



Scottish Housing Quality Standard

Standard Delivery Plan

2006

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1 Introduction

- 1.1 On 4 February 2004, the Minister for Communities announced the introduction of a cross tenure Scottish Housing Quality Standard (SHQS) in line with the Scottish Executive's commitment to introduce a Decent Homes Standard in Scotland. To meet the standard a dwelling must be:
- Compliant with the Tolerable Standard
 - Free from serious disrepair
 - Energy efficient
 - Provided with modern facilities and services
 - Healthy, safe and secure
- 1.2 The Standard is intended to provide an objective measure or benchmark against which the standard of accommodation provided to tenants and the spending plans of social landlords can be measured. The Minister set 2015 as the target date for local authorities and registered social landlords to achieve the Standard and asked landlords to submit Standard Delivery Plans to Communities Scotland demonstrating how they will meet the standard.
- 1.3 This document is West Dunbartonshire Council's Standard Delivery Plan. It sets out a strategy to bring all the Council housing in West Dunbartonshire up to the Scottish Housing Quality Standard by 2015. The Standard Delivery Plan is a long-term planning tool for managing West Dunbartonshire Council's houses and financing the necessary investments. The Standard Delivery Plan is key to ensuring the effective long-term management and maintenance of the Council's housing stock and should enable the authority to operate in a more business like manner within the authority's wider objectives.
- The aims of West Dunbartonshire Council's Standard Delivery Plan are to:

 - Demonstrate how many properties currently meet the standard and how many fail or are likely to fail within the next 10 years
 - Set out a programme of improvements which will bring the retained stock above the Standard by 2015 and ensure that it is maintained at that level thereafter.
 - Determine the level of investment required to carry out the improvements and establish how this will be funded.
 - Recommend an action plan for the delivery and monitoring of the standard.
- 1.4 Having examined the strategic options available, the strategy being pursued by West Dunbartonshire Council is one of partial stock transfer. An analysis of the stock condition survey, current and future income and expenditure, debt levels and housing need and demand revealed that West Dunbartonshire Council cannot meet the SHQS for all of its houses without significant rent increases. West Dunbartonshire Council made the decision to transfer part of its stock at its meeting held on 21 December 2005 having heard responses to the proposals from tenant representatives and other interested parties. This Standard Delivery Plan sets out the current position for all of West Dunbartonshire Council's housing stock and provides a plan to bring all of the retained stock up to the Scottish Housing Quality Standard by 2015.

2 Local Strategic Context

2.1 About West Dunbartonshire

- 2.1.1 West Dunbartonshire is well known as an area of sharp contrast. It has some of the most outstanding and breathtaking countryside in lowland Scotland, which sits side by side with reminders of the area's proud industrial heritage.
- 2.1.2 Clydebank, Dumbarton and Alexandria each have their own unique character and appeal, combining a solid employee base, with an attractive physical environment. The quality of the physical environment was recognised in 2002 when Loch Lomond and the Trossachs became Scotland's first National Park.
- 2.1.3 Although West Dunbartonshire is a relatively compact geographical area covering around 18,000 hectares it has a complex housing system that is influenced by its much larger neighbour to the east, Glasgow City Council, and by Argyll and Bute Council to the west and north. Clydebank is a part of the Greater Glasgow North West Housing Market Area (HMA) due to its close proximity to the north western boundaries of the city and this is recognised in the Housing Market Context Statement (HMCS) for Clydeside prepared by Communities Scotland (2002, updated 2003). This HMA is also reflected in the Glasgow and Clyde Valley Joint Structure Plan that covers the Glasgow City and WDC areas.
- 2.1.4 Dumbarton and the Vale of Leven make up a totally separate and virtually self-contained HMA, as there is very little movement between these two areas and Clydebank to the east. However there are some overlaps with Helensburgh and Cardross in the Argyll and Bute Council area particularly along the borders to the west of Dumbarton and to the north around Balloch and parts of Alexandria. These overlaps are noted in the Clydeside HMCS (2002, updated 2003) and in the Structure Plan, and there is evidence that people unable to find housing in parts of Argyll and Bute are opting for parts of the WDC area where prices are, at present, lower and they have easy access to commuter links to centres such as Glasgow and Paisley.
- 2.1.5 West Dunbartonshire, in common with other older industrial areas, has suffered from the decline of shipbuilding, manufacturing and heavy industry. The area has been especially badly affected because of the extent of the economic specialisation in these industries. Today West Dunbartonshire is one of Scotland's most deprived local authority areas, measured by a range of the most widely accepted indicators.¹ West Dunbartonshire is eligible for European Funding under the Western Scotland Objective 2 Programme and the Lowland Objective 3 Programme. Clydebank South is also designated an EU Urban II Programme area.
- 2.1.6 As you might expect from an area of strong contrast and diversity there are a number of opportunities and challenges. The development of the National Park and the regeneration of Clydebank by Clydebank Rebuilt demonstrate just two of the exciting developments for the people of West Dunbartonshire. On a smaller scale Strathclyde Regeneration Company has been set up in partnership with the Walker Group to facilitate the regeneration of the former distillery and bonded warehouse site at Gooseholm, Dumbarton. The Town

¹ West Dunbartonshire Social and Economic Profile 2005/2006.

Centres Initiative Partnership is a partnership of the Town Centres Initiative Limited, West Dunbartonshire Council, Scottish Enterprise Dunbartonshire, Visit Scotland and other public and private sector businesses and agencies with a remit to regenerate the town centres of Dumbarton, Alexandria and Clydebank.

- 2.1.7 West Dunbartonshire has particularly widespread deprivation with 37% of its population living in the worst 20% of data zones in Scotland. The Community Planning Partnership used the Scottish Index of Multiple Deprivation² (SIMD 2004) to identify specific geographical areas to target.

The Regeneration Areas identified within this plan for partial stock transfer correlate closely to the areas identified in the ROA.

West Dunbartonshire Council Area:

A Profile of Some Key Trends³

- West Dunbartonshire is the fourth smallest Scottish Local Authority in terms of land coverage.
- The population is concentrated in three main settlements, Clydebank, Dumbarton and the Vale of Leven.
- The General Registrar's Office estimates the population at 2004 to be 91,674.
- Almost 53% of the population are female.
- There are 40,781 households in West Dunbartonshire.
- Pensioner households make up 23% of West Dunbartonshire households.
- West Dunbartonshire has the second highest percentage number of lone parent families in Scotland (11%), although this number has been reducing over the past two years.
- In August 2004, unemployment in West Dunbartonshire stood at 4.7%, above the Scottish average of 3.5%.
- 18% of West Dunbartonshire's population live in areas in West Dunbartonshire identified as among the 10% most deprived data zones in Scotland.
- It is estimated that around half of all children in West Dunbartonshire come from households that suffer poverty.
- Nine datazones in West Dunbartonshire experienced housing deprivation to the extent that they were in the worst 15% in Scotland in terms of housing deprivation.
- Five datazones, with a population of 3,919, have been identified where residents perceived the neighbourhood to have poor environmental quality.

