

DUMFRIES & GALLOWAY LOCAL HOUSING STRATEGY

2025-2030



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1 Introduction to the Dumfries & Galloway Local Housing Strategy

Dumfries & Galloway Council is pleased to present this new five-year Local Housing Strategy (LHS) for Dumfries & Galloway, covering the period 2025-2030.

The Local Housing Strategy sets out the strategic direction, policies and plans that will enable Dumfries & Galloway Council and partners to deliver high quality housing and housing services to meet the needs of local people across all housing tenures. The LHS also sets out the important contribution that housing makes to enabling economic growth, improving health and wellbeing, creating connected and sustainable places, achieving climate change and tackling poverty across Dumfries & Galloway.

The Local Housing Strategy builds on the progress of the 2018-2023 Dumfries & Galloway LHS and sits at the heart of all housing planning arrangements and partnership activities in Dumfries & Galloway. It is an ambitious strategy, setting out what homes and communities should look and feel like over the next five years. The LHS vision ensures that housing successfully contributes towards the area's repopulation and economic growth objectives, ensuring that people live in quality homes which are well connected to jobs and to thriving local communities which support positive health and wellbeing.

To maximise housing's contribution to Dumfries & Galloway's strategic objectives, Local Housing Strategy outcomes must be firmly aligned and embedded into the corporate, community planning, health, repopulation and economic development strategies of the area. To achieve this, the new Local Housing Strategy has been co-produced with strategic partners and stakeholders who will continue to be accountable for implementation and delivery, making the case for housing investment, regeneration and housing system transformation over the next 5 years.

As a result, the LHS sets out a range of ambitious and tailored solutions within an outcome delivery framework that enables ongoing collaboration across local and national government, public bodies, private sector partners and third sector agencies.

The LHS has been developed against a backdrop of global economic stress following the Covid-19 pandemic and war in Ukraine which led to rising inflation, interest rates and cost of living pressures in Scotland, the UK and across Europe. All of these factors have and will continue to have an impact on the Dumfries & Galloway economy and local communities. Furthermore, the new Local Housing Strategy must proactively respond to the Council's declaration of a Housing Emergency in June 2024.



The housing emergency in Dumfries & Galloway is driven by homelessness, housing supply and investment pressures including:

- Increased risk of managing homelessness demand and risk of service failure
- Acute pressures on social housing including a lack of larger and accessible homes
- Reductions in funding to support delivery of the affordable housing investment programme

The declaration of a Housing Emergency recognises that no one single partner can address the scale of housing system pressure in Dumfries & Galloway and that a strong collaborative response to addressing housing need and improving housing system operation is required. The

new Local Housing Strategy will further develop and enhance the range of actions programmed within the Dumfries & Galloway Housing Emergency Action Plan (2024), the South of Scotland Housing Action Plan (2024) and the South of Scotland Housing Prospectus (2025). The LHS therefore comes at a crucial time and by aiming to support inclusive economic growth which tackles inequalities, will be instrumental in improving housing outcomes for everyone in Dumfries & Galloway.

1.1 Local Housing Strategy Purpose

The LHS sets out the vision of Dumfries & Galloway Council and local partners to guide housing across all tenures and types of housing provision, as well as the development of housing services to support local people to live independently and well in the community they choose. The strategy aligns with national and local housing priorities, including key objectives within Dumfries & Galloway's regional economic strategy. The main purpose of the Local Housing Strategy is to:

- set out a shared understanding of need and demand for all types of housing, and for housing services now and in the future
- provide clear strategic direction for housing investment including the development of new homes as well as investment in existing housing
- set out actions and targets to improve the quality, condition and energy efficiency of homes
- provide a strong contribution to the integration of housing, health and social care services to enable independent living and improved wellbeing outcomes
- set the framework to prevent homelessness wherever possible and to resolve homelessness quickly and effectively when it does occur
- focus on the priorities and outcomes required to achieve the LHS vision.

In meeting the requirements of the LHS Guidance (Scottish Government, 2019), the strategy must be:

 Informed by latest housing insight and evidence	 Clear on the links to previous LHS priorities
 Developed in collaboration with partners, stakeholders & residents	 Informed by extensive and inclusive consultation
 Forward looking and delivery focused	 Clear, concise & easy to read

1.2 Local Housing Strategy 2018-23: Outcomes and Achievements

This Local Housing Strategy builds on a strong foundation of positive housing outcomes delivered by the 2018-23 LHS. Key outcomes achieved over the last 5 years are as follows:

Housing Supply & Placemaking



Delivery of 1,544 housing completions across all housing tenures between 2018 and 2023



Delivery of 663 new affordable homes through the delivery of the Strategic Housing Investment Programme 2018-23

Delivery of 881 market homes by private house builders between 2018 and 2023

Development of a community-led regeneration masterplan in Lochside by Wheatley Homes South to support the creation a thriving, healthy and sustainable neighbourhood

Successful delivery of the first phase of the community ownership and redevelopment 'Midsteeple Quarter' project in Dumfries Town Centre including the development of a community and enterprise hub, as well as seven flats.

Supporting Independent Living



Delivery of 29 new affordable homes specifically designed for wheelchair users

Delivery of 122 amenity homes designed for older people

Delivery of 9 units of supported accommodation designed for people with learning disabilities (3 are wheelchair accessible)

Up to 2,360 households provided with care and support to enable independence at home per annum

Up to 3,600 households provided with telecare services to enable independence at home per annum

Annual average investment of £5M on aids and adaptations by Registered Social Landlords supporting tenants to live independently and well at home

Investment of £6.2M on 1,138 aids and adaptations in private sector housing since 2018.

Housing Choice and Homelessness



On average, 467 households provided with comprehensive housing options information and advice services per annum, with over 80% of service users successfully avoiding homelessness as a result

On average, 434 households provided with person centred tenancy and housing sustainment support per annum

The delivery of 11 Housing First tenancies to households experiencing severe and multiple disadvantage including comprehensive wrap around support services

A 23% reduction in the number of days that homeless households in Dumfries & Galloway spend in temporary accommodation since 2020/21

The creation of the Homeless Prevention Team, enabling proactive joint working with RSL Welfare Rights and Housing Options Team partners

The development of multi-agency homeless prevention pathways set up for vulnerable groups, including:

- Prison Discharge Protocol
- Hospital Discharge Protocol

- Young Person's Homelessness Prevention Pathway and Protocol
- Prevention Pathway and Protocol for persons subject to Domestic Abuse or Coercive Control

Review and upgrade of homelessness out of hours emergency accommodation provision

The development of a Homelessness Service Customer and Stakeholder Engagement Plan

The development of a new Temporary Accommodation Policy, subject to annual review

Fuel Poverty and Climate Change



Investment of £10.5M in energy improvement works via Home Energy Efficiency Programmes for Scotland Area based Scheme (HEEPS/ABS), enabling private homes to improve energy performance

Awarded £2.4M of capital funding in 2023/24 as part of the HEEPS/ABS scheme to target areas with the highest levels of fuel poverty (including Stranraer, Lincluden, Thornhill and Eastriggs) to install zero / low carbon measures

751 households have received grants totalling £18M for home energy efficiency improvements since 2023 through the ECO Flex funding scheme, delivering annual savings of over £1.5M on domestic energy bills.

Property Repair, Maintenance & Improvement



Over the last 5 years, a total grant allocation of £1.2M has supported £2.78million of investment to turn empty properties into affordable homes

Furthermore, a total grant allocation of £1.3M has enabled total investment of £2.66million to improve privately owned homes

Non-financial support, advice and assistance on property maintenance and repair provided to over 506 residents in private housing per annum via the Scheme of Assistance

1,138 disabled adaptation grants approved through the Scheme of Assistance totaling £5.1M of investment in private sector housing.

1.3 Local Housing Strategy Consultation and Engagement

Local authorities are required by The Housing (Scotland) Act 2001 and The Equality Act 2010 to consult on their Local Housing Strategy, with a duty placed on public bodies to involve, consult and engage with as many local residents, tenants and communities of interest as possible.

An extensive consultation and engagement programme was delivered to support the development of the new LHS, offering a range of opportunities for local people, communities and wider stakeholders to share their views on the most pressing housing challenges facing Dumfries & Galloway, as well as potential ideas for change and improvement.

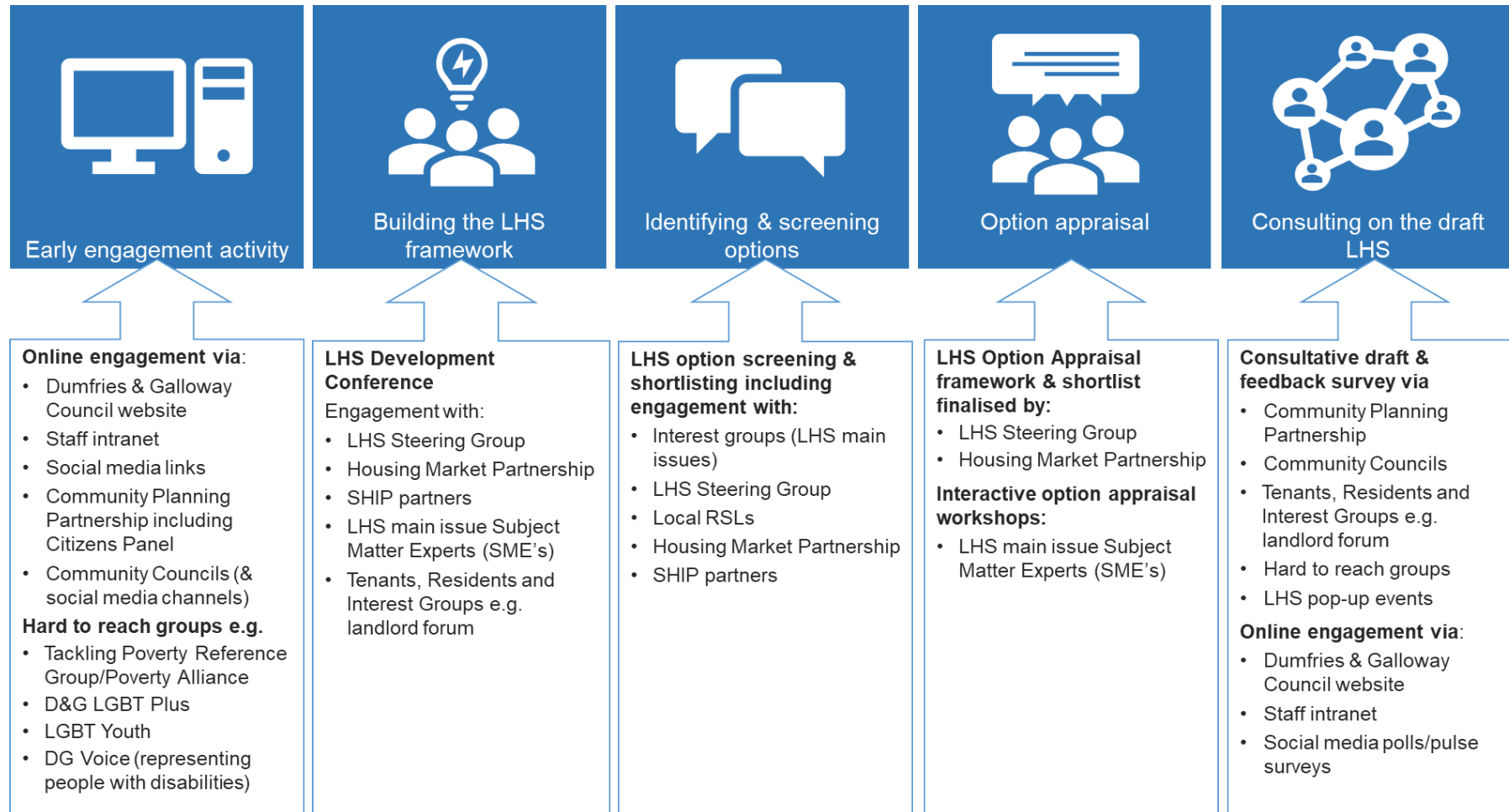
As a result, a diverse network of partners, stakeholders and subject matter experts participated in developing the new Local Housing Strategy. Consultation processes successfully assembled a range of views, enabling feedback to systematically inform the LHS design and development. These processes included the following opportunities:

- **LHS early engagement survey:** A survey to inform the priorities of the new Local Housing Strategy was made available to all residents across Dumfries & Galloway, enabling them to

express their views on the local housing issues ‘matter most’ to communities. The survey was open for six weeks from January to February 2025 and was completed by 1,114 local residents and community representatives. The early engagement survey was heavily promoted across Dumfries & Galloway Council’s digital and social media channels. It was also promoted via the local press, by Steering Group partners and marketed to employees in Dumfries & Galloway Council and the Health and Social Care Partnership (HSCP). The survey was made available online with alternative survey formats including telephone and freepost options. This survey further boosted the 1,057 survey responses achieved by the Housing Need & Demand Assessment (HNDA) household survey carried out in 2023, to test the current circumstances, future intentions and housing aspirations of Dumfries & Galloway households.

- **Stakeholder conference:** To encourage and enable widespread participation, a full day online LHS development conference was held on the 3rd of March 2025 via Microsoft Teams. Over 80 partners and stakeholders attended the event, including representatives from public, private, third and community sectors. The purpose of the conference was to co-produce an LHS vision, agree the main housing issues that should form the basis of LHS outcomes and generate ideas and innovations as a basis for LHS actions. A conference report summarising the outcomes from the day can be accessed in Appendix A.
- **Option identification workshops:** In April 2025, five half-day workshop sessions were held, to inform the definition of key LHS priorities, together with a range of viable options for addressing them. Workshop participants were specialist stakeholders and subject matter experts from across the Council and partner organisations.
- **Option appraisal workshops:** In May 2025, five half-day workshop sessions were held to systematically appraise LHS options against pre-determined criteria. The outputs from these sessions form the basis of the LHS Action Plan detailed in Chapter 10.
- **Strategic engagement:** Mechanisms were put in place, as part of the LHS consultation plan to ensure the LHS is fully aligned with local strategies, policies and plans. These include partnership working with representatives from Dumfries & Galloway Health and Social Care Partnership, Community Planning Partnerships and local housing developers.
- **Strategic governance:** The Dumfries & Galloway LHS development process has been led by the LHS Steering Group which provides a multi-agency governance framework for the development and implementation of the LHS. Representatives include partners from Dumfries & Galloway Council, (Strategic Housing, Planning, Private Sector Housing Team, Corporate Services and the Dumfries & Galloway Health & Social Care Partnership), Registered Social Landlords, South of Scotland Enterprise and South of Scotland Community Housing.

To maximise participation in the LHS Consultation Plan, a creative approach was deployed, offering a range of engagement and consultation opportunities. Where possible, digital platforms and channels were utilised to enable partners and stakeholders to take part, whilst offering alternative options for stakeholders who required person-led options. The advancement of virtual consultation methods has been effective in providing new ways to engage with partners and to expand the digital audience of the LHS. The extent and nature of the LHS Consultation Plan can be summarised as follows:



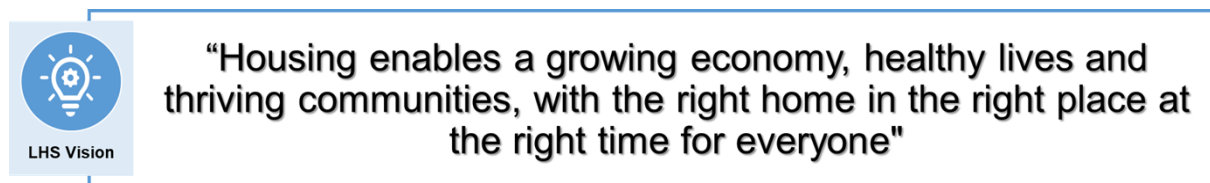
1.4 Local Housing Strategy Vision and Priorities

Housing to 2040 sets out the national vision for housing in Scotland and places housing firmly at the centre of other national objectives including tackling poverty and inequality, creating and supporting jobs, meeting energy efficiency and fuel poverty targets, tackling the climate emergency and creating connected, successful communities.

The LHS vision therefore places housing at the centre of strategic ambitions for Dumfries & Galloway including objectives to grow the economy and population, regenerate communities and reduce inequalities. The LHS vision reflects a commitment to:

- achieving sustained growth in housing delivery to support economic growth and repopulation
- creating resilient communities which are well connected to local services, transport and digital infrastructure
- improving housing affordability and access for all households who want to live in the region
- enhancing the range of housing options, making it easier for households to access affordable housing that meets their needs, and particularly for working age households
- pursuing a collaborative approach to implementing preventative housing solutions that contribute positively to health and well-being
- improving energy efficiency, delivering affordable warmth and reducing housing related carbon emissions
- addressing housing disrepair and housing quality in Dumfries & Galloway.

Co-produced with LHS delivery partners, stakeholders, local residents and communities, the 2025-30 Local Housing Strategy vision for Dumfries & Galloway is that:



To achieve this vision and realise the wider ambitions set out in the Local Outcomes Improvement Plan for Dumfries & Galloway, the following five LHS priorities have been defined:

Priority 1	Priority 2	Priority 3	Priority 4	Priority 5
Building more homes supports a local economy that creates sustainable communities and places	Supporting people to live independently in the home and community they choose	Extending housing options and supporting growth including improvement in the private rented sector	Achieving affordable warmth in sustainable, energy efficient homes	Supporting repair, maintenance and improvement in all homes

The evidence, key issues and actions for each LHS priority are set out in Chapters 5 to 8 of the LHS. Guiding the delivery of the 2025-2030 Local Housing Strategy are the principles set out by

the Christie Commission on the Delivery of Public Services in Scotland. These include commitments to collaboration, resource efficiency, innovation, prevention, and tackling inequality.

The LHS Steering Group will build on the strong partnerships already in place, recognising that achieving LHS priorities will require a collective effort from delivery partners, stakeholders, communities, and the people of Dumfries & Galloway.

2 Local Housing Strategy Context

It is important that the LHS supports and helps deliver national housing outcomes and targets, whilst also reflecting the local needs and priorities set out in the Dumfries & Galloway Local Outcomes Improvement Plan (2023-33).

The LHS is therefore set within the wider Community Planning framework for the Council and its partners. On this basis, the LHS defines the housing contribution to local strategic priorities and provides a framework for meeting the targets set out in Scotland’s first national Housing Strategy: ‘Housing to 2040’. The national and local strategic framework that will support and enable LHS delivery is set out in more detail below.

2.1 Strategic Context for Housing in Scotland

Housing to 2040

Housing to 2040 is Scotland’s first long-term national housing strategy providing a vision for what housing should look like and how it will be provided to the people of Scotland, no matter where they live and what point in their life they are in.

The strategy is developed around four themes which focus on increasing supply, enabling affordability and choice, decarbonising homes and enhancing housing quality.



1. More homes at the heart of great places
2. Affordability and choice
3. Affordable warmth and zero emissions
4. Improving the quality of all homes

Housing to 2040 makes a commitment to increase housing supply by setting an ambitious target to deliver 110,000 affordable homes by 2032, with at least 70% of these for social rent. The strategy sets out a specific vision for achieving:

- A well-functioning housing system
- High quality, sustainable homes
- Sustainable communities
- Homes that meet people’s needs.

National Performance Framework

The Scottish Government’s National Performance Framework provides a vision for ‘A Scotland that is *wealthier and fairer, smarter, healthier, safer and stronger and greener*’.

It provides a framework which includes seven high level targets for public services to work towards including:

- | | |
|------------------|-------------------|
| 1. Growth | 5. Solidarity |
| 2. Productivity | 6. Cohesion |
| 3. Participation | 7. Sustainability |
| 4. Population | |



LHS outcomes in Dumfries & Galloway align well to the National Performance Framework Vision and make strong contributions to the targets set under the growth, participation, population, cohesion and sustainability elements of the framework.

Fourth National Planning Framework (NPF4)

In January 2023, the Scottish Government approved a new spatial plan for Scotland that will look ahead to 2050. The fourth National Planning Framework (NPF4) sets out a vision for what Scotland, as a place, could and should look like in 2050. This includes national planning policies and provides a plan for future development in Scotland.

Driven by the overarching goal of addressing climate change, this long-term strategy will focus on achieving four key outcomes:

1. Net zero emissions
2. A wellbeing economy
3. Resilient communities
4. Better, greener places



The LHS has been informed by the themes and aims set out in NPF4. Concepts such as local living, the Place Principle, prioritising brownfield development and a fabric first approach to decarbonising homes and communities; all feature within action points to deliver Dumfries & Galloway LHS outcomes.

Furthermore, the LHS has been informed by evidence from the 2024 Housing Need & Demand Assessment. The 2024 HNDA provides housing estimates for each of the six Housing Market Areas in operation across Dumfries & Galloway as the basis for setting Housing Supply Targets in the LHS and Housing Land Requirements in the Local Development Plan (LDP).

In implementing the new National Planning Framework for Scotland, Dumfries & Galloway Council set a 'minimum all tenure housing land requirement' (MATLHR) in June 2021, following Scottish Government consultation on the spatial strategy for NPF4. The MATLHR took into consideration:

- housing system evidence including estimates of existing housing need
- housing delivery targets aligned to Strategic Housing Investment Plans
- Local strategic drivers for housing delivery, as well as historic evidence of the rate of housing completions in Dumfries & Galloway.

MATLHR targets set a minimum threshold for housing land allocations within the next Dumfries & Galloway Local Development Plan.

