

**West Dunbartonshire Council**

 **Strategic Housing Investment Plan**

**2025/26 – 2029/30**

**Final November 2024**

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# 1.Introduction

* 1. This new Strategic Housing Investment Plan (SHIP) sets out West Dunbartonshire Council’s funding priorities for affordable housing in West Dunbartonshire for the next five years in line with the West Dunbartonshire More Homes Better Homes Local Housing Strategy 2022-2027.
	2. Every Council is required to submit an annual Strategic Housing Investment Plan (SHIP) to the Scottish Government. The SHIP sets out the funding priorities for affordable housing in West Dunbartonshire for the next five years in line with the West Dunbartonshire More Homes Better Homes Local Housing Strategy 2022-2027. The SHIP is an operational document rather than a strategic one.
	3. This SHIP 2025/26 – 2029/30 is presented in the context of a significant cut in the Scottish Government’s Affordable Housing Supply Programme which provides grant support for projects in the plan. In December 2023, the Scottish Government announced that its 2024-25 Scottish Budget will see spend on building social homes slashed by almost £200m – a reduction of around 27%.
	4. The planned West Dunbartonshire Council Annual Resource Planning Assumption (RPA) from the Scottish Government to help deliver the SHIP including the Council’s own new build programme was originally set at £10.795m but this has been revised downwards £8.477m, a reduction of 21.5%.
	5. The SHIP sets out the revised plan for the delivery of new affordable housing and the measures we propose to put in place to mitigate the impact of the cuts. The SHIP will endeavour to maximise the programme of high-quality new homes in West Dunbartonshire in response to the growing housing crisis.

# 2.Background

2.1 Each year every Council is required to submit a Strategic Housing Investment Plan (SHIP) to the Scottish Government. The West Dunbartonshire SHIP 2024/25 – 2028/29 was approved by West Dunbartonshire’s Housing and Communities Committee in November 2023 and submitted to the Scottish Government.

2.2 The SHIP sets out the funding priorities for affordable housing in West Dunbartonshire for the next five years in line with the West Dunbartonshire More Homes Better Homes Local Housing Strategy 2022-2027. The SHIP is an operational document rather than a strategic one.

2.3 The SHIP detailed West Dunbartonshire Council’s plans to assist in the delivery of the Scottish Government’s target to provide 110,000 affordable homes by 2032, with at least 70% of these homes being for social rent. The 2024/25 – 2028/29 SHIP aimed to deliver around 747 new social rented homes in West Dunbartonshire over its five-year period. The figure for this new SHIP is around 763.

2.4 Housing Services worked with all appropriate Council service areas and consulted with the WDTRO and the West Dunbartonshire Health and Social Care Partnership in the preparation of the Plan. Consultation took place with the RSLs operating in West Dunbartonshire through the Housing Providers Forum and regular programme/liaison arrangements. The Scottish Government More Homes Division Glasgow and Clyde Area Team contributed to the preparation of the SHIP.

2.5 To assist in advance planning of housing investment, the Scottish Government advises local authorities annually of their minimum Resource Planning Assumptions (RPA). Our RPA for 2024/25 was provisionally set at £10.795m with a prospect of an additional allocation of £3.0m, reflective of WDC’s recent good development performance and ability to take up slack from other authorities’ programmes.

2.6 On the basis of the funding assumptions, a healthy development programme was set out in the SHIP showing plans for a range of new housing projects across West Dunbartonshire, reflective of identified housing needs and priorities.

2.7 In December 2023, the Deputy First Minister and Cabinet Secretary for Finance set out the Scottish Government’s proposed spending and tax plans for the Scottish Budget 2024/2025. The announcement revealed that the Scottish Government was proposing a reduction in the overall Housing and Buildings Standards budget from £738m this year to £533m next. This represents a cut of around £200m or 27%. These budget proposals were agreed in February 2024. As consequence of this, the WDC RPA for 2024-2025 was revised downwards from a minimum of £10.795m to £8.477m, a reduction of £2.318m.

2.7 To deliver the priority projects only shown in this SHIP it is estimated that a receipt of £47.4m Affordable Housing Supply Grant will be required. This will only be possible if our annual Grant Planning Target from the Scottish Government is returned to recent years’ figures.

