000 over the 25 years between 2012 and 2037<sup>2</sup>

Some 27% of households in Scotland in 2012 were assessed as being in “fuel poverty”, i.e. they could not afford to heat their homes adequately<sup>3</sup>

Almost a half a million social rented homes were sold under the Right To Buy from 1979/80 to 2013/14<sup>4</sup>

Some 170,000 households were estimated to be on a waiting list for a social rented house in 2013<sup>5</sup>

The number of households, headed by persons aged 65 or more, is projected to increase by 50% over the same period as compared with a 7% increase for younger (16 – 39yrs) households<sup>6</sup>

If house prices had increased in line with general inflation since 1970, the average house price in Scotland in 2012 would have been £78,000. In reality it was £215,000<sup>7</sup>

Some 54% of households in Scotland live in houses which fail to meet the Scottish Housing Quality Standard<sup>8</sup>

Use of energy in the home was responsible for 13.5% of all Scotland's greenhouse gas emissions in 2011<sup>9</sup>

In 2009/10 the estimated Healthy Life Expectancy for the 20% most deprived communities was almost 10 years lower than for Scotland overall<sup>10</sup>

Owner occupied dwellings in Scotland fell from 62% of the total in 2008 to less than 58% of the total in 2013<sup>11</sup>

Some 29,000 persons in Scotland were assessed as homeless or potentially homeless in 2013/14<sup>12</sup>

Between 1995 and 2007, total new house completions fluctuated between 20,400 and 25,751 units. Since that year, completions have fallen every year to just 14,781 in 2013<sup>13</sup>

The average house price in Scotland has increased by 131% from £93,000 in 2000 to £214,600 in 2012; over this period average yearly household income in Scotland has only increased by almost 8% from £21,200 in 2000 to £22,800 in 2012<sup>14</sup>

Housing Benefit spending in Scotland has increased in real terms by 29% from £1.38 billion in 1996-97 to £1.79 billion in 2011-12 (both figures in 2013/14 prices)<sup>15</sup>



# Introduction

## Who are we?

The Commission on Housing and Wellbeing was launched in the autumn of 2013 under the chairmanship of Robert Black, the former Auditor General for Scotland. Although funded and hosted by [Shelter Scotland](#), we are an independent body with a wide-ranging membership in terms of experience and expertise (see Annex A). We are supported in our work by a small project team and a research consultant.

## Our purpose

We have been asked to report by the spring of 2015 on:

- *our assessment of the importance of housing for general wellbeing in Scotland at the present time; and*
- *our recommendations for future priorities and policies to help improve housing conditions and generate enhanced wellbeing.*

## Our approach

Our Commissioners have met on six occasions to date and have considered a wide range of papers and evidence constructed

by the project team and research consultant. All of these materials are available to download from [our website](#).

Our aim is to provide a report intended for the Scottish Parliament, the Scottish Government, other bodies in Scotland involved in the implementation of relevant policies such as local authorities, health boards and the new health and social care partnerships and anyone who has an interest in future housing policy and its contribution to wellbeing in Scotland. Following the recent referendum on independence for Scotland, the Scottish Government may be given wider responsibilities. We have, therefore, taken a broad view of the policy areas that are relevant to our work.

Although we have noted the current, topical debates on housing, we are particularly interested in those problems that will require to be addressed in the medium to long term. We intend to take a wide view of the influences on housing policy and its impact.

## Our position

Many households in Scotland have satisfactory homes. Housing and housing conditions improved enormously in the previous century, but progress has faltered

and there are many problems.

There is a clear shortage of housing in Scotland and levels of new building are currently well below the anticipated increase in household numbers. There is also a need to improve much of our existing housing particularly for the large numbers of households who do not have affordable ways of heating their homes. Despite recent improvements, there are still far too many homeless persons and the number of households facing acute overcrowding, though small as a percentage of the total, has flat-lined in recent years.

Most Scottish households now own their homes. The expansion of owner occupation has been underpinned by growing prosperity and also by the [Right to Buy](#) policy that was introduced in the 1980s. However, because house prices have increased over many decades well in excess of general prices, the prospect of home ownership for all is receding. Many young families on moderate incomes are being obliged to rent – the “generation rent” – and there is a stark contrast between longstanding owners and those trying to break into the market. The Right to Buy policy has been popular for those who could both afford to buy their socially rented houses and who lived in homes and locations which were seen as attractive. But it has also had the effect of greatly reducing the choices of those who have been left behind or cannot compete in the race to become homeowners.

A very different set of problems is raised by the rapidly growing proportion of older households in Scottish society, particularly those containing persons of 75 and older. Virtually all would prefer to live independently

in the community and this will require considerable support with health, social care and housing.

There are also serious environmental challenges for housing. There is a need for housing policy and practice to contribute to the goal of sustainable development by reducing our use of non-renewable resources. A major concern is the need to reduce energy use in homes to help reduce greenhouse gas emissions and there are also issues relating to land use for housing and the design and location of new homes.

It is possible to divide Scottish households into the “housing haves” and the “housing have nots”. The “housing haves” are those who benefitted from the rise in house prices including those who have taken the opportunity provided by the Right to Buy policy to acquire a good quality, former social rented house at a considerably discounted price. The “housing have nots” are generally to be found amongst those who, for one reason or another, continue to find themselves dependent on the rented sector for their housing, particularly those who are dependent on [Housing Benefit](#) to pay the rent. In too many cases, their choices are limited to the poorer property in the private rented sector or the least popular and most socially deprived areas in the social rented sector.

## Our view on financial constraints

In putting forward our provisional ideas in this consultation, we recognise that the public finances will almost certainly be under

severe pressure for many years to come, with difficult choices having to be made between competing priorities. Many of our suggestions do not have significant public expenditure implications and some would generate additional revenue or substitute private funding for public expenditure. Where we have made suggestions which would involve significant public spending, we would welcome views on whether these can be justified against other priorities because they would contribute to wellbeing and human flourishing.