The proposed Minimum All Tenure Housing Land Requirement set for Dumfries & Galloway for the next 10 years is 4,550 units.

Setting the MATLHR does not impact on the requirement to develop Housing Supply Targets within the LHS using the housing estimates produced by the HNDA as a starting point. In preparing this LHS there has been close partnership working between housing and planning colleagues to ensure that housing delivery and land use planning principles are informed and well aligned.

2.2 Strategic Context for Housing in Dumfries & Galloway

It is important that the LHS should be closely aligned with the Dumfries & Galloway Local Outcomes Improvement Plan (2023-33), as well as supporting a range of other local plans and strategies which set ambitions for the people of Dumfries & Galloway. Key strategic plans and documents which align to LHS priorities are set out below.

The Dumfries & Galloway Local Outcomes Improvement Plan

Dumfries and Galloway's Local Outcome Improvement Plan (LOIP) 2023/33 sets out the outcomes that the community planning partners in Dumfries and Galloway seek to deliver. Connecting across three high level themes of "Health and Wellbeing"; "Work"; and "Where We Live", Dumfries and Galloway's LOIP has identified 12 outcome areas and a set of four underpinning principles within the context of their vision of:



"Working in partnership to ensure a confident, ambitious, healthy and fairer Dumfries and Galloway for everyone who lives and works here."

Housing has a key role to play in the delivery of the vision of Dumfries and Galloway's LOIP and the new LHS sets out housing's role in improving health and wellbeing for individuals and the economy, with a focus on place and connectivity. The LOIP has three strategic priorities including:

- **Health and Wellbeing:** Community Planning Partners will target their resources on tackling poverty and improving the health and wellbeing of our communities
- **Work:** Community Planning Partners will help to build a sustainable and skilled workforce to deliver a wellbeing economy and promote Dumfries and Galloway as an attractive visitor destination
- **Where we Live:** Community Planning Partners will focus on place; listen to our local communities; improve connectivity; and help tackle key local issues

The LHS sets the delivery framework for contributing to community planning partners' ambitions by:

- tackling housing induced poverty by addressing housing affordability pressures
- reducing fuel poverty by achieving affordable warmth in all homes
- supporting a local economy that creates sustainable places and connected communities, and which provides homes for key workers
- enabling people to live independently in the home and community they choose.

South of Scotland Regional Economic Strategy

The first ever Regional Economic Strategy (RES) for the South of Scotland was launched in September 2021. The strategy was shaped by the need to respond to a range of key influences including the climate emergency, Covid-19 recovery, post EU exit, changing ways of working, demographic changes, funding constraints, as well as a complex policy landscape. The approach has been endorsed by 'Team South of Scotland' which includes a diverse range of organisations from local government, national and regional agencies as well as sectors including education, housing, industry and third sector organisations.

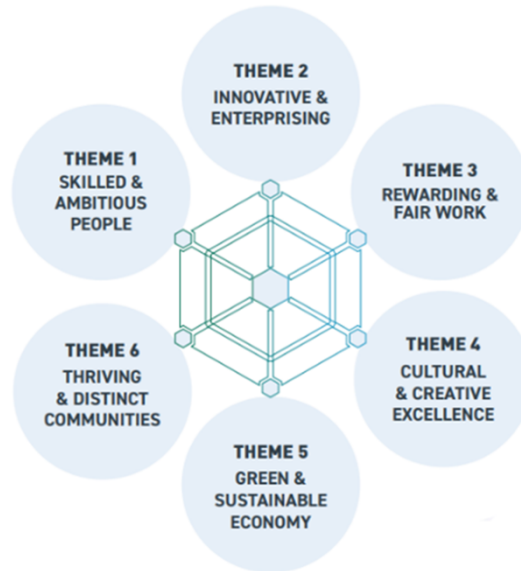
The Regional Economic Partnership's (REP) strategy sets a bold vision for the South of Scotland to be 'Green, Fair and Flourishing' by 2021 within the following vision statement:



“We will be a region of opportunity and innovation – where natural capital drives green growth, ambition and quality of life rivals the best in the UK, communities are empowered and cultural identity is cherished, enabling those already here to thrive and attracting a new generation to live, work, visit, learn and invest in the South of Scotland.”

To realise the vision, grasp the opportunities and respond to economic challenges, the REP has developed a strategic framework as the anchor point for the Strategy, to drive the impetus of actions and investment going forward.

The strategic framework has six interlinked and equally important themes, each with four priorities.



With a 10-year timeframe, the Regional Economic Strategy targets a significant shift in the region’s economic performance, its outward profile, and the way in which wealth is created by and shared across residents and communities. It also seeks to draw a renewed focus on the region’s exceptional quality of life and natural capital, to attract a new generation of residents, workers, learners, visitors and investors to the South of Scotland.

The LHS will play a pivotal role in delivering the ambitions of the RES with specific actions relating to skills development and building capacity in the construction sector, improving the energy efficiency of homes, creating and sustaining high quality affordable homes and revitalising communities.

Dumfries & Galloway Health and Social Care Partnership Strategic Commissioning Plan

The following vision of the Dumfries and Galloway’s Integrated Joint Board’s (IJB) Strategic Commissioning Plan (SCP) for 2022-2025 was shaped and developed by people from the Dumfries & Galloway who access and deliver health and social care and support services:



“People living happier, healthier lives in Dumfries and Galloway”

The vision is underpinned by seven strategic commissioning intentions (SCI) which are statements that set out the IJB's ambitions for improving health and social care outcomes over the life of the Strategic Commissioning Plan.

SCI1: People are supported to live independently at home and avoid crisis

SCI2: Fewer people experience health and social care inequalities

SCI3: People and communities are enabled to self-manage and supported to be more resilient

SCI4: People have access to the care and support they need

SCI5: People's care and support is safe, effective and sustainable

SCI6: People who deliver care and support, including Carers and volunteers, feel valued, are supported to maintain their wellbeing and enabled to achieve their potential

SCI7: People's chosen outcomes are improved through available financial resources being allocated in line with the Model of Care and delivering best value.

LHS Priority 2 which focuses on '*supporting people to live independently in the home and community they choose*' aligns directly with the SCP, setting out preventative housing interventions to improve health and wellbeing. These interventions include increasing specialist and age exclusive housing to meet the needs of existing residents and helping to address the housing suitability issues of an ageing population. The LHS will also look to address shortfalls in key worker housing to help increase the capacity of health and social care sectors by addressing housing related recruitment and retention issues.

Route Map for a Carbon Neutral Dumfries & Galloway

Dumfries and Galloway Council declared a Climate Emergency in June 2019 and is committed to implementing a 12- point action plan with the aim of achieving net zero carbon status by 2040.

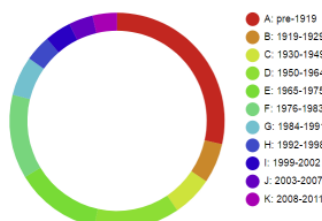
Analysis within the action plan show the variation in Dumfries and Galloway's housing stock including age profile, wall structures, main fuel heating sources and SAP ratings.

Specific actions to reduce carbon emissions from the domestic sector include the phasing out of coal and manufactured solid fuel (MSF)

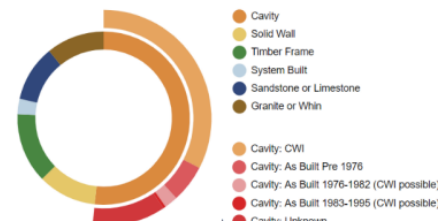
heat sources and installing alternative fuel sources such as electric heating and the installation of photovoltaic (PV) panels to domestic properties. The action plan also notes the domestic solutions being implemented by housing providers in the area including:

- the development of new build passive haus (carbon positive) properties

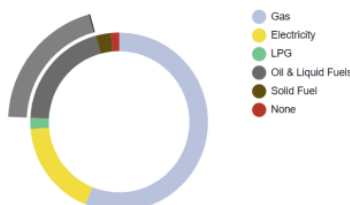
Age profile



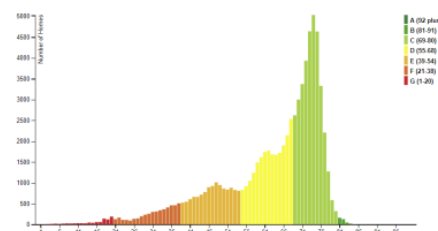
Wall structures



Main heating fuel



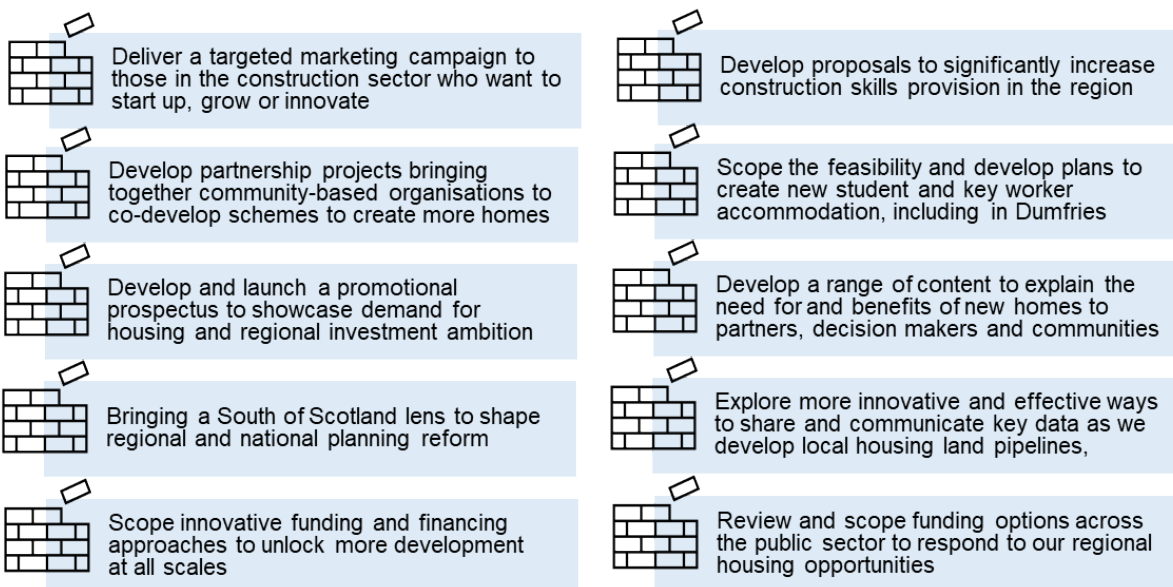
SAP profile



- the use of vacant and derelict land for housing development
- building homes within walking distance of local amenities
- implementing renewable technology solutions.

South of Scotland Housing Action Plan

Housing was identified as a key challenge when the Regional Economic Strategy was launched in 2021 recognising that building homes can bring huge opportunities for the construction and development sectors. The publication of a Housing Action Plan by the South of Scotland Regional Economic Partnership then followed in July 2024. This responded to the publication of a MATHLR by the Scottish Government under the new national planning framework (NPF4), which programmed the delivery of 9,000 homes across the South of Scotland in the next 10 years, 4,550 of which should be in Dumfries & Galloway. The Action Plan is intended to align to the Local Housing Strategy and Local Development Plan, calling for bold action and a commitment from all partners to play their part in enabling housebuilding across the region. The Action Plan sets out the following 10 actions to address the big challenges holding back housing development and to create capacity to deliver more homes in the future:



Key Worker Homes in the South of Scotland

New research published in May 2025 was carried out by South of Scotland Community Housing in partnership with Dumfries & Galloway Council, Scottish Borders Council, South of Scotland Enterprise and the Scottish Futures Trust. The research suggests that a shortage of the right homes in the right places is having a significant impact upon key worker recruitment and retention in Dumfries & Galloway. This is affecting thousands of staff and posts in health, social care, education, policing and the land-based industries. This research aligns to the Housing Action Plan and identifies the most pressing priorities for key worker housing as follows:

- more short-term rental housing for healthcare workers close to district general hospitals
- more new-build family homes for doctors to buy in Dumfries

- more dedicated key worker homes, especially affordable homes for rent, in rural areas across the region and specifically in the town of Stranraer and Sanquhar. In allocating rentals, priority should be given to specialist healthcare professionals, social care staff, teachers and police officers
- more employer-provided staff accommodation in tourism and the land-based industries
- more affordable rural housing to sustain and grow the younger and working age populations, addressing staffing challenges in various key worker sectors and the general needs of rural communities.

The report makes a series of recommendations on how these actions above can be implemented. One of which is that:

“Local Authorities, South of Scotland Enterprise and others should (continue to) give definition and status to key worker housing needs through Local Housing Strategies, Local Development Plans and other local and regional policies and plans”

The new Local Housing Strategy must proactively respond to the housing needs of key workers to support local employers to recruit and retain staff.

3 Equalities Impact and Other Assessments

The Council has a statutory obligation to ensure that all its functions and activities are exercised in full compliance with the requirements of the Equalities Act 2010 and the Fairer Scotland Duty. Equality is at the heart of Dumfries & Galloway's Local Housing Strategy, with a commitment to understanding diversity at the heart of delivering LHS priorities and actions outcomes. The Council aims to ensure that all services meet the needs of everyone who lives, works or visits Dumfries & Galloway and will continue to work with communities to ensure this can be achieved.

The LHS Equalities Impact Assessment (EQIA) sets out how the Council has addressed and seeks to mainstream issues of equality in delivering the LHS. This assessment confirms that the LHS has been developed in full accordance with the principles of equality and diversity, actively promoting inclusion. It acknowledges the crucial role of housing and housing services in the delivery of improved outcomes to all people and communities in Dumfries & Galloway.

An Equalities Impact Assessment (EQIA) has been completed for the 2025-30 Local Housing Strategy. This found that the LHS will have predominantly positive impacts for the residents of Dumfries and Galloway with no negative impacts. This process followed the Impact Assessment Toolkit developed by the Council. This method considers impacts on areas such as Diversity, Health, Environment, and Social and Economic Sustainability.

A link can be found at [Impact assessments | Dumfries and Galloway Council](#).

Strategic Environmental Assessment

A Strategic Environmental Assessment (SEA) is a systematic method of considering the effects on the environment of a plan or programme with the aim of helping to reduce or avoid environmental impacts. An SEA is a requirement of the Environmental Assessment (Scotland) Act 2005. The objective is to provide a high level of protection for the environment and to contribute to the integration of environmental considerations into the preparation and adoption of plans with a view to promoting sustainable development.

Given the LHS and the Development Plan are aligned, notification is required to be submitted to the SEA Gateway. This states that the LHS is not required to undergo SEA. This is because decisions relating to Housing Supply Targets and associated land allocations, have already been considered through the Dumfries & Galloway Local Development Plan. The Development Plan has been the subject of SEA, and it concluded it does not contain policy options, or proposals, that will have a significant adverse environmental impact.

4 The Housing System in Dumfries & Galloway

Dumfries and Galloway is located in the south-west of Scotland and is the third largest of the 32 local authorities in Scotland by geographical area. The region covers approximately 6,426 square kilometres and has a coastline of approximately 350 kilometres. The topography includes uplands and river valleys which have influenced the location of settlements, transport routes, forestry, agriculture and economic and energy generation activity. The region also hosts important habitats and biodiversity and a range of outdoor activities.

The majority of the region’s population is concentrated in small towns and villages with large but sparsely populated rural areas. There are only three settlements in the region with a population of over 5,000 – Annan, Dumfries, and Stranraer.

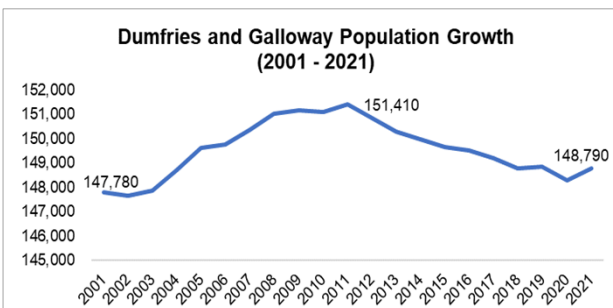
Key drivers which influence how the housing system is operating, such as population change, household projections and the performance of the Dumfries & Galloway economy are set out in more detail below.

4.1 Population and Households

The Declining Population of Dumfries & Galloway

Between 2001 and 2011, there was a sustained increase in the Dumfries & Galloway population of 2.5%, from 147,780 in 2001 to 151,410 people in 2011.

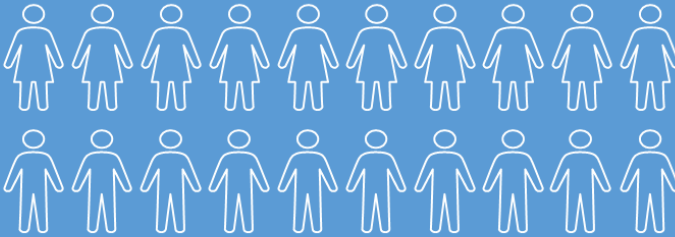
Chart 4.1: Dumfries & Galloway Population 2001-2021 (NRS Mid-Year Population Estimates (June 2021))



Population growth has been in decline since 2011 (at a rate of 1.7%), standing at 148,790 people in 2021. Over the last 20 years, the population living in Dumfries & Galloway grew by just 1% in comparison to an 8% increase in Scotland over the same period.

Dumfries & Galloway’s population growth is projected to decline further between 2018 and 2043, with an average annual decrease of 500 people, creating an overall projected decrease in population of 8.4%. This compares to a projected increase in Scotland’s population of 2.5% over the same period.

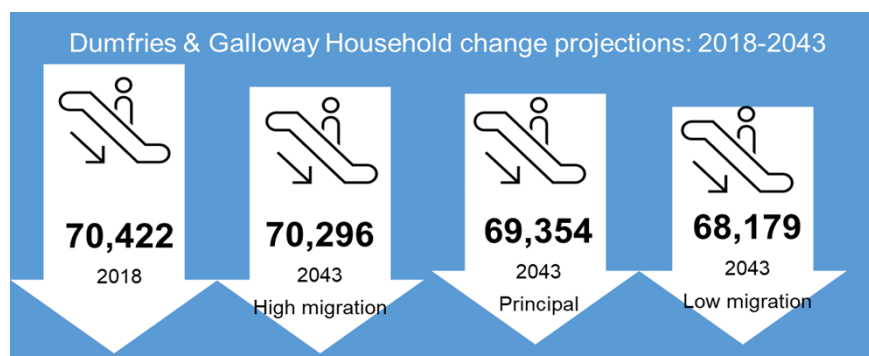
In 2023, the population of Dumfries & Galloway was estimated at



145,670
people

Alongside challenging demographic trends in Dumfries & Galloway, the LHS reflects the potential housing impacts of changes in the number and types of households living in the area aligned to future household projections. In 2023, there were an estimated 70,696 households living in Dumfries & Galloway, an increase of 3% since 2013. This growth is significantly lower than the national rate with households increasing across Scotland, by 5.9% over the same period.

In September 2020, National Registers of Scotland (NRS) published household projections for every local authority, based on 2018 population estimates. The projections include a principal scenario and variants based on alternative assumptions about migration trends (both high and low). All three scenarios show a projected decrease in the number of households in Dumfries & Galloway between 2018 and 2043 ranging from a decline of -0.2% under a high migration scenario (70,422 to 70,296 households), to a 1% decline under the principal scenario (70,422 to 69,354 households). The low migration scenario projects an overall decrease in households by 3% (70,422 to 68,179 households).



Under the principal scenario, during the life of the LHS (2025-2030), the number of households in Dumfries & Galloway is projected to decrease by 0.4% from 70,025 to 69,727. Over the next decade (2025-2035) household numbers will decrease by almost 1% from 70,025 to 69,377.

Under the principal scenario, during the life of the LHS (2025-2030), the number of households in Dumfries & Galloway is projected to decrease by 0.4% from 70,025 to 69,727. Over the next decade (2025-2035) household numbers will decrease by almost 1% from 70,025 to 69,377.

The Ageing Population in Dumfries & Galloway

Although the population of Dumfries & Galloway is expected to decline over the next ten years, this is against the backdrop of an ageing population. Between 2023 and 2033 the older population is expected to grow substantially as people live longer, whilst younger and working age populations are expected to decline. The working age population is projected to decrease by 10% between 2023 and 2033 whilst the 65+ age cohorts will increase by 18% overall.

Table 4.1: Dumfries & Galloway Population Change 2023 – 2033 by Age

Age Cohort	2023	2033	Dumfries & Galloway % Change	Scotland % Change
Children < 16	21,912	18,992	-13%	-8%
Working Age Population	84,678	76,403	-10%	-2%
Pension Age (65 – 85+)	40,296	46,499	15%	20%
Total Population	146,886	141,894	-3%	1%

Source: Population projections (NRS) 2018 Based

The declining working age population could have a major impact on the sustainability of local communities in Dumfries & Galloway. Undoubtedly, the reversal of economic decline and depopulation will depend on Dumfries & Galloway's ability to attract and retain a working age population.

Dumfries & Galloway has a comparable life expectancy to the rest of Scotland, and it is projected that the rate of increase in the older population will continue with the 85 and over age group expected to increase by 59% between 2023 and 2043. This ageing population will require housing, health and social care interventions that will enable older cohorts to live independently.

Innovative solutions will be required to enable older households to 'Age in Place'. The report "Housing and Ageing: Linking Strategy to future delivery for Scotland, Wales and England 2030", recommends that housing should play a central role in the provision of services for older people. It also calls for new adaptable and affordable housing to be built; investment in early intervention; and meaningful consultation with older people to ensure there is suitable housing and services for individuals to continue living independently at home, whilst maintaining their connections with people and place.