2.8 WDC Housing and Communities Committee on 1st May noted that we are scenario planning the impact of the 24% reduction in the 2024/25 RPA and that this may have the following impacts:

 • No new projects being approved in 2024/25 because of existing commitments within the programme without the developing organisations front funding their development.

• A reduced RPA allocation of £2.318m (21.5%), representing a loss of a minimum of that figure to the wider West Dunbartonshire economy;

 • A potential 32 less homes being delivered on an annual basis in West Dunbartonshire because of the reduction in funding (160 within the lifecycle of the current Strategic Housing Investment Plan);

• Higher levels of homelessness and housing need.

2.9 The national capital resources available for future RPAs will depend on future budget decisions by the Scottish Parliament. In the absence of future year budget assumptions, and to aid programme management, we have been advised by the Scottish Government to operate carry-forward limits for the years 2025-26 – 2027-28 of 80%/60%/40% of current year RPA levels.

2.10 The Scottish Government is updating its SHIP Guidance, but it is unclear whether this will be issued in advance of the 30th October 2024 deadline for submission of the new SHIP.

2.11 On 1st May 2024, the Housing and Communities Committee declared a housing emergency in West Dunbartonshire, becoming the fifth local authority to do so by that date. On 15th May 2024, the Scottish Government too declared a housing emergency, formally recognising the scale of the problem.

# 3.Funding

3.1 Funding for theprojects in the SHIP programme comes from two principal sources:

* the allocation from the Affordable Housing Supply Programme and
* funding from the housing providers’ sources, primarily private borrowing by RSLs and Prudential borrowing by the Council.

3.2 As noted above, our annual AHSP Resource Planning Assumption stood at £10.795m, with a possible £3.0m of additional funds. This

has dropped to £8.477m.

3.3 While we have been notified of the revised 2024/25 RPA figure there is still uncertainty beyond this date. Colleagues in the More Homes division recognise the importance of funding certainty in delivering new build programmes and have undertaken to address this issue as soon as revised programmes are firmed up. In the meantime, we have been advised that an element of over-programming should be applied to the SHIP to allow for slippage.

3.4 Our last SHIP welcomed the then newly introduced benchmark figures which applied a welcome 16.9% uplift to the grant levels in June 2023. We have been advised that a further uplift of 5% has now been introduced, the detail of which is due soon. While this grant level significantly helped the viability of projects, it means that the overall budget will not stretch as far as previously, with the potential to reduce outputs.

3.5 For the costing of the SHIP, unless detailed costs were known, it was assumed that both Council and RSLs projects would be seeking an average grant figure of £110,000. The current baseline benchmark support figures are £95,741 per unit for RSLs and £87,763 for Councils (3-person equivalent plus additional quality measures). These grants are augmented by additional quality benchmark measures which attract extra funding. Due to the extra levels of scrutiny involved, projects above benchmark take longer to approve.

3.6 To give a context on the current grant levels, Table 1 shows the awards for the projects which are presently on site in West Dunbartonshire.

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| **Table 1: Current Projects - AHSP Grant Awards** |
| **Project** | **Developer** | **Units** | **Grant Total**  | **Unit Grant/Unit Price** |
| Pappert | WDC | 26 | 2,471,066 | 95,041\* / 349,253 |
| Clydebank East | WDC | 88 | 12,604,632 |  143,234 / 363,137 |
| Bellsmyre Ph 1 | Caledonia HA | 27 | 3,375,000 | 150,000/300,000 est |
| Dalquhurn Ph 4 | Caledonia HA | 25 | 2,696,552 | 107,892 /224,050 est |
| Mt Pleasant | WDC | 19 | 1,837,922 | 96,733 / 263,148 |
| Bonhill Gap Sites | WDC | 31 | 4,600,000 est | 148,387 est / 330,950 |
| Gilmour Ave | WDC | 2 | 191,252 | 95,626 / 274,075 |

\* Pappert also in receipt of £48,077 grant per unit from the SG Void and Derelict Land Fund.

 3.7 In response to the current and projected funding difficulties, the Scottish Government has set up an advisory board of leading housing development players to consider innovative ways in which the budget can be increased, including through the involvement of more institutional investors.