## What are we asking for?

We are requesting views at this stage in our work from anyone with relevant knowledge, expertise or experience and welcome input from organisations and individuals alike.

Our consultation questions are set out at the beginning of each section. Each section also sets out the background to our thinking on each of the various issues we have identified and our initial thoughts on possible ways forward.

If possible, please base your response on answers to these questions. **Some questions may be somewhat irrelevant to your interests, in which case please feel free to answer as many or as few as you like.**

And please feel free to offer other comments if you think they are relevant to our remit. You can skip to the section(s) that you wish to respond to through the links below:

1. Housing and wellbeing
2. Housing and investment

3. Housing and the economy
4. Housing and welfare policy
5. Housing and the environment
6. Housing and health and education
7. Housing and community regeneration
8. The Private Rented Sector (PRS)

## How to respond

Our online questionnaire can be found on [our website](#). You can submit your response electronically through the portal any time until 12:00 on Friday 28<sup>th</sup> November 2014.

If you prefer, you can also submit your response by email. You can download a form on [our website](#) and send your completed copy to [consultation@housingandwellbeing.org](mailto:consultation@housingandwellbeing.org).

If you have an enquiry concerning the consultation paper or any of our work in general, you can contact the Commission's Project Team using the same address detailed above. Please feel free to contact us to arrange a discussion before the end of the consultation period if that would be convenient.

We also plan to arrange some discussion groups during the consultation period and we will be in touch separately about these. **If you are interested in attending a group, please register your interest with the Project Team.**

## What will happen next?

All contributions will be considered by the Commission before we produce our final report in spring 2015. All responses will be made public unless you specifically request otherwise.



# Section 1: Our assessment of the importance of housing for wellbeing in Scotland

## Consultation Questions



**Q.1.** Has our assessment of housing and wellbeing missed any important benefits and, if so, which benefits and what is the evidence for this?

**Q.2.** Has our assessment exaggerated any of the benefits of housing for wellbeing and, if so, in what respects and what are your reasons for saying this?

## 1.1. How did we undertake this assessment?

For this part of our work, we have examined current research evidence on the wider impacts of housing. But we have also drawn on our own experience and views and so, inevitably, some of the Commission's initial findings will be subjective and require testing against the views of consultees.

## 1.2. Why wellbeing?

We want our final report to lead to enhancements in the wellbeing of people in Scotland and we believe that improvements in housing can contribute to that. We are clear: enhanced wellbeing is our end; changes to housing are our means. Of course, we know that housing is one of many factors that affect human wellbeing. Others, like good health, a job and close relationships are very important for most people. But we think that the role of housing in promoting, and impairing, wellbeing has been underplayed.

## 1.3. What types of wellbeing have we considered?

We have drawn on work undertaken by the [Carnegie UK Trust](#) which has reviewed Scottish attempts to assess wellbeing for public policy purposes and other exercises in France, Canada and the USA. The starting point for all these exercises is that the success of public policies cannot be judged solely by economic measures such as changes in the Gross Domestic Product (GDP). Carnegie's work suggested a classification of types of wellbeing that might be used for assessing and evaluating policy<sup>16</sup>. From these we selected 8 types of wellbeing that appeared potentially relevant to assessing the benefits of good housing and these are set out in the table on page 10.

## 1.4. What constitutes good quality housing?

In practice, the benefits that housing provides vary considerably. For this part of our work, we wanted to try to assess the benefits that might be provided by good housing which offers:

- adequate space of a suitable design;
- satisfactory heating and thermal insulation;
- a good state of repair; and
- affordability.

## 1.5. What are our initial conclusions?

The focus of this report is housing and wellbeing. The term wellbeing has a number of meanings. Subjective wellbeing is one. It is assessed by asking people how satisfied they are with their lives – how 'happy' they feel – how satisfied are they with their past – and how hopeful they are for their future. These ideas are part, but by no means all, of what the Commission means by wellbeing. We are concerned with the much wider concept of human flourishing. We seek to promote a society in which each person can live within an optimal range of human functioning – health, growth and development, acquisition of knowledge and skills, meaningful engagement with others, resilience in the face of adversity and much else.

That begs the question – 'how might good housing contribute to this wider concept of wellbeing – to human flourishing?' As mentioned above, we have identified eight relevant types of wellbeing on the next page.

# Relevance of good housing to the eight types of wellbeing

## **Housing as “home”**

Good housing provides shelter, security, space for family life and activities, privacy, personal identity and development.

## **Neighbourhood quality**

Good housing contributes to a positive external appearance of the neighbourhood; be well located i.e. accessible to employment, shops, schools and other local facilities; contribute to a good reputation; provide opportunities for control by residents over their neighbourhood; and opportunities for developing strong social relationships with neighbours.

## **Health**

Housing which is secure, substantially free of condensation and dampness, adequately heated, provides adequate space and which supports independent living is likely to have positive health impacts.

## **Education**

Housing which is secure and provides adequate space is more likely to contribute to positive educational outcomes.

## **Employment**

Investment in housing generates substantial employment both in the construction sector and in associated service jobs, for example, housing management and estate agency. Housing is also essential to allow for employees to move to areas where suitable jobs exist.

## **Income**

Housing which is “affordable” i.e. does not cost an excessive proportion of household income, reduces the risk of poverty and financial hardship.

## **Environmental sustainability**

Housing with a high standard of insulation and efficient heating systems will reduce energy use and result in lower greenhouse gas emissions. New building on brownfield land and on sites close to centres of employment and public transport links will reduce land take and unnecessary car based commuting.

## **Community safety**

Good housing design and proactive management in partnership with the police, fire and social services can help to reduce crime, anti-social behaviour and dangerous fires.