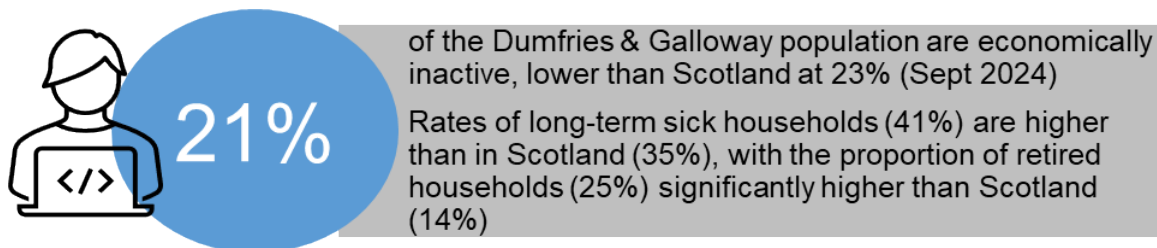


There is increasing recognition that planning for housing in later life is about ageing in place and staying in the home of your choice for as long as possible. Increasing the supply of accessible housing in Dumfries & Galloway will be a fundamental part of promoting independence, flexibility and social inclusion. This can only be achieved by building accessible dwellings or by adapting the existing housing stock to meet the needs of Dumfries & Galloway's older people as they age.

4.2 The Dumfries & Galloway Economy

Economic Profile

The Dumfries & Galloway economy is characterised by higher employment rates than Scotland (76.8% compared to 74% in Scotland in September 2024), with unemployment rates slightly lower (2.7%) than Scotland (3.3%). Lower numbers of the workforce in Dumfries & Galloway are in full time employment (64%), in comparison to Scotland (67%), with 36% working part-time.



The Dumfries & Galloway economy relies predominately on micro businesses with 88% of firms employing less than 10 people. Large employers (250+ employees) account for just 0.2% of local jobs. Furthermore, Dumfries & Galloway's economy relies on public sector jobs (24%) at the same rate as is the case for Scotland (24%).

The largest employment sector in Dumfries & Galloway by FTE jobs is 'agriculture, forestry and fishing' (33%) followed by 'construction' (11%), then 'accommodation and food services' (9%), 'retail' (7%) and 'professional, scientific and technical' (7%).

Economic output in Dumfries & Galloway has historically been lower than the wider Scottish economy. In 2022, Gross Added Value in Dumfries & Galloway was £47,656 per head, 29% lower than the Scottish average of £67,476. However, there is evidence that economic output is improving in Dumfries & Galloway with GVA growing by 50% between 2012 and 2022 in contrast

to an 34% increase across Scotland. But despite the recent growth in productivity, current projections anticipate GVA to stagnate with just 1.3% growth up projected to 2027, with a further 1% growth between 2027-2034. This reflects the wider national picture.

Over the last decade, Dumfries & Galloway's economy has faced significant disruption due to events such as the pandemic, Brexit, the war in Ukraine, and the cost-of-living crisis. To address this, the South of Scotland Regional Economic Partnership have set out a vision for a 'Green, Fair and Flourishing region', within a delivery plan which focuses on three 'grand challenges' which are seen as the barriers to economic growth in the region. One of these challenges is housing.

Additionally, to mitigate the economic challenges faced by Dumfries & Galloway, a £350M Borderlands Growth Deal was announced by the UK and Scottish Governments in 2021. The Deal delivers £70M of direct investment in Dumfries & Galloway with the potential to deliver up to 2,700 jobs in the next decade. Housing and land interventions will make a significant contribution to a growing economy as well as creating healthy and sustainable communities where people want to live. The overall vision for the Borderlands Growth Deal is summarised as "*working together to deliver transformative change across the region to maximise the benefits of inclusive growth*". Some of the key projects include the transformation of the former nuclear site at Chapelcross as a major employment site, the regeneration of the Stranraer Marina, and the Dairy Nexus innovation centre to drive transformational research and innovation to decarbonise the dairy sector.

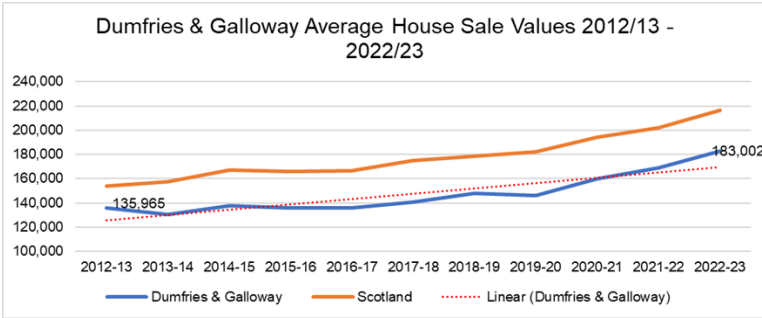
It is important that housing investment is maximised as part of the South of Scotland economic strategy. Housing and economic growth are inextricably linked, and a lack of suitable housing can be a barrier to key sectors of the economy being able to recruit and retain staff to grow their businesses and in turn grow the local economy.

Housing plays an important role in ensuring working age households repopulate fragile communities and places, aligning high quality homes to high quality jobs. To achieve this, Dumfries & Galloway Council and partners aim to ensure that there is a range of affordable housing options to meet the needs of all households in communities, in locations which contribute to sustainable places.

The Dumfries & Galloway Housing Market

Dumfries & Galloway has experienced an increase in the rate of housing market activity following recovery from the housing market crash in 2012, with the volume of house sales increasing by 38% over the last 10 years. This is very similar to the national position with an 39% increase in sales volumes between 2012/23 and 2022/23. In the last 5 years there has been a decrease of 4% within Dumfries & Galloway, slightly higher than the national position which has decreased by 1% since 2018/19. The pandemic has impacted house sales nationally in the last 5 years, but numbers are now beginning to show pre pandemic levels.


Chart 4.2: Average House Sale Values in Dumfries & Galloway



In 2022/23, the average house price in Dumfries & Galloway was £183,002 which is 15% lower than the Scottish average house price at £216,337. House prices have grown steadily in Dumfries & Galloway over the last decade (by 26% overall), slightly below Scotland at 29%.

Dumfries & Galloway reveals that there are clear affordability pressures locally, particularly for those on low household incomes.

Whilst the Dumfries & Galloway economy is characterised by low unemployment levels, income inequalities are evident, with 40% of the household population earning less than £25k per annum and 39% earning more than £40k



The average annual median income in Dumfries & Galloway is 11 % lower (£31,483) than in Scotland (£35,340)
Source: CACI 2023.

The proportion of low-income households varies by Housing Market Area with 46% of households in Stranraer and Mid Galloway earning less than £25k per annum compared to 37% in Stewartry

Full-time weekly wages across Dumfries & Galloway (£639) are notably lower than Scotland (£732).

The average income in Dumfries & Galloway is £39,545 per annum which is 11% below the Scottish average of £44,445. In fact, 40% of the Dumfries & Galloway population earn less than £25,000 per annum with lower quartile incomes of £17,982. Households must spend up to 5 times the median income to afford a mid-point level house price. This is well in excess of the typical 3.9 X's multiplier used for lending purposes.

Table 4.2: Dumfries & Galloway Mortgage Affordability Ratio 2023

Dumfries & Galloway (2023 CACI & ROS Data)	Income	House Price	Affordability Ratio
Average house price/income	£39,545	£181,444	4.59
Median house price/income	£31,483	£152,500	4.84
Lower quartile house price/income	£17,982	£100,000	5.56

For households on lower incomes, housing affordability is particularly challenging with analysis revealing they must spend 5 times their income to purchase a home at the lower quartile price.

Affordability is extremely challenging at market entry level in some HMAs

Using the Scottish Government’s methodology to test market entry (benchmarking lower quartile incomes to lower quartile house prices), reveals that households must spend up to 5 times their income to purchase a home.

Home ownership is out with the reach of local households on lower incomes, which is particularly challenging given the dominance of home ownership in the area

Housing system evidence of poor housing market accessibility in Dumfries & Galloway is echoed by local residents. As part of the LHS early engagement survey, residents in Dumfries & Galloway were asked to define the biggest housing challenges they face locally, as a result of the current housing system. The top-ranking challenges defined by respondents relates to an insufficient supply of housing available to meet the needs of local people (53%) and housing affordability preventing residents from being able to afford to buy or rent the type of housing they want (51%).

4.3 Dumfries & Galloway Housing Stock

There are approximately 75,922 residential homes in Dumfries & Galloway to meet the needs of the local population.

Owner occupation is the dominant tenure in the Dumfries & Galloway housing system accounting for 65% of homes, with the social housing sector accommodating 19% of local households (which is slightly lower than the Scottish average of 22%).

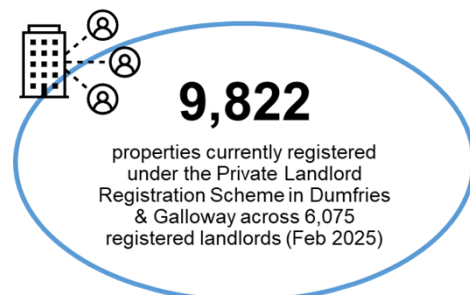
	Dumfries & Galloway	Scotland
Owner Occupied	↑ 65%	↓ 63%
Social Housing	→ 19%	↑ 22%
Private Rented Sector	↑ 16%	↓ 14%

2022 Census

The value of household incomes in Dumfries & Galloway makes affordable housing options central to meeting housing need, particularly for those working age households who may also have no eligibility for social housing. Demographic projections show a decline in the population of working age households making it increasingly important that a wide range of quality housing options are available to realise Dumfries & Galloway’s economic regeneration and growth strategy.

A survey of local households to inform LHS priorities reveals that poor housing affordability is a concern for many households. Residents and community groups were asked to rank the top housing priorities for action in Dumfries & Galloway over the next 5 years. The top priority for 53% of responses was *‘ensuring local people can afford either to buy or rent the type of housing that they need’*.

The private rented sector (PRS) in Dumfries & Galloway is slightly bigger (16%) than is the case for Scotland (14%) playing a key role in meeting housing need locally. In smaller, more rural areas PRS housing is a key tenure, accommodating up to 18% of households in Eskdale.



Whilst the PRS in Dumfries & Galloway plays an important role in meeting housing need, there are questions regarding the extent to which legislative reform may influence future investment in the sector. New quality and energy standards placed on the sector require landlords to invest in repair,

maintenance and improvement works, with return on investment dependent on the impact of proposed rent controls. Following the end of rent controls in Scotland, recent consultation on a proposed rent control framework within the Housing (Scotland) Bill, has left landlord confidence at a continued low.

A survey by the Scottish Association of Landlords in December 2024, reveals that landlords continue to withdraw PRS in Scotland in significant numbers. Having withdrawn 8.5% of their properties from the sector during 2024, analysis suggest that over 52,000 PRS properties have been withdrawn by private landlords in the last 2 years.

There is evidence that the cost of private renting is out of reach for low-income households in Dumfries & Galloway. A household requires to earn up to £25,060 to be able to afford the average PRS rent if they devote 30% of their income to housing costs, with 31% unable to afford. This is significantly beyond lower quartile incomes in Dumfries & Galloway (£18k) rendering PRS rents out of reach for low-income households.

Having said this, the PRS is an important tenure option to those who are not eligible for social housing and cannot afford access to the housing market. Whilst the PRS in Dumfries & Galloway could play an important role in meeting housing need if investment to secure growth and improvement can be achieved; there are questions regarding the extent to which PRS reforms may influence future investment in this sector. As the PRS plays a key role in the Dumfries & Galloway housing system, particularly in rural areas, the new LHS will work with private landlords to encourage them to invest in growth and improvement.

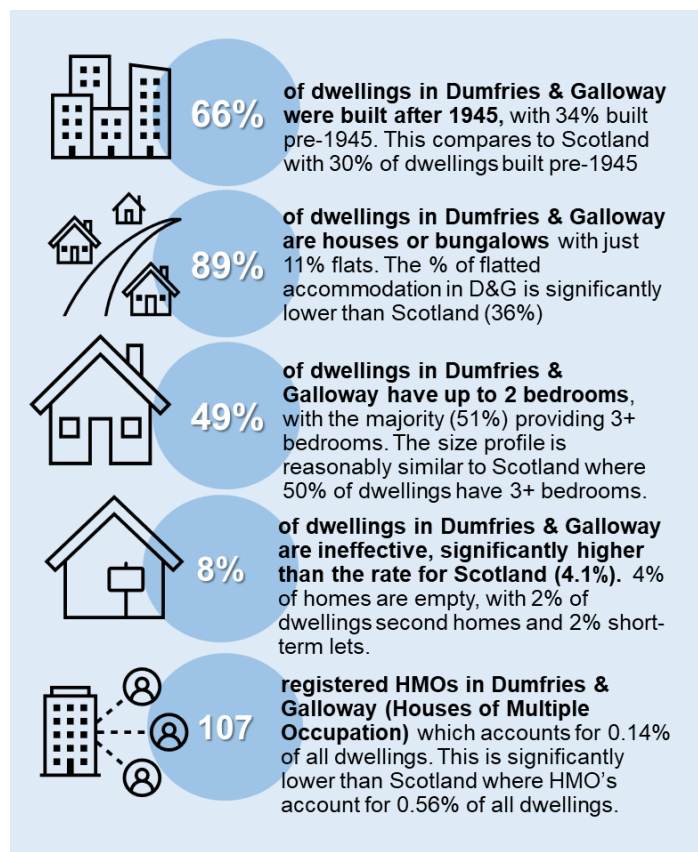
Dumfries & Galloway Dwelling Profile

There are approximately 75,922 residential homes across Dumfries & Galloway.

The dwelling profile in Dumfries & Galloway is characterised by properties that are older, low rise and bigger in size than elsewhere in Scotland.

The average housing density in Dumfries & Galloway is 0.2 homes per hectare, which is notably lower than the Scottish national average of 0.6 homes per hectare. This lower density reflects the predominantly rural character of the region, where settlements are more dispersed and land is more plentiful. This low density has implications for infrastructure and service delivery including public transport links and the accessibility of healthcare services.

Approximately 66% of homes in Dumfries & Galloway were built after 1945, reflecting the significant post-war housing development that occurred across the UK. The majority of these properties are low-



rise houses and bungalows, which are typical in rural and semi-rural settings where land constraints are less restrictive than in urban centres. This housing age profile is broadly similar to the national trend, where 70% of Scotland's housing stock was also built post-1945.

89% of all dwellings in Dumfries & Galloway are houses or bungalows, with just 11% flats. This is a significantly lower proportion of flats than is the case in Scotland where 36% of dwellings are flatted.

There is a growing mismatch between the needs and aspirations of local households and the profile of homes available in Dumfries & Galloway. Whilst 58% of homes across Dumfries & Galloway offer 3+ bedrooms, the growing population of smaller and single person households across Dumfries & Galloway raises questions over a growing mismatch of households to homes by property size.

Ineffective Housing Stock

Ineffective housing stock is a term used to describe housing which is not used as a principal home in Dumfries & Galloway either because it is empty/not in use or used for a different purpose. 8% of dwellings in Dumfries & Galloway are ineffective, which is significantly higher than the rate for Scotland at 4.1%. In Dumfries & Galloway, almost 4% of all homes are empty, with 2% classified as second homes, and 2% as short term lets.

The Council has powers to designate a short term let control area, where there is evidence that an over-concentration of short-term lets is adversely affecting the local housing market and limiting choice for local households. Whilst evidence and data analysis are still at an early stage, there are several settlements in coastal areas where this is becoming apparent. In February 2024, elected members agreed to introduce a double Council Tax levy on second homes from 01/04/2024.

Empty homes are a wasted resource and can often cause blight to local communities and places. In Dumfries & Galloway, empty homes create a risk of exacerbating problems with low demand housing, with further declining the value of place and community. In some cases, empty homes can prolong the efforts of social landlords to carry out improvement works to mixed tenure housing assets.

Tackling empty homes can be part of a holistic approach to increasing the availability of housing and helping to regenerate communities. 2% of all dwellings in Dumfries & Galloway are long-term (over 12-month) empty homes, which is again higher than the rate for Scotland at 1.5%. Investing in long term empty properties not only increases the supply of local housing but improves the condition of housing stock and helps to regenerate communities. Continued investment in bringing empty homes back into use could make a positive contribution to meeting housing need. To deal with such challenges, the draft Empty Homes Strategy sets the following vision: *“Work in partnership to bring properties back into use to increase the supply of good quality housing and raise awareness of the issues surrounding empty properties”*. To achieve this, 4 objectives have been set to bring empty homes back into use as follows:

- identify empty properties by collecting relevant and up to date information,
- raise awareness of empty homes in Dumfries & Galloway,
- encourage reuse through information and incentives
- address empty properties which are in a state of disrepair.

Some examples of mechanisms used to tackle empty homes in Dumfries & Galloway include £1M Town Centre Living Fund aimed at bringing empty homes back into use as affordable housing, giving advice to empty homeowners on VAT reductions and renovation discounts and partnerships working via the Vacant & Derelict Land and Property Working Group.

The new LHS will programme further action to bring more long-term empty properties back into residential use, ensuring that there is a continued reduction in the number of long-term empty homes. Maximising the use of existing stock will not only increase supply of local housing but support improvement in the condition of homes, helping regenerate communities. This means that tackling long term empty homes will support wider LHS objectives.

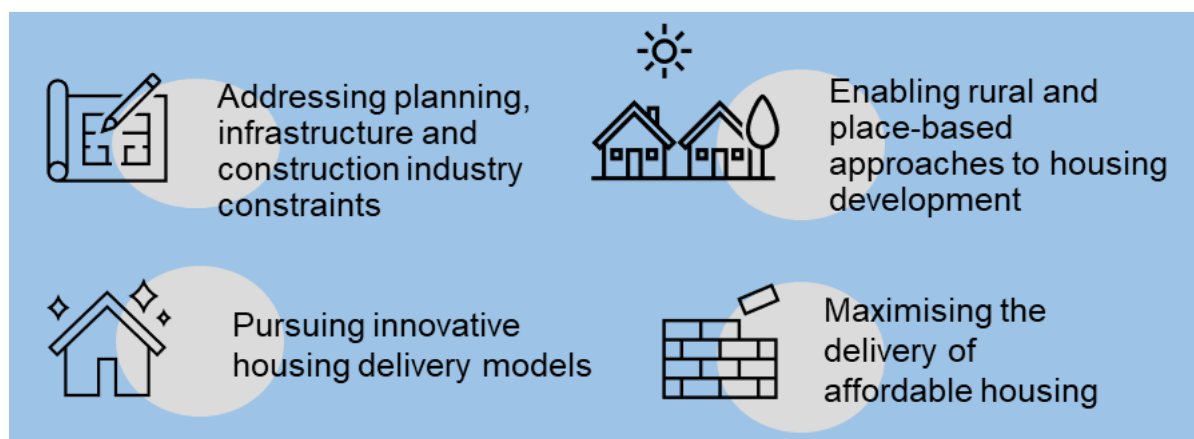
5 LHS Priority 1: Building more homes to support a local economy that creates sustainable communities and places

The LHS is an all-tenure strategy which considers current and future housing need, setting a strategic vision for housing across both public and private sectors. Providing a better profile of housing by size, type and tenure, in sustainable, well-connected places is a fundamental aim of the Local Housing Strategy and crucial to the delivery of the Local Outcomes Improvement Plan and ambitious South of Scotland economic development agenda.

Aligned to providing quality homes in connected places, the LHS is required to provide evidence and policy direction in relation to:

- the extent and nature of housing need and demand across Dumfries & Galloway
- defining a generous supply of effective housing land to enable the delivery of Housing Supply Targets
- the strategic direction for housing investment in Dumfries & Galloway, including the Strategic Housing Investment Plan and wider regeneration activity
- powers and mechanisms to help households and landlords make best use of existing homes
- efficient and innovative ways of financing the development of new homes and transforming existing homes.

Informed by analysis of the main issues and housing system drivers, LHS Priority 1 focuses on **'building more homes to support a local economy that creates sustainable communities and places'** in Dumfries & Galloway by:



Chapter 5 sets out the evidence base and outlines what Dumfries & Galloway Council and partners will do to address the main challenges to house building and placemaking. It concludes with LHS priority actions for partnership, investment and delivery activity.

5.1 LHS Priority 1: What's Our Starting Point?

A detailed briefing which sets out the housing system evidence underpinning LHS Outcome 1 can be accessed here: [Priority 1 Interactive Briefing](#).

Affordable housing pressure




There are over 14,000 units of affordable housing across the Dumfries & Galloway area, 8% of which (1,087 units) become available for letting every year.

Demand for affordable housing in Dumfries & Galloway shows clear pressures with roughly 3 applicants waiting for every social tenancy that becomes available. There are significant pressures for 4 bedroom homes with most housing market areas showing 20 applicants waiting for every available tenancy. Additionally, there are 69 applicants who need 5+ bedroom homes with no available stock of this property size to meet

housing need.

Whilst 3,215 households have expressed demand for social housing, 55% of applicants are assessed as having no housing need under the existing housing allocations policy. These applicants are likely to be working age households who do not meet the reasonable preference criteria set out in the housing legislation guiding allocations, but who are struggling with housing affordability issues.