3.8 We will seek to explore with partner RSLs any opportunities to support the programme with funding from their financial reserves or other sources. Some development partners are known to hold significant reserves that could be employed to ameliorate the funding crisis. In joint discussions with the SG and RSLs we will give consideration to the use of front funding, whereby the RSL would meet the costs in the early part of the project with the SG guaranteeing their contribution at a later date. Such an arrangement would require agreement from the SG, and careful management of the programme, but it is an approach that has been employed in the past when funding was also particularly constrained. We have reached agreement with one RSL over their front funding during 2024/25, on the understanding that the grant will be guaranteed payable in 2025/26.

# 4.SHIP 2025/26 - 2029/30 PRIORITY PROJECTS

4.1 The SHIP contains a table showing the projects which are currently on site or are due on site during 2025/26. The table 2 below provides an update and shows where progress has been made since the last SHIP was published in November 2023.

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| **Table 2:** **Projects Currently On-Site/Due on Site 2025/26** **Revised September 2024** |
| **Project/Developer**  | **Units** | **Status in SHIP November 2024** | **Update at September 2024** |
| **Clydebank East/WDC** | 88 | Site Start Jan 2023Est Completion Spring 2025 but sectional handovers from October 2024  | **Site Start Jan 2023**Est Completion Spring 2025 but sectional handovers from **October 2024**  |
| **Pappert, Alexandria/WDC** | 26 | Site Start March 2024Est Completion May 2025 | **Site Start March 2024**Est Completion May 2025  |
| **Willox Park/WDC** | 17 | Est Site Start October 2024Est Completion Winter 2025 | Est Site Start Jan 2026Est Completion Jan 2027  |
| **Mount Pleasant, Old Kilpatrick/ WDC** | 19 | Site Start April 2024Est Completion May 2025 | **Site Start April 2024**Est Completion May 2025 |
| **Bank St, Alexandria/WDC** | 22 | Est Site Start January 2025Est Completion Autumn 2025 | Est Site start May 2025Est Completion May 2026 |
| **West Thomson Street (Clydebank Health Centre)/WDC** | 42 |  Est Site Start July 2025Est Completion December 2026 | Est Site October 2025Est Completion December 2026 |
| **Abbeylands Road, Faifley****(Bowling Club) / Knowes HA** | 27 | Est Start Spring 2025 Est Completion Summer 2026 | Est Site Start August 2025Est Completion November 2026 |
| **Bellsmyre Regeneration Phase 1/Caledonia HA** | 27 | Est Site Start November 2023 Est Completion February 2025 | Est Site Start November 2024Est Completion  |
| **Dalquhurn Phase 4/ Caledonia HA** | 25 | Est Site Start November 2023 Est Completion November 2024 | **Site Start 01 July 2024**Est Completion July 2025  |
| **Golfhill Drive, Alexandria/ Dunbritton HA** | 7 | Est Site Start Spring 2024 Est Completion Spring 2025 | Est Site Start March 2025Est Completion March 2026 |
| **Bonhill Gap Sites/WDC** | 34 | Est Site Start January 2025Est Completion Spring 2026 | Est Site Start April 2025Est Completion May 2026 |
| **Dalquhurn Phase 5 & 6/ Caledonia HA** | 25SR/25SE | Est site Start 2024 Est Completion September 2025 | Est Site Start June 2025Est Completion December 2026 |
| **Gilmour Avenue, Hardgate/WDC** | 2  | Est Site Start August 2024Est Completion November 2024 | **Site Start 23 September 2024**Est Completion February 2025  |
| **Dennystoun Forge/WDC**  | 20 | N/A  | Est Site Start September 2025Est Completion September 2026 |
| **Queen Mary Avenue, Drumry/WDC**  | 16 est | N/A | Est Site Start October 2025Est Completion October 2026 |
| 4.2 The SHIP lists sites which are less fully developed but which could feature in future years. Table 3 lists these sites but removes ones that now seem unlikely to be viable in the short to medium term.  |
| **Table 3: Future Sites**  |
| **Project**  | **Comments** |
| **Smollett/ Dumbuie** | WDC wish to build replacement homes where defective ones are being demolished. |
| **Bellsmyre Regeneration Phases 3,4,5** | Caledonia HA plan further phases to their regeneration programme, providing 78 units across four sites. |
| **Auld St, Dalmuir** | Dalmuir Park are working on plans to provide 32 units here.  |
| **Cottage Hospital Dumbarton** | Dunbritton HA are in negotiation to acquire this site from the NHS to build 8 homes.  |
| **Dumbain Avenue, Haldane** | Wheatley Group have drawn up plans for 23 units at this site which sits within the LL&T National Park.  |
| **Ottowa Crescent, Dalmuir** | Discussions with a developer over a 20-unit development on the site of a former care home. WDC most likely to be the developer. |
| **Artizan Centre, Dumbarton Town Centre** | WDC hope to provide some housing as part of a wider town centre regeneration project. |
| **BMQ, Mountblow**  | The Council is in the process of the demolishing these three multi-storey blocks and plans to provide new homes in their place. Understood to be a very difficult site to develop. |
| **Mitchell Way**  | The Council and some RSL developers have expressed an interest providing the housing element of the Alexandria Town Centre regeneration.  |
| **28 Bridge St, Alexandria** | WDC looking to convert/ or build anew the old hostel unit previously operated by Preparation for Life. |
| **Skypoint and Edinbarnet, Faifley** | There is development interest should social housing form part of the school reprovisioning project. |
| **Sheltered Housing Reprovioning** | Up to two sheltered housing complexes may be considered for reprovisioning due to accessibility issues. |
| **Bridge St, Alexandria Dunbritton HA** | Dunbritton HA are looking at reprovisioning of their specialist housing complex, possibly through major refurbishment and change of client group.  |