# Section 2: Does Scotland invest enough in housing?



## Consultation Questions

**Q.3.** Do you agree with our assessment of the current position on investment in housing?

**Q.4.** Do you agree with our brief assessment of current policy on investment in housing?

**Q.5.** Do you agree with our suggestions for further action in the area of investment in housing?

**Q.6.** Do you have other suggestions that we have not mentioned in relation to investment in housing?

## 2.1. Why do we think this is important?

We spend very large sums each year on rents and mortgages. Homeowners and landlords also spend considerable sums on improvements, repairs and maintenance. And house prices in Scotland are high by international standards. Do we need to invest more in building and maintaining our homes or are we just not getting value for money from what we spend?

If, as a nation, we invest too little in housing then this will result in shortages, rising house prices, homelessness, poor quality housing and overcrowding.

If we spend too much of our national income on housing, then this can divert limited resources from other, important needs including investment in strengthening the economy.

In our view, there is evidence of both too little investment in some areas and overconsumption in others. This helps to explain the difference between the housing “haves” and “have nots” that were previously mentioned.

## 2.2. What is the evidence for too little investment in new housing?

The number of households in Scotland could grow by, on average, 15,000 per annum over the next 25 years<sup>17</sup>. Added to this is a need to replace demolished or closed houses – a figure that currently stands at around 4,000 units a year<sup>18</sup>.

We have also seen investment in new housing stock lurch along since the start of the recession in 2008. The number of new houses built in Scotland has fallen by 47% in a five year period from 27,600 in 2007/08 to 14,600 in 2012/13<sup>19</sup>.

Another indicator is the large number of households on housing lists. There were 170,000 households on at least one waiting list in Scotland in 2013<sup>20</sup>.

We understand that since the 2008 global economic crisis it has been difficult for many housing associations to borrow at affordable interest rates to fund new house building. At the same time, the Scottish Government has been seeking to reduce grant rates and this has also put additional pressure on social landlords. Circumstances vary from one housing association to another and some may have built up reserves to fill the funding gap. But as a generalisation, the financial situation makes it much more likely that the larger housing associations can attract affordable loan finance. For example, the [Wheatley Group](#) includes a number of separate housing associations of varying sizes but provides a common “platform” for obtaining finance for new housing.

Issues specific to investment in new private rented housing are discussed in [section 8](#).

## 2.3. What is the evidence for too little investment in the existing stock?

Although the evidence for investment in improvement, repair and maintenance is less clear-cut, over half of Scotland’s housing fell below the [Scottish Housing Quality Standard](#) (SHQS) specified by the Scottish Government. There is a particular problem in many homes that have poor levels of thermal efficiency and this is discussed further in [section 5](#). In the social rented sector, landlords are taking steps to bring their stock up to the SHQS, but in the private sector investment in repair, maintenance and improvement tends to be more ad hoc. For many house purchasers, the priority is finding the resources to buy the house and any subsequent works may

be a lower priority on household budgets. For owner occupiers in particular there is a perception that if money is available then kitchen and bathroom improvements tend to take priority over basic repairs.

## 2.4. What is the evidence for overconsumption?

“Overconsumption” largely results from the fact that house prices have been increasing more rapidly than general inflation for many decades and that the bulk of house purchases are of second hand homes. This is discussed further in [section 3](#).

## 2.5. Current policy on investment in new housing in Scotland

The Scottish Government has an annual target of 6,000 additional “affordable” houses per annum of which at least 4,000 are intended to be social rented houses<sup>21</sup>. These targets appear to be driven by what was thought to be affordable by the Government rather than a comprehensive assessment of housing need and demand. There is no overall target for house building as a whole based on a rigorous assessment of housing needs.

By diverting more of its budget into low cost home ownership and “mid-market” or “intermediary” rented housing, the Scottish Government has attempted to achieve more output from its overall housing budget which was cut substantially in the last spending review. The Scottish Government has also used the [Scottish Futures Trust](#) to establish an innovatory National Housing Partnership. This has led to a small addition to the rented housing stock at minimal public sector cost.

## 2.6. Current policy on investment in existing housing in Scotland

In relation to investment in the existing stock, the Scottish Government expects all social landlords to have met the SHQS by 2015 but there are no similar targets for the other sectors. Following the recommendations of the [Housing Improvement Task Force](#) which reviewed house condition problems in the private sector, the Scottish Government introduced legislation in 2006 to give local authorities wide-ranging powers to require repairs and maintenance work in the private sector but there is little evidence to suggest that these powers have been used to any significant extent.

Grants to private owners for improvement and repairs by private owners, which were widely available, have now virtually disappeared with the exception of grants for disability adaptations (discussed in [section 6](#)) and grants for energy efficiency works (discussed in [section 5](#)).

## 2.7. What more might be done?

The Commission on Housing and Wellbeing is setting out its initial thoughts on what more might be done in the medium and longer term to improve investment in housing throughout Scotland.

### Medium Term

#### For new housing

- To set national and local targets for overall house building requirements based on the local housing needs and demand studies currently underway.
- To allocate more of the overall Scottish Government capital budget to investment in affordable housing, restoring the real value of the budget that existed before the cuts introduced following the Spending Review in 2012/13.
- To give greater priority within the allocated Scottish Government's affordable housing programme budget to building new social housing rather than focussing on subsidies for low cost home ownership and "mid-market" rented housing on the basis that the social rented housing programme helps households with the greatest needs.
- Encourage housing associations to come together to form joint funding arrangements, or "common platforms", of sufficient size to attract better terms and conditions from lenders and investors. We are interested in views on how this might be done without undermining the benefits of community involvement and accountability and also whether there is a need for changes in the way in which the [Scottish Housing Regulator](#) regulates social landlords to make this possible.

#### For existing housing

- To apply the Scottish Housing Quality Standard (SHQS) to houses in all tenures with indicative targets for the private sector.
- For the Scottish Government to monitor local authorities' performance in achieving these indicative targets through their cross tenure local housing strategies.
- For the Scottish Government to undertake a review of the need for more investment in existing private sector housing and how this might best be achieved including consideration of the use and effectiveness of the powers provided to local authorities in the 2006 Act.