As part of the insight to inform the LHS, the Council carried out housing affordability analysis to test the value of local incomes to meet housing costs across a range of housing tenures. The analysis evidences the affordability pressures faced by local households when devoting 30% of household income to housing costs.



Up to 80%

of households in Dumfries & Galloway cannot afford to purchase a home at the average market price. This makes meeting housing need extremely challenging given that owner occupation accounts for 65% of all homes in the area.

Whilst social housing rents are affordable to more than 80% of households in Dumfries & Galloway, social housing is only available to roughly 19% of local households

Providing a more diverse and affordable range of tenures could therefore be an important consideration in the new LHS

The average income in Dumfries & Galloway is £39,545, which is 11% lower than the Scottish average (£44,445). It was also found that 40% of households earn less than £25k per annum with lower quartile incomes at £17,982. In 2022/23, the average house price in Dumfries & Galloway was £182,558.

Whilst 31% of Dumfries & Galloway households are unable to afford market rents at a 30% income to rent ratio, local households require to earn £28,250 to afford the lower quartile house price (£100,000) with 35% unable to afford market entry prices. This challenges in housing market affordability are extremely problematic given the dominance of owner occupation as a housing option in the Dumfries & Galloway area.

Housing need

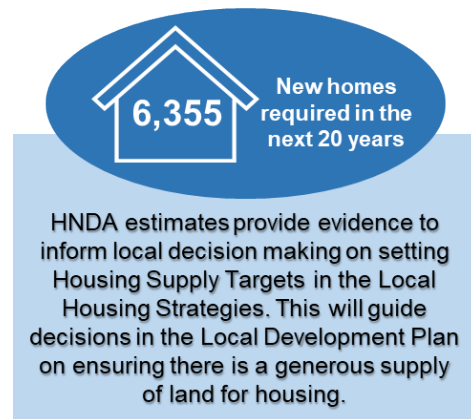


To produce the evidence required to calculate the number of new homes, plus local land requirements over the next 20 years, Dumfries & Galloway Council produced a Housing Need & Demand Assessment (HNDA) which was signed off as a robust and credible by the Scottish Government's Centre for Housing Market Analysis in October 2024.

The HNDA calculation works by projecting forward the number of new households who will require housing in Dumfries & Galloway. This is based on household projections produced by the National Registers of Scotland. The number of existing households who need to move to more suitable housing is also

included. Economic scenarios are then applied to calculate housing affordability so that the total housing estimates can be split into housing tenures.

Using the Scottish Government's methodology, the baseline HNDA projections for Dumfries & Galloway assume the number of new households will remain static over the next 20 years under the NRS high migration scenario. This is in contrast to a 10% growth in households in the last 20 years and a transformational economic development strategy that could generate up to 3,000 new jobs in the region. To address this, alternative housing estimates are based on a 3% growth scenario over the next 20 years, which project an increase of over 3,300 households. Using these assumptions, plus the number of existing households in unsuitable housing who need to move home (c. 3,000), total housing estimates are calculated at 6,355 homes over the next 20 years.



Over two thirds (68%) of this housing requirement is for market housing options, with around 30% of housing estimates focused on the delivery of affordable housing, including 17% on social housing and a further 15% on below market options such as shared ownership/equity and mid-market rent.

Placemaking

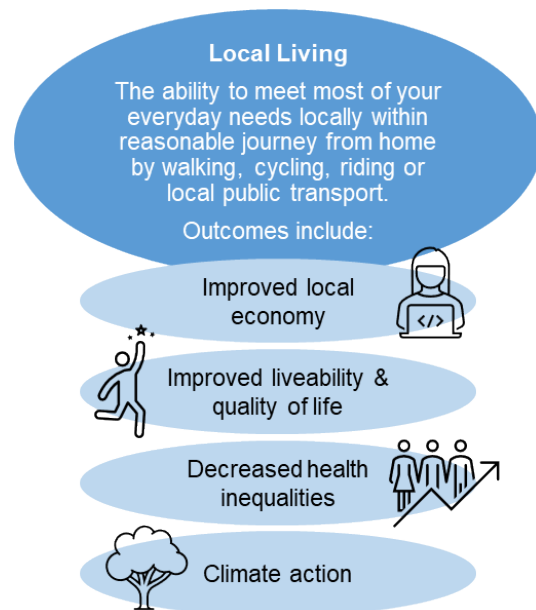


Local Living is a place-based approach that seeks to create neighbourhoods where people can meet the majority of their daily needs such as accessing shops, schools, healthcare, green spaces, and community facilities, within a short distance from their home, ideally by walking, wheeling, or cycling. The aim is to reduce reliance on private cars, support healthier lifestyles, and make communities more sustainable, inclusive, and resilient.

By encouraging compact, connected, and well-serviced local areas, Local Living promotes social cohesion, reduces carbon emissions, and enhances quality of life, particularly for those who may face barriers to travel or mobility.

A key tool in supporting Local Living is the development of Local Place Plans (LPPs). These are community-led plans that allow local people to communicate their aspirations, priorities, and vision for the future of their neighbourhoods. They also play a crucial role in highlighting gaps in infrastructure and local service provision, empowering residents to influence planning decisions and shape more responsive, people-centred places.

The new Local Development Plan 3 (LDP3) sets out a strategic vision for shaping the future of development across Dumfries & Galloway and places a strong emphasis on supporting the principles of Local Living. In Dumfries & Galloway a network of small, rural areas rely on larger settlements nearby for some daily needs. Transport links and active travel will be an important aspect of improving local living, ensuring that homes are well connected to local services and amenities.



LDP3 also recognises the unique opportunities and challenges that exist within urban areas, where higher population densities can have an influence on the vitality of town centres, as well as the range and quality of services and facilities available to local communities.

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A key element of delivering Local Living in urban contexts will be the repurposing and reuse of existing buildings, particularly those that are vacant, underused, or at risk of dereliction. These buildings, often located in or around town centres, represent a valuable and sustainable resource. By bringing them back into productive use, whether as housing, community facilities, or mixed-use developments, LDP3 aims to revitalise local areas, improve the character and functionality of urban spaces, and reduce the environmental impact of new development.



The Housing Supply Target for Dumfries & Galloway, as outlined in the previous LHS, was aligned with the Housing Land Requirement (HLR) set out in Local Development Plan 2 (LDP2), which covered the period from 2017 to 2029. Over this 12-year timeframe, the total housing delivery target was 6,339 homes, equating to an average of 528 new units per year. Of this annual target, 72% (381 units) was allocated for the development of market housing, while the remaining 28% (148 units) was designated for the delivery of affordable homes.

Analysis of housing completions in Dumfries & Galloway over the five-year period from 2018/19 to 2022/23 reveals a persistent shortfall in housing delivery when measured against established planning targets. The delivery of affordable housing has remained relatively strong, with an average of 133 affordable homes completed annually, coming close to the annual target of 148 units. However, the most significant shortfalls have occurred in the delivery of market homes, where the average number of completions over the five-year period was just 176 units per year, well below the target of 381 units annually.

To address this shortfall in private sector house building, it is important that the South of Scotland Housing Action Plan continues to be aligned to the new LHS.

The South of Scotland Housing Action Plan calls for bold action and a commitment from all partners to play their part. A key aspect of this is the delivery of the South of Scotland Housing Prospectus (May 2024), which is intended to provide a strategic framework to attract investment in house building and support targeted housing growth. It showcases key development sites, infrastructure and economic development projects and local housing needs to both public and private sector developers, encouraging investment in housing delivery. Ensuring strong alignment between the LHS and the Action Plan will be essential in delivering shared objectives around housing supply, regeneration and inclusive economic development.

The Strategic Housing Investment Plan (SHIP) serves as the key delivery mechanism for achieving Dumfries & Galloway’s affordable housing supply objectives. Over the current planning period, the programme aims to deliver 1,160 new affordable homes, contributing meaningfully to local and national ambitions for expanding access to quality, affordable housing for all.


The programme is underpinned by a substantial investment of over £65.3 million in funding from the Scottish Government.

Furthermore, Wheatley Homes South and Dumfries and Galloway Council have been working together with the community of Lochside to create a community-led masterplan which will deliver new, high-quality, affordable homes that meet the needs of local people.

Lochside is one of three regeneration programmes taking place in Wheatley Homes South communities, with the others being in Summerhill and in Newington, Annan. They form part of regeneration and new-build plans by Wheatley Homes South which will see hundreds of new affordable and energy-efficient homes delivered by 2026.

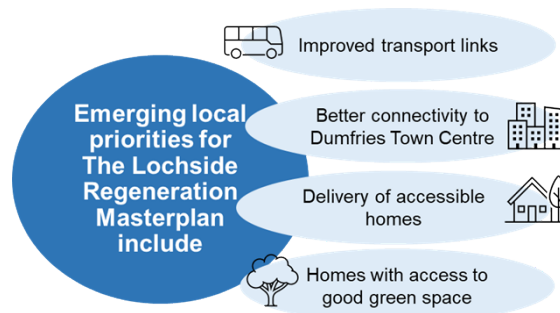
Strategic Housing Investment Plan

The Strategic Housing Investment Plan (SHIP) sets out the investment priorities for affordable housing over a 5-year period. Developed in partnership between the Council, the Scottish Government and local RSLs, it details the housing projects which require funding from the Scottish Government's Affordable Housing Supply Programme. The 2024/25-2027/28 SHIP programme could deliver:

 The 2024/25-2027/28 SHIP programme could deliver	Total: 1,160 new affordable homes
	207 homes in 2024/25
	234 homes in 2025/26
	722 homes in 2026/27 – 2027/28

SHIP Delivery (2024/25 – 2027/28)

The Resource Planning Assumptions which underpin SHIP delivery, total investment of over **£65.3M**, with committed funding of **£15.7M** in 2024/25, **£20.6M** in 2025/26, **£16.5M** in 2026/27, **£12.3M** in 2027/28



5.2 LHS Priority 1: What do Residents, Partners and Stakeholders Think?

Informed by resident feedback and housing system analysis, partners and stakeholders came together to define the major barriers that should be overcome in the Dumfries & Galloway LHS to enable the delivery of more homes so that economic growth and sustainable communities can be enabled.

Key local challenges which drive the need for future partnership, investment and delivery activity include the following:

<p>Stakeholder and partner consultation outcomes</p>	<p>Key issue: There is limited capacity in the local construction sector and a lack of volume house builders. Whilst there is a strong sector of local contractors, their focus is on repair and improvement works not new build development</p>	<p>Key issue: The nature of rural housing development, which is smaller in scale with high land values, does not often provide the commercial margin pursued by most commercial housebuilders</p>	<p>Key issue: Evidencing the development pipeline in D&G, as well as encouraging development partnerships which boost scalability, will be essential in building the confidence of commercial builders</p>
<p>Key issue: Developers are operating in an unprecedented environment in terms of construction cost and inflation. Pursing innovative construction methodologies and collaborative development funding models is needed</p>	<p>Key issue: Limited flexibility and agency over how Scottish Government grant funding and subsidies are applied and blended, is also a major barrier to enabling and maximising housing delivery</p>	<p>Key issue: Pursing innovation in collaborative funding models and clustering smaller rural developments to support scalable programme delivery should be pursued to increase housebuilding</p>	<p>Key issue: The role of building reuse and brownfield development in increasing housing supply should not be overlooked – it can make a significant contribution to rural and town centre regeneration as well as placemaking</p>

5.3 LHS Priority 1: Our Action

Partners and stakeholders co-produced a range of options and ideas to proactively address the challenges associated with building more homes in Dumfries & Galloway. The following top 5 priorities have been ranked in order of importance and include actions that have been identified to enable the Council and partners to deliver LHS Priority 1 Outcomes over the next 5 years:



Work collaboratively with communities, developers, landowners and infrastructure providers to ensure that an effective supply of deliverable sites are identified and allocated in LDP3 to enable and speed up development



Continue to support the delivery of brown field development and housing-led regeneration activity including the Lochside Regeneration masterplan to increase the supply of high quality and accessible homes and places



Encourage collaborative RSL development partnerships and funding models to maximise housing delivery at scale



Prioritise local partnerships with communities and landowners, RSLs, SMEs, SOSCH to enable community led housing and pursue innovation



Work with RSLs to develop fundable businesses cases to support the delivery of a wider range of housing tenures including Mid-Market Rent (MMR) and low cost home ownership options

5.4 Setting Housing Supply Targets

Dumfries & Galloway Council completed a Housing Need and Demand Assessment (HNDA) which was signed off as robust and credible by the Centre for Housing Market Analysis in October 2024. The HNDA provides a statistical estimate of how much additional housing will be required to meet all future housing need and demand in the region. The housing estimates produced by the HNDA provide the starting point for setting a Housing Supply Target (HST) within the Local Housing Strategy.

The HST has been derived from HNDA housing estimates and takes into consideration the full range of factors that may influence housing delivery on the ground including historic completions, available resources and policy considerations. The HST therefore provides a strong starting point for determining the Housing Land Requirements within the next Dumfries & Galloway Local Development Plan.

Analysis of the practical and policy factors that may impact on the scale and pace of housing delivery across Dumfries & Galloway acknowledges a particularly positive delivery context for affordable housing and its role in derisking volume development sites as part of mixed tenure housing proposals. This analysis has shaped the tenure delivery balance of the Housing Supply targets set.

The Housing Supply Target (HST) sets out the estimated level of additional housing that can be delivered on the ground and informs the definition of the Local Housing Land Requirement within the new Local Development Plan (LDP). An annual Housing Supply Target (HST) for Dumfries & Galloway has been set at 460 units per annum with a 45% target for affordable housing (210 units) and a 55% target for market housing units (250 units).

An evidence paper setting out the approach to setting Housing Supply Targets in Dumfries & Galloway is available in Appendix B.

6 LHS Priority 2: Supporting people to live independently in the homes they choose

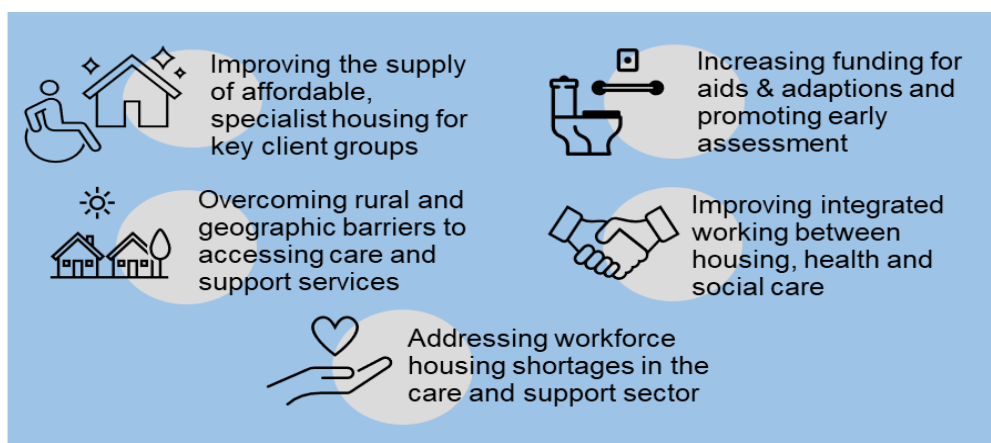
Through the delivery of the Housing Contribution Statement (HCS), the LHS has a key role to play in meeting national health and wellbeing outcomes in Dumfries & Galloway. The HCS sets out housing's contribution to delivering Dumfries & Galloway's Health and Social Care Partnership's Strategic Plan, by supporting more people to live at home and avoid crisis.

The LHS plays a significant role in supporting people to live independently and well at home by setting the framework for delivering accessible homes, wheelchair homes and specialist forms of provision such as supported accommodation for key client groups. The LHS also sets the framework for enabling people to live independently and well for as long as possible through investment in property adaptations, technology, care and support services.

Aligned to improving access to specialist housing and enabling independent living, the LHS is required to provide evidence and policy direction in relation to:

- targets for delivering wheelchair, accessible and specifically designed homes
- mechanisms to enable existing homes to be adapted to meet the changing needs of households via the Scheme of Assistance and the investment programmes of social landlords
- need for specialist housing provision across key client groups
- the delivery of preventative housing support services to promote independent living
- maximising the use of technology enabled care in homes across Dumfries & Galloway.

Informed by analysis of the main issues and housing system drivers, LHS Priority 2 focuses on **'supporting people to live independently in the home and community they choose'** in Dumfries & Galloway by:



Chapter 6 sets out the evidence base and outlines what Dumfries & Galloway Council and partners are doing to address the main challenges to supporting independent living in the community. It concludes with LHS priority actions for partnership, investment and delivery activity.

6.1 LHS Priority 2: What's Our Starting Point?

LHS analysis suggests that the key issues which drive the need for preventative housing solutions which enable people to live independently and well in a community setting in Dumfries & Galloway are as follows.

Specialist housing needs profile



In Dumfries & Galloway, approximately 50% of households include one or more individuals with a long-term sickness or disability (LTSD), which is notably higher than the Scottish national average of 44%. This prevalence is even higher within the social housing sector, where 66% of households report having someone with a health condition or disability. This highlights the important role that social housing plays in providing accessible, secure, and supportive living environments for individuals facing ongoing health issues or disabilities.

Data from the 2023 Dumfries & Galloway HNDA survey, further illustrates the diversity and scale of health conditions faced by residents. The survey found that 20% of households reported one or more household members having a physical disability, 18% with a long-term illness, and 14% experiencing mental health conditions, highlighting the broad range of needs within Dumfries & Galloway communities.

Among those respondents living with a health condition or disability, 25% reported that their current housing situation either did not meet their needs well or failed to meet them entirely. These findings suggest significant gaps in the amenity and accessibility of the region's housing stock, highlighting the importance of integrating health and social care considerations into housing planning and delivery. It points to the need for greater investment in accessible housing design, support services, and community infrastructure that promotes independence, wellbeing, and social inclusion for individuals with health conditions or disabilities.

Specialist housing requirements

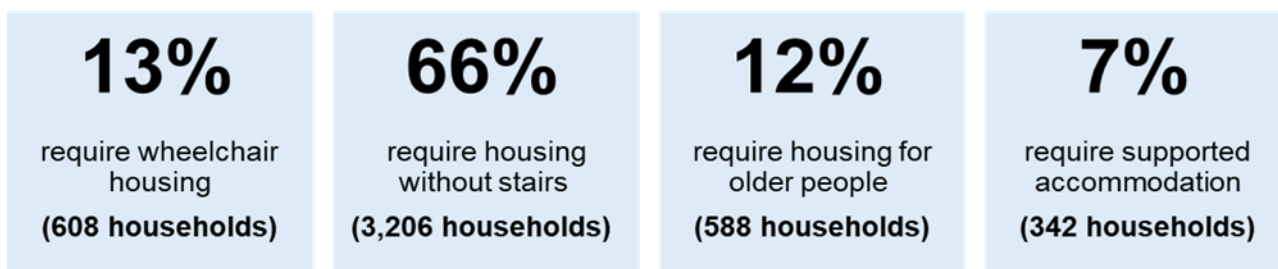
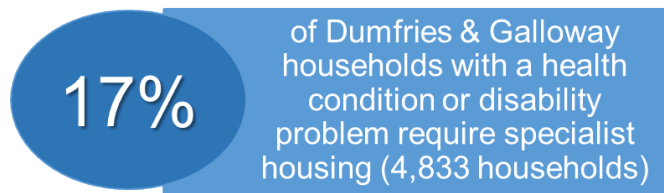


Across Dumfries & Galloway, the social housing sector offers 2,689 units of specialist housing, which accounts for 19% of all social tenancies in the region. Of these specialist homes, 70% are designated as amenity housing or ambulant disabled housing for individuals with mobility needs, while 22% offer sheltered or retirement housing providing onsite support and communal facilities aimed at older adults. Just 3% of the specialist housing supply is fully wheelchair accessible (80 homes), providing a limited supply of homes to accommodate residents with more significant mobility impairments. This highlights a critical area of need for future housing development and adaptations,

especially as the population ages and the demand for accessible homes grows.

Over the past three years, an average of 9% of specialist housing stock became available for letting each year, resulting in 234 new tenancies, only ten of which were wheelchair accessible units. Data from the Homes 4D&G Common Housing Register (CHR) indicates that nearly 1 in 8 applicants (13%) are seeking specialist housing, including 276 applicants for accessible, ground-floor accommodation and an additional 59 applicants in need of supported housing.

The 2023 HNDA survey reveals that 17% of all Dumfries & Galloway households that include a person with a health condition or disability that requires specialist housing to meet their long-term housing needs. The largest number of households (3,206) require accessible housing without stairs, with 608 households requiring wheelchair housing. Unmet need for specialist housing is concentrated in Dumfries (56%), followed by Stewartry (14%) and Stranraer (8%).



The Dumfries & Galloway Health & Social Care Partnership commission specialist housing services for a range of client groups living in the region. This includes:

- 1,031 care home and 1,566 care and supported packages in place for older people
- housing support packages in 133 very sheltered and 342 sheltered housing tenancies
- 585 commissioned care and support packages for households with learning disabilities and autism
- 142 commissioned care and support packages for households with severe mental health conditions
- 280 commissioned care and support packages for households with a physical disability or sensory impairment.

Over the next five years, there is an identified requirement for an additional 260 care home places or extra care housing units for older people, highlighting the growing demand for accommodation based support services.

Furthermore, HSCP data suggests a need for 16 additional care home placements and 40 supported tenancies for people with learning disabilities or autism, reflecting efforts to improve local accommodation options for key client groups.