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# 5.Priority Projects

5.1 When preparing the annual SHIP, each year the Council issues a “call for sites” to potential developing RSLs. Applications are then scored to help prioritise our limited resources.

5.2 Projects considered for inclusion in the SHIP are subject to a matrix-based scoring analysis to assess their relative merits. Various criteria are employed in assessing and prioritising the projects:

* *The strategic priorities of the Council including contributing to Covid-19 recovery plans*
* *Contribution towards meeting assessed housing need and demand and especially supply of larger family homes and contributing to alleviating child poverty objectives*
* *Meeting regeneration /Planning objectives including support for 20 minute neighbourhood principles*
* *Contribution towards satisfying specialist/ particular needs housing demand including those of the Gypsy Traveller community*
* *Degree of Low carbon/energy efficiency*
* *SIMD Scoring*
* *Affordability/deliverability*
* *Deliverability including site constraints*
* *Level of subsidy required*

*The results of the exercise are contained in* ***Annexe B Scoring Matrix.***

We have amended the criteria in view of the housing emergency, the ongoing homelessness crisis, and the need to give increased priority around child poverty.

5.3 The priority projects for this period, including those currently on site, are as shown in table 4 below. Buybacks/ROTS, which are an important element of our strategy to increase the supply of affordable housing, are also included in these tables. All units are social rented unless otherwise stated and unit numbers are draft in some cases.

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| **Table 4: SHIP 2025 - 2030: Priority Projects by Developer\*** |
| **Site/Developer** | **Number of Units** |
| **West Dunbartonshire Council** |
| Clydebank East (post 25/26) | 55 |
| Pappert | 26 |
| Willox Park | 17 |
| Mount Pleasant | 19 |
| Bank St | 22 |
| West Thomson Street/Clydebank Health Centre | 38 |
| Bonhill Gap Sites | 34 |
| Gilmour Avenue | 2 |
| Dennystoun Forge | 20 |
| Queen Mary Avenue | 16  |
| Buybacks/ROTS | 300 |
| **Units 549**  |
|  |
| **Knowes Housing Association** |
| Abbeylands Road, Faifley(ex bowling club) | 27  |
| Buybacks/ROTS  | 32 |
| **Units 59**  |
|  |
| **Dunbritton Housing Association** |
|  Golfhill Drive, Dalmonach | 7 |
| **Units 7** |
|  |
| **Caledonia Housing Association** |
| Bellsmyre Regeneration Phase 1 | 27 |
| Dalquhurn Phases 4, 5&6  | 75\*(inc 25 shared equity) |
| Bellsmyre Regeneration Phase 2 | 33 |
| **Units 135**  |
| **Dalmuir Park Housing Association** |
| Buybacks/ROTS  | 12 |
| **Units 12** |
| **TOTAL PRIORITY PROJECTS** | **762**  |

\* All homes are social rented unless otherwise stated and it includes projects currently on site.

