

The Housing Needs and Aspirations of Young People

SCOTTISH BORDERS 5 YEAR ACTION PLAN
APRIL 2019

THE HOUSING NEEDS AND
ASPIRATIONS OF YOUNG PEOPLE



CONTENTS

1. Introduction	3
2. The strategic and market context	4
Scottish Borders population and households	4
Why young people stay or leave the Scottish Borders	5
The economy, education and skills	6
3. The national and local policy context	7
4. The Housing needs and aspirations of young people in the Scottish Borders	10
Current housing tenure	10
Housing costs, household incomes and affordability for young people	10
Future housing aspirations	11
Wider housing options	12
Estimates of housing need and demand	14
Demand for and sustainability of social renting	15
Poverty and deprivation among young people	16
Housing needs of vulnerable young people	16
Young people at risk	17
5. Key summary and conclusions from the research	18
6. Outcomes and Action Plan	19
Action Plan	21
Study methodology and supporting reports (Appendices):	25
Appendix 1: Young People Housing Need and Demand Analysis, Data Report	
Appendix 2: Young People’s Survey Findings	
Appendix 3: Qualitative Study of Young People in Schools	
Appendix 4: Stakeholder consultation findings	
Appendix 5: Housing Needs and Aspirations of Young People in the Scottish Borders – Interim Report Key Findings Summary, October 2018	
Appendix 6: Equality Impact Assessment	

Table/ Figure Number and Name		Page No.
Table 1	Current Housing Tenure	10
Table 2	Average local rents and affordability estimates	11
Table 3	LHA Rates 2017/18 for the Scottish Borders	11
Figure 1	2016-based population projections, Scottish Borders compared with similar LAs (people aged 0-15 & 26-34)	4
Figure 2	Why do young people stay in the Scottish Borders?	5
Figure 3	Why do young people leave the Scottish Borders?	6
Figure 4	Gross Value Added (GVA) per job, Regional Comparison 2024 (£000s, constant 2013 prices)	6
Figure 5	Percentage of social tenants, lets and waiting list aged <35 years old, by locality	15
Figure 6	Concentrations of 'young and stuck' by datazone	16
Figure 7	Age profile of those in temporary accommodation and all applicants, Scottish Borders, 2016-2017	17

1. Introduction

The Scottish Borders **Local Housing Strategy (LHS) 2017-2022** identified housing difficulties for young people in the Borders and committed to explore these needs in greater depth. This work has been undertaken to support the vision of the LHS 2017-22 in that “every person in the Borders lives in a home which meets their needs”. In particular this action plan supports all four priorities of the LHS:

- The supply of housing meets the needs of our communities
- More people live in good quality, energy efficient homes
- Less people are affected by homelessness; and
- More people are supported to live independently in their own homes

The **Integrated Children and Young People's Plan 2018-21** sets out the strategic direction for the planning and delivery of services for children and young people in the Borders. This action plan to try and meet the housing need and aspirations of our young people also contributes the four priorities outlined in this plan, in particular priorities 2 and 3:

1. Keeping children and young people safe
2. Improving health and well-being and reducing inequalities
3. Targeting support to maximise life experiences and opportunities and ensuring inclusion;
4. Increasing participation and engagement

Young people’s routes to independent housing are becoming more difficult due to a wide range of factors. Young people are increasingly squeezed out of the housing market and face a more drawn-out process of moving towards independent living. Affordable housing in the private and social rented sectors is in short supply.

The purpose of this research and action plan has been to understand and identify:

- The extent and type of housing need and demand for young people in the Scottish Borders
- What the future of young people’s housing might look like across all tenures
- Identify and explore housing solutions for young people
- How Scottish Borders Council and partners can improve the housing outcomes of young people.

The work leading to this action plan was undertaken during the course of 2018 and involved extensive research and consultation with young people in the Borders, analysis of secondary data, and consultation with professionals working with young people. Appendix 1 sets out the research methodology and supporting documents. The focus of this work is on the housing needs and aspirations of young people aged between 16 and 34 years.

2. The strategic and market context

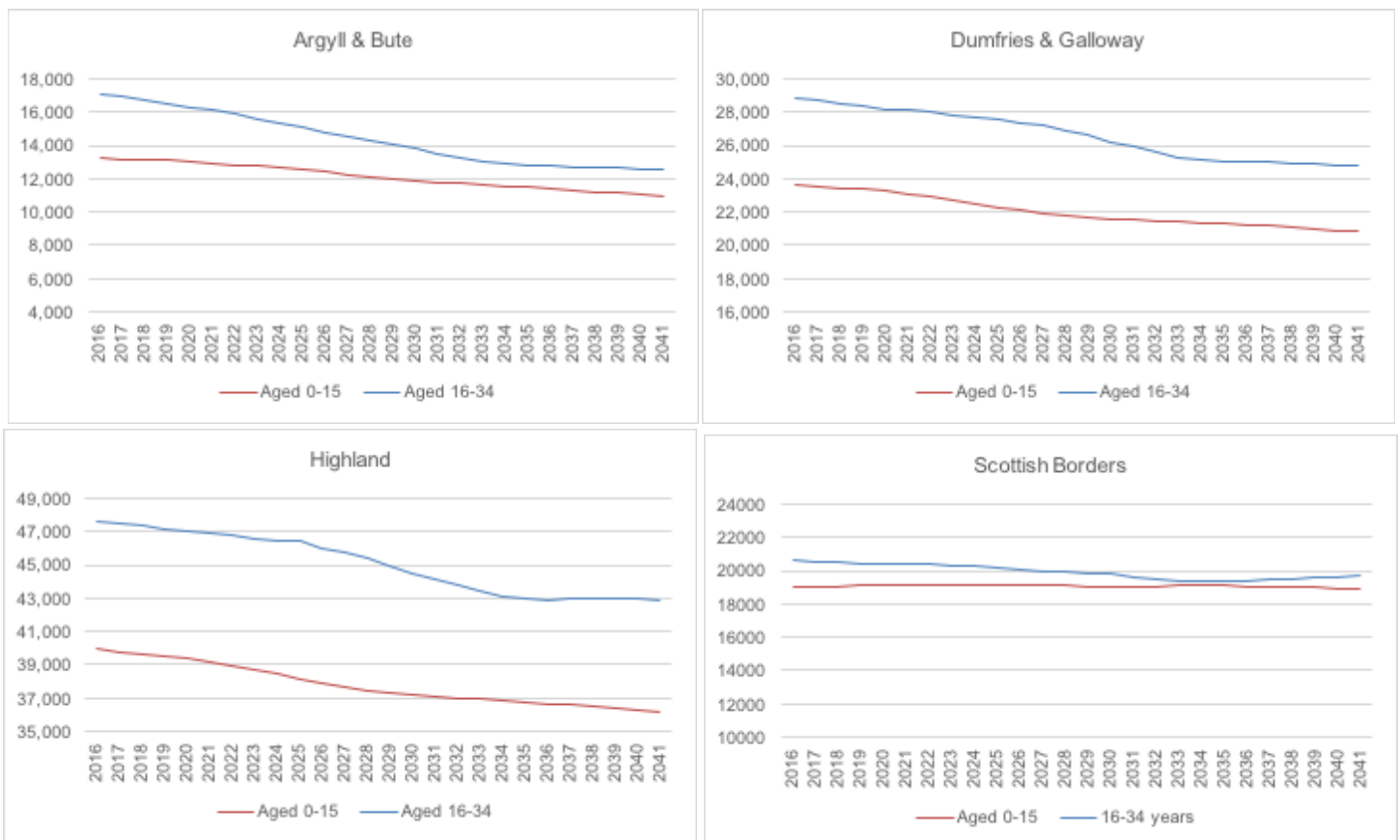
Scottish Borders population and households

The Scottish Borders is located in the South East of Scotland, with Edinburgh and the Lothians to the North, Northumberland to the south and Dumfries and Galloway to the west. It covers a large, rural area of 1,827 square miles, where 30% of the population live in settlements of 500 people, or in isolated hamlets. The largest towns are Hawick and Galashiels, with other key towns including Jedburgh, Kelso and Selkirk.