The shortage of appropriate supported accommodation not only impacts the quality of life and wellbeing of these individuals but also places additional pressure on health and social care systems. Without the right support, many residents may face unnecessary hospital admissions, prolonged stays in unsuitable placements, or increased dependency on family carers who may themselves require support.

Housing for older people



By 2043, the number of people aged 75 and over in Dumfries & Galloway is projected to increase by 58%, reflecting one of the most significant demographic changes facing the region. This substantial growth in older people will have profound implications for the planning and provision of housing, health, and care services. An ageing population typically brings an increased prevalence of health conditions, reduced mobility, and a greater need for specialist housing that supports independent living while providing access to appropriate care when needed.

There are 599 units of social housing specifically designed for older people in Dumfries & Galloway, offering on average 75 sheltered housing properties per annum. Whilst the Homes4D&G common housing register records demand for age exclusive housing from just 23 applicants, the 2023 HNDA survey suggests that approximately 588 households in Dumfries & Galloway have an unmet need for retirement or sheltered housing.

Sheltered/Very Sheltered Provision:

- Wheatley Housing South: 271 units
- Loreburn Housing Association: 200 units
- Hanover Housing Association: 83 units
- Trust Housing Association: 45 units

As the population continues to age, the pressure on both specialist housing and care infrastructure is expected to intensify. Meeting this demand will require a coordinated and forward-thinking approach, ensuring that new housing developments include age-friendly design, promoting retrofitting and adaptation of existing homes, and investing in sheltered and extra care housing that offers the balance of independence and support many older adults seek.

Aids and adaptations



The 2023 HNDA survey suggests that 37% of households with a health condition and/or disability in Dumfries & Galloway currently live in properties that have been adapted to meet their needs. However, a further 22% (6,198 households) need adaptations to their property to improve their quality of life and ability to manage day-to-day living.

To help address these needs, in 2023/24, £5.03M was invested in property adaptations by social landlords across Dumfries and Galloway via a mixture of Scottish Government subsidy and RSL investment. Whilst substantial, this investment has dropped by over £1 million between 2022/23 and 2023/24. Notably, the landlord-funded portion of this investment saw a sharper decrease, falling by almost £1.4 million over the same period.

In contrast, support for adaptations in the private housing sector remains steady, with nearly £1.2 million invested annually through the Scheme of Assistance to help private households make necessary changes to their homes.

In Dumfries & Galloway, the most common property adaptations needed are handrails, level access showers, and stairlifts.

These modifications are critical in supporting individuals with reduced mobility, ensuring safer navigation of their home environment and enabling independence.

The most common property adaptations NEEDED are:



The Scottish Social Care Survey in 2017 revealed there was a population of just over 18,000 households engaging with social care services across the Dumfries & Galloway area. The top 3 social care services which enable independent living in Dumfries & Galloway include (i) self-directed support (38%), (ii) social work support (25%) and (iii) community alarm or telecare (20%).

The Digital Health and Care Strategy 2020–2024 provides a framework for the development and delivery of Technology Enabled Care (TEC) services across Dumfries & Galloway, aiming to improve the quality, accessibility, and efficiency of health and social care through digital innovation. The strategy outlines both the current use of TEC and its potential to support people in living independently.

A wide range of telecare equipment is currently deployed across Dumfries & Galloway to approximately 3,500 households, to help people remain safely in their own homes. This includes smoke detectors, fall detectors, door sensors, and epilepsy sensors. These devices are especially valuable for older adults, people with disabilities, and those with long-term health conditions, helping to reduce accidents, promote reassurance, and delay or prevent the need for institutional care.



Over 3,580 households across Dumfries & Galloway are supported to live independently as a result of using assistive technology (Telecare)

- 81% of this population are 75+
- 67% of telecare clients do not rely on Homecare services to meet their needs

Looking ahead, the future of TEC in Dumfries & Galloway will incorporate advancements such as Artificial Intelligence (AI), predictive technologies, and the introduction of a dedicated Health and Social Care Portal. These developments aim to enhance service delivery by streamlining access to information, supporting clinical decision-making, automating routine administrative tasks, and helping to ensure individuals remain in the most appropriate care setting for longer. Ultimately, these innovations are expected to improve outcomes, reduce pressure on services, and minimise avoidable hospital admissions.

Gypsy traveller community



The Council retains a statutory duty to assess the housing and support needs of Gypsy/Travellers and to ensure that appropriate provision is made available for this community. According to the 2022 Scottish Census, 92 individuals in Dumfries & Galloway identified as White Gypsy/Traveller, a minor decrease of 10 people compared to the 2011 Census.

To meet this need, two publicly owned Gypsy/Traveller sites are currently in operation across the region. Barlockhart Park, located near Stranraer, provides 7 pitches, while Thistle Grove Park in Collin offers 13 pitches, amounting to a total of 20 pitches across Dumfries & Galloway. In 2023/24, there were five unauthorised encampments recorded, representing an 84% decrease in such incidents since 2020/21.

As part of the HNDA, a Gypsy/ Traveller engagement survey was conducted in November 2023. Among respondents living on the two publicly owned sites, 38% expressed the need site improvements, citing concerns over the poor condition and limited amenities at the Thistle Grove site. In response, the Council approved a project to progress the refurbishment of the Thistle Grove site in December 2023, with estimated costs of around £14 million.

6.2 LHS Priority 2: What do Residents, Partners and Stakeholders Think?

Informed by resident feedback and housing system analysis, partners and stakeholders came together to define the major barriers that should be overcome in the Dumfries & Galloway LHS to ensure people in Dumfries & Galloway are supported to live independently and well at home and in the community. Key local challenges which drive the need for future partnership, investment and delivery activity include:

<p>Stakeholder and partner consultation outcomes</p>	<p>Key issue: There is a shortage of accessible and specialist properties for older people, those with physical disabilities, learning difficulties and severe mental health conditions.</p>	<p>Key issue: A shortage of specialist housing is having a major impact on the ability for people to live independently and access necessary support services, as well as hospital discharge pressures</p>	<p>Key issue: Reductions in affordable housing supply funding affects the types and standards of properties delivered. With less funding per unit, it is harder to achieve specifications for those who have particular housing needs</p>
<p>Key issue: Delivering property adaptations is very challenging as a result of fragmented working, cuts to investment budgets, reactive service models and the age, design and condition of many Dumfries & Galloway properties</p>	<p>Key issue: The reactive nature of service demand for aids and adaptations creates major pressure, with referrals often not made until a person is in crisis and/or in hospital. A more proactive approach to escalating need is required</p>	<p>Key issue: There is a gap in care services for people who are experiencing low to medium support needs. Care is being provided to complex and high need cases but limited care is available for those with low to medium needs</p>	<p>Key issue: The projected decline in the working age population and a lack of suitable and affordable accommodation for care workers is causing major workforce pressures in the Dumfries and Galloway area</p>

6.3 LHS Priority 2: Our Actions

Partners and stakeholders co-produced a range of options and ideas to proactively address the challenges associated with increasing investment in preventative housing solutions which promote independent living. The following top 5 priorities have been ranked in order of importance and include actions that have been identified to enable the Council and partners to deliver LHS Priority 2 Outcomes over the next 5 years:



Review and update the Housing Contribution Statement in the Adult Health and Social Care Strategic Plan



In partnership with public and private housing developers, increase the supply of retirement housing options and shared ownership opportunities to meet the demands of an ageing population



Analyse the evidence from Housing Need & Demand Assessments, alongside associated needs analysis and focus delivery on high demand areas for specialist housing



Engage with the local community and stakeholders to take an active role in developing new or existing housing, such as bringing back or remodelling existing stock to ensure the provision of more specialist housing where required



Identify and deliver solutions that ensure the Council owned Gypsy/Traveller sites meet the minimum site standards put in place by the Scottish Government including improvements to the Thistle Grove site

7 LHS Priority 3: Extending housing options and supporting growth and improvement in the private rented sector

The Local Housing Strategy (LHS) provides the overarching framework to mitigate the impact of housing affordability pressures on the ability of local households to access suitable housing options. It sets out housing's role in improving accommodation choices and the LHS contribution to tackling income poverty and child poverty.

The LHS also provides the framework for the further development of the Council's Rapid Rehousing Transition Plan (RRTP), building on national principles which seek to transform the delivery of homeless services across Scotland.

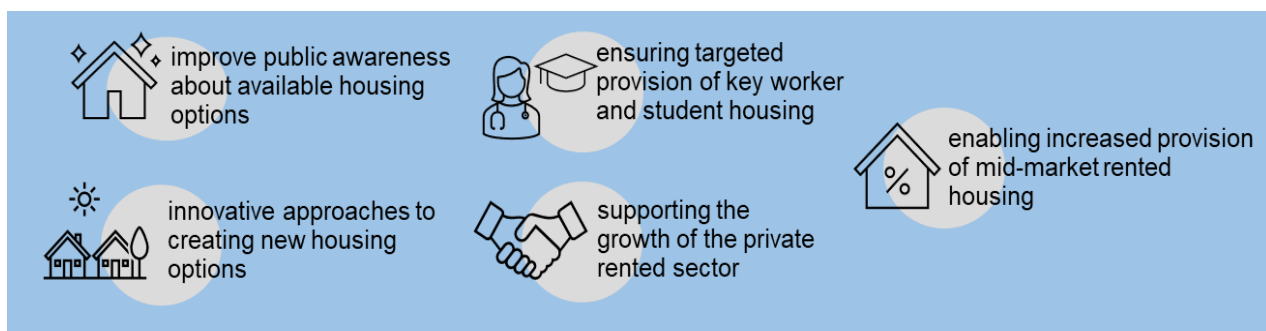
Tackling and preventing homelessness is an ongoing housing priority both nationally and in Dumfries & Galloway. Ensuring local households have good awareness of housing options and are empowered to find the right home to meet their needs, is at the centre of a proactive and preventative model of improving housing access. In Dumfries & Galloway this also means finding opportunities to extend the range of quality housing options and choices available where they may be limited, including the acquisition of private sector homes for affordable housing or the transformation of existing low demand housing stock.

Equally, enabling households to keep their current home through the provision of person-centred housing support services is at the heart of LHS ambitions around improving housing sustainment and independent living.

Furthermore, the LHS is required to provide evidence and policy direction in relation to:

- improving the range of housing tenures and accessibility of housing options
- supporting the growth, development and operation of the private rented sector
- delivering proactive housing information, advice and assistance within a preventative housing options framework
- providing support services, which meet housing and underlying needs to enable housing sustainment
- improving housing affordability and enhancing housing's role in tackling child poverty.

Informed by analysis of the main issues and housing system drivers, LHS Priority 3 focuses on **'extending housing options and supporting growth including improvement in the private rented sector'** by:



Chapter 7 sets out the evidence base and outlines what Dumfries & Galloway Council and partners are doing to address the main challenges in improving existing housing options, choice and affordability. It concludes with LHS priority actions for partnership, investment and delivery activity.

7.1 LHS Priority 3: What's Our Starting Point?

A detailed briefing which sets out the housing system evidence underpinning LHS Outcome 3 can be accessed here: [LHS Priority 3 Interactive Briefing](#)

LHS analysis suggests that the key issues which drive the need for action, investment and partnership to improve the range of quality, accessible, affordable and sustainable housing options in Dumfries & Galloway is as follows:



The housing system in Dumfries & Galloway is dominated by owner occupation with a higher proportion of homes in this tenure (65%) than is the case nationally (63%). In contrast, the social housing sector accommodates 19% of local households, lower than the Scottish average at 22%.

The scale of home ownership in Dumfries & Galloway potentially limits the range of housing options available to meet housing need. Furthermore, it could be the case that a more limited range of affordable housing options in the Dumfries & Galloway area is driving housing affordability pressures at a local level.

The 2023 Housing Need & Demand Assessment estimates that over 6,300 new homes will be needed in the next 20 years across Dumfries & Galloway. Based on housing affordability analysis, the HNDA identifies the need for a more diverse range of housing tenure options. This includes a notable expansion in the private rented sector (PRS) and additionally below market housing tenures such as shared ownership, shared equity and Mid-Market Rent (MMR).

34% Requirement for market homes

31% Requirement for PRS homes

16% Requirement for below market homes

19% Requirement for social homes

The HNDA estimates that the PRS could meet up to 30% of the new homes required in the future. Dumfries & Galloway currently has approximately 9,822 properties registered within the PRS. The sector accounts for 16% of the overall housing stock in the region, slightly higher than the national average for Scotland (14%). The PRS plays a crucial role in providing flexible housing options and meeting the diverse needs of local residents, especially for those who may not be able to access home ownership or social housing.

The PRS in Dumfries & Galloway and in Scotland has seen a reduction in the number of properties available over the last 2 years, by 3% locally and 8% nationally. New regulations introducing higher quality and energy efficiency standards will require landlords to increase spending on repairs, maintenance, and property upgrades. The financial viability of these investments will largely depend on the impact of proposed rent control measures. Although the Scottish Government has announced plans to end rent controls in Scotland, landlord confidence remains low, which may influence their willingness to invest in the sector moving forward.

As the PRS plays a key role in the Dumfries & Galloway housing system, particularly in rural areas, the new LHS considers how private landlords are encouraged to invest in growth and improvement.

Housing affordability



Analysis of housing affordability in Dumfries & Galloway reveals there are clear affordability pressures locally, particularly for those on low household incomes. A significant proportion of households in Dumfries & Galloway (40%) earn less than £25,000 per annum. Furthermore, the average household income in Dumfries & Galloway (£39,545) is 11% lower than the Scottish average.

Whilst social housing rents are affordable to more than 80% of households in Dumfries & Galloway, social housing is only available to roughly 19% of local households.

A household requires earnings up to £25k to be able to afford the average PRS rent if they devote 30% of their income to housing costs, with 31% of residents unable to afford this. This is significantly beyond lower quartile incomes in Dumfries & Galloway (£18k) rendering PRS rents out of reach for low-income households.

Almost 2/3 households cannot afford the average house price in Dumfries & Galloway, which is extremely problematic given the dominance of owner occupation as a housing option in the area.

Preventing and alleviating homelessness



In 2023/24, 1,157 households made applications for assistance under the homeless legislation in Dumfries & Galloway, which equates to an 8% decrease from the previous year.

On average, 17% of homeless applicants in Dumfries & Galloway are made by applicants who originate from outside the region. Over the past five years, on average 52% of all local homelessness applications have come from the Dumfries area, followed by Stranraer (17%) and Annan (13%). The highest incidence of homelessness is found in Stranraer with

1.7% of local households making an application. This compares to 1.2% of households across Dumfries & Galloway and just 0.5% of households in Eskdale. Reasons for homelessness, assessment outcomes and housing outcomes can vary significantly across the different HMAs in Dumfries & Galloway.

Over the past five years, the most common reason for homelessness was a 'dispute with household (non-violent)', affecting almost a third of applicants. Beyond the main reason, 16% were 'asked to leave' accommodation followed by 15% facing violent disputes.



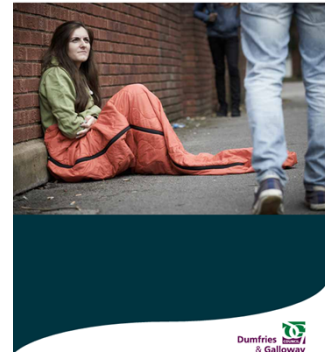
Top 3 Reasons for Homelessness

1. **Dispute with household (non-violent) (27%)**
ranges from 15% in Eskdale – 30% in Stranraer
2. **Asked to leave (16%)**
ranges from 14% in Mid Galloway – 21% in Eskdale
3. **Dispute with household (violent) (15%)**
ranges from 23% in Eskdale - 13% in Stranraer

The average time to discharge the homeless duty from application to outcome in 2023/24 was 28 weeks, which is notably lower than the Scottish average at 40 weeks.

In 2023/24, 712 households approached the housing options service in Dumfries & Galloway for advice and assistance in meeting housing needs and avoiding homelessness, a significant increase on the previous year (85%). There is evidence of this preventative support making a positive difference in the region with the number of households proceeding to make a homeless application reducing from 22% in 2019/20 to just 10% in 2023/24.

HOMELESS STRATEGY
2018 - 2023



Prevention is the cornerstone of the Rapid Rehousing model in Dumfries & Galloway. The Housing Options & Homelessness Strategy 2023 – 2028 sets out the Council's and partners' priorities for preventing and tackling homelessness in the region. The strategy provides an ambitious framework of activity founded on the principle of partnership working across public sector agencies to prevent homelessness whenever possible. The main aspect of the strategy is to ensure the new public sector prevention duty becomes a reality in Dumfries & Galloway.

Student & key worker accommodation



The shortage of purpose-built student accommodation in Dumfries & Galloway presents a significant barrier to expanding the student population and fostering a vibrant student community across the region. Without adequate housing options tailored to student needs, it becomes challenging to attract and retain students, which can have wider implications for higher education institutions and the broader economy. To accommodate anticipated growth in student numbers, there is an identified requirement for approximately 420 additional student housing units in Dumfries & Galloway by 2028.

Recent research focusing on the housing needs of key workers in Dumfries & Galloway highlights pressing recruitment and retention difficulties in several critical sectors, including health care, farming, forestry, and tourism. These sectors, essential to community wellbeing and the local economy are struggling to recruit and retain staff due in part to inadequate and unaffordable housing options. Addressing these housing-related barriers is therefore essential not only for supporting key workers but also for sustaining the economic vitality and social fabric of Dumfries & Galloway.

NHS Dumfries & Galloway reports that the housing shortage is significantly affecting recruitment and retention efforts, with particular challenges in attracting international and rural staff due to a lack of short-term and 'landing' accommodation for those relocating. Recruitment and retention pressures are especially pronounced in Dumfries (Royal Infirmary), Stranraer/Newton Stewart (medics and Allied Health Professionals), and rural areas (GPs and dentists). More specifically, the Crichton Community Leadership Group has identified an urgent need for NHS key worker housing, estimating that 150 units are required immediately. Other public sector employers experiencing housing related recruitment and retention issues include education service and the Police.

In the farming, forestry, and tourism sectors, the scarcity of affordable rental accommodation presents a significant barrier to recruitment, retention, and business growth. While some larger employers possess land or buildings that could be developed into key worker housing, obstacles such as property conversion difficulties and the restrictions of the private residential tenancy regime remain major challenges. Ensuring the LHS makes a positive



4 out of 5 farming and forestry employers (sectors with economic growth potential) report that housing is having a significant impact on recruitment

contribution to delivering the recommendation of the recent Key Worker Housing Study delivered by South of Scotland Community Housing (June 2025), will be key to ensuring housing supports and enables both economic growth and the delivery of essential public services.

Empty homes & Short term lets



Ineffective housing stock is a term used to describe housing which is not used as a principal home in Dumfries & Galloway. 8% of dwellings in Dumfries & Galloway are ineffective, significantly above the rate for Scotland at 4.1%. Almost 4% of all homes are empty, with 2% of the region's dwellings being second homes and 2% short-term lets.

The proportion of ineffective housing stock varies by HMAs, with the highest proportions of ineffective housing are located in Mid Galloway (13%), Stewartry (12%), followed by Stranraer (10%). Ineffective housing stock can further limit the housing options and choices of local households in housing need.

To address these challenges, Dumfries & Galloway has implemented targeted measures such as the Empty Homes Strategy, which aims to bring vacant properties back into use, and the Second Homes Council Tax levy, designed to discourage concentrations of second homes which impact on housing system operation. Together, these interventions can play a crucial role in mitigating the impact of ineffective housing, improving overall housing availability, and supporting more balanced and sustainable communities across the region.

Investing in long-term empty properties offers multiple benefits for Dumfries & Galloway beyond simply increasing the overall supply of local housing. By bringing these vacant homes back into use, the quality and condition of the existing housing stock improves, contributing to safer, more attractive living environments. This revitalisation of empty properties also plays a vital role in regenerating communities, helping to restore neighbourhood vitality, support local services, and strengthen social cohesion. Furthermore, sustained investment in converting empty homes into active residences can make a meaningful contribution toward addressing housing demand and reducing pressure on new-build developments.

7.2 LHS Priority 3: What do Residents, Partners and Stakeholders Think?

Informed by resident feedback and housing system analysis, partners and stakeholders came together to define the major barriers that need to be overcome in the new Dumfries & Galloway LHS to extend housing options and PRS growth and improvement. Key local challenges which drive the need for future partnership, investment and delivery activity include:

<p>Stakeholder and partner consultation outcomes</p>	<p>Key issue: A limited number of alternative intermediate housing options are available which means if people are excluded from the housing market due to affordability pressures, they have no alternative choices</p>	<p>Key issue: A reduction in the number of private landlords due to the costs associated with meeting quality standards and recent legislative changes is limiting the availability of private tenancies in D&G</p>	<p>Key issue: Employers are facing housing related recruitment and retention issues in key sectors of the economy and in critical public services</p>
<p>Key issue: There has been limited growth in the delivery of <u>mid market</u> rent properties due to a lack of subsidy, the viability of the current funding model and a lack of awareness of the tenure despite a clear need for this type of provision</p>	<p>Key issue: There is a lack of public awareness of the range of housing options available in D&G, with some households not taking full advantage of potential solutions</p>	<p>Key issue: There is an increase in homeless applications because of poor housing options awareness and a lack of understanding of support options, with a need for better information, advice and advocacy to prevent homelessness</p>	<p>Key issue: There is a lack of student accommodation which is impacting on the further education sector and local economy</p>

7.3 LHS Priority 3: Our Action

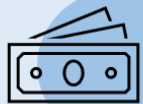
Partners and stakeholders co-produced a range of options and ideas to proactively address the challenges associated with making it easier for people in Dumfries & Galloway to access and sustain a home. The following top 5 priorities have been ranked in order of importance and include actions that have been identified to enable the Council and partners to deliver LHS Priority 3 Outcomes over the next 5 years:



Work with employers, and other partners in Dumfries & Galloway to define local priorities for key worker housing and how existing budgets and resources can best be used to target specific initiatives at those priorities



Establish a local private sector landlord forum to ensure positive and effective engagement with this sector and signposting towards advice, funding and support.