5.4 Annexe A of this report, Affordable Housing Supply Programme: Years 2025/26 -2029/30 provides further details of the projects contained in this SHIP.

5.5 WDC operates a very popular “Buy Back” scheme whereby the Council can re-purchase vacant Right to Buy and other houses which are on the market, to help meet strategic housing objectives, including regeneration projects. The scheme has grown significantly in recent years with support from the AHSP. The buyback scheme provides support to the Rapid Rehousing Transition Plan and other strategic priorities. Criteria apply to the buyback programme to ensure that the properties being considered will help address housing need. For example, in response to the identified high demand, we place an emphasis on acquiring larger family homes in this and in any West Dunbartonshire RSL Rental Off the Shelf schemes (ROTS). The Scottish Government are supporting larger family home acquisitions with above benchmark grant awards where appropriate.

Currently we are estimating that 300 units will be acquired by the Council through this route as well a further number by RSLs via ROTS. While budget pressures might suggest that these figures could reduce, extra money allocated to the National Acquisition scheme may bolster this side of the new supply programme.

5.6 Excluding the reserve projects, the SHIP shows the provision of almost 770 affordable rented homes over the 5-year plan period. The delivery of this ambitious plan will depend upon the ongoing support of our developing RSL partners and, in particular, appropriate funding from the Scottish Government.

5.7 While almost all projects contained in this SHIP are for social rent, a small number of shared equity units are proposed by Caledonia HA. Further investigation of the market for alternative tenures requires to has been carried out which suggests there may be an interest in certain areas of West Dunbartonshire. WDC plans to establish two limited liability partnerships to deliver alternative affordable tenures; Mid-market rent and Home Ownership Made Easy.

5.8 More than ever before, due to the funding uncertainty, the SHIP will require to show flexibility and be subject to continual monitoring to best deliver on its objectives. Projects which fall behind on their programmed dates may be overtaken by ones in the “shadow programme.” As it stands, the programme is predicated on front funding being available for a number of projects. The More Homes Board will be the lead monitoring vehicle with input from programme review meetings with the Scottish Government and developers.

5.9 The SHIP scoring matrix contains a longer list of projects which have been brought forward for consideration. These are considered to be reserve projects. If there is slippage, or if additional funding becomes available, some of these projects may be introduced into the programme. We will remain open to consideration of other projects which may be presented during the course of this plan period, indeed these would be welcomed, though bearing in mind that resources are likely to be much more limited during this period.

# 6.Developer Contributions

6.1 At present there is no Affordable Housing Policy in West Dunbartonshire, and there is no projected receipt from this source. The introduction of NPF4 may signal a change in how housing site allocations are made by tenure in West Dunbartonshire. Further discussions will take place with our Planning colleagues in the consultation over the new Local Development Plan.

# 7.Constraints

7.1 Scottish Government guidance indicates that SHIPs should have an emphasis on deliverability. In preparing the SHIP, every effort has been made to take account of any constraints that may affect the delivery of the projects and this is taken account of in the assessment scoring. We have also taken cognisance of the funding cuts as well as the increased average unit costs, especially for our much-needed larger family homes. There is recognition that many of the larger and easier sites, including a number of the ex-school sites, have been developed in previous years and that the programme outlined in this Plan may be more problematic to achieve. The SHIP will require to demonstrate flexibility in programming of its projects and it is understood that the programme may have to be further elongated to match available resources.

7.2 A number of the projects contained in this SHIP are at the early stage of their development and the full issues/constraints are not known at this stage. For example, a number of the projects contained within the SHIP are not at the stage of having the necessary Planning consents or Building Warrants.

# 8.Local Authority Assistance in the Delivery of the SHIP

8.1 The Council is committed to assist where possible in the delivery of the SHIP projects within the context of the More Homes West Dunbartonshire initiative as outlined in the Local Housing Strategy.

8.2 Within the Council, the officers’ More Homes Board monitors the delivery of the new council home element of the programme and will continue to seek to identify additional sites to extend the Council’s new build programme, supported by prudential borrowing, the AHSP and the Council’s rent pooling strengths. The Council has drawn up a Housing Emergency Action Plan which features the need to increase the supply of affordable homes and this plan is monitored and given impetus through the More Homes Board.