The **younger population of the Scottish Borders will be stable over the next 25 years**. The population of young people is estimated at 20,733 or 18% of the total 115,000 in the Scottish Borders¹. While population growth overall is modest at 0.7%, there will be steady reductions in the number of 16-34 year olds although picking up post 2034, but a stable population of 0-15 year olds². Household projections show 7% increase in households overall in the Borders to 2037, but there will be no increase in households headed by people aged between 16-35 years³.

Compared to other rural regions in Scotland, the Scottish Borders is projected to have a more stable younger population including Argyll and Bute, Dumfries and Galloway and Highland. What is striking in the Scottish Borders is that the number of children (aged 0-15 years) is projected to be similar to the number of young people aged 16-34 years, while in other similar local authorities, there will be far fewer children.

Figure 1: 2016-based population projections, Scottish Borders compared with similar LAs (people aged 0-15 & 26-34)



¹ NRS Mid-Year population estimates, 2017

² 2016-based population projections

³ 2014-based household estimates, NRS

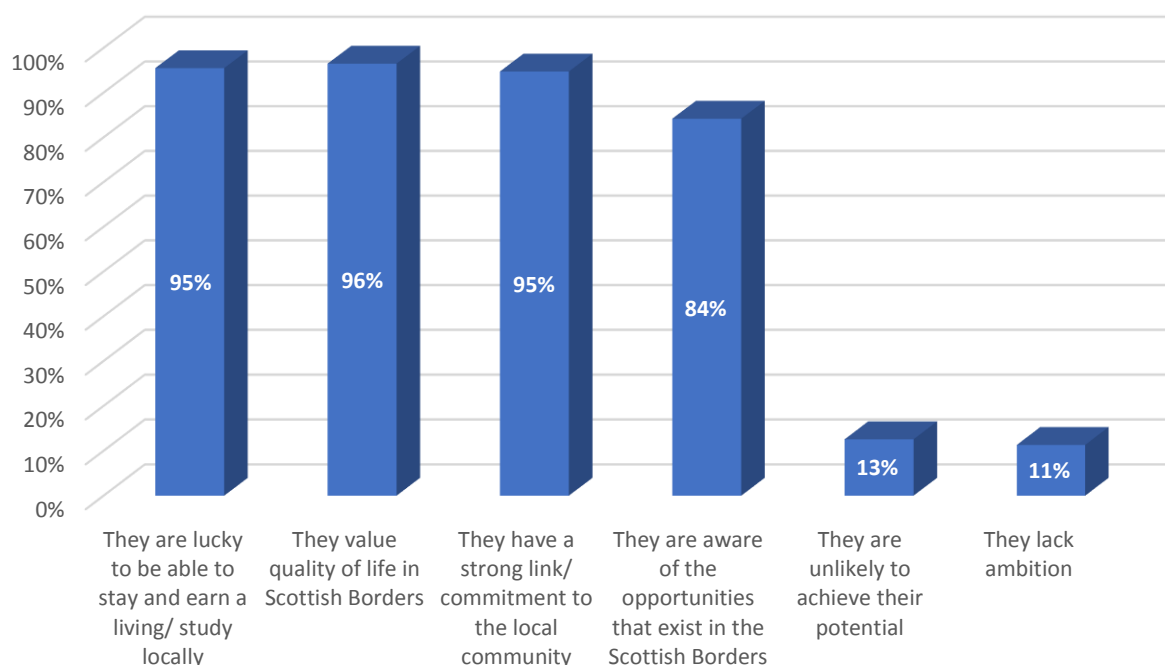
Migration statistics also show positive change - in 2016-2017 there was a net growth across the 15-34 year old in the Scottish Borders compared to net losses in each previous year between 2008-09 to 2015-16⁴. Other rural and remote regions in Scotland show a backwards slide for this most recent year with net losses in each of Argyll and Bute, Dumfries and Galloway and in Highland.

This suggests that while there are challenges, there are some relative positive demographics projected for Scottish Borders compared to other rural areas.

Why young people stay or leave the Scottish Borders?

The research with young people and former Border residents showed that staying in the Borders into adult life was seen as positive – being able to enjoy the **quality of life and continuing their links with the local community**. There is disagreement on the perception that young people who continue to live in the Borders will be unlikely to achieve their potential, and that they lack ambition. This reinforces that young people do not perceive staying in the Borders as being negative.

Figure 2: Why do young people stay in the Scottish Borders?⁵

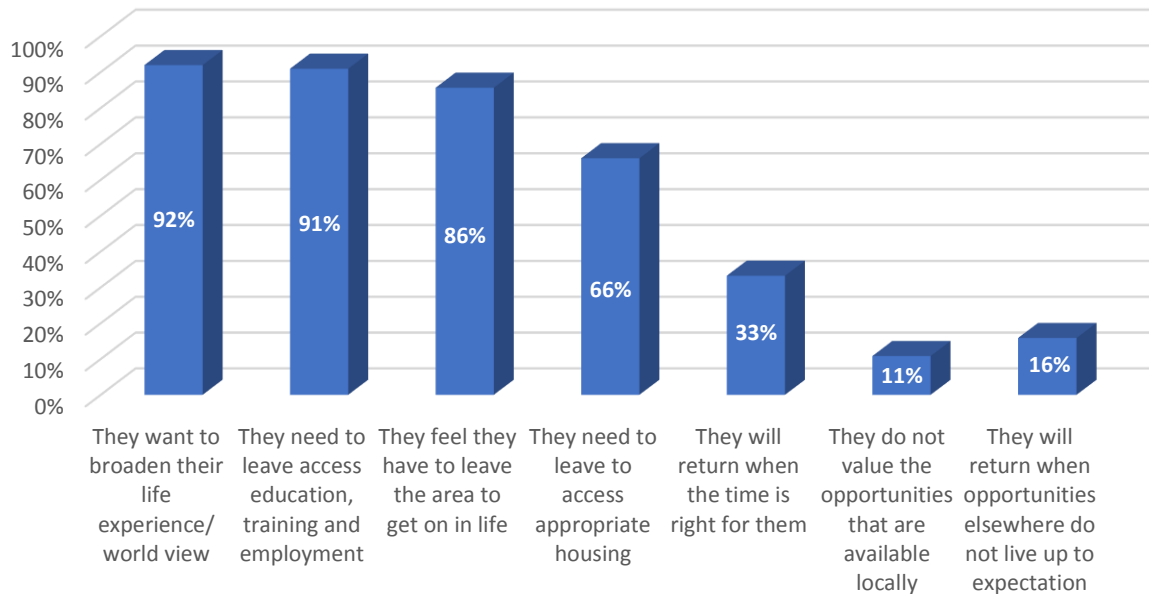


The most common reason for **people leaving the Borders** is around broadening life experience, accessing education and employment opportunities, and that people need to leave to get on in life.