## Longer Term

### **For new housing**

- Support the Scottish house building industry through action on land supply – see **section 3**.
- Task the Scottish Futures Trust, in consultation with the Scottish Housing Regulator to develop funding models for new housing by social landlords of varying sizes.

# Section 3: Getting a better fit between housing and the economy



## Consultation Questions

**Q.7.** Do you agree with our assessment of the current position regarding housing and the economy? What would you add?

**Q.8.** Do you agree with our assessment of the current situation of UK Government policy with regards to the housing market and the economy?

**Q.9.** What are your views about the five areas of policy reforms suggested here?

## 3.1. Why do we think this is important?

Housing is a major part of the economy and is closely linked to the economic health of the financial sector, to the level of inflation and to the labour market.

On the positive side, housing construction and housing services provide considerable employment and additional expenditure, particularly on construction, is beneficial in generating new employment opportunities. They also have the scope to provide apprenticeships and skills training.

But in recent decades there have been several large swings in house prices in comparison with the prices of other goods and services and house prices have increased substantially above general inflation. These trends have had serious negative effects on the economy. Rapidly rising prices make housing and mobility unaffordable for many households. Downturns in the

housing market can also trap households, particularly if the value of their house falls below the outstanding mortgage. This can constrain growth in the wider economy by reducing labour mobility and disposable incomes.

There is also an argument that the long term real increase in house prices in Scotland, combined with the fact that most houses bought are second hand, reduces the resources available for investment in other sectors of the economy. In addition, since 2008, interest rate policy has favoured low interest rates to help protect existing borrowers and this may well have contributed to house price inflation and also discouraged saving.

It is clear that housing has become increasingly important as a form of personal wealth. We believe that it has also created sharp divisions between those households who are owners and those who are not. People with wealth in housing have better life opportunities. Older owners often enjoy capital gains that are not available to younger generations who find it more difficult to buy their homes. This is one of the key factors influencing our position on the distinction between the “housing haves” and “housing have nots” set out in the Introduction.

## 3.2. Current Government policies

For some time relevant Government policy has directly and indirectly encouraged and supported home ownership through deregulation of the mortgage market, a favourable tax regime for owner occupiers. There are also other specific policies such as the Right to Buy which has been available for the past 30 years although the Scottish Government now has plans to abolish it in Scotland. In general, Governments of all persuasions have been keen to take account of the popularity of owner occupation.

Intent on preventing a collapse in the housing market and on limiting the severity and duration of the economic recession, the UK Government responded strongly to the financial crisis through the bank bailout, a policy of low interest rates and other measures so as to minimise potential mortgage defaults in a falling market. This strategy successfully prevented the level of mortgage repossessions that occurred in the previous housing crisis in the early 1990s.

However, the availability of mortgage finance was severely curtailed and the UK Government has pursued a number of policies to stimulate house purchase including state backed guarantees for mortgages through the [Help to Buy scheme](#). This policy was applied throughout the UK and, in Scotland, runs alongside Scottish schemes to help first time buyers. House prices in Scotland have been increasing, but the increases have been modest in comparison with the substantial increases in London and the south east of England. This has prompted the Bank of England to consider possible options to reduce excessive inflation such as lending ceilings.

At present, house buyers pay [Stamp Duty Land Tax](#) on all houses costing more than £125,000

with higher rates of tax for higher value properties. The current intention is that this will be replaced in 2015/16 by a Scottish version, the [Land and Buildings Transaction Tax](#). The Scottish Government have explained that "the LBTT will have a progressive structure to bands and rates which is designed to remove the distortions in house prices associated with the bunching of sales around current thresholds". Stamp Duty has been criticised as a deterrent to mobility and it can also bear heavily on first time buyers who may have to pay the tax without any receipt from the sale of an existing house.

### 3.3. What more might be done?

We think that the long term policy objective in this area should be to create a housing market where house prices move generally in line with other prices so that the housing is no longer seen as a means for making speculative gains. In the medium term, there may also be a need for some further, controlled readjustment of house prices downwards in real terms to make housing more affordable and to avoid the prospect of a long-term house price crash. We recognise that both of these objectives represent major policy challenges, but as a society these changes would achieve a better balance between the use of resources for owner-occupied housing and other productive activities.

The Commission on Housing and Wellbeing has set out its initial thoughts on what more might be done in the medium and longer term to improve the role of housing investment in the economy of Scotland.

## Medium Term

### For new housing

- The development of controls to help stabilise the mortgage market, for example, by restricting high value mortgage lending, limiting loans to a maximum percentage of the value of the house and limiting loans according to household income.
- Supporting local initiatives such as community land trusts (non-profit, community based organisations<sup>22</sup>) and other mechanisms to secure permanent, affordable private housing with lower costs for first time buyers.

# Longer Term

## For new housing

- Changes to taxation to reduce speculation and help stabilise the market by, for example, introducing taxation of “excess” profits while at the same time helping purchasers by the removal of “Stamp Duty” over time.
- Considering the replacement of council tax with a possibly more efficient and fairer alternative such as a land value tax.
- Progressing the 3 recommendations from the recent [RICS Scottish Housing Commission Report](#) designed to improve the supply of land for housing i.e. developing master planning; new communities; requiring local authorities to meet higher land supply targets; and establishing a new Scottish Land Delivery Agency to source additional land for housing and support the delivery of serviced sites.
- Developing a high quality private rental market (see [section 8](#)).

# Section 4: Getting a better fit between housing and welfare policy



## Consultation Questions

**Q.10.** Do you agree with our assessment of the current position regarding housing and welfare benefits? What would you add?

**Q.11.** Do you agree with our assessment of the current situation of government policy at UK levels and the possible outcomes post-referendum? What would you add?

**Q.12.** What are your views about the medium term policy options presented here? What other ideas and issues strike you over this time frame?