8.3 Land has previously been made available by the Council at below market value to facilitate the development of affordable housing to meet identified needs. However, there is a need to balance this against the Housing Revenue Account’s interests and the very significant pressures facing Council budgets. In addition, the Council is mindful of the need to balance the provision of private sector and affordable housing sites to meet our Housing Supply Targets.

8.4 Vacant sites in the Housing Revenue Account, or areas of surplus stock, have generally been made available to support the development of social rented housing where appropriate. The costs of acquiring all sites will be reviewed on a case-by-case basis and the Council as a developing organisation and our partner housing associations will be expected to review their ability to make full use of existing assets and borrowing capacity.

8.5 Housing will continue work closely with Planning colleagues to ensure an adequate supply of development land to meet the increased targets within the context of the Local Development Plan and through the More Homes Board. As noted above, in light of the introduction of NPF4 further consideration will be given to how housing sites are allocated by tenure through the Planning process.

8.6 Throughout the lifetime of this new Strategic Housing Investment Plan, the Council will continue to explore options around innovative delivery mechanisms to expand the supply of affordable housing.

# 9.Delivery

9.1 In terms of the procurement arrangement noted above, there may be an opportunity in the future to widen the scope to include other partner developers in the programme. In addition, scoping will continue of other new frameworks as they become available to ensure the delivery of the programme and of best value.

9.2 Officers from the Housing Development team regularly engage with local house builders interested in the delivery of affordable housing in West Dunbartonshire, either through partnering RSLs or directly with the CouncilWesAt the time of writing such discussions are taking place over two projects in the Clydebank area.

# 10.Energy Efficiency, Environmental Standards and Sustainability

10.1 Local Authorities are among a wide range of public bodies required to meet the duties place on them by the Climate Change (Scotland) Act 2009. In this context, developments arising from the SHIP must take account of the change agenda. New Build developments must contribute to the Single Outcome Agreement local outcome commitment to reduce fuel poverty.

10.2 In tandem with this new SHIP, the Council is introducing a revised and updated version of its pioneering higher standard for all Council and Housing Association homes being built in West Dunbartonshire, the [West Dunbartonshire Design Standard](https://www.west-dunbarton.gov.uk/media/4318311/design-standard-2019.pdf).

 The Standard applies to all new build projects being supported by the Affordable Housing Supply Programme in the SHIP programme and requires these homes will achieve Net Zero or Passivhaus standard and Energy Efficiency Rating of B. As well as improving energy efficiency, the policy encourages better accessibility, external design, and internal space standards. The inclusion of such a standard at this stage anticipates the forthcoming Scottish-wide regulation on this issue.

10.3 As well as using the more commonly employed air source heating pumps we are investigating the use of ground source heating systems (GSH) which, while currently more expensive to install, may prove to be more efficient and easier to maintain in the longer term. Efficiencies may be achieved by grouping these heating systems to serve a housing project and this is an area for possible development. It is hoped that the installation of exhaust air pumps will provide a cost-efficient heating, hot-water, and ventilation solution in some of our new developments.

10.4 The Council continues to encourage the consideration of district heating systems or other innovative measures that contribute to meeting climate change objectives. The innovative district heating scheme at Queens Quay, Clydebank is being rolled out to nearby projects including housing ones.

# 11.Equalities Issues

11.1 West Dunbartonshire Council is committed to delivering good quality services which are underpinned by a clear understanding of Equality and Diversity and to promoting and sustaining equality and inclusion, and equality and diversity principles.

11.2 An equalities impact assessment was carried out on this SHIP which predicted that the measures proposed would have an overwhelmingly positive impact.

# 12.Strategic Environmental Assessment (SEA)

12.1 AStrategic Environmental Assessment (SEA) pre-screening report has been carried out in respect of the parent Local Housing Strategy. The Council has determined that a SEA is not required in this instance.

# 13.Monitoring

13.1 Monitoring of progress will be carried out through the Council’s performance management system and through key structures such as the Strategic Housing Providers Forum, the Housing Improvement Board, the More Homes Board and programme review meetings with the Scottish Government. A new SHIP will be submitted annually to the Scottish Government each October following approval by the Housing and Communities Committee

# 14.Feedback

For more information, or if you want this information in a different format or language, please use the contact details below:

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