² Community Planning Partnership Regeneration Outcome Agreement 2005

³ West Dunbartonshire Social and Economic Profile 2005/2006

2.2 West Dunbartonshire Council's Housing Stock

2.2.1 As at June 2005, the Council's housing stock was 12,302 dwellings distributed across the authority. Table 1 shows the breakdown of the stock by area, size, and type.

Table 1: Housing Stock by Area, Size and Type

HOUSE TYPE		SIZE								Grand Total
ZONE	HOUSE TYPE	1APT	2APT	3APT	4APT	5APT	6APT	8APT	9APT	
Alexandria	Bungalow	4	75	1	21	4				105
	Flat				2					2
	Four in a Block	10	465	253	221	3				952
	Maisonette	4	15	332	81					432
	Semi Detached	1	2	51	222	1				277
	Sheltered	29	12							41
	Tenement Flat		45	284	97					426
	Terraced		1	777	289	20				1087
	Alexandria Total	48	615	1698	933	28				3322
Clydebank	Bungalow		3							3
	Detached					2				2
	Duplex Flat		116	519	1					636
	Four in a Block		426	530	611	51				1618
	Maisonette		39	155	178	22				394
	Multi-Storey		427	836	74					1337
	Person Flat		19	24	25	26				94
	Person House		33	25	23	33				114
	Semi Detached		2	68	277	50	2	1	1	401
	Sheltered	1	100	9	1					111
	Tenement Flat		199	417	282	4				902
	Terraced	24	117	210	229	43				623
	Clydebank Total	25	1481	2793	1701	231	2	1	1	6235
Dumbarton	Bungalow	21	43	3						67
	Flat		21	1	1					23
	Four in a Block		393	312	197	7				909
	Maisonette		1	99	97	6				203
	Mini Multi		1	26						27
	Multi-Storey		56	360						416
	Semi Detached			47	155	71				273
	Tenement Flat	7	105	344	60	8				524
	Terraced			124	129	50				303
	Dumbarton Total	28	620	1316	639	142				2745
	Grand Total	101	2716	5807	3273	401	2	1	1	12302

2.2.2 The majority of West Dunbartonshire Council's housing stock was built post war between 1945 and 1982. The last houses were built in 1988 in the Gooseholm Estate in Dumbarton. Table 2 profiles the age of the stock:

Table 2: Age of the Stock

DATE OF CONSTRUCTION	TOTAL
Pre 1919	336
1919 - 1944	1572
1945 - 1964	6236
1965 - 1982	4099
Post 1982	59
Grand Total	12302

2.2.3 West Dunbartonshire Council has a plethora of non traditional construction types with just over 44% of the stock being of non traditional construction. This includes 27 blocks of multi storey flats and just under 700 properties which are classed as defective under the terms of Part 14 of the Housing (Scotland) Act 1987*.

Table 3: Non Traditional Housing

Construction	Alexandria	Clydebank	Dumbarton	Grand Total
Atholl Steel	3	272		275
Ayrshire County Council*		4		4
Bellstone	67			67
Blackburn Brick	186	65	296	547
Blackburn Orlit*		2		2
British Iron and Steel Federation		25		25
Canadian Timber Framed/Brick		1		1
Concrete Frame with Concrete Wall Panels		1309		1309
Concrete Wall Panel System "Reema"		25		25
Concrete Walls Miller No Fines		1		1
Concrete Walls Wimpey No Fines		110		110
Craig Atholl		4		4
Crosswall		29		29
Crudens Skarner System			423	423
Dugdale Dennis		24		24
Duplex Foam Slag		399		399
Hilcon Ex		85		85
Hills Presweld/Hilcon		24		24
Kane Brickwood		20		20
Lawrence Mark 1	3	75		78
Levenvale Timber	27			27
No Fines	765		285	1050
Orlit*	81	29	37	147
Scotcon Orlit	129			129
Swedish Timber			16	16
Timber Framed Weir Multicom		30		30
Timber Framed/Brick Walling		22		22
Weir Timber	41		10	51
Whitcon		1		1
Whitson Fairhurst*	258	262	14	534
Grand Total	1560	2818	1081	5459

2.3 Supply and Demand

2.3.1 A more comprehensive analysis of supply and demand for housing in West Dunbartonshire can be found in the Council's Local Housing Strategy Annual Update, July 2005, but the following highlights some of the key trends:

Housing Supply and Demand:

Key Trends⁴

- Household composition in West Dunbartonshire is changing, with more young people seeking housing on their own.
- There is an ageing population and this has implications for the provision of appropriate housing and support
- There is an over supply of some size and types of houses in certain areas. This leads to problems of low or no demand and further investment in these areas would be fruitless.
- There is a substantial mismatch between the apartment sizes that most people want and the WDC stock currently available resulting in demand outstripping supply in many sub areas.
- Housing Land Supply is currently in balance however external and internal housing market pressures will have to be constantly monitored to ensure that an effective supply is available to meet changing demands
- It is estimated that there will be a crude shortfall of 6,000 houses by 2009.
- The overall supply of housing of all tenures will not be sufficient to meet projected demand over the next four years and will therefore have to be reviewed as part of the LHS, Local Plan, and Structure Plan processes
- There are over 7,000 people on West Dunbartonshire Council's waiting list for housing with only 29% of this made up of transfer applicants.
- Over 59% of all applicants are asking for 2apt (1 bedroom) accommodation
- Almost 18% of all applicants are aged 60 years or over.
- There are shortages of the smallest (2apt) and the largest (5apt or more) house sizes throughout the Council area
- Approximately 8% of all households in West Dunbartonshire are currently living in unaffordable accommodation (based on a household paying more than 30% of their Net Equivalent Income (NEI) on housing costs).