⁴ NRS migration statistics, Net migration for Scottish administrative areas, by age and sex, 2001-02 to latest

⁵ Number of young people who strongly and slightly agreed combined

Figure 3: Why do young people leave the Scottish Borders?

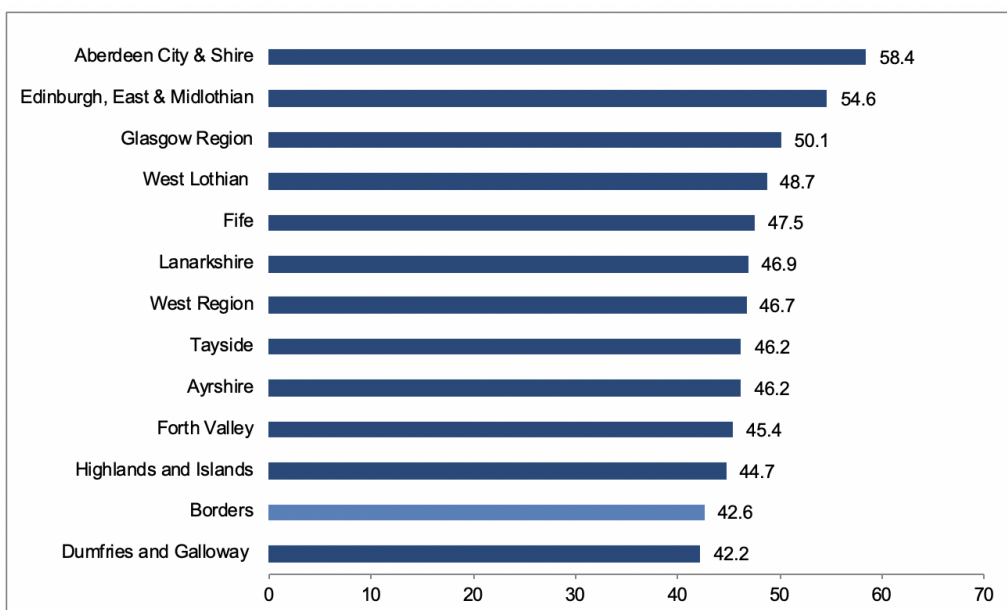


The economy, education and skills

Economic activity rates among young people in the Scottish Borders was higher than for Scotland between 2013 and 2017 even though the GVA per head is lower than it is for Scotland. However, a major challenge for the Scottish Borders is likely to be **high levels of economic activity but lower earnings**. In 2017 the median income in the Scottish Borders was just 94% of median income in Scotland.

Young people responding to this research said that the **availability of quality jobs is the most important factor in making the Scottish Borders a good place to live**. People that have left the Borders and who are potential returners also identify opportunities for career progression as an important factor in potentially returning to the Borders. A strong, recurring theme in this research has been around the **inextricable linkages between transport, housing and access to training and employment**. The difficulty in accessing these three in a rural area has significant impacts on individual prospects and the local economy.

Figure 4: Gross Value Added (GVA) per job, Regional Comparison 2024 (£000s, constant 2013 prices)



Source: Skills Development Scotland, Oxford Economics analysis, 2013

Views about job opportunities from the Scottish Borders Young Person's Survey, 2018

"It is only Call Centre jobs that are available"

"There are not enough well paid jobs to be able to rent and, at the same time, save for a deposit for your own home."

"There are no career prospects in Galashiels. I know people with lots of little jobs to make ends meet but they would have to go to Edinburgh for a proper career."

"When you want to move up and get to the next level then you have to go elsewhere for better opportunities."

"Job security is a massive issue for me. Our factory is foreign owned and if they closed down lots of people would be out of work and I would have pretty few job options."

3. The national and local policy context

The Scottish Government has set out 16 'National Outcomes for Scotland'. Many of these are relevant for young people, particularly around realising economic potential; learning, education and skills; and improving life chances for children and young people.

The **Scottish Borders Community Plan 2018** sets out how partners will work together Borders-wide to deliver better services and improve the lives of people that live in the Borders. The key outcomes from the Community Plan relevant for young people are:

Our economy, skills and learning

- More people working more productively for higher wages
- More highly skilled workers
- More people benefitting from better connectivity

Our Place

- More people able to afford to heat their homes
- More people living independently in affordable and sustainable homes.

Community views also highlight the importance of growing the economy, tackling poverty, raising educational attainment and skills, activities and facilities for young people and bringing more jobs into the area.

Neighbourhood priorities – top five:

1. Growing the economy of the Borders, and supporting local retailers and businesses
2. Providing high quality care for older people
3. Tackling poverty and inequality
4. Raising educational attainment and achievement and helping people of all ages obtain the skills they need for learning, life and work
5. Providing activities and facilities for younger people

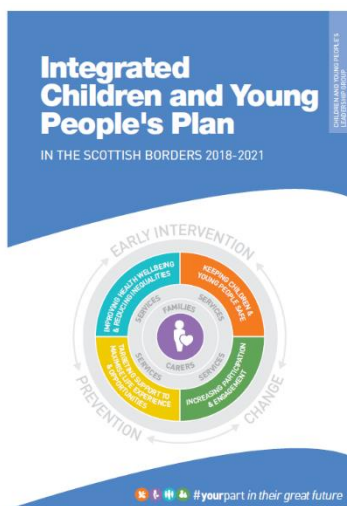
Employment – top three priorities for improving employment opportunities:

1. Bringing jobs to the area
2. Getting more young people into work
3. Creating more apprenticeships

The **South of Scotland Enterprise Agency** will in due course be a critical force for change to address the economic challenges of the area, driving inclusive growth. It is intended that the agency will start operating from 1 April 2020.

The **Scottish Borders Local Housing Strategy 2017-2022** vision is that “every person in the Scottish Borders lives in a home that meets their needs”. All the four key LHS priorities are crucial for meeting young people’s housing needs and aspirations:

- The supply of housing meets the needs of our communities
- More people live in good quality, energy efficient homes
- Less people are affected by homelessness
- More people are supported to live independently in their own homes



The **Integrated Children and Young People's Plan 2018-21** sets out the strategic direction for the planning and delivery of services for children and young people in the Scottish Borders. This action plan will support the four priorities identified in this plan, and will support the Children and Young Persons Leadership Group to improve the well-being and life chances of all our young people through the actions set out within this action plan in relation to housing.

4. The Housing needs and aspirations of young people in the Scottish Borders

Current housing tenure

Young people that have already set up their own home live in broadly equal proportions between home ownership, private renting and renting from a housing association. A higher proportion of young people rent from housing associations and a lower proportion rent privately than is found on average in Scotland.

Table 1: Current Housing Tenure

	Home Ownership	Private Renting	Social Renting
Borders Young People	31.4%	34.6%	33.1%
All Scottish Borders	61.7%	14.1%	22%
Scotland Young People	33.3%	39.6%	24.8%

The young people's survey included respondents from all situations including those that had not yet set up home – 55% of respondents were living at the parental home, 20% private renting, 12% in social renting and 12% in ownership.

Housing costs, household incomes and affordability for young people

Housing costs are relatively low in the Scottish Borders compared to other areas in the South East of Scotland.