**Q.13.** Do you agree that we have a unique opportunity to consider longer term policy options over the next key period in Scotland's history? How do you respond to the options proposed here? Are there other options that should be considered?

## 4.1. Why do we think this is important?

From a housing point of view, welfare benefits, notably Housing Benefit (HB) for tenants of rented housing and [Support for Mortgage Interest \(SMI\)](#) for owner-occupiers, are vital for ensuring the affordability of housing for those on low incomes. The availability of HB means that the poorest in society can have most or all of their rent met by social security payments.

Housing Benefit is available not only to tenants without employment but also to tenants in low paid jobs. In the UK as a whole, expenditure to help those with low wages has risen sharply in recent years as part time working and those on so called “zero hours” contracts have increased.

These welfare benefits are a major part of public expenditure on housing. HB alone costs around £1.8 billion a year in Scotland which dwarfs other housing related budgets. There are important questions as to whether this is money well spent, whether reforms could provide better value for money, and whether the available resources should be used to fund additional housing rather than provide subsidies to individuals.

A recent report by the [Institute of Public Policy Reform \(IPPR\)](#)<sup>23</sup> has proposed that the HB budget should be merged with the budget for social housing to allow local authorities to decide the balance between personal housing subsidies and expenditure on new affordable housing at the local level. These proposals are based on the situation in England, where a larger proportion of the HB budget is spent on tenants in the private rented sector than in Scotland, but they have attracted some interest here.

Almost two thirds of tenants in the social rented sector in Scotland receive HB. These payments support the cash flow of social landlords which is used to pay back their loans. HB payments to tenants of private landlords have been increasing significantly in recent years but the dependence of the sector on HB is considerably less and varies between landlords.

It is often claimed that HB provides a disincentive to paid work because some 65% of extra earnings are lost in the form of lower payments. The fact that many tenants have all their rent paid through HB and that the money is often paid directly to landlords is seen by some as undermining personal responsibility.

It is also sometimes suggested that HB has contributed to inflated house prices and not just those properties with households who qualify for HB, but houses more generally. The argument appears to be that HB, as a result, may be transferring income from taxpayers in general to property owners. The inference from this is that HB should be abolished although over a long period of time to minimise disruption. We have not analysed this issue in any detail but would welcome evidence and suggestions about the future options for HB.

## 4.2. Current Government policies

The UK Government is currently taking forward a wide-ranging reform of working age benefits based around the principle of a single cash benefit known as the [Universal Credit](#). Although there is support, in principle, for this rationalisation of welfare benefits there are many practical problems. In relation to HB, one main concern is the difficulty of taking account of the widely

varying levels of rent in different parts of the UK. A second concern is the financial problems that might be created for tenants in managing their personal finances well, and for social landlords if virtually all HB is paid through tenants rather than directly to the landlords as is the case under the current system.

The [Scottish Government's Expert Working Group on Welfare and Constitutional Reform](#) recently proposed splitting the housing element from the rest of the cash benefit.

The UK Government has already implemented a wide range of changes to HB itself designed to reduce the overall cost. These have mostly been targeted at reducing benefit levels in the private rented sector, but the reduction in HB for so called “spare rooms”, also known as the “[bedroom tax](#)” has been applied to non-pensioner households in the social rented sector and this has proved very controversial in Scotland and south of the Border.

Following the recent referendum on independence for Scotland, there may be further discussions on responsibility for different aspects of welfare policy including the possibility of devolution of Housing Benefit to the Scottish Government.

### 4.3. What more might be done?

The Commission on Housing and Wellbeing is setting out its initial thoughts on what more might be done in the medium and longer term to improve the relationship between housing and welfare.

#### Medium Term

- Devolve responsibility for HB to the Scottish Government to allow the creation of a single housing budget. This might create some risks if the revised arrangements mean that the Scottish Government would have to bear some or all of the costs of any substantial increase in benefit payments, for example, following a recession. But it would also provide opportunities.
- These opportunities could include separating out the housing elements from the single cash benefit, the abolition of the “bedroom tax” in favour of other, less draconian policies to reduce underoccupancy in the social rented sector and a review of the SMI scheme.
- The administration arrangements for running an integrated housing budget would need careful consideration, with implications not only for the Scottish Government but also for all housing providers.

## Longer Term

- Considering the scope for switching funding from personal subsidies to funding for additional housing as would be possible under the recent proposals by the IPPR ([see 4.1](#) above). We are interested in views on whether this could be done without creating serious problems for those tenants who currently depend on HB to meet their housing costs.
- Introducing a comprehensive “housing allowance” across all tenures for low income households based on average regional housing costs rather than actual costs. This might be linked to a more generous approach to the “taper” i.e. the rate at which the allowance is reduced as income increases and those elements of income that are disregarded for the purposes of the calculation. This could give low-income households more choice, but unless the housing allowance was set at a very low rate it is likely to be an expensive option.
- Including a housing element within the overall cash benefit paid to all low income households again irrespective of tenure together with a smaller housing allowance linked to the actual cost of housing and its affordability to the household in question.
- Introducing support to low income households as part of a scheme along the lines of the proposals for a universal citizens income<sup>24</sup> and a stage-by-stage abolition of HB by 2030.

# Section 5: Getting a better fit between housing and the environment



## Consultation Questions

**Q.14.** Do you agree with our assessment of the importance of housing to the environment?

**Q.15.** Do you agree with our brief assessment of current policy on housing in relation to the environment?

**Q.16.** Do you agree with our suggestions for further action in the area of housing and the environment?

**Q.17.** Do you have other suggestions that we have not mentioned in relation to housing and the environment?

## 5.1. Why do we think this is important?

Housing has the potential to make an important contribution to minimising the use of resources such as energy, land and building materials both to get best value for money and to help protect the wellbeing of future generations.