⁴ West Dunbartonshire Council Local Housing Strategy Annual Update, July 2005

3 The Scale and Profile of Properties Failing the Standard

3.1 Background

- 3.1.1 This section of the plan describes the methodology for West Dunbartonshire Council's housing stock condition survey and states the number of dwellings failing or likely to fail the Scottish Housing Quality Standard (SHQS). It describes the Council's owner occupier policy and its approach to properties where it is not technically feasible or where there is a disproportionate cost required to meet the standard.
- 3.1.2 In November 2004, West Dunbartonshire Council commissioned consultants from Savills Commercial Limited to carry out a housing stock condition survey with a view to assessing current and future repairs and maintenance liability. Savills surveyed a representative sample of 15% of the Council's housing stock based on different property types and locations. The survey work was carried out during January and February 2005.
- 3.1.3 The primary purpose of the Stock Condition Survey has been to assess the cost of the work required to bring the properties up to the SHQS by 2015 and to maintain them at that standard for 20 years thereafter. All the elements of the SHQS were included in the survey. The standard was issued in February 2004 with the intention that all properties in Scotland meet the Standard by 2015. The Standard sets out clear criteria that a property needs to meet in order to be classified as meeting the standard. To meet the Standard a property must be:
- Compliant with the tolerable standard
 - Free from serious disrepair
 - Energy efficient
 - Provided with modern facilities and services
 - Healthy, safe and secure

3.2 Methodology

- 3.2.1 Savills first task was to carry out a desktop analysis of existing information relating to the stock. This included a review of the current capital programme, reactive and cyclical repairs. Savills then surveyed 15% of the housing stock based on a "stratified sample."
- 3.2.2 A "stratified sample" was used as this represents a financial picture of the maintenance requirements of the stock using detailed surveys of a limited number of properties. Typically, maintenance requirements correlate closely with the characteristics of the sample data, thereby increasing the reliability of the results from a limited sample.
- 3.2.3 The archetypes of the properties within the areas are relatively similar and, as such, the sample survey has enabled us to produce an accurate financial picture of the repairs and maintenance liability of the stock as a whole. The following table demonstrates how the sample was generated.

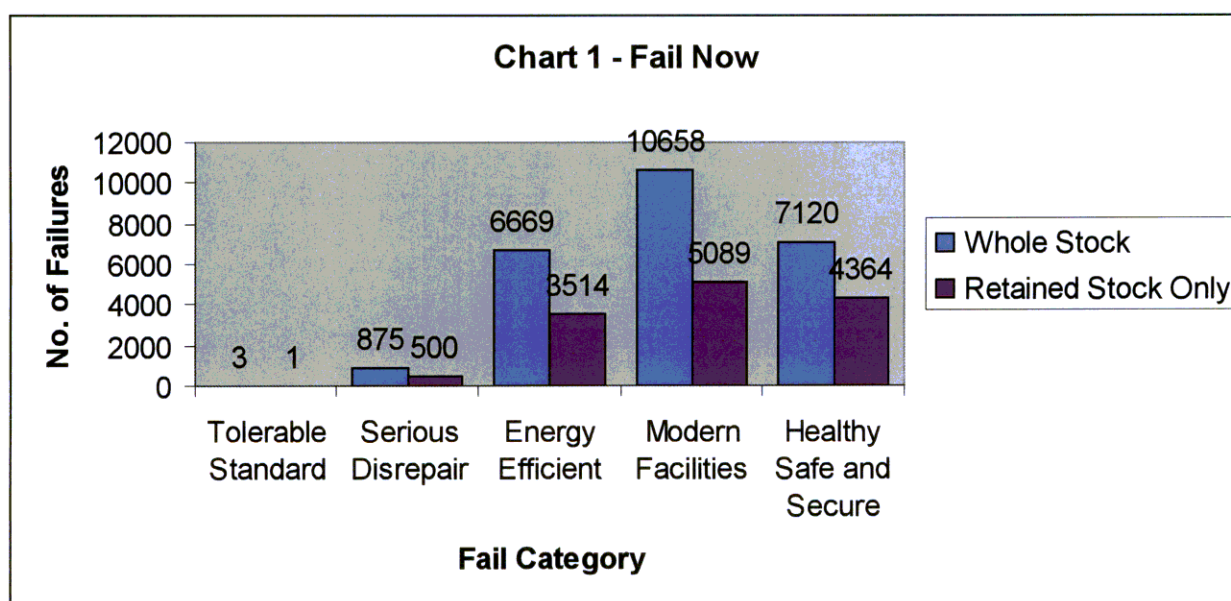
Table 4 – Stratified Sample of Properties for the Stock Condition Survey				
Area	Archetype	Population	Sample No	Sample %
1	Houses/Bungalows pre 1944	224	44	19.6
2	Houses/Bungalows 1945-1964	633	100	15.8
3	Houses/Bungalows 1965-1971	368	68	18.5
4	Houses/Bungalows post 1971	656	103	15.7
5	Flats/Maisonettes pre 1944	1,595	230	14.4
6	Flats/Maisonettes 1945-1964	2,173	308	14.2
7	Flats/Maisonettes 1965-1971	583	95	16.3
8	Flats/Maisonettes post 1971	619	100	16.2
9	Multi storey flats	1,711	245	14.3
10	Non-trad Houses/Bungalows	1,440	216	15.0
11	Non-trad Flats/Maisonettes	2,236	313	14.0
12	Sheltered flats	220	44	20.0
Total		12,458	1,866	15.0%

- 3.2.4 It should be noted here that the stock numbers for the stock condition survey differ from those used for the option appraisal. The reduction in stock numbers in the option appraisal is the result of right to buy sales and demolitions.
- 3.2.5 A team of Savills surveyors, all of whom are Chartered Surveyors or staff of similar standing carried out the survey between January and February 2005. The team has extensive experience in mass survey projects and were fully briefed on the requirements of the survey before any inspections were carried out on site.
- 3.2.6 Prior to survey commencement, a pro-forma was devised which was used for data collection. A copy of this proforma and schedule of rates used is included within appendix D. The survey data was gathered using handheld computers and later transferred onto a computer database to be checked, collated and validated. Savills carried out an extensive electronic validation exercise to check for anomalies and inconsistencies. The methodology and survey objectives were shared and tested by the Savills survey team and the Council's housing maintenance surveyors during a pilot survey held prior to the commencement of the main survey. De-briefing meetings were held with all surveyors at the end of each day to enable queries to be dealt with immediately. Spot checks were also made on site of completed surveys to check compliance with the agreed methodology.
- 3.2.7 On completion of the survey, the survey data was entered into a 100% stock database and the survey information cloned over to the remaining stock based on the stratification methodology. This data is held on an access database.
- 3.2.8 West Dunbartonshire Council will maintain this database and work towards a rolling programme of surveys, which will eventually lead to a 100% stock database. This will enable us to report on our progress towards the standard and provide update reports for the Scottish Executive.