Home Ownership	Private Renting	Social and Mid Rent
<ul style="list-style-type: none"> • Average £184,540 • Lower quartile £97,000 • Upper quartile £236,000 • Similar to Scottish average 	<ul style="list-style-type: none"> • 2 bed average £346 pm • Range from Peebles £443 • Hawick £315 	<ul style="list-style-type: none"> • Social 2 bed average £320 pm • Mid 2 bed average £340 pm

Household incomes for householders aged under 35 years in the Scottish Borders⁶ are lower than the Scottish average which despite lower prices, bring down the affordability of house and rental prices in the Scottish Borders.

All young people in the Scottish Borders	Newly forming young households
<ul style="list-style-type: none"> • Average incomes - £21,490 (Scotland £24,170) • Median incomes £18,540 (Scotland £22,000) 	<ul style="list-style-type: none"> • Average incomes - £17,112 (Scotland £19,227) • Median incomes £13,440 (Scotland £16,000)

Analysis by Arneil Johnston is presented in the 2017-2021 Local Housing Strategy, to highlight the affordability challenges faced by many households in the Scottish Borders. Average housing costs are compared with incomes.

⁶ Scottish Household Survey

Table 2: Average local rents and affordability estimates⁷

Average housing costs	1-bed	2-bed	3-bed	4-bed
RSL	£292	£318	£347	£393
PRS	£352	£457	£559	£790
LHA	£312	£400	£475	£600
MMR	£265	£340	£404	£510

Based on the affordability of a 2-bedroom property and not paying more than 30% of gross income on housing costs, an estimated income of £12,718 was identified as required to be able to afford a 2-bedroom RSL property while an income of £18,284 was needed to be able to afford a 2-bedroom private rented property. An income of £13,600 is required to be able to afford the rent on a 2-bedroom mid-market rented, based on a rent at 80% of the Local Housing Allowance (LHA) rate.

Table 3: LHA Rates 2017/18 for the Scottish Borders

Scottish Borders	1 Bed Shared	1-Bed	2-Bed	3-Bed	4-Bed
Weekly	£56.96	£72.00	£92.05	£109.62	£138.46
Monthly	£244.93	£309.60	£395.82	£471.37	£595.38

Local Housing Allowance (LHA) rates are used to determine the maximum amount of Housing Benefit support a private renter can receive. As the shortfall increases between LHA rates and actual market rents, it will become increasingly difficult for people, including young people, on low incomes to find or sustain a PRS tenancy, inevitably placing higher demand on an already limited stock of social rented housing. The lower levels of LHA also places additional pressure on social housing providers whereby more social tenants could struggle to pay their rents.

The implications of the LHA rate also affect other housing tenures. While mid-market rent may be a potentially popular option for some young people the low rate of LHA across the Borders makes new build mid-market a financially unviable option for local housing providers.

So what housing is affordable for young people? If a household is spending around 25% of their income on housing costs then:

- **A newly forming young person household with an income of £13,440** could afford a housing association rent and a mid-market rent, but not a private let.
- **A young person with an average household income of £17k** could afford private renting in some lower priced areas of the Borders.
- **House purchase would be out of reach** at the lower quartile price of £97,000 for a young person on an average income.

A third of young households are living in ownership and in private rent – this suggests they either have higher incomes than the average **or** they are paying more than 25% of income on housing.

Future housing aspirations

The majority of newly forming households in the Scottish Borders rent their first home⁸

- 55% rent from a private landlord
- 23% rent from a social landlord
- 19% own their home
- 3% are in other housing tenures.

⁷ LHS 2017-2021, Figure 5.1, Arneil Johnston 2016 affordability analysis

⁸ Scottish household survey

Housing aspirations indicated through the survey of young people in the Scottish Borders show that within the next five years:

- 36% of young people want to rent privately
- 30% want to own their home
- 16% expect to be living in social rent.
- Aspiration for home ownership increases dramatically over time - nearly 70% of young people expect to own their home within 10 years.

The preference to eventual home ownership was also reflected in opinions offered by young people in the survey, but being able to save for a deposit was the key challenge which made home ownership seem like an increasingly long-term aspiration due to affordability issues in some, but not all areas:

“I am 29 now and the thing for me is to be able to save for a deposit and that’s why I moved back with my parents. Over the medium term I would aim to buy my own property.”

“A lot of my friends are not bothering to save anymore because they know home ownership is unattainable.”

“It is difficult for people to save for a mortgage because rents are so high.”

“In the area where I am, I managed to buy my first flat for £45,000. There is definitely property in this area to buy that is much more achievable than the likes of Edinburgh.”

51% of survey respondents agreed that *“it is getting harder to live here because property prices are going up”*. There were local variations though – 86% of respondents in Duns / Eyemouth agreed with this, 76% in Peebles, but only 24% in Hawick / Jedburgh / Kelso.

Wider housing options

Young people were also asked about wider housing options including:

Mid-market rent – where rents are between the cost of private and social renting. They are often managed by a Housing Association but targeted at people in work.

“This would be good if it gave you a bit more security. Part of the problem with private renting is that they can give you short notice.”

“It is maybe something that I would look at in the future but it would depend on the property and on the price.”

“This is fine in principle but the price would need to be right.”

'Matching service' for sharing a rented home - to help young people share properties with others rather than having a tenancy themselves; this could be private rented or Housing Association properties

"There is not a lot of flat sharing here. It seems to be more of a city thing."

"I could see this being a good thing for people if they find it hard to find someone to share with."

"People prefer to have their own home. This is really just a short-term thing, like for people that are studying."

Lodging scheme - where a homeowner lets out a bedroom for a young person and the rent includes other costs (heat, light, possibly meals). There was considerable scepticism about this concept amongst the people that we interviewed:

"I would have zero interest in this. You would have no privacy and would be as well staying with your parents."

"To be honest, you would want to know the person you were moving in with."

"I think people would be in and out of places like this; I don't think it is something people would stick with."

Shared ownership / shared equity - where the homeowner has a mortgage/deposit for a share of the home and pay rent for the remainder, or shares the equity with Scottish Government. Over time, the owner could buy a greater share of the home, when they could afford it. There were mixed opinions for this option:

"This could be a good option for me in the future. My wages are not the highest but if it can keep costs down it might help me to get my own home. It would be slower but maybe more realistic."

"This sounds like a good idea to me. I'm also pursuing a "help to buy" scheme through my bank."

"We had shared ownership before. We bought 70% and it helped us get on the property ladder. In principle, the scheme was good."

"I would rather do one thing or the other. If I decided I wanted to own a property I would want to invest as much in it as I possibly could. I wouldn't want half of it going on rent."

Transition flats - where young people may learn about keeping a home, cooking and budgeting through light touch support / concierge. None of the respondents saw this concept as being “for them”, but some thought it may be relevant for young people in specific circumstances:

“A very good idea for young people who have been in care.”

“I think this is a good idea for vulnerable young people.”

“Something like this should only be for people who are vulnerable or have learning difficulties.”

Others were significantly more sceptical:

“These skills should be taught at home and in schools”

“Surely it is parents that should prepare young people for moving into their own place?”

“I could see that this could make life easier for some young people but it might be better to throw them in at the deep end.”

Estimates of housing need and demand

The volume of new housing supply required for young people for the next 20 years is projected at 1,465 - around a quarter (27%) of the total 5,407 housing need/demand projected for all households in the Scottish Borders.