We all use large amounts of energy to keep our homes warm, to provide hot water and to run the equipment that is part and parcel of modern living. In 2011, this created 13.5% of Scotland's total greenhouse gas emissions<sup>25</sup>. Improved energy efficiency in the home is essential to meet the targets agreed by the Scottish Parliament for reducing these emissions to help tackle climate change.

Whilst energy efficiency is a major issue, we also noted other ways in which we should be aiming to reduce the environmental impact of housing:

- ensuring that new housing is built in locations and at densities which do not depend on car based commuting;
- ensuring that maximum use is made of so-called “brownfield” sites for new developments;
- building new housing to the right standards to ensure that they will make a long term contribution to meeting housing needs;
- minimising the need to demolish and replace existing housing;
- developing more schemes to provide energy within the house or neighbourhood through micro generation;
- encouraging more communal living arrangements where this is appropriate.

## 5.2. Current policy on housing and the environment

We have noted the Scottish Government’s ambitious targets in relation to climate change. It has also published a [Sustainable Housing Strategy](#) and there has been a range of grant schemes to help owners install energy saving measures, although these can be confusing for households. The [Energy Savings Trust](#) has been tasked with advising on energy efficiency in the home and delivering the various grant schemes.

The Government also has secured legislation to require home owners to install energy efficiency measures but, so far, this has not been implemented. Higher standards of energy efficiency have been set for new housing.

Overall, our conclusion is that the various policy measures have largely been successful in relation to the “low hanging fruit” where it is relatively easy to install insulation measures. Progress has been made in getting more homes equipped with cavity and loft insulation and more efficient boilers.

But progress in relation to the Scottish Government’s climate change targets is unclear.

Added to this there has been less obvious progress on ensuring development of brown field rather than green field sites. Although National Planning Guidance supports this, in principle, this is only one of a number of considerations which local planning staff are asked to take into account. Possibly as a result of this, there has been little change in the amount of derelict and vacant land in Scotland in recent years.

## 5.3. What more might be done?

The Commission on Housing and Wellbeing is setting out its initial thoughts on what more might be done in the medium and longer term to improve the fit between housing and the environment throughout Scotland.

### Medium Term

- To carry out a simplification of the existing grant schemes by combining Scottish Government funding and assistance via the energy companies and by clarifying what is available to owners generally and through the so called area based schemes.
- To increase the budget for energy efficiency works to allow progress to be made with the many older, hard to insulate homes.
- To implement the legislation which could be used to require owners to improve the energy efficiency of their homes, for example, at the point of sale.
- To seek to reduce demolitions of existing housing except where these are technically obsolete and provide more support for bringing back empty houses into use.

## Longer Term

- To review the design standards and planning requirements for new housing to ensure that they result in housing which will continue to be attractive to future generations and built with materials that can be maintained in good condition in a cost effective way. Energy efficiency standards for new housing have been the subject of review and recommendations and this proposal is targeted at other standards.
- Increase the very modest current Scottish Government budget and targets for micro and community generation projects.
- Take forward ideas for urban land reform designed to encourage more development of “brownfield” land by circumventing the problems created by multiple land ownership and other constraints without recourse to compulsory purchase. These proposals have been developed by Professor David Adams<sup>26</sup> and which have recently been endorsed by the report of the [Land Reform Review Group](#).

# Section 6: Housing and health and education



## Consultation Questions

**Q.18.** Do you agree with our assessment of the importance of housing to health and education?

**Q.19.** Do you agree with our brief assessment of current policy on housing and health and education?

**Q.20.** Do you agree with our suggestions for further action in the area of housing and health and education?

**Q.21.** Do you have other suggestions which we have not mentioned in relation to housing and health and education?

## 6.1. Why do we think this is important?

### 6.1.1. Housing and health

Despite the improvements in public health and housing in recent years, there are still neighbourhoods with considerably lower levels of life expectancy and higher levels of morbidity.

We know that it is difficult to disentangle the role of housing from the many other social and economic disadvantages which many people in these areas experience. We also know that housing improvements alone cannot be a cure-all, an issue that is discussed in more detail in [section 7](#).

But, in our view, for many households there are more direct links between housing and health and these problems can be found in a wide range of neighbourhoods:

- Homelessness can be a cause of severe health problems and some health problems, particularly psychiatric problems, can be a contributing factor to homelessness. Rough sleeping, the most severe form of homelessness is associated with catastrophic health outcomes;
- Serious overcrowding can also be a factor leading to poor health outcomes;
- Insecure and unaffordable housing can lead to worry, stress and other psychological problems;
- Damp and mouldy housing has been associated with respiratory diseases and other health problems;
- Cold homes resulting from an inability to heat the house at an affordable cost, often referred to as “fuel poverty” can create a vulnerability to disease and, it has been argued, has contributed to premature deaths of some older people;
- Lack of suitable aids and adaptations in the home and, in some cases, lack of repairs and maintenance can trigger falls which, in turn, can lead to emergency admissions to hospital and premature admissions to care homes.

### 6.1.2. Housing and education

Poor educational outcomes are often found amongst children of families living in areas with multiple social and economic disadvantages where housing problems are only one of the contributory factors. This is discussed further in [section 7](#).

More direct links between housing and educational outcomes result from many of the problems mentioned above in relation to health:

- Homelessness can lead to frequent moves and spells of residence in poor quality temporary housing which may be disruptive for children and their links with school;
- Severe overcrowding can make it difficult for children to find space for study at home;
- Insecurity resulting, for example, from terminations of short-term tenancies in the private rented sector, even if they do not result in homelessness, can be disruptive to both family life and the education of the children;
- Fuel poverty can also discourage home study.

## 6.2. Current Government policies

### Homelessness

We have noted that the progressive legislation, introduced a decade ago, to extend the duty placed on local authorities to rehouse homeless persons has now been implemented and that applications from homeless persons have been falling recently as a result of a policy of advising of potential applicants of the options available to them. But there were still over 36,000 homelessness applications in 2013/14<sup>27</sup>.