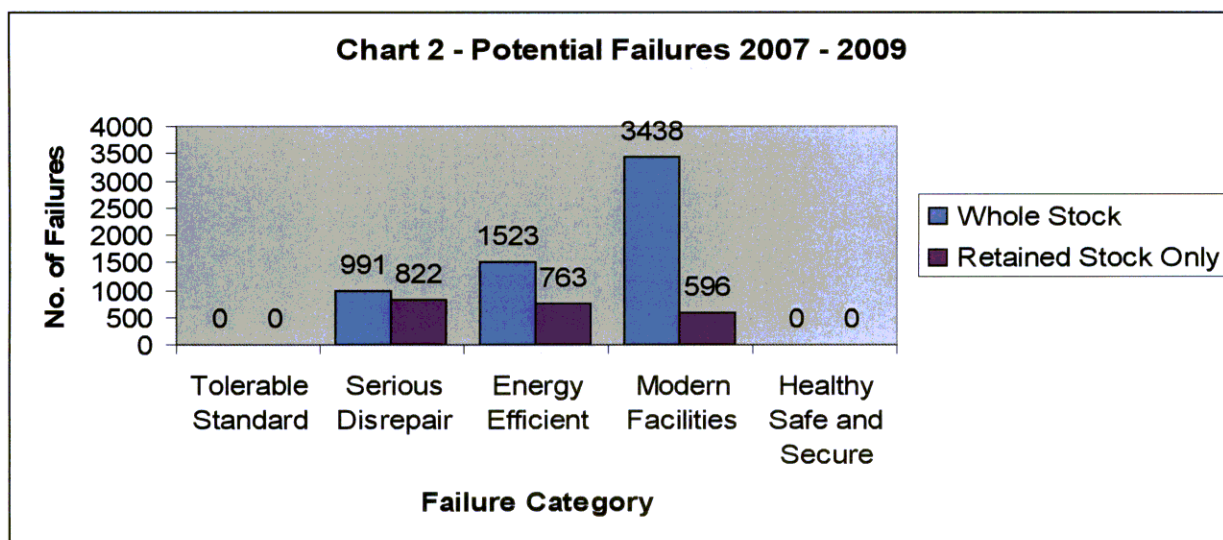
3.2.9 In accordance with a strict interpretation of the Scottish Housing Quality Standard, Savills reported that 94% of the housing stock currently fails the standard and the majority of the remainder will fail between now and 2015 without sufficient investment. A copy of the baseline proforma detailing the number of properties failing and projected to fail for the whole stock is contained within appendix B (1) and for the retained stock only in appendix B (2).

3.3 Scottish Housing Quality Standard Assessment

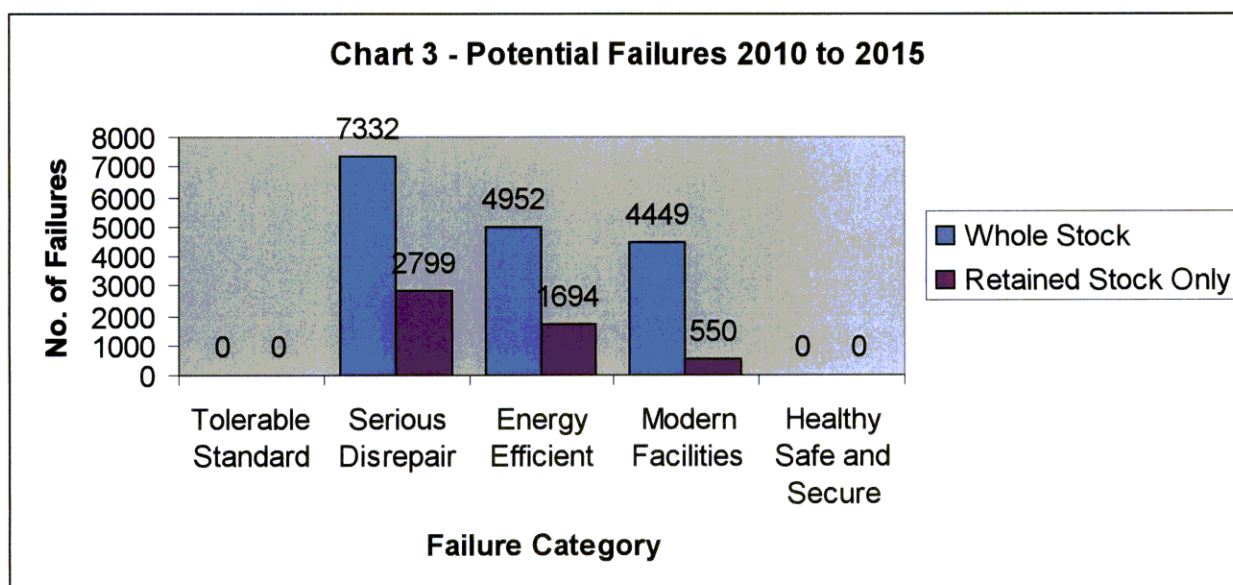
3.3.1 As part of the survey, an assessment has been made of the level of non-compliance in the housing stock against the Scottish Housing Quality Standard (SHQS). This assessment was measured in accordance with the guidelines set out by the Scottish Executive on 4 February 2004 and included in our business plan and options study. For the purpose of this standard delivery plan, two figures have been produced which reflects the whole stock and the retained stock only. The total amount of funding needed to achieve the standard by 2015 for the whole stock is £65,301,163. The amount of funding needed for the retained stock is £37,962,000. With a partial transfer unlikely to happen until 2008/2009, we have assumed an investment level of £58,756,000, which is a combination of the funding required for the whole stock and the retained stock. This amount is based on the available budget as described in appendix E – financial worksheet 3. A copy of the capital investment proposed to meet the standard for the whole stock is contained within appendix C (1) and for the retained stock in appendix C (2). Chart 1 below shows the level of current failures by category.



3.3.2 Chart 2 below shows the number of properties by failure categories that do not fail the standard now but are expected to fail between 2007 and 2009.



3.3.3 Chart 3 below shows the number of properties by failure categories that do not fail the standard now but are expected to fail between 2010 and 2015.