Location of new supply varies, with the greatest volume of new supply required in:

- Galashiels and District
- Leaderdale and Melrose, and
- Tweeddale East
- Mid and East Berwickshire (combined).

The lowest level of new supply is required in Hawick, Selkirkshire and Tweeddale West.

Feedback from young people and other stakeholders suggests there is lack of housing available for young people. However, consultees also suggest that the difficulty in accessing housing for young people is about the **lack of housing supply in the right place, at the right time**. There is lower demand and some additional supply in some areas particularly Hawick, and undersupply and higher demand in Galashiels, Peebles, Berwickshire – these opinions are supported by the data analysis.

However in rural areas there is a **challenge in matching need and demand over large geographic areas**, and the fact that many small rural communities have no affordable housing supply with the effect of potentially losing the future generation of young people and families in these rural communities.

Housing required for **newly emerging households should be focused on renting**, and data analysis shows that for young households **two thirds should be able to afford private renting**, with other options being social rent and mid-market rent.

These **estimates raise a number of questions for housing investment policy**. In theory private renting, or Mid-Market rent may be affordable for most young people in the Borders, but with relatively low rent levels

and a low Local Housing Allowance rate, the feasibility of expanding the PRS or providing below market rent housing may be challenging.

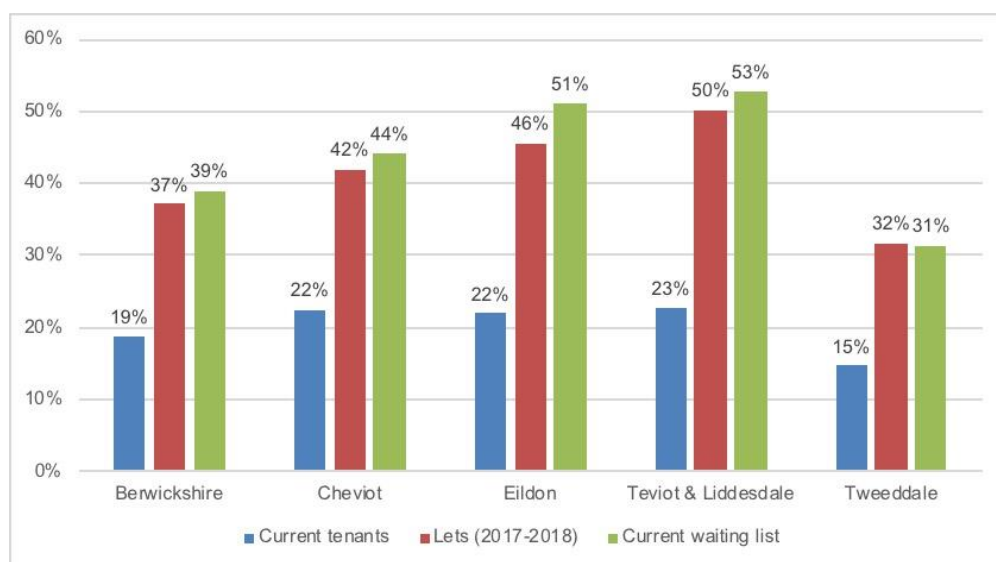
There were some concerns raised about private renting by professional consultees, about the affordability and quality. However, all the research (secondary data analysis, projections and primary research with young people) suggests that private renting should play an important role in meeting future housing needs and demands for young people in the Borders. Looking at the feasibility of different mechanisms for expanding and improving quality in the **PRS will be important in a future housing strategy for young households.**

In terms of **house size requirements**, the Scottish Household Survey shows that 47% of younger households in the Scottish Borders have two bedrooms, 25% have three-bedroom properties, 22% have one bedroom, and 6% have four bedrooms or more. Projections show a similar profile between 2012-2022, but after that an increase in 1-person households.

Demand for and sustainability of social renting

Data provided from the local housing associations suggests that shows there is a **high level of demand from young people, and that the profile of social renting may be changing** - younger people make up 29% of current social tenants, 44% of new lets and 41% of the waiting list.

Figure 5: Percentage of social tenants, lets and waiting list aged <35 years old, by locality



Tenancy sustainment rates are slightly lower among younger tenants in the social rented sector, where young people sustaining tenancies for more than one year is typically around 76%, whereas for other household ages it is 80-85%.

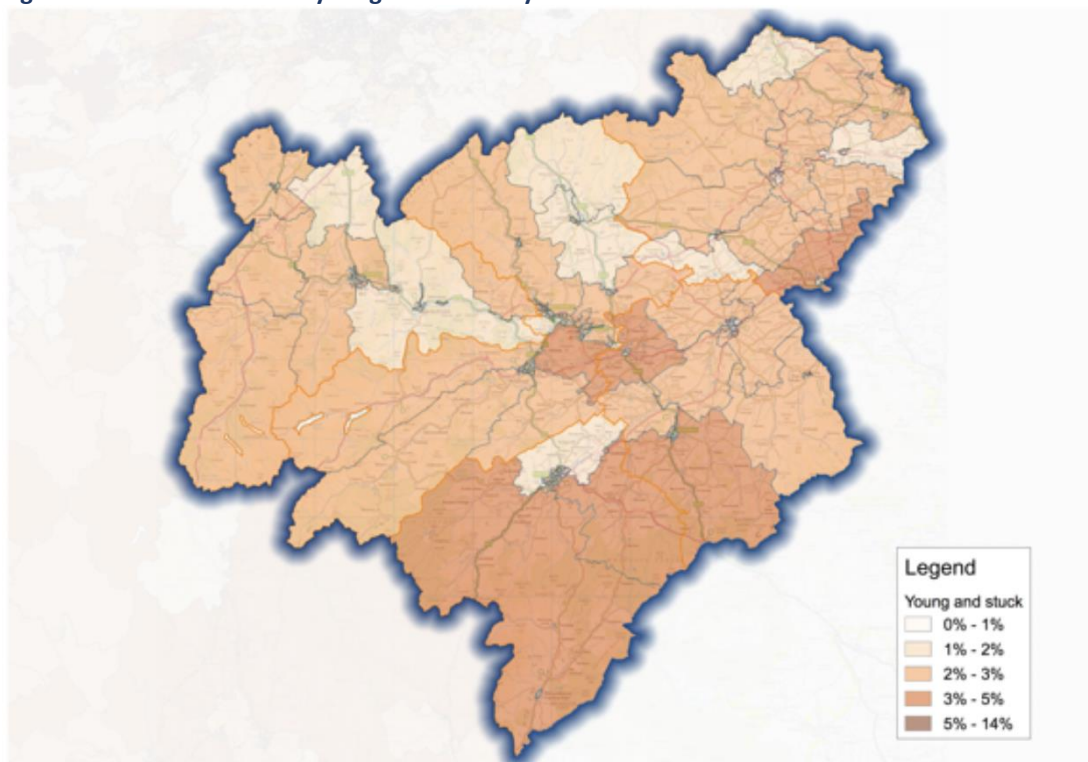
Young people’s views from those living in the social rented sector included a mix of people who were settled and happy in their homes, but also a number of people that had an aspiration towards a move and typically home ownership – different aspirations depended on whether people were working or not. There is also a perception of stigmatisation in the social rented sector from some young people. This view was shared by professional stakeholders, but there is also a call for greater supply of affordable housing, but also mismatch between current demand and supply by location.