Encourage investment to support bringing empty properties back into use as housing



Ensure all partners commit to the delivery of the housing options and homelessness strategy action plan



Work with the Scottish Government on changes to the current MMR funding model, in liaison with other local authorities and registered social landlord partners.

8 LHS Priority 4: Achieving affordable warmth in sustainable, energy efficient homes

The Local Housing Strategy (LHS) provides the strategic framework for improving the quality and energy efficiency of homes across Dumfries & Galloway, driving improvement in housing related poverty and proactively tackling fuel poverty.

The LHS has a significant role to play in enabling the Dumfries & Galloway area to meet the ambitious energy efficiency and climate change targets set by the Scottish Government. It sets out how affordable warmth can be delivered through investment in housing condition and energy improvements, and details key partnership approaches for reducing domestic carbon emissions.

Aligned to improving energy efficiency and reducing carbon emissions, the LHS is required to provide evidence and policy direction in relation to:

- the strategy for delivering energy efficiency standards including the Energy Efficiency Standard for Social Housing (EESH2¹) and targets for private sector homes set in the Heat and Buildings Strategy
- housing contribution to reducing carbon emissions through delivery of Local Heat & Energy Efficiency Strategy
- delivering affordable warmth and driving the agenda to tackle fuel poverty.

Informed by analysis of the main issues and housing system drivers, LHS Priority 3 focuses on **‘achieving affordable warmth in sustainable, energy efficient homes’** in Dumfries & Galloway by:



8.1 LHS Priority 4: What's Our Starting Point?

A detailed briefing which sets out the housing system evidence underpinning LHS Outcome 4 can be accessed here: [LHS Priority 4 Interactive Briefing](#).

¹ EESH2 is currently under review to strengthen and realign the standard with the target for net zero heat in houses as set out in the Climate Change Update, the Heat in Buildings Strategy, and the Housing to 2040 Route Map.

LHS analysis suggests that the key issues which drive the need for action, investment and partnership to improve energy efficiency and reduce carbon emissions in Dumfries & Galloway are as follows.

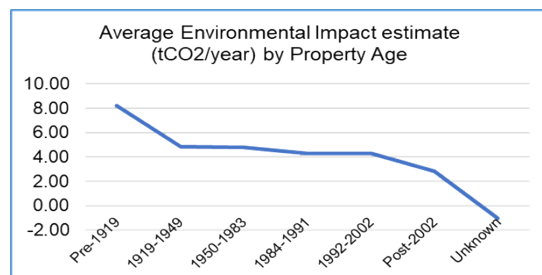
House stock and emissions



With 39% of properties in Dumfries and Galloway constructed before 1950, the region's housing stock significantly contributes to elevated carbon emissions and demonstrates generally poor energy efficiency levels. These older homes were built at a time when energy conservation and insulation standards were minimal or non-existent, making them inherently difficult to heat. Additionally, their traditional construction methods and materials often present challenges when attempting to retrofit or install modern, energy-efficient heating systems such as heat pumps or solar panels.

This issue is particularly pronounced in the private housing sector, where 44% of homes were built before 1950, with a particularly high concentration in the private rented sector (59%). As a result, households living in older private sector homes face greater risks of incurring high energy bills due to inefficient heating and poor thermal performance. The combination of outdated building fabric and inefficient heating not only places financial strain on residents, especially those on lower incomes, but also contributes disproportionately to the region's overall carbon footprint.

Properties built before 1950 have an estimated average annual carbon emissions of 7.26 tonnes of CO₂, significantly higher than those constructed after 1950, which average 4.32 tonnes per year. Correspondingly, fuel bills for pre-1950 homes are on average 54% higher at £1,585 per annum compared to £1,027 for post-1950 properties.



Affordable warmth



The Scottish Housing Condition Survey (2017-19) estimates that 29% of households in Dumfries and Galloway experience fuel poverty, compared to a 24% average across Scotland. Among older households, the rate is even higher at 38%, versus 27% nationally. Additionally, an estimated 45% of social housing tenants in the region are fuel poor, exceeding the Scottish average of 38%.

In Scotland, fuel poverty is defined as a household spending more than 10% of its income on fuel costs while their remaining income is insufficient to maintain an adequate standard of living. Reflecting this, the 2023 Dumfries and Galloway HNDA Survey found that 50% of respondents reported spending over this 10% threshold on fuel.

Fuel bill affordability in Dumfries and Galloway is significantly influenced by both the rural location and the type of housing tenure.

Analysis of the risk of extreme fuel poverty reveals that around 30% of private rented properties have a 60% plus probability of experiencing severe fuel poverty, highlighting a particular vulnerability in this tenure. Additionally, the rural nature of Dumfries and Galloway

compounds these challenges, as approximately 70% of properties in the most remote and rural areas are off the gas grid. This off-grid status results in homes that are harder to heat and consequently incur higher energy bills.

Despite these challenges, the rural and geographic characteristics of Dumfries and Galloway also present unique opportunities. The dispersed communities and settlement patterns provide a potential foundation for developing heat networks—community-wide systems that can deliver more efficient and sustainable heating solutions. These networks could reduce energy costs, improve heating reliability, and contribute to wider environmental benefits across rural areas.

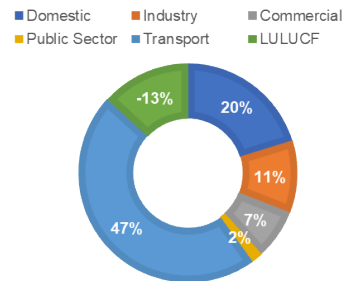


Following declaration of a climate emergency in 2019, and the publication of a Carbon Neutral Route Map for Dumfries & Galloway, in 2024, the Council set ambitious organisational targets to reduce carbon emissions by 75% by 2027, 90% by 2031, and achieve carbon neutrality by 2033. At the regional level, the goal is to reach net zero emissions by 2040 and become carbon negative by 2045.

Currently, the domestic sector in Dumfries and Galloway accounts for 20% of the region’s carbon emissions, highlighting the crucial role housing plays in achieving these net zero goals.

The Local Heat and Energy Efficiency Strategy (LHEES) provides a detailed action plan to support the heat transition, with a particular focus on upgrading historic and rural buildings. It also emphasizes accelerating a minimum standard retrofit approach to decarbonise properties effectively.

Currently, the domestic sector in Dumfries and Galloway accounts for 20% of the region’s carbon emissions, highlighting the crucial role housing plays in achieving these net zero goals. While there has been a 74% reduction in emissions from domestic electricity consumption since 2005 (largely due to improvements in grid decarbonisation and more efficient electrical appliances), emissions from other domestic fuel sources, such as oil and solid fuels (commonly used in off-grid, rural areas), have remained relatively unchanged over the same period.



This stagnation highlights the challenge of decarbonising the heating of older, rural housing stock, which often lacks access to the gas grid and is not easily retrofitted with modern, low-carbon heating technologies. As such, the domestic sector remains a key priority within the region’s broader climate strategy, with targeted interventions required to address the reliance on high-emission heating fuels, improve energy efficiency, and support the transition to renewable heat.

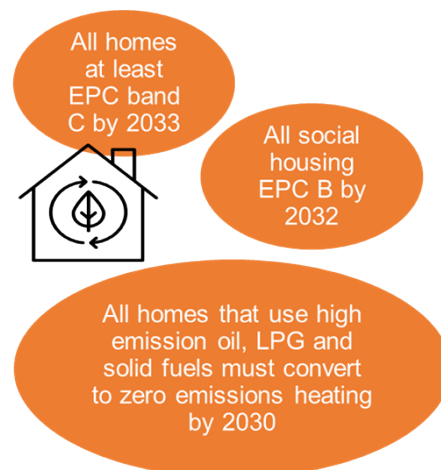
Energy efficiency



The energy efficiency of housing in Dumfries and Galloway presents a considerable challenge in the context of national climate objectives and legislative targets. Home Analytics data shows that between 61% and 76% of all homes in the region currently have an EPC (Energy Performance Certificate) rating of Band D or lower, signaling widespread poor thermal performance, high energy use, and limited resilience to rising fuel costs.

The Scottish Government's Heat in Buildings Strategy has set a target for all homes to achieve at least an EPC Band C rating by 2033. This is a key milestone in the national drive to reduce greenhouse gas emissions, combat fuel poverty, and futureproof the housing stock. However, only 32% of homes in Dumfries and Galloway currently meet this minimum EPC C threshold, leaving more than two-thirds of homes requiring some form of energy efficiency upgrade within the next decade.

Compounding this issue is the prevalence of high-emission heating systems across the region. Many properties, particularly those in rural areas, rely on oil, LPG, or solid fuels due to limited access to the mains gas network. Under current legislation, all such homes must transition to zero direct emissions heating systems by 2030. This will require significant investment in alternatives such as heat pumps, electric heating systems, or connections to future heat networks. Given the older age and off-grid nature of much of the housing stock, these transitions are likely to be more complex and costly than in more urbanised or modern areas.



The Home Energy Efficiency Programmes for Scotland (HEEPS) is a national initiative led by the Scottish Government to combat fuel poverty and improve the energy efficiency of homes across the country. In Dumfries and Galloway, HEEPS is delivered through a range of targeted programmes, including:

- Area Based Schemes (ABS)
- Warmer Homes Scotland
- Home Energy Scotland Grant and Loan Scheme.

Between 2022/23 and 2024/25, Dumfries and Galloway received £6.5 million in grant funding to support the delivery of HEEPS initiatives. In 2024/25 alone, around 150 households in the region benefited from new energy efficiency upgrades through these programmes.

ECO4 is the latest phase of the UK Government's Energy Company Obligation (ECO) scheme, which requires energy suppliers to fund and deliver energy efficiency improvements to homes across the country. The programme provides grants to support the installation of measures such as insulation, heat pumps, and solar panels, with a particular focus on helping vulnerable households at risk of fuel poverty.

The scheme also plays a key role in reducing domestic carbon emissions. In 2023 alone, energy efficiency improvements installed under ECO4 in Dumfries and Galloway are estimated to generate over £1 million in annual fuel bill savings and cut carbon emissions by approximately 2,421 tonnes of CO₂ per year.

8.2 LHS Priority 4: What do Residents, Partners and Stakeholders Think?

Informed by resident feedback and housing system analysis, partners and stakeholders came together to define the major barriers that need to be overcome in the Dumfries & Galloway LHS to improve energy efficiency and achieve affordable warmth. Key local challenges which drive the need for future partnership, investment and delivery activity include:

<p>Stakeholder and partner consultation outcomes</p>	<p>Key issue: Funding expensive energy upgrades is a key barrier to sustainable homes. Grants exist for homeowners, but awareness is low and many don't qualify. Closing the gap to future standards will be tough to resource.</p>	<p>Key issue: Meeting energy targets is risky without fabric upgrades. Low-carbon heat could raise bills, as gas is still the UK's cheapest energy. Without better insulation, electric heating may cost more.</p>	<p>Key issue: A lack of affordable alternative fuels is a key challenge. Rural households often rely on cheap energy, so pushing costlier, efficient solutions will be a tough sell.</p>
<p>Key issue: Energy resilience is a concern - both in terms of grid capacity and the need for reliable backup heating sources during power outages.</p>	<p>Key issue: Balancing upgrade costs with rent affordability is a major challenge. Without full funding, landlords may pass costs to tenants - risking a shift from fuel poverty to rent poverty. Rent caps also limit private landlords' ability to invest.</p>	<p>Key issue: Poor awareness, shifting standards, and lack of reliable contractors are major barriers to improving home energy efficiency. Delayed guidance and fast-moving tech add to confusion, deterring both homeowners and landlords from taking action.</p>	<p>Key issue: Skills shortages in construction are a key concern - driven by an ageing workforce, limited training in new tech, and lack of expertise for older homes. Rogue contractors in the energy efficiency sector also risk causing more harm than good.</p>

8.3 LHS Priority 4: Our Action

Partners and stakeholders co-produced a range of options and ideas to proactively address the challenges associated with delivering more energy efficient homes which deliver affordable warmth homes. The following top 5 priorities have been ranked in order of importance and include actions that have been identified to enable the Council and partners to deliver LHS Priority 1 Outcomes over the next 5 years:



Ensure Local Housing Strategy implementation partners play a strong role in delivering the Dumfries & Galloway Local Heat & Energy Efficiency Strategy



Develop a widely marketed stakeholder led awareness raising programme on the need to meet energy efficiency standards, effective approaches and new and available funding opportunities for all households e.g. community engagement events



Maximise the uptake of ECO funding and encourage the use of approved contractors and project management advice to improve the quality of work



Develop and share learning from exemplar pilot projects that incorporate net zero planning across a range of sectors including fabric first, retro fitting, heat provision and transport planning etc.



Target energy efficiency upskilling and training programmes to local SMEs and self employed businesses to aid the delivery of retrofit programmes and the installation/maintenance of new energy efficiency technology, encouraging more local contractors to become approved contractors

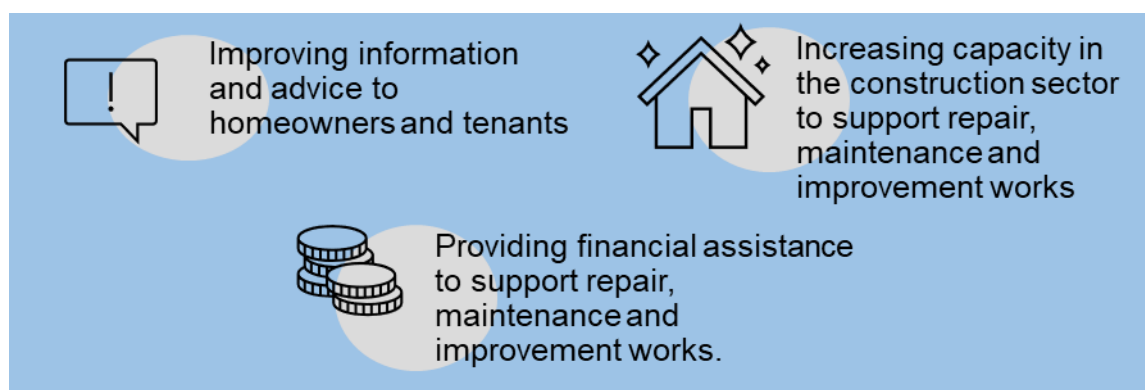
9 LHS Priority 5: Supporting repair, maintenance and improvement in all homes

The Local Housing Strategy (LHS) provides the strategic framework for supporting the repair, maintenance and improvement of all homes across Dumfries & Galloway. The LHS also details the framework for improving the condition and quality of housing across all tenures, setting out the mechanisms and support to enable private landlords and homeowners across Dumfries & Galloway to invest in repair and maintenance.

Aligned to improving housing condition the LHS is required to provide evidence and policy direction in relation to:

- improving the condition of all homes by meeting housing quality and repairing standards
- supporting private owners and landlords to invest in housing repair and maintenance through the Scheme of Assistance

Informed by analysis of the main issues and housing system drivers, LHS Priority 5 focuses on **'Supporting repair, maintenance and improvement in all homes'** in Dumfries & Galloway by:



9.1 LHS Priority 5: What's Our Starting Point?

A detailed briefing which sets out the housing system evidence underpinning LHS Outcome 5 can be accessed here: [LHS Priority 5 Interactive Briefing](#)

LHS analysis suggests that the key issues which drive the need for action, investment and partnership to improve housing condition in Dumfries & Galloway are as follows.



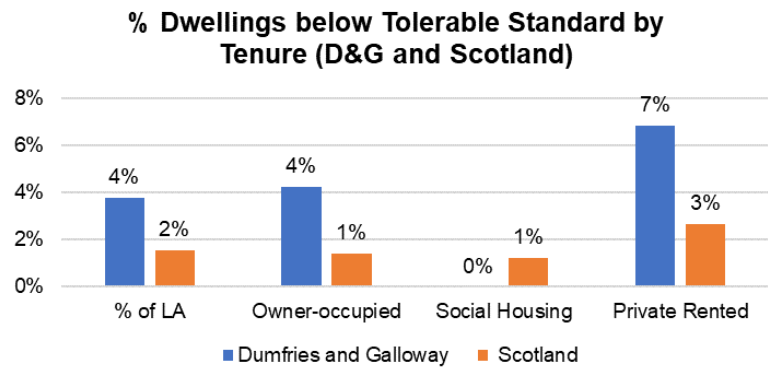
The proportion of homes in disrepair in Dumfries & Galloway is 73%, slightly higher than the Scottish average of 71%. Furthermore, 50% of all properties in the region fail to meet the Scottish Housing Quality Standard (SHQS), compared to 41% across Scotland.

However, insights from the 2023 HNDA survey suggest a more nuanced picture. Eight in ten households reported that their home did not have any significant disrepair or condition issues, and half of all respondents felt their property did not require any upgrades or improvements. This indicates that while many homes may not meet technical standards, they are still perceived by occupants as being in positive condition.

Levels of below tolerable standard (BTS) housing and urgent disrepair in Dumfries and Galloway are notably higher than the national average. Approximately 4% of homes in the region are considered to be BTS, compared to just 2% across Scotland. Additionally, 35% of homes show signs of urgent disrepair, exceeding the Scottish average of 28%.

The prevalence of BTS housing is most acute in the Private Rented Sector, where 7% of properties fall below the standard, compared to 4% in the owner-occupied sector and none reported in social housing.

Furthermore, around 6% of homes in Dumfries and Galloway are estimated to suffer from rising or penetrating damp—twice the national average of 3%. These findings highlight ongoing challenges in housing quality, particularly within the private sector.



Among those in the 2023 HNDA survey who did report serious condition problems, significant dampness was the most prominent concern, affecting 16% of respondents. Commonly identified repair and improvement needs included installing or upgrading double glazing, replacing kitchens and bathrooms, and fitting new solar panels or boilers. These responses suggest a broad desire among some residents to modernise homes for greater energy efficiency and comfort.



- 16% of all homes in Dumfries & Galloway are reported to have serious problems with property condition
- The number of homes in the PRS with serious property condition issues (31%) is almost double this rate, driven largely by significant dampness (27%)
- Serious property condition issues are most common in the Eskdale (26%), Mid Galloway (25%) and Stewartry (20%) HMAs

PRS support scheme of assistance



The Scheme of Assistance (SoA) outlines how Dumfries and Galloway Council supports homeowners by providing advice, information, and financial assistance aimed at improving the standard and suitability of private housing. However, in practice, the scheme has primarily been used to support property adaptations rather than general improvements to housing condition.

In 2022/23, the Council provided funding to the Adult Health & Social Care Partnership who approved 240 cases under the Scheme of Assistance, with all of them relating specifically to disabled adaptations.

This included modifications such as level access showers, stair lifts, and ramp installations to help people live independently at home. The total investment for these cases amounted to £1.2 million.

This pattern of delivery highlights a key issue: Scheme of Assistance resources are heavily concentrated on enabling independent living through adaptations, rather than addressing wider issues of poor property condition, repair needs, or disrepair in the private housing sector. Whilst the Council provides grants to address homes below the tolerable standard, there remains a gap in

support for homeowners struggling to maintain or improve older, inefficient or deteriorating private homes. Addressing this imbalance could be crucial to tackling the broader challenges of housing condition, fuel poverty, and energy efficiency across the private sector.

The SoA requires a more strategic and planned view to be taken in relation to the advice and financial support available to homeowners and those in the private rented sector and as such the Council has set nine strategic priorities:

- Improve the rural private rented sub sector/ HIS
- Housing renewal areas
- RSL factoring services
- Below Tolerable Standard
- Financial assistance for significant breaches of the Tolerable Standard
- Care and Repair in Dumfries & Galloway
- Enforcement and intervention
- Information and advice
- Other financial assistance



A ‘fabric first’ approach to asset investment prioritises improving the inherent energy efficiency of a building’s structure, such as its walls, roof, windows, and insulation, before turning to additional energy-saving technologies like solar panels, heat pumps, or other renewable systems. This method focuses on maximising the performance of the building’s physical components or “fabric” to reduce heat loss, improve airtightness, and enhance overall thermal comfort.

By adopting a fabric first strategy, homeowners and landlords are encouraged to shift their perspective from viewing a building as a series of individual elements to understanding it as an interconnected whole. This holistic view ensures that energy improvements are integrated and optimised to deliver long-lasting benefits in energy savings, lower fuel costs, and reduced carbon emissions.

In Dumfries and Galloway, where many homes are older and less energy efficient, implementing fabric-first retrofits represents a critical opportunity. Retrofitting homes to improve insulation, draught proofing, and building fabric performance can dramatically reduce energy demand and emissions. While a fabric-first approach can lower both capital and operational costs over time, it often requires significant upfront investment without immediate financial returns. This approach involves addressing key elements such as enhancing insulation, eliminating thermal bridging, and improving airtightness by ensuring walls, floors, and roofs meet minimum standards to reduce heat loss.