3.4 Compliance with the Tolerable Standard

3.4.1 The Tolerable Standard was defined in Section 86(1) of the Housing (Scotland) Act 1987 and updated in Section 6 (102) of the Housing (Scotland) Act 2001. A dwelling meets the Standard if it:

- is structurally stable;
- is substantially free from rising or penetrating damp;
- has satisfactory provision for natural and artificial light, for ventilation and for heating;
- has an adequate piped supply of wholesome water within the property;
- has a sink provided with a satisfactory supply of both hot and cold water;
- has a fixed bath or shower and a wash-hand basin, each provided with a satisfactory supply of both hot and cold water and suitably located;
- has a water closet available for the exclusive use of the occupants of the property suitably located;
- has an effective system for the drainage and disposal of foul and surface water;
- has satisfactory facilities for cooking food;
- has satisfactory access to all external doors and outbuildings.

- 3.4.2 Failure to meet any of the standards above results in the dwelling being declared below the Tolerable Standard (BTS). From the stock condition survey, it is estimated that West Dunbartonshire Council has three properties, which currently fail the tolerable standard. Of these three properties, two of them are included within the stock transfer proposals. They are low demand and are likely to be scheduled for early demolition. The remaining property is not in the transfer proposal has a problem with dampness. The problems are currently being addressed by our maintenance section.

3.5 Free From Serious Disrepair

- 3.5.1 Dwellings which fail to meet this criterion are those where either:
- one or more of the primary building components need replacing or major repair; or
 - two or more of the secondary building components need replacing or major repair.
- 3.5.2 From the stock condition survey it is estimated that West Dunbartonshire Council has 875 properties (500 properties in the retained stock) which currently fail the standard on the basis of serious disrepair and it is projected that a further 8,323 properties (3,621 in the retained stock) will fail on this criteria by 2015 in the absence of any remedial work.

3.6 Energy Efficiency

- 3.6.1 A property which is energy efficient has:
- effective insulation;
 - efficient heating;
 - additional energy efficiency measures (where technically feasible) to ensure that the property must achieve a minimum NHER rating of five and SAP rating of 50.
- 3.6.2 As part of the stock condition survey, energy surveys were carried out to NHER enhanced level 0. This is the most basic level of survey and includes floor areas. A report on the energy ratings was produced using the National Home Energy Rating Scheme (NHER). This measures the energy efficiency of a home on a scale of 0-10. A house scoring 0 would have very high running costs and very low levels of insulation. A house scoring 10 would be built to Scandinavian levels of insulation with a very efficient heating system and very low running costs. The average score of a house in the UK is approximately 5.0. A house built to 1995 building regulations would score around 7.0.
- 3.6.3 The results show that West Dunbartonshire Council's housing stock has an average NHER of 6.9, which is higher than the national average of 5.0. The average SAP rating of the stock is 68.4, which is higher than the national average of 51.
- 3.6.4 From the stock condition survey it is estimated that West Dunbartonshire Council has 6,669 properties (3,514 in the retained stock) which currently fail the standard on the basis of energy efficiency and it is projected that a further 6,475 properties (2,457 in the retained stock) will fail on this criteria by 2015 in the absence of any remedial work.

3.7 Modern Facilities and Services

3.7.1 A property which passes these criteria would have:

- a bathroom, that would include a WC, bath or shower and wash hand basin in good and usable condition;
- a kitchen in good and usable condition;
- a kitchen with reasonable facilities, these being;
 - adequate storage facilities where practical;
 - safe kitchen working arrangements; and
 - sufficient power outlets.

3.7.2 From the stock condition survey it is estimated that West Dunbartonshire Council has 10,658 properties (5,089 in the retained stock) which currently fail the modern facilities and services criteria and it is projected that a further 7,887 properties (1,146 in the retained stock) will fail on this criteria by 2015 in the absence of any remedial work.

3.8 Healthy, Safe and Secure

3.8.1 A property which is healthy, safe and secure will:

- be free from lead pipe work;
- have mechanical extract fan if necessary;
- be adequately insulated from external noise;
- have smoke detectors;
- have safe electrical, gas and oil appliances where applicable
- have common areas in a good and safe order, where applicable;
- provide adequate lighting in common internal and external areas;
- have secure front and back doors; and
- have a front door entry system and secure rear access to enclosed common areas.

3.8.2 From the stock condition survey it is estimated that West Dunbartonshire Council has 7,120 properties (4,364 in the retained stock) which currently fail the healthy, safe and secure criteria. There are no other properties projected to fail this criteria up to 2015.

3.8.3 The total cost of meeting the Scottish Housing Quality Standard by 2015 is

Table 5 – Cost of Meeting the Standard		
Criteria	Whole Stock	Retained Stock Only
Tolerable Standard	£6,500	£0
Serious Disrepair	£19,448,975	£11,147,006
Energy Efficiency	£10,879,650	£5,984,650
Modern Facilities and Services	£30,272,400	£17,713,500
Healthy Safe and Secure	£4,693,638	£3,116,844
Total	£65,301,163	£37,962,000

3.9 Non SHQS Work

3.9.1 West Dunbartonshire Council recognises that not all work required to the housing stock is a requirement of the SHQS. As part of the stock condition survey an assessment was made of all work required and not just work required to meet the Housing Quality Standard. The following is a summary of Non SHQS work and its projected cost for the whole stock and the retained stock over the next 10 years:

- 3.9.2 *Programmed Renewals and Improvements - £26,393,339 (£18,377,284 retained)* The majority of programme renewals and improvements are contained within the Quality Standard however work was identified that is out with the standard. This includes items such as fencing and pathways within the curtilage of the house but out with the remit of the standard. This amounts to an additional £26,393,339 for the whole stock and £18,377,284 for the retained stock over the next 10 years.
- 3.9.3 *Contingency Major Repairs - £4,584,726 (£2,816,964 retained)* Contingency Major Repairs are defined as repairs which cannot be specifically foreseen and may arise from latent defects in construction. Examples may include wall tie failure or subsidence. As part of the assessment, a 5% contingency has been assumed which amounts to £4,584,726 over 10 years for the whole stock and £2,816,964 over 10 years for the retained stock.
- 3.9.4 *Related Assets – £3,074,500 (£1,818,750 retained)* The Council's related assets are defined as repairs and improvements to garages/lockups, unadopted roads and footpaths, play areas hard standings and shops. This amounts to £3,074,500 for the whole stock over the next 10 years and £1,818,750 for the retained stock.
- 3.9.5 *Asbestos Contingency – £9,223,500 (£5,456,250 retained)* The Council has still to carry out a detailed asbestos survey and it is anticipated that this will be completed after the Council gains access onto the Community Ownership Programme. However based on recent asbestos removal costs experienced by the Council, a provisional amount of £9,223,500 has been projected over the next 10 years. This amounts to £5,456,250 over the next 10 years for the retained stock. This money will be used for the removal and management of asbestos identified while carrying out capital projects.
- 3.9.6 *Responsive / Void Maintenance - £69,014,220 (£40,826,024)* It is anticipated that an allowance of £69,014,220 will be required for responsive and void maintenance for the whole stock over the next 10 years. For the retained stock, this figure is £40,826,024. This is based on current and historic levels of expenditure by the Council and does not include VAT and administration charges.
- 3.9.7 *Cyclical Maintenance - £16,602,300 (£9,821,250 retained)* Cyclical Maintenance is defined as "maintenance and servicing, generally similar to that stated for programme repairs" However, it is more specifically identified as various items recurring on an annual basis and the servicing of installations i.e. gas boilers. It is projected that a provision of £ 16,602,300 will be required for cyclical maintenance of the whole stock over the next 10 years and this equates to £9,821,250 for the retained stock.