Poverty and deprivation among young people

The analysis of housing need outlined above uses the Scottish Government methodology for Housing Need and Demand Assessment. This does not take account of 'hidden households', and other young householders that may be struggling in housing due to poverty. This study has included three additional measures of housing need using analysis of Scottish Household Survey data:

- **'Young and stuck'** – these are young hidden households - young people who are old enough to be independent (26 and over) and are working but are not living independently. Most of these young people are living with parents and could potentially create their own household if the right housing option was available. There are 1,100 potentially 'young and stuck' households in the Scottish Borders.
- **'Young and struggling financially'** – these young people (aged 16-34 years old) are householders who say they have 'some financial difficulties' or are in 'deep financial trouble'. There are 685 of these young households in the Scottish Borders.
- **'Young and in fuel poverty'** – these young people (aged 16-34 years old) are householders who say that they cannot afford to heat their home. There are 560 young households in the Scottish Borders that may be struggling with heating their home.

Figure 6: Concentrations of 'young and stuck' by datazone

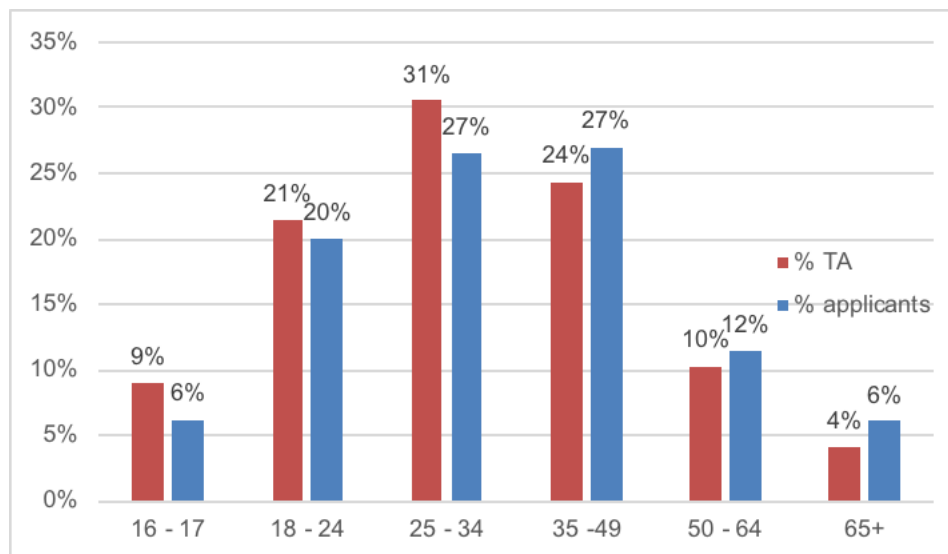


Housing needs of vulnerable young people

The number of **young people assessed as homeless or threatened with homelessness** in the Scottish Borders was just over 300 in 2016-2017, down from a high of almost 500 in 2008-2009.

Young people make up a higher proportion of temporary accommodation residents, compared to all homeless applicants - 61% of applicants aged under 35 years (compared with 53% of all homeless applicants). The Scottish Government's recent policy move to 'Rapid Rehousing' is encouraging reduced use and time spent in temporary accommodation.

Figure 7: Age profile of those in temporary accommodation and all applicants, Scottish Borders, 2016-2017



Young people at risk

The Council’s Adult Protection Interagency Operational Group (APIOG) has flagged up a **growing unmet need in relation to support for young people at risk and appropriate available supported housing**. The group has identified an increasing number of young people at risk due to their vulnerability, specific health conditions, substance abuse, or at risk of social exclusion.

Data on the **exact nature and scale of the gap in supported accommodation for young people is lacking**. Consultation with professionals suggests there is lack of a range of support housing options, from transition (e.g. with concierge support), to a range of higher supported accommodation options. Particular shortfalls are identified in Berwickshire and Tweeddale. During 2017/18 there were 146 young people aged under 35 years receiving housing support services. The Rapid Rehousing Transition Plan has identified a range of actions to more accurately quantify housing support needs.

It is also **difficult to quantify the true need and demand for housing for young people with physical or mental health needs**, but current provision is stated as inadequate by stakeholders. Information about young people in institutional care is incomplete, but it is known that some young people with complex needs live in residential care out of area away from their families and local communities. New residential accommodation is being explored, but apart from housing needs, consultees note that the barriers faced in relation to employment, housing and transport are even greater for disabled young people than they are for able bodied young people.

5. Key summary and conclusions from the research

The focus of this work is about the housing needs and aspiration for young people. However, the research has clearly shown that housing is only one element of a complex landscape of needs that young people have – education and skills development, jobs, transport and housing all need to be considered in the round by the local authority and its partners if young people are to meet their potential and have the opportunity to stay, and or return to the Scottish Borders.

- Demographic projections show steady reductions in the working age population, but a stable population of children. The Scottish Borders demographic trends are more positive than other large rural and remote regions in Scotland.
- The key challenge for young people who want to continue living and working in the Borders is the inextricable linkages between jobs, transport and housing.
- The quality of life in the region is a key factor for those wishing to stay and those wishing to return to the Borders, and along with its proximity to Scotland's leading economy this is a key pull factor to retain and attract people to the Borders.
- Limited further and higher education opportunities are a major push factor for young people leaving the Borders, and there is an opportunity gap for those without the means to move out of the Borders for further and higher education.
- There is a moderate need/demand for new housing supply for young people – around 80 new homes per annum for the next five years with areas of highest need/demand in Galashiels, Lauderdale and Melrose, Tweeddale East, and Berwickshire.
- The housing investment challenge relates to lack of supply in areas of pressure, and over-supply in other areas – i.e. housing is not always available in the right place at the right time. The large geographic spread in the Borders makes this mismatch between location supply and demand more challenging than in smaller geographic regions. It makes achieving work and further education ambitions difficult for young people, especially lower income households. This returns to the wider strategies around affordable transport, economic development and accessible further/higher education that would help young people with these challenges.
- Most newly forming young households will be renting in the short to medium term (5 years), through a combination of social rent, mid-market rent and predominantly private rent. The strategy for young people's housing needs to carefully consider supply options in the private rented sector – both improving existing supply and developing potential new supply.
- Scottish Borders Councils and housing associations should recognize the housing aspirations of young people – the current public funding emphasis on social rent should be very carefully considered against the choice in range of housing options.
- The long-term aspiration of young people is for home ownership. There is common call from young people for more affordable housing supply to buy, and to a lesser extent to rent in the social sector. Wider options such as shared equity, Mid-Market Rent, sharing and lodging schemes and transition flats could be explored for niche markets.
- Housing investment in new supply should be concentrated in areas of pressure, with investment on reconfiguration in existing stock and investment in place in areas of oversupply.
- Current needs data is lacking on vulnerable young people but a common view is that more supported housing options are required, both in terms of volume and types of provision. Particular geographic gaps are in Berwickshire and Peebles. A range of actions in relation to homeless and potentially homeless households are identified in the new Rapid Rehousing Transition Plan.

6. Outcomes and Action Plan

A steering group including a range of Community Planning partners have overseen the research and development of the Action Plan. This has included involvement of the Scottish Borders Children's and Young People Leadership Group and the Borders Homelessness and Health Strategic Partnership. Feedback from these groups have shaped the outcomes and priorities identified in the Action Plan.