### Fuel Poverty

The Scottish Government has the ambitious target of seeking to ensure that no one in Scotland, as far as possible has to live in fuel poverty by 2016. In reality, some 25% of all households in Scotland were assessed as being in “fuel poverty” in 2012– a steep increase over the previous 10 years. Government policies for promoting energy efficiency, as described in [Section 5](#), also help to tackle fuel poverty and appear to have had some modest impact in recent years despite the steep increase in fuel prices which has contributed to most of the deterioration over the past decade.

### Overcrowding

The Government has no target for reducing overcrowding. Recent legislation has provided additional powers for enforcement action by local authorities against those who are overcrowded but there is no national focus or strategy on the prevention of overcrowding.

### Older People

The latest Government projections suggest that there could be a 50% increase in the number of older households (where the head of household is aged 65 or more) by 2037 and a doubling of the number of households where the head of household is aged 80 or more<sup>28</sup>. This, in turn, reflects the anticipated growth in the number of older persons and represents a major demographic change with wide-ranging potential policy implications.

In relation to housing for older persons, we have noted and welcome the objective of helping older people to live independently and the range of possible initiatives described in the recently published strategy document – [Age, Home and Community](#) – but it is far from clear how these are to be implemented. More recently, the Scottish Parliament has approved legislation – the [Public Bodies \(Scotland\) Act](#) – to allow for health and social care integration but housing was not included at the outset. Although some consideration has been given to the role of housing subsequently, it is not yet clear that these ad hoc changes will prove to be satisfactory.

## 6.3. What more might be done?

The Commission on Housing and Wellbeing has set out its initial thoughts on what more might be done in the medium and longer term to improve the relationship between housing and health and education throughout Scotland. These have been divided into three categories: homelessness, older households and overcrowding. The proposals for tackling fuel poverty are covered by our suggestions on energy efficiency in [section 5](#).

### Medium Term

- **Homelessness:** Guidance, backed up by independent research on the “options approach” to make sure that constructive advice is being given to applicants and that persons in need are not simply being turned away.
- **Homelessness:** Much more focus on the needs of rough sleepers. The most serious health problems are linked to rough sleeping, but this problem has now gone “under the radar” in Scotland. There could be regular and co-ordinated counts and a review of current arrangements and facilities.
- **Homelessness:** A shift in emphasis to prevention based on joint working by relevant agencies linked to “pathways” into homelessness for groups who are most at risk such as former “looked after” children and persons discharged from psychiatric hospitals.
- **Older households:** Providing more resources for preventative services such as help with “handyman” tasks and small repairs, including resources for kick starting a social enterprise arm to existing Care and Repair services.
- **Older households:** Encouraging more “communal” housing options such as retirement flats with some shared facilities for those older households who would wish to move into this type of housing.
- **Older households:** Expanding the use of technology, for example, the scope and range of “telecare” services and the use of technology in the home to help with the problems of dementia.
- **Older households:** Rationalising the funding and procedures for providing adaptations.
- **Older households:** Providing incentives to encourage older households to “down-size” while they are still relatively young. Such incentives might include advice and support in finding appropriate housing and with the move itself.
- **Older households:** Ensuring that housing is properly integrated with health and social care.

## Longer Term

- **Homelessness and overcrowding:** Ensure that the building programme for the social rented sector allows for a significant increase of larger houses.
- **Older households:** Establishing a national “equity release” scheme to generate funding for essential repairs, possibly with the help of the Scottish Futures Trust.

# Section 7: Housing and community regeneration



## Consultation Questions

**Q.22.** Do you agree with our assessment of the importance of community regeneration?

**Q.23.** Do you agree with our brief assessment of current policy on community regeneration?

**Q.24.** Do you agree with our suggestions for further action in the area of community regeneration?

**Q.25.** Do you have other suggestions which we have not mentioned in relation to community regeneration?

## 7.1. Why do we think this is important?

Too many Scots live in socially and economically deprived neighbourhoods where many households live in relative poverty in areas with disproportionate levels of unemployment, poor health, and educational performance and, in some cases, problems of crime and anti-social behaviour. Such areas may have had a poor reputation for many years and this can create a collective stigma as an extra burden for local residents to bear.

Housing has an important part to play in regenerating communities suffering from major social and economic problems. This might include housing and environmental improvement programmes and changes to the way in which the housing is managed. But experience with regeneration

initiatives over the past 40 years suggests that housing improvements alone are insufficient and need to be part and parcel of a more comprehensive approach where resources are tailored to needs and local residents are fully involved in decisions on the future of their areas.

We also must recognise that in some localities, housing was built to meet the needs of households in industries which have since declined. Many former mining communities are an important example. There are particular challenges in community regeneration in these areas.

## 7.2. Current Government policies

After decades of high profile initiatives with earmarked budgets, the current Government has favoured devolving responsibility to local authorities and their local Community Planning partners. Linked to this, the Scottish Government's [National Performance Framework](#) includes a significant number of national outcomes that are directly relevant including ensuring that we have “strong, resilient and supportive communities” and that we live in “well designed, sustainable places”.

At one level, this might be seen as a valuable “mainstreaming” of regeneration. But it is very hard to know what is being done and what is being achieved especially when [Community Planning Partnerships](#) have been mentioned in so many reports by [Audit Scotland](#) which have been quite critical of what has been achieved.

It is widely believed that the regeneration of inner city areas by housing associations and other housing bodies is one of the key success stories in post war Scotland. The long-term involvement of local residents in the improvement of their homes and neighbourhoods is seen as critical to this success. Although the current Government is clearly interested in community engagement, it is not at all clear how housing – which was crucial in the past – fits into their thinking.

Many housing associations have tried to meet the needs of their communities by extending the scope of their work into non housing services. These are sometimes known as “wider role” activities. We have undertaken a survey of initiatives of this sort and it is clear that other housing bodies are also undertaking this type of work. But there might be a much greater potential providing that the right neighbourhood partnerships and funding streams can be put in place.