3.9.8 *Non Traditional Properties - £31,210,225 (£19,216,385 retained)*

Approximately 3423 of the properties to be retained by the Council are of non traditional construction and a separate structural survey⁵ was carried out on the properties by Curtins Consulting Engineers. Curtins carried out a stage 1 preliminary structural risk assessment and the findings were incorporated into the stock condition survey and option appraisal. They calculated that £19,216,385 for the retained stock was required over the next 10 years to ensure that these properties are retained through the life of the business plan. This figure rises to £31,210,225 if the Council retains all of its housing stock. A further structural survey (stage 2 structural survey) will be carried out when the Council enters the Community Ownership Programme.

3.9.9 *High Rise Properties - £16,678,138 (£9,132,954 retained)*

Curtins Engineers carried out a survey of the high-rise blocks within Council ownership. A figure of £16,678,138 is required to fund structural work to all of the blocks over the next 10 years. A reduced figure of £9,132,954 is required for the stock not included within the partial transfer.

3.9.10 *Environmental Work - £6,149,000 (£3,637,500 retained)*

It is anticipated that an allowance of £6,149,000 will be required for environmental work for the whole stock over the next 10 years. For the retained stock, this figure is £3,637,500.

Table 6 – Required Investment (2005 to 2015)		
Criteria	Whole Stock	Retained Stock Only
SHQS	£65,301,163	£37,962,000
Programmed Renewals and Improvements	£26,393,339	£18,377,284
Contingency Major Repairs	£4,584,726	£2,816,964
Related Assets	£3,074,500	£1,818,750
Asbestos Contingency	£9,223,500	£5,456,250
Responsive /Void Maintenance	£69,014,220	£40,826,024
Cyclical Maintenance	£16,602,300	£9,821,250
Non Traditional Properties	£31,210,225	£19,216,385
High Rise Properties	£16,678,138	£9,132,954
Environmental Work	£6,149,000	£3,637,500
Total	£248,231,111	£149,065,361

3.10 **Schedule of Rates**

3.10.1 The work recorded as part of the Stock Condition Survey has been priced using a Schedule of Rates, a copy of which is included at Appendix D. The Schedule has been based on the Council's experience of letting contracts locally and Savills experience with other Local Authorities with similar numbers and types of property. The schedule of rates was agreed after consultation between Savills and the Council's own quantity surveyor and some prices were changed to reflect costs locally

3.10.2 All costs are exclusive of management and administration charges, professional fees, any decanting costs, and VAT. All costs are on a day one basis and take no account of future inflation.

⁵ Curtins Consulting Engineers, Stage 1 Structural Risk Assessment, 2005

3.11 Exceptions

3.11.1 The definition of the Scottish Housing Quality Standard includes exceptions where the work required would not be technically feasible or would only be possible at a disproportionate cost. In the case of owner occupied properties, there are also difficulties where owner occupiers are either unable or unwilling to consent to works required to a common block.

3.11.2 As a consequence of the Right to Buy Legislation, all estates in West Dunbartonshire are now mixed tenure estates with up to 90% of common blocks having at least one sold house. It is for this reason that West Dunbartonshire Council has adopted an owner occupier policy for repairs and improvements.

3.11.3 The policy takes the approach of “obligation with incentive” and adopts best practice when working with owner occupiers. This will include:

- The Council making grants available to owners where resources permit
- The Council consulting with owners, ensuring information is available to enable them to fully understand the project and its implication
- The Council taking all appropriate action where owner(s) block access to the Council's contractor to undertake works instructed in accordance with titles. This may include legal action.

3.11.4 As a baseline for this standard delivery plan, it has been assumed that all work will be carried out by 2015 and that owners will be assisted to carry out works with grant funding, and we will find creative solutions within cost limitation for properties that are not technically feasible or are in disproportionate cost. However, we are realistic and accept that some owners may still refuse to have work carried out. The level of grant assistance available is also an issue with West Dunbartonshire's private sector grant allocation being effectively halved in 2005/2006, which has had implications for the delivery of the capital programme in mixed tenure estates. We will report on progress with this in our milestones progress reports and where we cannot complete work, will produce evidence to prove that we have done everything possible to persuade owners to contribute.