Action Plan Priorities and Outcomes

Priority 1 - A holistic strategic approach for jobs, housing and transport

Outcome 1 - Community planning partners take a holistic and strategic approach to the skills and employment, housing and transport needs of young people in the Scottish Borders

The recurring theme coming through this research, and the priority for Community Planning partners is that to optimise life chances and independence for young people requires a holistic approach that responds to the **interdependencies between jobs, housing and transport** which is so critical in a large rural region. This means building relationships, a shared vision and action plan for young people between existing Community Planning partners, including the further and higher education sectors, and the South of Scotland Enterprise Partnership and in due course the Agency (SoSEP, SoSEA).

Priority 2 - Increasing housing choice and options

Outcome 2 - Young people are able to access a range of different housing options which enable continued skills development and access to employment in the Scottish Borders

The importance of location of housing relative to education and work opportunities in rural areas means rebalancing current supply relative to demand – as housing is a long term asset this is difficult to achieve in the short term. The research has shown that young people want access to rented housing (private or social) when they leave home - and many will be able to afford private renting at current prices. Young people then want to move to affordable home ownership in due course. The priority, and challenge for housing investment is offering a range of housing options where there is high demand that is also feasible for housing developers in the private and housing association sectors. Making best use of existing housing resources may include lodging schemes, encouraging sharing in the private rented sector through matching services, and bringing redundant space over shops into residential use, all of which may overcome locational challenges.

Priority 3- Meeting the needs of vulnerable young people

Outcome 3 - Young people are able to access a range of housing information, advice and support to enable independent living

The consultation with stakeholders suggest under provision of supported accommodation for a range of vulnerable young people, and for those with complex needs. Data is weak in this area and more analysis of individual needs should establish need relative to supply. This is identified in the Council's Rapid Rehousing Transition Plan with the key actions replicated in this Plan.

Priority 4 - Monitoring and review of the Action Plan

Outcome 4 – The housing needs of young people are understood and services implemented in the context of a wider Local Housing Strategy and the Integrated Children and Young People’s Plan

The steering group called for a review of the mechanisms for strategic oversight on the range of housing and related strategies – so that Partners are clear on the relative priorities for housing investment and management action across these different strategies. There are a number of strategic groups considering similar and overlapping agendas, and there is scope to consolidate through regular review of the Local Housing Strategy to bring together a whole range of priorities and actions. This Action Plan must also dovetail with the work encompassed through the Integrated Children and Young People’s Plan.

Action Plan

Outcome 1: Community planning partners take a holistic and strategic approach to the skills and employment, housing and transport needs of young people in the Scottish Borders

Action / outcome	Indicators	Timescales	Lead partners	
1.1	Build an organisational network and develop a holistic strategy for young people in the Borders encompassing skills, employment housing and transport	Multi-agency strategy and action plan for young people in place Considered in Fit for 2024 Plan	April 2020 – March 2024	Community Planning Partners(CPP) Children and Young People’s Leadership Group (CYPLG), South of Scotland Enterprise Agency (SoSEA)
1.2	Identify champions for young people across various sectors and service areas to support the development of this holistic approach	Champions in place	March 2020 - April 2021	CYPLG SoSEA

Outcome 2: Young people are able to access a range of different housing options which enable continued skills development and access to employment in the Scottish Borders

Action / outcome	Indicators	Timescales	Lead partners	
2.1	New supply focus is on areas of high demand in Galashiels, Lauderdale and Melrose, Tweeddale East, and Berwickshire. Review the Strategic Housing Investment Plan (SHIP) to ensure there is a match with these priorities, and the Local Development Plan to take account of these priorities and ensure adequate land supply.	Areas are reflected as priorities in the SHIP and supported by land supply in the LDP	From April 2019 annually and ongoing	SBC Housing Strategy and Planning, Scottish Government
2.2	Work with community councils and other community representatives to consider whether there is interest and capacity within communities to enable new community led housing development, supporting input into the LDP process and developing guidance to support community interest.	Establish policy, public information and resource to encourage and support interest from communities	April 2019- March 2021	SBC Housing Strategy, Planning, Communities and Partnerships Team and the third sector
2.3	Through the Housing demand and mis match work consider demand for Mid-market rent and private rent relative to social rent through market research from social housing lists, to establish potential demand by area to then feed into SHIP priorities.	Market research complete Housing Pressure Indicator Updated Housing Mis-match work complete	April 2019- March 2021	SBC Housing Strategy and local RSLs
2.4	Consider feasibility and potential service development around apprenticeships linked to provision of housing (similar to Highland and Western isles initiative), and consider review of housing allocation policies for young people moving into Scottish Borders for employment and training.	Feasibility complete Allocation policy reviews undertaken by RSLs and position reported to the Borders Housing Alliance	April 2019- March 2022	SBC Housing Strategy and local RSLs

2.5	RSLs to consider the promotion of face to face allocation interviews to promote a range of housing options to applicants; while also providing opportunity to discuss transport, employment and educational needs	Allocation policy reviews undertaken Approach to Housing Options advice reviewed	April 2019- March 2021	RSLs Borders Homelessness and Health Strategic Partnership
2.6	Investment in areas of low demand/oversupply for reconfiguration and reprovisioning to better match demand	Regeneration ongoing RSL corporate plans updated	March 2019 ongoing in line with RSL Business Plans	RSLs
2.7	Link new supply options to town centre regeneration proposals – housing above shops/empty properties and options of conversion of commercial property to residential use to provide opportunities for young people to stay in towns close to work and amenities	Regeneration ongoing Housings Contribution to Town Centres work completed	April 2019/20 onwards	Housing Strategy, Planning and Regeneration
2.8	Develop and implement private rented sector strategy to improve access to and quality in private rented sector. Appointment of private sector officer/s, increase use of deposit guarantee scheme, improve communications and information for private tenants, enhancing enforcement and exploring services to support private landlords and agents (RRTP 1.9, 2.14, 2.15, 2.16 and 2.17)	RRTP strategy coordinator in place Private rented sector strategy implemented and resources in place	April 2019/20 onwards	SBC Housing Strategy and Borders Homelessness and Health Strategic Partnership (BHHSP)
2.9	Re-consider feasibility / market interest in RSLs offering factoring services to the private rented sector	Feasibility undertaken	April 2021 – March 2022	SBC Housing Strategy, Homeless team, RSLs
2.10	Review model of access to social housing in Scottish Borders across all providers to minimise time in temporary accommodation and achieve Rapid Rehousing (RRTP 3.3)	Model reviewed	By March 2021	SBC Housing Strategy, BHHSP
2.11	Re-examine the potential and feasibility of lodgings for young people project or other accommodation sharing projects (RRTP 3.6)	Feasibility complete	By December 2020	SBC Housing Strategy, BHHSP
2.12	Examine the potential and feasibility of a project to match suitable private landlords with tenants	Feasibility complete	April 2021 – March 2022	SBC Housing Strategy BHHSP
2.13	Review empty homes initiatives to explore links between homes and homeless / potentially homeless (RRTP 3.8)	Reviewed	By December 2023	SBC Housing Strategy BHHSP
2.14	Establish formal working relationships with the Social Housing providers out with the four main RSLs operating within Scottish Borders (RRTP 3.9)	Protocols established	By December 2020	Housing Strategy BHHSP
2.15	RSLs to consider prioritising the sales of hard to let properties to Young People, and consider potential eligibility criteria and policy	Policy considered and if feasible adopted	By April 2021	RSLs, Borders Housing Alliance
2.16	Engage with transport initiatives and seek to link with housing to maximise impact e.g. Explore opportunities to subsidise first months travel for new Modern Apprentices at SBC	Transport Summit held Paper Prepared	By April 2020	CPP, Passenger Transport, Housing
2.17	Prepare issues paper to communicate the impacts of the low LHA rate in the Borders	Paper prepared and circulated	By March 2020	Housing Strategy Borders Housing Alliance

Outcome 3: Young people are able to access a range of housing information, advice and support to enable independent living.