With much progress already made in decarbonising the energy sector, retrofitting the existing housing stock in Dumfries & Galloway represents the crucial next phase in reducing carbon emissions. This step is essential not only for meeting Scotland’s ambitious climate targets but also for tackling fuel poverty, reducing household energy bills, and improving residents’ comfort and wellbeing. The LHS will be instrumental in identifying the specific retrofit needs across the region and outlining the steps required to achieve these improvements effectively.



The South-West of Scotland, which includes Dumfries & Galloway, is home to approximately 9.3% of Scotland’s construction businesses. However, between 2018 and 2022, the region experienced a 1% decline in the number of construction workers. This trend is not isolated; similar reductions have been observed at both the national and UK levels, signaling a widespread challenge.

This shrinking workforce presents a substantial risk to efforts aimed at increasing investment in essential housing repairs and upgrades. A diminished construction labour pool may lead to increased costs, longer project timelines, and difficulties in meeting demand for quality housing improvements. Without adequate skilled workers, ambitions to enhance housing stock condition and energy efficiency could be severely hampered.

Given these concerns, partners agreed the LHS should incorporate targeted actions to bolster construction sector skills development. This could include initiatives such as vocational training programs, apprenticeships, partnerships with educational institutions, and support for upskilling existing workers. By fostering a robust construction workforce, the LHS can better ensure that repair and improvement objectives are achievable, sustaining housing quality and supporting broader decarbonisation and regeneration goals in Dumfries & Galloway.



The CITB’s Local Skills Report (2023) notes a reduction of construction workers in South West Scotland of 1% (2018-22), lower than the national average

9.2 LHS Priority 5: What do Residents, Partners and Stakeholders Think?

Informed by resident feedback and housing system analysis, partners and stakeholders came together to define the major barriers that need to be overcome in the Dumfries & Galloway LHS to improve housing condition and tackle disrepair. Key local challenges which drive the need for future partnership, investment and delivery activity include:

<p>Stakeholder and partner consultation outcomes</p>	<p>Key issue:</p>	<p>Key issue:</p>	<p>Key issue:</p>
	<p>Property condition in Dumfries & Galloway is poorer than elsewhere in Scotland, with limited insight in the private sector. Tenants often neglect minor repairs, worsening issues that could prevent bigger problems.</p>	<p>Rising construction costs and the cost of living crisis have made maintaining and improving homes even more challenging for owners and landlords.</p>	
	<p>Key issue:</p>	<p>Key issue:</p>	
	<p>The rural nature of Dumfries & Galloway presents challenges, with more older homes that are harder to maintain. Securing skilled tradespeople is also difficult, as many are unwilling to travel for low-value repairs.</p>	<p>A lack of knowledge on property maintenance, improvement, and available funding is a major obstacle. With costly and extensive work needed, reliable advice is crucial to help people make confident investment decisions</p>	

9.3 LHS Priority 5: Our Action

Partners and stakeholders co-produced a range of options and ideas to proactively address the challenges associated with delivering quality homes. The following top 5 priorities have been ranked in order of importance and include actions that have been identified to enable the Council and partners to deliver LHS Priority 5 Outcomes over the next 5 years:



Promote the economic and health impacts of investing in private sector housing improvements, making a business case to increase financial assistance to private sector owners/landlords and the staffing capacity in the existing team



Work across the Council targeting enforcement activity to tackle acute disrepair issues and BTS properties



Work in partnership to develop a community benefits framework and training opportunities to increase the capacity of local businesses and encourage apprenticeship opportunities to deliver retrofitting, repair and property improvement



Work with partners (including colleges and training establishments) to design training programmes specifically tailored to repairs, maintenance and improvement of older or historical buildings



Ensure homeowners, landlords and tenants are aware of their rights and responsibilities in relation to property condition and are supported to uphold them

10 Delivering Local Housing Strategy Outcomes

10.1 LHS Implementation Framework

The actions set under each LHS Priority, have been developed into a series of detailed Action Plans which set specific, timescales, resources and partner responsibilities to guide implementation and delivery, and provide a strong basis for monitoring LHS progress.

A range of LHS outcome measures have been developed to track change over time including baseline indicators and delivery targets. LHS Outcome Action Plans therefore provides the framework for evaluating the impact of housing led activity, partnership and investment.

LHS priorities are best delivered through a strong partnership network. The LHS Delivery Group is a new mechanism to stimulate and co-ordinate this partnership activity based on the LHS Steering Group assembled to coordinate LHS Development. The LHS Delivery Group includes partners from Dumfries & Galloway Council, (Strategic Housing, Planning, Private Sector Housing Team, Corporate Services and the Dumfries & Galloway Health & Social Care Partnership), Registered Social Landlords, South of Scotland Enterprise and South of Scotland Community Housing.

The objectives of the LHS Delivery Group are as follows:

- to track progress and measure impact via the LHS Monitoring and Evaluation Framework
- to ensure that LHS outcomes are linked effectively into other strategic plans across Dumfries & Galloway
- to consider investment priorities and maximise shared resources
- to exchange information and planning data
- to review outputs from housing related research and insight, making recommendations to inform LHS implementation.

The LHS Delivery Group will link into a number of existing partnership forums which plan, implement and deliver housing related investment and activity. The activity across this network will be coordinated by the LHS Delivery Group to ensure partnership, investment and collaboration maximise opportunities to deliver LHS outcomes.

10.2 LHS Monitoring and Evaluation

The LHS evaluation framework will clearly set outcome targets for each LHS priority, together with the high level inputs, indicators and timescales that will underpin successful delivery. LHS Action Plans sets out in detail the delivery programme required to achieve each of LHS Priority, to drive implementation and facilitate monitoring and review against milestones.

LHS Action Plans will be reviewed annually by the LHS Delivery Group. The annual review process will track progress and to enable remedial actions to be pursued where milestones may not be achieved. The annual LHS review will also provide assurance that services/partners are on track to deliver specific LHS workstreams.

In addition to strategic monitoring, partners will be responsible for monitoring the progress of related housing plans including the Strategic Housing Investment Programme, the Homelessness Strategy, the Housing Contribution Statement, and the Local Heat and Energy Efficiency Strategy.

10.3 Resources

This is an ambitious Local Housing Strategy with considerable investment required to deliver each LHS priority. LHS delivery is set within a changing economic environment not only in Dumfries & Galloway but across Scotland and the UK. This uncertain financial and resource context is set against a backdrop of increasing need for housing services and demand for affordable housing. There is therefore a real need to ensure that LHS resources are maximised through partnership, innovation and targeting preventative activity over the next 5 years.

There are substantial resources dedicated to Local Housing Strategy activity in Dumfries & Galloway, as outlined for each LHS Priority below.

Table 9.1: Main Resource & Funding Sources for each LHS Priority

Priority 1: Building more homes supports a local economy that creates sustainable communities and places	Priority 2: Supporting people to live independently in the home and community they choose	Priority 3: Extending housing options and supporting growth including improvement in the private rented sector	Priority 4: Achieving affordable warmth in energy efficient homes	Priority 5: Supporting repair, maintenance and improvement in all homes
Scottish Government Affordable Housing Supply Programme Rural & Islands Housing Fund Regeneration Capital Grant Funding Scottish Land Fund Key Worker Housing Fund Council Tax 2 nd Homes funding Affordable Housing Policy Developer contributions RSL borrowing and investment Private Developers	HSCP funding NHS funding Third sector funding Private Sector Housing Grant (aids & adaptations) Private Sector Housing Grant (aids & adaptations) Stage 3 funding (RSL aids & adaptations) Scottish Government Affordable Housing Supply Programme	Dumfries & Galloway General Fund (homelessness and housing support services) Homelessness prevention funding Empty Homes Partnership funding Private Sector landlords Private Developers Voluntary Organisations RRTP	HEEPS (ABS) funding ECO funding Public Utilities Private Sector owners and landlords RSL borrowing and investment	Town Centre Living Fund Dumfries & Galloway General Fund (private sector housing team) Private Sector owners and landlords Private Sector lenders

borrowing and investment				
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In addition to dedicated resources delivering LHS Outcomes, LHS implementation is supported by a wider resource framework of staff, land resources and the existing housing stock.

Affordable Housing Supply Programme

Dumfries & Galloway's affordable housing supply programme is supported by grant subsidy from Scottish Government's Affordable Housing Supply Programme. Based on SHIP Projections for 2024/25-2027/28, total investment in affordable housing will be £267M over the lifetime of this SHIP, with £65.3M of grant funding the programme and the remaining funding comprised of:

- £1M of Council Tax Second Homes discount money (see below)
- £77,876 of Developer Contributions (from Section 75 Agreements)
- over £200M of private finance from RSLs.

The Resource Planning Assumption (RPA) for the Council's strategic local programme for 2024/25 was £15.7M, and £20.65M for 2025/26, with future subsidy amounting to £28M to support delivery of up to 1,160 new affordable homes in Dumfries & Galloway.

Table 9.2: SHIP Programme Resource Planning Assumptions 2024/25 – 2027/28

Financial Year	Resource Planning Assumptions
2024/25	£15,700,000
2025/26	£20,651,000
2026/27	£16,520,800 (est.)*
2027/28	£12,390,600 (est.)*
4 Year RPA Funding	£65,262,400

*Scottish Government advise to plan future allocations on basis of 80/60/40%

Private borrowing by Registered Social Landlords is the key funding component used in addition to Scottish Government Housing Subsidy to support the delivery of new affordable homes in Dumfries & Galloway.

The estimated number of completions for SHIP Period is 2025/26 – 2029/30 is 1,160 units, including: 234 homes in 2025/26 and 722 homes from 2026/27 – 2027/28.

Developer Contributions

As of April 2025, there was £77,876 of Developer Contributions made as a result of the Dumfries & Galloway Affordable Housing Policy to support the delivery of the affordable housing programme in Dumfries & Galloway.

Council Tax Reserve Income from Reduction of Discount for Empty and Second Homes

Dumfries & Galloway Council have funding available through income raised each financial year from the Council Tax levy associated with Empty Homes and Second Homes. This funding assists

in supporting the delivery of the affordable housing programme, funding both new build activity and empty homes activity. The funding is used to support bringing empty homes back into use for housing, and has been successful in delivering over 100 homes in the last 5 years.

10.4 LHS Resource Projections

Lead partners who have responsibility for providing resources to support delivery of LHS Priority Actions, include the Scottish Government, Dumfries & Galloway Council, local RSLs, NHS Dumfries & Galloway as well as the independent and private housing sectors and other public bodies.

Whilst it is difficult to predict the level of Scottish Government Funding to be allocated to local authorities over the next five years, the 2025/26 baselines position provides an indication of potential funding availability.

The General Fund housing budget for Dumfries & Galloway is outlined in Table 9.3 below. Housing related general fund expenditure in 2025/26 totals £7.3M including: £2.5M for homelessness and temporary accommodation, £3M for housing support services, £550k Scheme of Assistance funding and £950k supporting the delivery of Care & Repair services. If this level of budgeted expenditure continues across the period of the 2025-2030 LHS, Dumfries & Galloway Council will invest in £36.4M of General Services funding in housing related activity.

Table 9.4: Dumfries & Galloway Council General Fund Expenditure 2025/26

Council General Fund Spend by Category	Total projected expenditure (2025/26) (£)
Homelessness and Temporary Accommodation	£2,546,430
Housing Support Services including Commissioned Services from External Providers	£3,099,884
Private Sector Housing (Scheme of Assistance)	£551,400
Private Landlord Registration	£146,520
Care and Repair	£948,000
Total 2025/26 General Fund Housing Resources	£7,292,234
5 Year Equivalent: General Fund Housing Resources	£36,461,170

Spending on new housing and housing services from the five major RSLs (Cunninghame HA, Home In Scotland, Riverside Scotland, Loreburn HA and Wheatley Homes South) who operate in Dumfries & Galloway is outlined Table 9.4.

Over the period of the 2025-2030 LHS, the main social landlords are projected to spend almost £237M, with nearly £163M on housing related services through revenue funding and £73.9M to be invested in stock improvement through capital funding.

Table 9.4: Projected RSL Investment in Housing and Housing Services 2025-30

RSLs	Expenditure Category	Total Projected Expenditure (£)
Revenue	Housing management and maintenance	£161,885,742
	Housing support services	£1,044,340
Capital	Planned maintenance SHQS	£50,705,589
	Energy efficiency improvements	£17,870,850
	Disabled adaptations	£5,389,485
Total projected expenditure (2025-30)		£236,896,006

The resource impact of Local Housing Strategy stretches far beyond meeting housing need. The delivery of housing and related services in Dumfries & Galloway supports the local economy and construction sectors, employment in the public, private and independent sectors alongside the valuable impact of preventative investment in housing on meeting health and social care needs.

11 Local Housing Strategy Action Plan

LHS Priorities address the main housing issues which need action, investment and partnership over the next 5 years and have been co-produced with partners and stakeholders from public, private and independent sectors. A full option appraisal was undertaken as part of the LHS development process which systematically assessed and prioritised the actions required to deliver LHS Priorities in terms of impact, equalities and maximising resources.

Full details of these LHS actions are detailed in the following LHS Priority Action Plan Tables. Based on the outcomes of the option appraisal process, LHS Actions have been sequenced in order of importance.

The Action Plan, activities and targets will be reviewed annually to ensure partners are able to respond flexibly to changes in planning, policy and housing need across the Dumfries & Galloway region.

LHS Priority 1: Building more homes supports a local economy that creates sustainable communities and places

Supporting National Priorities, Plans and Targets: 2024 Dumfries & Galloway HNDA, Planning Advice Note (PAN) 2/2010: Affordable Housing and Land Audits, Dumfries & Galloway Local Development Plan 2, Strategic Housing Investment Plan (SHIP) guidance note MHDGN 2025/01, Public Health Priority, National Planning Framework 4, Creating Places –A Policy Statement on Architecture and Place for Scotland, Designing Streets, Green Infrastructure: Design and Placemaking, Planning Advice Note 77: Designing Safer Places, Community Empowerment Act 2015, Place Standard, Town Centre First Principle

Action No.	Action(s) and Commitments for Delivery	Indicator or Measure	Milestone	Target/End Point	Action Lead /Coordinator
1.1	Work collaboratively with communities, developers, landowners and infrastructure providers to ensure that an effective supply of deliverable sites are identified and allocated in LDP3 to enable and speed up development	<ul style="list-style-type: none"> Number of LDP3 sites considered effective and deliverable within the plan period Number of allocated sites with no significant constraints Evidence of Local Place Plans influencing site allocation 	<ul style="list-style-type: none"> Identify key stakeholders in each HMA Host engagement workshops to identify constraints, commercial appetite, local priorities pre formal call for sites Deallocate non-effective sites early in the LDP process Call for sites process to achieve effective, deliverable supply 		
1.2	Continue to support the delivery of brown field development and housing-led regeneration activity including the Lochside Regeneration masterplan to increase the supply of high quality and accessible homes and places	<ul style="list-style-type: none"> Number of homes delivered on brownfield sites by tenure Number of homes delivered by Town Centre regeneration proposals Delivery of Lochside masterplan Design and delivery of regeneration proposals in Summerhill and Newington 	<ul style="list-style-type: none"> Identify and prioritise brownfield sites for housing and mixed use regeneration Allocation of effective and deliverable brownfield development sites Secure funding and planning approvals for Lochside masterplan Secure funding and planning approvals for Lochside masterplan 		
1.3	Encourage collaborative RSL development partnerships and funding models to	<ul style="list-style-type: none"> Number of RSL partnerships established 	<ul style="list-style-type: none"> Use RSL Development Forum to identify potential for joint site delivery 		

	maximise housing delivery at scale	<ul style="list-style-type: none"> • Number of collaborative development agreements and delivery programmes • Number of affordable homes delivered through joint RSL projects • Reduction in development cost per unit on scalable development sites • Number of new funding models developed 	<ul style="list-style-type: none"> • Define shared site interest, skills or resource gaps that could benefit from collaborative delivery • Establish joint development agreements detailing roles and responsibilities and risk sharing • Work with the SG and finance partners to look at collaborative and blended funding models 		
1.4	Prioritise local partnerships with communities and landowners, RSLs, SMEs, SOSCH to enable community led housing and pursue innovation	<ul style="list-style-type: none"> • Number of community led housing partnership proposals • Number of new community groups supported to explore housing delivery • Number of community led housing units delivered or in development 	<ul style="list-style-type: none"> • Deliver training to planning and housing development staff on community led housing enablement • Support community led site identification, development feasibility studies and design proposals • Develop community led development agreements with landowners, RSL's and SME housebuilders • Promote innovation such as co-housing and modular approaches 		
1.5	Work with RSLs to develop fundable businesses cases to support the delivery of a wider range of housing tenures including Mid-Market Rent (MMR) and low cost home ownership options	<ul style="list-style-type: none"> • % of RSL development proposals with MMR or LCHO units • Number of developer contributions delivering MMR and LCHO • Number of MMR and LCHO homes delivered per annum 	<ul style="list-style-type: none"> • Undertake RSL MMR feasibility study including affordability analysis and financial viability modelling • Engage with the Scottish Government on MMR grant funding and rent setting thresholds 		

			<ul style="list-style-type: none"> • Explore top up funding sources including rural housing fund, Scottish Land Fund, 2nd Homes CT funding • Integrate fundable MMR and LCHO development proposals into SHIP programme 		
1.6	Review the affordable housing policy, encouraging the delivery of MMR and low cost home ownership particularly in rural areas	<ul style="list-style-type: none"> • % of mixed tenure development proposals from private developers including MMR or LCHO • Number of developer contributions delivering MMR and LCHO • Number of MMR and LCHO homes delivered per annum • Number of rural sites approved with wider tenure mix 	<ul style="list-style-type: none"> • Review the affordable housing policy in collaboration with developers • Encourage collaboration between affordable and market developers to deliver MMR or LCHO • Number of mixed tenure development agreements between affordable and market developer 		
1.7	Work proactively with the public sector to secure and develop public sector sites when they become available to increase the delivery of house building	<ul style="list-style-type: none"> • Number of surplus public sector sites identified, mapped and assessed for housing • Number of sites transferred, sold or committed for housing use • Number of SHIP projects delivered on former public land 	<ul style="list-style-type: none"> • Work with partners to identify and map public land holdings • Set up a cross sector land group to focus on site transfers or disposal opportunities • Set up development agreements across public sector bodies and housing developers on sites allocated for disposal, repurposing or reuse 		
1.8	Ensure all partners commit to the delivery of the South of Scotland Housing Action Plan	<ul style="list-style-type: none"> • Number of LHS delivery partners actively involved in Housing Action Plan delivery and review 	<ul style="list-style-type: none"> • Create partnership agreements with LHS partners to deliver relevant actions 		

			<ul style="list-style-type: none"> Integrate relevant HAP targets and activities into annual LHS monitoring and evaluation process 		
1.9	Support the development and delivery of local place plans to identify community infrastructure and housing needs and support delivery of local living	<ul style="list-style-type: none"> Number of community organisations supported to deliver Local Place Plans Number of Local Place Plans (LPP) developed and formally registered Number of housing proposals and applications linked to Local Place Plan delivery 	<ul style="list-style-type: none"> Deliver community engagement programme on the purpose and benefit of Local Place Plans Develop good practice guides, toolkits and enablement support on how to prepare an LPP Monitor progress of LPP housing proposals, land acquisitions or funding bids providing support where required 		
1.10	Work with the Scottish Government to achieve longer term certainty and more discretion in how AHSP funding is applied and blended to support housing delivery including better use of acquisition funding	<ul style="list-style-type: none"> Number of acquisitions supported by AHSP funding Number of meetings with SG on application of AHSP funding criteria Evidence of improved delivery outcomes through acquisitions or SHIP delivery 	<ul style="list-style-type: none"> Develop business case showing SHIP delivery impact of greater flexibility in applying AHSP Form a joint local authority working group to jointly make the case for more AHSP flexibility Set up regular meetings with the SG More Homes division focusing on AHSP funding flexibility 		

LHS Priority 2: Supporting people to live independently in the home and community they choose

Supporting National Priorities, Plans and Targets: National Health and Wellbeing Outcomes, Housing to 2040, 2024 Dumfries & Galloway HNDA, Good Mental Health for All, Towards Transformation Plan, Race Equality Framework for Scotland 2016-2030, Housing and Health Inequalities, National Strategy for Older People, Scottish Social Housing Charter, Improving the Lives of Scotland's Gypsy/Travellers 2: action plan 2024-2026, Population Health Framework, Foundations for well-being: Reconnecting Public Health and Housing, Dumfries & Galloway HSCP Strategic Commissioning Plan 2022 - 2025, Dumfries & Galloway Housing Contribution Statement 2022 - 2025