4 Financial Analysis

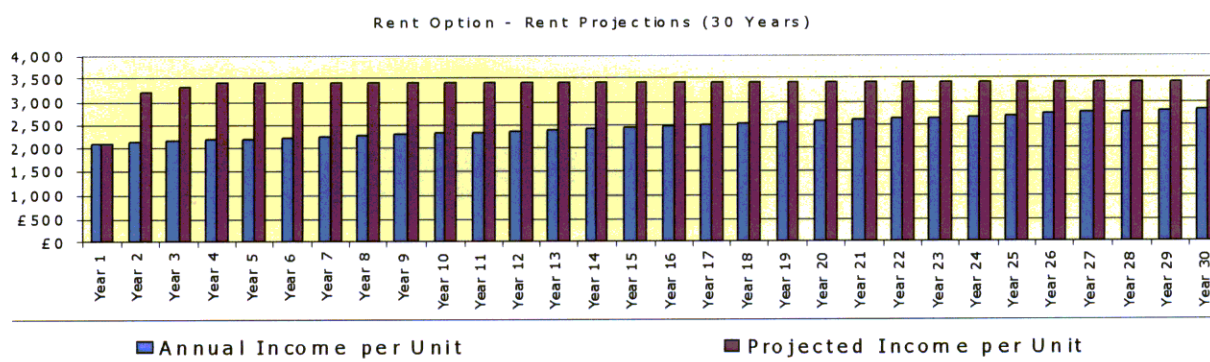
4.1 Financial Appraisal

- 4.1.1 The purpose of this chapter is to demonstrate that West Dunbartonshire Council can afford to retain 59% of its housing stock and bring it up to the SHQS within the parameters of the Prudential Regime. The chapter will include the findings from the option appraisal exercise and this will be followed by an analysis of affordability issues and details of tenant consultation.
- 4.1.2 The financial information used for appendix E - Financial Summary Worksheets 1-3 is taken from two sources to reflect investment in the whole stock up to the point of transfer (estimated to be 2008/2009) and the retained stock thereafter. The HRA probable outturn for 2005/2006 has been used to populate the spreadsheets with HRA estimates being used up to 2008/2009. From years 2008/09 onwards, the figures have been taken from the business plan (Appendix B). The partial stock transfer is illustrated in 2008/2009 by a sharp reduction in the stock level and the projections are then sourced from the Housing Business Plan prepared by Arneil Johnston Consultants in 2005. A full copy of this report can be found in appendix A. The opening debt in 2008/2009 is lower than the previous year as it assumes a debt write-off of 41% of the HRA debt following transfer.
- 4.1.3 The Option Appraisal analysed the viability of achieving the SHQS for 4 options assuming an annual rent increase of inflation plus 1%. The options were:
- Option A - Full Stock Retention.
 - Option B - Partial Stock Transfer (based on regeneration areas).
 - Option C - Partial Stock Transfer (based on entire areas).
 - Option D - Full Stock transfer.

4.2 Option A - Full Stock Retention

- 4.2.1 The option appraisal concluded that full stock retention would not be sustainable with a rent increase of RPI + 1%. With this level of increase, the Council would face a deficit position from year 2 (2006) onwards. This is illustrated below:

Chart 4 – Full Stock Retention Rent Projections



- 4.2.2 In order to fund the investment needed to achieve the Scottish Housing Quality Standard, the Council would need to increase rents by a minimum of RPI+5.5% for years 2 to 5 followed by RPI+1% thereafter. The rent increase would be used to fund additional borrowing and this would result in the debt per unit increasing from £6,800 in year 1 to £11,600 by year 10.
- 4.2.3 The selection of this option would present limited opportunities for the Council in terms of debt write off, support for the negative valuation of the stock and regeneration proposals.

4.3 Option B - Partial Stock Transfer (Regeneration Areas)

- 4.3.1 The partial transfer option shows the position for the retained stock if the regeneration areas identified below are transferred to another landlord. The areas selected for transfer are based on current or proposed regeneration areas linked to Community Planning Partnership Areas or other existing regeneration strategies, and amounts to 41% of the total housing stock. The regeneration areas for partial transfer are:

Table 7 – Partial Transfer Areas

Estate	No. of Properties
Bellsmyle	250
Brucehill	450
Castlehill	373
Clydebank East	419
Crosslet	6
Faifley	110
Haldane	529
High Flats (Dumbarton)	416
Linnvale	2
Mountblow	171
Radnor Park	438
Renton	211
Riverside	284
Town Centre (Dumbarton)	128
Westcliff	288
Whitcroft	871
Grand Total	4946

- 4.3.2 Under this partial transfer option, the minimum required rent increase to achieve and maintain the SHQS throughout the life of the plan is RPI+3% for years 3 to 4, RPI+2.5% Year 5-6, followed by RPI+1% thereafter.
- 4.3.3 This option would facilitate the debt write off of approximately £35m (the exact figure has still to be agreed with Communities Scotland) and address the - £39.8m negative valuation for the transferring housing stock. It would reduce the cumulative shortfall position to £10 Million and with this option, the Council can also bid for early action to assist the proposal and target specific regeneration priorities.

4.4 Option C - Partial Stock Transfer (Based on Entire Areas)

4.4.1 The Option C Partial Stock transfer involves transferring the areas with the lowest Net Present Value over the 30-year period. These areas are:

- Dumbarton North;
- Alexandria East; and
- Clydebank South and East.

4.4.2 The partial transfer of these 3 areas results in 39% of the total stock transferring. The transfer of these areas reduces the cumulative shortfall position to £13 Million and the minimum required rent increase to achieve and maintain the SHQS throughout the life of the plan is RPI+3.25% for years 2 to 5 followed by RPI+1% thereafter.

4.4.3 This option would facilitate the debt write-off of approximately £30m. With this option, the Council would also be able to bid for early action regeneration funding to assist the proposal however not all the target areas for this proposal are considered to be the areas with the highest regeneration priority and do not offer the same correlation with other strategic plans that option B does.

4.5 Option D - Full Stock Transfer

4.5.1 The full stock transfer option assumes that West Dunbartonshire Council will transfer all of its housing stock to either an existing Registered Social Landlord (RSL) or a new organisation under the Scottish Executive Community Ownership Programme.

4.5.2 This assumes a rental charge of RPI + 1% for 10 years and the housing revenue account does not fall into a deficit position. With this option, all of the Council's HRA debt would be written off and additional funding would be made available to address the negative valuation on the stock of -£59m. With this option, the Council would also be able to bid for early action regeneration funding.

4.5.3 The negative valuations on the stock have been determined using the Community Scotland Pricing Model however it should be noted that the assumptions used in the pricing model have not been agreed with Communities Scotland and are therefore subject to change.

4.5.4 After consideration of all the options and consultation with tenants, West Dunbartonshire Council agreed on 21 December 2005 to proceed with the partial transfer of 41% of the stock (option B).