Action / outcome	Indicators	Timescales	Lead partners
3.1 Review housing advice availability with the aim of creating a consistent response for young people to ensure housing advice is considered as part of the wider preparations for adulthood - Specialised advice for those experiencing housing difficulties will also be considered in the Rapid Re-Housing Transition Plan (RRTP action 1.16)	Services are delivering advice consistently	By March 2021 and ongoing	CYPLG, BHHSP, RSLs and the third sector
3.2 Review national Housing Options training toolkit and rollout across all relevant sectors including opportunities for private landlords (RRTP 1.18)	Number of services delivering housing options	April 2021	BHHSP
3.3 Consider the creation of a single access gateway – single shared portal / one stop shop approach for young people’s housing information and advice to provide signposting and advice on a full range housing options	Feasibility and costs explored and delivery plan in place if feasible	By 2022/2023	CYPLG, BHHSP, RSLs and third sector
3.4 Explore the potential for implementing a Housing Crisis Intervention Fund (RRTP 2.9)	Investigation undertaken	By December 2020	BHHSP
3.5 Map and analyse current housing support arrangements across all housing agencies, to inform further actions and to better understand levels of need (linked to RRTP action 4.1)	Mapping complete and action plan developed	By December 2020	Housing Strategy, BHHSP
3.6 Implement supported accommodation review for young people based on mapping of current housing support arrangements – identify gaps by locality and alongside other housing opportunities	Implement review	From 2020	Housing Strategy, BHHSP, CYPLG
3.7 Develop and implement a Housing First model that meets the needs of people with multiple needs in the Scottish Borders, some of which may be young people (RRTP 4.3)	Number of people using Housing First	By December 2022	BHHSP
3.8 Implement actions out of Rapid Rehousing Transition Plan to reduce time in temporary accommodation and review the type, size and support provided in temporary accommodation across all localities including suitability for young people (RRTP 5.1 – 5.7)	Number of temporary accommodation, length of stay in temp	2020 Ongoing	BHHSP
3.9 Ensure all homeless and housing services monitor and review services required for all equality groups**	Monitoring systems in place	By March 2020	BHHSP, all housing providers and homeless and financial inclusion team
3.10 Review the provision of furniture grants and local furniture initiatives to help young people sustain tenancies (RRTP 2.23)	Review undertaken	By March 2021	BHHSP
3.11 Review tenancy sustainment strategies - develop systems for identifying young people who are at risk and target early intervention and prevention (including Through care and aftercare; reviewing the care leavers protocol) RRTP	Review and implement change	By 2020/2021	CYPLG, BHHSP
3.12 Develop life skills training to increase young people’s chances of successfully maintaining a tenancy – linked to Education and Training	Training approach developed	By 2020/2021	CYPLG, Community Learning and Development, All housing providers

**This Includes LGBT, individuals with Mental health difficulties, Addictions, being discharged from hospital or other institutions, Individuals receiving Social Care Support, Individuals up to the age of 26 who were previous looked after by the local authority, Individuals with an offending history, Victims of domestic abuse, Veterans, Migrants, Individuals experiencing poverty and Young People

Outcome 4: The housing needs of young people are understood and services implemented in the context of a wider local housing strategy and the Integrated Children and Young People’s Plan

Action / outcome	Indicators	Timescales	Lead partner
4.1 Review the monitoring and review arrangements for the Local Housing Strategy outcomes and actions to ensure oversight and a range of outcomes and priorities are connected, including this Action Plan, the Integrated Older People’s Strategy, the Integrated Children and Young People’s Plan and the Rapid Rehousing Transition Plan (RRTP). This should include interdependencies with other strategies across the Community Planning Partners and emerging SoSEP/SoSEA priorities.	Bi-annual LHS monitoring and review meetings Regular liaison with CYPLG – annual reporting	April 2019 onwards	Borders Housing Alliance Scottish Borders Council Housing Strategy team
4.2 Develop improved and consistent methods for data capture to enable ongoing monitoring evaluation of housing outcomes, particularly in relation to housing support needs which is currently lacking.	Data capture and monitoring and evaluation framework is in place	By April 2021	BHHSP (Housing, SW, RSLs, Health and Social Care)
4.3 Continue to seek views from young people as new housing investment and services are delivered. Consider how best to involve young people in reviewing delivery of the action plan, in liaison with the CYPLG through its priority for participation and engagement from young people.	Involvement from young people is evidenced	April 2019 onwards	Housing Strategy team, RSLs and CYPLG
4.4 Ensure housing is represented on the Children and Young People’s Leadership Group	Regular liaison with CYPLG	By April 2020	SBC Housing Strategy, RSLs, CYPLG
4.5 Housing leads to support the development of the Child Poverty Plan in 2019	Child Poverty Action Plan Developed	By April 2020	CYPLG

Study methodology and supporting reports (Appendices):

The work has involved a multi-method approach to establish the housing needs and aspirations of young people. There are now four separate research findings reports which should be read in conjunction with this interim report:

- **Qualitative study of young people in schools, May 2018** – six focus groups were undertaken across six different schools across the Borders with those aged between 14 and 17 years. 48 young people were consulted on reasons for staying and leaving the Borders, importance of housing and affordability and where they may live on leaving school.
- **Data report, September 2018** – detailed secondary data analysis on the demographic and economic context, the local housing market and affordability, estimates of new housing need for young people, and housing needs of vulnerable young people.
- **Quantitative and qualitative survey of young people, September 2018** – three surveys were undertaken – 1) Borders wide quantitative face to face survey involving 398 young people 2) qualitative telephone depth interviews involving 21 interviews and 3) a former residents online survey with 72 responses achieved.
- **Stakeholder consultation, October 2018** – face to face/telephone consultation with 14 people representing a range of statutory and third sector service providers including education, employment services, homelessness, social work, Youth Borders, and all four Registered Social Landlords (RSLs).

Reports

All reports authored by The Indigo House Group

- **Appendix 1:** Scottish Borders Young People Housing Need and Demand Analysis, Data Report, September 2018
- **Appendix 2:** Housing Needs and Aspirations of Young People Survey Findings, August 2018
- **Appendix 3:** Housing Needs and Aspirations of Young People in the Scottish Borders – Qualitative Study of Young People in Schools, May 2018
- **Appendix 4:** Housing Needs and Aspirations of Young People, Stakeholder consultation findings, September 2018
- **Appendix 5:** Housing Needs and Aspirations of Young People in the Scottish Borders – Interim Report Key Findings Summary, October 2018
- **Appendix 6:** Equality Impact Assessment

You can get this document on audio CD, in large print, and various other formats by contacting us at the address below. In addition, contact the address below for information on language translations, additional copies, or to arrange for an officer to meet with you to explain any areas of the publication that you would like clarified.

HOUSING STRATEGY, POLICY & DEVELOPMENT

Scottish Borders Council HQ | Newtown St Boswells | MELROSE | TD6 0SA tel: 01835 825144 |

email: housingenquiries@scotborders.gov.uk