Action No.	Action(s) and Commitments for Delivery	Indicator or Measure	Milestone	Target/End Point	Action Lead / Co-ordinator
2.1	Review and update the Housing Contribution Statement in the Adult Health and Social Care Strategic Plan	<ul style="list-style-type: none"> Housing Contribution Statement Working Group established Develop joint action plan Define joint funding proposals Establish monitoring and evaluation framework Publish and formally launch Housing Contribution statement across housing, health and social care networks 	<ul style="list-style-type: none"> Integrate HNDA and Strategic Needs Assessment evidence to define priorities for action and investment Map joint housing, health and social care objectives on prevention, early intervention, housing with care, rapid rehousing, adaptations and digital health Draft Housing Contribution Statement and establish governance arrangements for tracking delivery Annual evaluation and review of HCS progress and impact 		
2.2	In partnership with public and private housing developers, increase the supply of retirement housing options and shared ownership opportunities to meet the demands of an ageing population	<ul style="list-style-type: none"> Number of site applications for age exclusive housing Number of new retirement homes delivered % increase in age exclusive housing in D&G Number of age exclusive low cost home ownership homes Number of age exclusive MMR homes 	<ul style="list-style-type: none"> Evidence housing pressures for retirement housing using HNDA and HNDA and population projections Work in partnership with affordable and market developers to market test appetite for age exclusive housing Work with planning to ensure key sites are allocated for age exclusive housing near town centres, healthcare and transport in the LDP3 		

			<ul style="list-style-type: none"> Engage with developers and RSL's to explore age exclusive mixed tenure housing development models 		
2.3	Analyse the evidence from Housing Need & Demand Assessments, alongside associated needs analysis and focus delivery on high demand areas for specialist housing	<ul style="list-style-type: none"> Number of site applications for specialist housing Number of new specialist homes delivered % increase in specialist housing in D&G Number of development agreements between HSCP and RSLs supporting the delivery of specialist housing 	<ul style="list-style-type: none"> Analyse the HNDA and HSCP strategic needs assessment data to define areas and client groups with high unmet need for specialist housing Develop integrated housing and care funding delivery models for integration into SHIP Explore step down or extra care models pooling funding from the IJB or co-investing with RSL partners 		
2.4	Engage with the local community and stakeholders to take an active role in developing new or existing housing, such as bringing back or remodelling existing stock to ensure the provision of more specialist housing where required	<ul style="list-style-type: none"> Number of community engagement sessions or consultations delivered on community led specialist housing development Number of specialist housing units delivered via remodelling or reuse Number of empty homes brought back into use for specialist housing Reduction in waiting times for specialist housing Number of projects delivered in partnership with community groups 	<ul style="list-style-type: none"> Analyse the HNDA and HSCP strategic needs assessment data to define areas and client groups with high unmet need for specialist housing Work with RSLs and community groups to identify housing and community assets for potential reuse or remodelling as specialist housing Engage HSCP commissioning teams in the delivery of community led specialist housing proposals Develop partnerships between RSL's, care providers and local community groups to ensure joint delivery 		
2.5	Identify and deliver solutions that ensure the Council owned Gypsy/Traveller sites meet the Scottish	<ul style="list-style-type: none"> Completion of key improvements across each site 	<ul style="list-style-type: none"> Engage and consult with residents to prioritise improvement work to maximise health and safety compliance 		

	Government's minimum site standards including improvements to the Thistle Grove site	<ul style="list-style-type: none"> • Compliance with standards across sites • Increased resident satisfaction with site quality and safety • Funding investment in site improvements • Thistle Grove site improvement work complete 	<ul style="list-style-type: none"> • Develop site improvement plans for all sites in consultation with Gypsy Traveller community • Develop site improvement plans for all sites including Thistle Grove project 		
2.6	Build on current models for key workers, including shared living spaces, that act as interim accommodation	<ul style="list-style-type: none"> • Number of new or repurposed interim accommodation units designated for key workers • Number of shared accommodation models for key workers • Reduction in key worker recruitment and retention pressures in public sector bodies 	<ul style="list-style-type: none"> • Build on the findings of the SOSCH Key Worker Housing Research to develop a prioritised framework for key worker housing project delivery • Informed by SOSCH research, develop Key Worker Housing Action Plan in collaboration with employers, developers and landowners • Work with community groups to identify housing and community assets for potential reuse or remodelling as key worker housing • Extend existing key worker housing models to more rural areas by piloting small scale shared living or modular build projects 		
2.7	Work in partnership with care and support providers to improve data and intelligence around opportunities to utilise innovation in technology and design across a range of client groups	<ul style="list-style-type: none"> • Number of technologies or design solutions assessed or piloted • Number of new build homes incorporating TEC or design innovation • Number of data sharing agreements in place with care and support providers 	<ul style="list-style-type: none"> • Establish regular meetings with housing, HSCP and care providers to share data, identify need and scope opportunities • Integrate TEC pilot proposals into SHIP programme delivery • Create a shared knowledge database of new technology and design innovations that could inform future SHIP projects 		

2.8	<p>Improve collaboration in the funding, commissioning and delivery of adaptations and digital solutions to improve public awareness, enable early assessment, encourage self-management and increase engagement with preventative housing services</p>	<ul style="list-style-type: none"> • Number of joint protocols or service level agreements between housing, health and social care for adaptations • Reduction in waiting times for assessment and installation of adaptations • Reduction in hospital delayed discharges related to adaptations • Number of cases resolved through early intervention • Number of people using digital self-assessment (i.e. Florence) 	<ul style="list-style-type: none"> • Establish multi-agency adaptations working group to strengthen partnership working and data sharing • Develop a joint commissioning framework to coordinate budgets across housing, health and social care to support streamlined access • Run a clear and accessible communications campaign on how to access adaptations and preventative housing support • Develop shared reporting dashboards across all partners which include service user feedback enabling outcome analysis 		
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LHS Priority 3: Extending housing options and supporting growth including improvement in the private rented sector					
Supporting National Priorities, Plans and Targets: Ending Homelessness Together Action Plan, Equally Safe -Scotland's Strategy for Preventing and Eradicating Violence Against Women and Girls & the Equally Safe Delivery Plan, Dumfries & Galloway Council Rapid Rehousing Transition Plan ,Scottish Social Housing Charter, 'A Place to Stay, A Place to Call Home: a Strategy for the Private Rented Sector in Scotland', Private Housing (Tenancies) (Scotland) Act 2016, Housing (Scotland) Bill - Ask & Act measures					
Action No.	Action(s) and Commitments for Delivery	Indicator or Measure	Milestone	Target/End Point	Action Lead / Coordinator
3.1	Work with employers, and other partners in Dumfries & Galloway to define local priorities for key worker housing and how existing budgets and resources can best be used to target specific initiatives at those priorities	<ul style="list-style-type: none"> Priority areas, sectors and housing types identified via Key Worker Housing Action Plan Number of site applications for key worker housing Number of development agreements between employers, landowners and developers for key worker housing Number of homes developed or allocated to key workers Reduction in key worker recruitment and retention pressures in public sector bodies 	<ul style="list-style-type: none"> Build on the findings of the SOSCH Key Worker Housing Research to develop a prioritised framework for key worker housing project delivery Informed by SOSCH research, develop Key Worker Housing Action Plan in collaboration with employers, developers and landowners Identify land, buildings or community assets that could be reused, repurposed or developed for key worker accommodation Explore potential funding sources and test shared accommodation or interim models in partnership with employers and housing developers 		
3.2	Establish a local private sector landlord forum to ensure positive and effective engagement with this sector and signposting towards advice, funding and support.	<ul style="list-style-type: none"> Delivery of landlord engagement strategy Number of landlords proactively engaging with private sector housing team Development of Private Landlord Forum Number of Private Landlord Forum meetings 	<ul style="list-style-type: none"> Develop and deliver private landlord engagement strategy to identify landlords willing to engage with private sector housing team Develop Dumfries & Galloway Private Landlord Forum, in partnership with sector bodies e.g. SAL, Scottish Land & Estates 		

		<ul style="list-style-type: none"> • Number of private landlords engaging with advice services • Number of private landlords making funding applications 	<ul style="list-style-type: none"> • Develop Dumfries & Galloway Private Landlord Forum, identifying key topics for future discussion • Use forum insights to inform wider private rented sector strategy actions 		
3.3	Encourage investment to support bringing empty properties back into use as housing	<ul style="list-style-type: none"> • Number of empty homes brought back into use • Amount of public or private investment in empty homes activity • Number of owners or landlords engaged or supported to bring empty homes back into use 	<ul style="list-style-type: none"> • Maintain and regularly update the empty homes register • Map long term empty homes using Council tax data detailing ownership, size, type • Publicise available funding options and offer support to owners including feasibility and financial advice • Work with community organisations to deliver housing led regeneration using vacant buildings • Work with RSL's to encourage lease or acquisition of empty properties especially in areas of high demand 		
3.4	Ensure all partners commit to the delivery of the Homelessness Strategy Action Plan	<ul style="list-style-type: none"> • % of actions progressed or completed in the Homelessness Strategy Action Plan • Number of joint initiatives or services delivered as a result of the strategy 	<ul style="list-style-type: none"> • Create partnership agreements with LHS partners to deliver relevant actions • Integrate relevant Homelessness Strategy targets and activities into annual LHS monitoring and evaluation process 		
3.5	Work with the Scottish Government on changes to the current MMR funding model, in liaison with other local authorities and registered social landlord partners.	<ul style="list-style-type: none"> • MMR feasibility study completion • Fundable MMR business case developed and considered by Scottish Government 	<ul style="list-style-type: none"> • Undertake RSL MMR feasibility study including affordability analysis and financial viability modelling • Engage with the Scottish Government on MMR grant funding and rent setting thresholds 		

		<ul style="list-style-type: none"> • MMR funding framework developed and launched with SHIP partners • % of RSL development proposals with MMR units • Number of MMR homes delivered per annum 	<ul style="list-style-type: none"> • Explore top up funding sources including rural housing fund, Scottish Land Fund, 2nd Homes CT funding • Integrate fundable MMR development proposals into SHIP programme 		
3.6	Develop a better range of housing options for older people to encourage movement in existing housing stock	<ul style="list-style-type: none"> • Number of site applications for age exclusive housing • Number of new retirement homes delivered • % increase in age exclusive housing in D&G • Number of new homes built specifically for older people by tenure and type • Number of older households supported to downsize or move into more suitable housing • Number of large family homes freed up through voluntary downsizing • Increased turnover in under-occupied social rented housing 	<ul style="list-style-type: none"> • Evidence housing pressures for retirement housing using HNDA and HNDA and population projections • Review the allocation policy with RSL partners to enhance incentives for downsizing • Work in partnership with affordable and market developers to market test appetite for age exclusive housing • Work with planning to ensure key sites are allocated for age exclusive housing near town centres, healthcare and transport in the LDP3 • Engage with developers and RSL's to explore age exclusive mixed tenure housing development models 		
3.7	Continuously review the information gathered during the social housing application process to evidence the most critical needs by local area	<ul style="list-style-type: none"> • Annual review of CHR data completed • CHR pressures dashboard updated • Annual lettings plan updated to reflect CHR pressure analysis • SHIP programme updated to reflect CHR pressure analysis 	<ul style="list-style-type: none"> • Carry out a comprehensive data quality review of the CHR and work with partners to improve data quality and management • Develop CHR pressures dashboard show-casing critical need for affordable housing by area, size and type 		

			<ul style="list-style-type: none"> • Pilot new or additional application questions to better capture data on extent and nature of housing need i.e. support, accessibility and affordability questions • Utilise CHR dashboard data to inform annual lettings plan and SHIP updates • Set up regular review cycles to analyse CHR data and use this to evidence funding and innovative project bids 		
3.8	Extend the use of rural housing burdens across Housing Market Areas to maintain primary occupancy and/or affordability	<ul style="list-style-type: none"> • Rural Housing Body status achieved • Number rural housing burdens placed on new or marketed second hand homes • Number of rural sites secured with affordability or occupancy conditions • Reduction in proportion of vacant or second homes in rural settlements • Number of new homes using burdens to improve affordability and relieve housing pressure 	<ul style="list-style-type: none"> • D&GC submit application to Scottish Government to attain Rural Housing Body status • Planning policies and framework establish to reflect Rural Housing Body status • Use HNDA, planning evidence and community feedback to identify rural communities where the local housing system is compromised by ineffective housing stock • Run workshops with landowners, community bodies and trusts to explain how rural housing burdens can maintain the primary occupancy and/or affordability of housing • Assign rural housing burdens on sites and HMS aligned to evidence of housing system pressure 		

LHS Priority 4: Achieving affordable warmth in sustainable, energy efficient homes					
Supporting National Priorities, Plans and Targets: Local Heat and Energy Efficiency Strategies (LHEES), Sustainable Housing: Fuel Poverty and Climate Change Advice Note, Scottish Government's Energy Efficient Scotland Route Map, Fuel Poverty (Targets, Definition, and Strategy) (Scotland) Act 2019, Climate Action Plan (December 2021), Energy Efficiency Standard for Social Housing, Heat in Buildings Strategy, New Build Heat Standard (NBHS)					
Action No.	Action(s) and Commitments for Delivery	Indicator or Measure	Milestone	Target/End Point	Action Lead /Coordinator
4.1	Ensure Local Housing Strategy implementation partners play a strong role in delivering the Dumfries & Galloway Local Heat & Energy Efficiency Strategy	<ul style="list-style-type: none"> • % of housing related actions progressed or completed in the LHEES • Number of joint LHEES delivery projects progressed with LHS partner 	<ul style="list-style-type: none"> • Create partnership agreements with LHS partners to deliver LHEES actions • Integrate relevant LHEES targets and activity into annual LHS monitoring and evaluation process 		
4.2	Develop a widely marketed stakeholder led awareness raising programme on the need to meet energy efficiency standards, effective approaches and new and available funding opportunities for all households e.g. community engagement events	<ul style="list-style-type: none"> • Number of households reached through events, mailings and digital platforms • Number of community engagement sessions or roadshows delivered • Number of households accessing energy efficiency advice or support services 	<ul style="list-style-type: none"> • Establish a Home Energy Efficiency Working Group across public and private sector partners and advice agencies to lead the development of a Marketing and Communications campaign • Develop Home Energy Efficiency Marketing and Communications campaign, including funding and delivery plan • Create communication materials that gives concise, robust information around energy efficiency and market through all media channels • Host events in key localities focusing on fuel poor areas and off gas communities • Monitor and evaluate impact of Marketing and Communications 		

			campaign on household engagement levels		
4.3	Maximise the uptake of ECO funding and encourage the use of approved contractors and project management advice to improve the quality of work	<ul style="list-style-type: none"> • Amount of ECO funding secured for D&G • Number of homes upgraded through ECO funding • Number of ECO funded projects delivered by approved contractors • Number of referrals to approved contractors made via Home Energy Scotland etc. 	<ul style="list-style-type: none"> • Promote ECO funding eligibility criteria and contractor lists via local advice centres and marketing across all media channels • Target promotion of ECO funding schemes in areas of fuel poverty and off gas • Provide an improved installer list to all funding applicants enabling direct referral routes 		
4.4	Develop and share learning from exemplar pilot projects that incorporate net zero planning across a range of sectors including fabric first, retro fitting, heat provision and transport planning etc.	<ul style="list-style-type: none"> • Number of pilot projects delivered that incorporate fabric first, retrofit or low carbon heat • Number of case studies and technical reports produced and shared across partners 	<ul style="list-style-type: none"> • Establish a Housing Net Zero Insight Forum comprise planners, building control and affordable and private developers • Widely market and launch the Housing Net Zero Insight Forum • Identify innovative projects and coordinate practice sharing opportunities and case studies encouraging replication across Dumfries & Galloway 		
4.5	Target energy efficiency upskilling and training programmes to local SMEs and self-employed businesses to aid the delivery of retrofit programmes and the installation/maintenance of new energy efficiency technology, encouraging more local contractors to	<ul style="list-style-type: none"> • Number of local contractors completing upskilling and training programmes • Number of SME's added to approved installer list or framework agreements • Reduction in delivery delays linked to skills or contractor availability 	<ul style="list-style-type: none"> • Work with local colleges and training centres to deliver tailored retrofitting courses and training materials via Business Gateway • Develop and widely market retrofit training and upskilling programme • Launch retrofit training and upskilling programme • Develop a Dumfries and Galloway approved installer list which is 		

	become approved contractors		updated regularly with newly qualified or accredited firms		
4.6	Establish a multi-tenure landlord working group for knowledge sharing on the energy efficiency and fabric improvement measures that are most effective to reducing fuel poverty and improving energy efficiency	<ul style="list-style-type: none"> • Establishment of Fabric First Working Group • Number of retrofit projects delivery by RSL and private landlords • Reported improvements on EPC ratings in mixed tenure homes 	<ul style="list-style-type: none"> • Develop and deliver landlord engagement strategy to identify landlords willing to engage with Fabric First working Group • Launch Fabric First Working Group in partnership with RSLs and sector bodies e.g. SAL, Scottish Land & Estates • Identify innovative projects and coordinate practice sharing opportunities and case studies encouraging replication across Dumfries & Galloway 		
4.7	Work with communities to coordinate larger contracts of retrofitting and energy efficiency improvement works (e.g. procurement framework or building on existing programmes) to make it more attractive for trades to bid for work	<ul style="list-style-type: none"> • Number of community retrofit contracts developed • Number of households signed up per retrofit project • Number of contractors bidding per tender 	<ul style="list-style-type: none"> • Use EPC and stock condition data to identify clusters of homes that could benefit from retrofitting • Encourage community retrofitting as a concept in Local Place Plans • Develop and delivery community engagement campaign by partnering with RSL's, development trusts and community councils to promote the concept of community retrofit projects and encourage uptake 		
4.8	Work with local RSLs, private landlords and owners to enable the delivery of energy efficiency standards by supporting works in mixed tenure locations	<ul style="list-style-type: none"> • Number of mixed tenure projects completed • Number of households receiving upgrades in multi tenure developments 	<ul style="list-style-type: none"> • Use stock condition data and EPC's to map priority areas with mixed tenure • Work with RSL's to develop energy efficiency proposals that include private owners and landlords 		

		<ul style="list-style-type: none">EPC rating improvement across mixed tenure housing stock	<ul style="list-style-type: none">Engage private landlords and owners, proactively providing support to access funding and independent advice		
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LHS Priority 5: Supporting repair, maintenance and improvement in all homes

Supporting National Priorities, Plans and Targets: Scottish Housing Quality Standard, Energy Efficiency Standard for Social Housing, Scottish Social Housing Charter, Building (Scotland) Act 2003, Heat in Buildings Strategy, Building (Scotland) Regulations 2004, New Build Heat Standard (NBHS), The Repairing Standard Statutory Guidance, Housing (Scotland) Act 2014

Action No.	Action(s) and Commitments for Delivery	Indicator or Measure	Milestone	Target/End Point	Action Lead/Co-ordinator
5.1	Promote the economic and health impacts of investing in private sector housing improvements, making a business case to increase financial assistance to private sector owners/landlords and the staffing capacity in the existing team	<ul style="list-style-type: none"> • Business case developed • Business case submitted to Finance as part of annual budget setting process • Revised budget allocated for private sector housing improvements • Recruitment or redeployment of additional staff to the team 	<ul style="list-style-type: none"> • Assemble data on local housing condition, health outcomes and economic impact associated with housing disrepair • Prepare detailed business case outlining required funding and staffing increase • Present cost benefit analysis showing long term savings in health, social care as well as economic growth impacts 		
5.2	Work across the Council targeting enforcement activity to tackle acute disrepair issues and BTS properties	<ul style="list-style-type: none"> • Number of BTS properties logged on D&GC register • Number of BTS/serious disrepair inspections carried out • Number of enforcement notices served • Number of BTS properties complying with tolerable standard 	<ul style="list-style-type: none"> • Use housing application data, environmental health complaints and stock condition insights to map high risk areas or buildings • Develop and launch engagement materials to target BTS landlords and owners, including access to advice and support • Develop a multi-agency framework across housing, legal and environmental health services to regularly review cases and agree joint enforcement approaches 		

5.3	Work in partnership to develop a community benefits framework and training opportunities to increase the capacity of local businesses and encourage apprenticeship opportunities to deliver retrofitting, repair and property improvement	<ul style="list-style-type: none"> • Number of apprenticeships created through housing contracts • Number of local SMEs receiving retrofit related training or accreditation 	<ul style="list-style-type: none"> • Develop community benefits framework/apprenticeship programme in partnership with economic development, procurement and education services • Work with local colleges and training centres to deliver tailored retrofitting apprenticeships and training programmes • Develop and widely market community benefit programme to approved contractors • Launch retrofit apprenticeship and training programme 		
5.4	Work with partners (including colleges and training establishments) to design training programmes specifically tailored to repairs, maintenance and improvement of older or historical buildings	<ul style="list-style-type: none"> • Number of tailored training modules developed and launched • Number of apprenticeships or work based learning placements delivered • Number of contractors or SMEs receiving specialist heritage training 	<ul style="list-style-type: none"> • Work with local training providers, heritage bodies and local trades to identify skills gaps in retrofitting or repair older building • Co-design flexible training options based on identified skills gaps including short courses, modules or onsite training • Develop and widely market training opportunities locally through industry networks, business groups and local colleges 		
5.5	Ensure homeowners, landlords and tenants are aware of their rights and responsibilities in relation to property condition and are supported to uphold them	<ul style="list-style-type: none"> • Number of information materials distributed/website traffic etc. • Repair and maintenance event programme 	<ul style="list-style-type: none"> • Develop information and advice materials tailored to landlords, tenants and home owners detailing repair obligations/reporting processes/damp & mould risks and improvement options 		

		<ul style="list-style-type: none"> • Number of attendees at repair and maintenance community awareness sessions 	<ul style="list-style-type: none"> • Use social media platforms, local newsletters, advice centres to promote and widely market information materials and raise public awareness of assistance schemes • Identify areas where there is evidence of high disrepair and target community engagement event programme • Deliver housing staff training to provide accurate advice on housing repair and maintenance issues 		
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