## 7.3. What more might be done?

The Commission on Housing and Wellbeing is setting out its initial thoughts on what more might be done in the medium and longer term to enhance community regeneration throughout Scotland.

## Medium Term

- More Scottish Government focus, direction and accountability for community regeneration, for example, through a set of clear objectives linked to relevant communities and agreed with local councils and their partners.
- Linked to the above, a clear monitoring framework to measure success in achieving objectives and to identify emerging problem areas.
- Greater focus on developing effective partnerships between local staff working in communities, albeit with strong political and senior official level support. Examples of this approach are the community partnerships developed between Glasgow Housing Association housing officers and their counterparts in the police and the fire service.
- Greater focus on involving local communities in decision making about local services in their areas. Possible initiatives to help progress this might include:
  1. Extending the proposed [Community Empowerment Bill](#) to give tenants of both councils and housing associations the right to request a community buy out together with support to help them prepare for this.
  2. Scottish Government promotion of the option of tenant management co-operatives.
  3. Further financial support, advice and encouragement by the Scottish Government and local authorities for “wider role activities” and neighbourhood partnerships in which local housing staff would play a key co-ordinating role.

## Longer Term

- Piloting community budgets linked to a clear specification of services that can be provided more satisfactorily at the neighbourhood level.

# Section 8: Do we need a more robust private rented sector?



## Consultation Questions

**Q.26.** Do you agree with our views on the need for a more effective private rented sector which can make a greater contribution to meeting housing needs?

**Q.27.** Do you agree with our brief assessment of current policy on the private rented sector?

**Q.28.** Do you agree with our suggestions for further action in the private rented sector?

**Q.29.** Do you have other suggestions that we have not mentioned in relation to the private rented sector?

## 8.1. Why do we think this is important?

Over 12% of all households are now in the private rented sector which has been rapidly growing as the number of owner occupiers has been falling<sup>29</sup>. However, on most measures conditions in the sector are somewhat worse than in the other main tenures.

The private rented sector has always been diverse with significant variations in different parts of Scotland. Most landlords only own one or a few properties. “Buy to let” has been popular in Scotland as elsewhere in the UK, but, with the exception of student housing projects in the larger cities, there has little investment in larger, new housing developments. For this sector to make a

fuller contribution, it has been recognised, for some time, that there is a need for investment in the sector by so called “institutional investors”.

In the larger cities in particular, there has been a perception that the sector largely catered for a transient group of younger, single people often living in shared accommodation who would, for the most part, buy their own house in due course. But the evidence suggests that many tenants – including more families – are now staying for longer in the sector.

It is difficult to predict the eventual extent of this shift and annual changes in tenure patterns are always relatively small. But we think that there is a strong case for encouraging the development of a more robust private rented sector on the model of some European countries, such as Germany, as a mainstream option. This should provide good quality housing with secure tenancy arrangements at rents which are fair to both landlords and tenants.

## 8.2. Current Government policies

Legislation dating from the late 1980s continues to apply to virtually all private rented housing in Scotland. This means that units are let on “short assured tenancies” of 6 months duration at market rents.

More recently, there have been a number of initiatives to regulate the sector including licensing of “[houses in multiple occupation](#)”, that is, property rented by non-family households, a requirement for landlords to register with local authorities and powers to allow the [Private Rented Housing Panel](#) to require landlords to undertake repairs in certain circumstances.

Our initial view is that these initiatives have proved to be rather bureaucratic and not especially well targeted or effective.

In England, the UK Government has established a number of initiatives to attract “institutional investment” in the private rented sector including acting as a commercial equity partner, providing guarantees and allowing private rented housing to qualify as “affordable housing” in planning agreements. These may be of potential interest in Scotland.

In Scotland, housing associations have an established track record in building and managing social rented housing. As noted in [section 2.4](#), the Scottish Government has encouraged housing associations to consider the idea of “mid-market” or “intermediary” rented housing; effectively housing let on short term lets with higher rents than normally found in the social rented sector.

## 8.3. What more might be done?

The Commission on Housing and Wellbeing is setting out its initial thoughts on what more might be done in the medium and longer term to improve the private rented sector throughout Scotland.

### Medium Term

- Replace the current arrangements for landlord registration and house in multiple occupation (HMO) licensing with regulation which is targeted at areas and types of landlords where there are known problems.
- Replace the current tenancy arrangements with longer or unlimited security subject to clear criteria for repossession and simplified and easy to use procedures.
- To take action to encourage “institutional investment” in the sector including tasking the Scottish Futures Trust with identifying new funding models.
- Encouraging existing housing associations to establish subsidiaries to develop good quality market rent housing let on full tenancies.

### Longer Term

- Consider the options for some limited controls over rent increases which would be fair, both to tenants and landlords.

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  - A community right to sell by public auction when there is a demonstrable public interest
  - Majority land assembly - when the developer has acquired a large percentage of the land, he would have the right to acquire the remainder compulsorily (as is the case apparently with company takeovers)
  - Owner participation in development - essentially a land readjustment or pooling process to allow fragmented plots owned by those in favour of redevelopment to be consolidated and serviced whilst still owned privately.

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# Annex A

## Commission Members

### **Robert Black – Chair**

First Auditor General for Scotland, Public Interest Member of ICAS, a Lay Member of Court of the University of Edinburgh and a Board Member of the British Library

### **Anne Jarvie**

Appointed at board level across the health and charitable sectors. Previously Anne was the Chief Nursing Officer for Scotland.

### **Gillian Donald**

Partner, Scott-Moncrieff

### **Ian McKay**

Scottish Chairman of the Institute of Directors

### **Stephen Boyle**

Head of Economics at RBS

### **Martin Armstrong**

Chief Executive of the Wheatley Group

### **Phil Hanlon**

Professor of Public Health at Glasgow University

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# Commission on Housing & Wellbeing