4.6 Income

4.6.1 The business plan forecasts are based on the assumption that the capital investment identified in this plan can be met through the following sources:

- 4.6.2 *Rental Income* – On 9th February 2006, West Dunbartonshire Council agreed that rents should increase by 4.3% for 2006/2007 which is higher than the 3.5% assumed in the Arneil Johnston Report. This equates to £1.88 per week. At this meeting Council also agreed to minimise the impact of this rent increase on tenants by applying prudential reserves. Tenants will instead be asked to pay a 2.25% increase with the reserves meeting the shortfall. For planning purposes, in financial worksheet 1, we have remained consistent with the rental projections proposed by Arneil Johnston Consultants in the options study and business plan for partial transfer. This is RPI +1 % in years 1-2, RPI + 3% in years 3-4, RPI + 2.5% in years 5-6 and RPI + 1% thereafter.
- 4.6.3 *Capital Borrowing* – West Dunbartonshire Council will continue to borrow money to fund capital works through Prudential Borrowing.
- 4.6.4 *Income from Right to Buy Receipts* – The right to buy income in appendix E-financial summary 1 gives the average income per unit of a right to buy property based on historic information over the past 5 years. This takes into account the significant increase in sale prices throughout West Dunbartonshire over the past year and is slightly higher than the projected income assumed in the Arneil Johnston Report. 100% of the income received from Right to Buy receipts will be used to fund capital programme work and therefore reduce the need to borrow further.
- 4.6.5 *Other Capital Income* – For 2006/2007, the anticipated capital receipts will be much higher than estimated in the Arneil Johnston Report due to a higher than expected receipt of £2m for the sale of land. This will be used to fund capital programme work and reduce the level of borrowing in 2006/2007.

4.7 **Expenditure**

- 4.7.1 *Staff and other Direct Management Costs* – It is assumed that some housing staff will TUPE transfer to the new landlord as part of the transfer proposal and this has been taken into account in appendix E - financial summary 2 with a reduction in the staffing levels in 2008/2009. The figures also take account of a restructure of the Department of Housing and Technical Services during 2004/05.
- 4.7.2 *Responsive and Cyclical Maintenance* – The figures used for responsive maintenance for 2005-2009 are probable outturn and estimated figures. Unfortunately, it was not possible to separate out the SHQS revenue costs from the responsive maintenance costs due to the way the information is held.
- 4.7.3 *Capital Investment* – The capital investment in the stock for years 2005/2006 – 2008/2009 are based on the projected capital programme budgets for these years split between SHQS expenditure and non SHQS expenditure. From 2008/2009 onwards, the capital investment is based on what Arneil Johnston project the Council can afford as part of the business plan.
- 4.7.4 *Loan Charges* – The loan charges for 2005-2008 are based on probable outturn and estimated figures. From 2008/2009 the loan charges reduce as the debt is reduced by approximately 41%.

4.8 Longer Term Borrowing Capacity

- 4.8.1 West Dunbartonshire Council is confident that by transferring 41% of its housing stock, it can afford to prudentially borrow to bring the remaining stock up to the SHQS by 2015. The business plan projects that to meet the cost of the borrowing, the Council will have to increase rents by RPI+3% in years 2007-2009 and by RPI+2.5% in years 2009 -2011 with RPI+1% thereafter. The business plan does not however take into account the £2m receipt expected in 2006/2007 for the sale of land, as this was not known at the time of preparing the plan. This funding will be applied to the capital programme and used to reduce the amount of borrowing required in this year. The debt per house will increase in the short term but will start to reduce after 2015 when the standard has been met.

4.9 Affordability

- 4.9.1 The aim of this standard delivery plan is to ensure that tenants have access to housing that meets their needs and is in a good state of repair but we only wish to do this if the housing remains affordable to tenants. Affordable housing is broadly defined as housing of reasonable quality that is affordable to people on modest incomes⁶
- 4.9.2 Planning Advice Note 74 states that the Structure Plan should indicate the scale and general location of any shortage of affordable housing. Any requirement for affordable housing should be seen as part of the overall housing requirement, not as a separate element. A recent discussion paper produced for the Structure Plan Joint Committee has concluded that affordable housing is not a chronic problem across the region although there are "hotspots." This position was also reached by the National Planning Framework, which suggests that any shortages may be offset by surpluses elsewhere. A research paper published by Communities Scotland (Local Housing Need and Affordability Model for Scotland – Update- June 2004) suggested that in common with other authorities in the West of Scotland, West Dunbartonshire has a surplus of affordable stock. In addition, an analysis of house prices and incomes has also suggested that housing for sale in West Dunbartonshire is relatively affordable.
- 4.9.3 As part of an exercise to determine if the rent increases proposed are affordable, we have compared the rents of local housing associations with our own. The results are as follows:

Table 8: Average annual rents 2005 – 2006. Service charges not included.									
	Housing Association								
Size	Dunbritton	Cordale	Bellsmyre	Faifley	DPHA	Trafalgar	Knowes	Clydebank	WDC
2p 2apt annual	£2,456.76	£2,229.90	£1,978.81	£2,340.66	£2,022.39	£2,202.84	£2,311.33	£2,154.42	£2,120.04
Monthly	204.73	£185.82	£164.90	£195.05	£168.53	£183.57	£192.61	£179.54	£176.67
4p 3apt annual	£2,785.32	£2,662.32	£2,341.97	£2,586.44	£2,309.72	£2,365.68	£2,454.58	£2,309.73	£2,252.64
Monthly	232.11	£221.86	£195.16	£215.53	£192.48	£197.14	£204.55	£192.48	£187.72
5p 4apt annual	£3,114.48	£2,850.84	£2,609.20	£2,686.39	£2,745.43	£2,650.80	£2,693.84	£3,012.18	£2,441.40
Monthly	£259.54	£237.57	£217.43	£223.86	£228.79	£220.90	£224.49	£251.02	£203.45
6p 5apt annual	£3,400.32	£3,018.60	£3,107.16	£2,751.90	£2,667.00	£2,713.80	£3,382.83	£3,450.57	£2,614.56
Monthly	£283.36	£251.55	£258.93	£229.32	£222.25	£226.15	£281.90	£287.55	£217.88

⁶ West Dunbartonshire Local Plan, Consultative Draft, December 2005

4.9.4 As demonstrated in the above table, West Dunbartonshire Council has the lowest rents of all the local RSL's in West Dunbartonshire for 3apts, 4apts and 5apts. If the associations increase their rents by inflation plus 1% over the next 10 years and West Dunbartonshire Council implements their proposed rent increase of inflation plus 3% in years 3&4 and inflation plus 2.5% in years 5&6, the Council's rent will still be lower than the average association rent in the area. West Dunbartonshire Council therefore regards the rent increases as affordable.

4.10 Tenant Consultation

4.10.1 At its meeting on 31 August 2005, West Dunbartonshire Council agreed to allow all interested parties sufficient time to view the options proposed in the option appraisal and submit comments to the Council for consideration.

4.10.2 Following the Council meeting, nine consultation meetings were arranged with tenants and residents groups, community organisations and trade union representatives. The meetings which were held in September/October 2005 followed a set format starting with a presentation made by Council officers followed by questions and discussion. There was an overall recognition of the need to meet the housing quality standard by 2015, the associated costs involved and the impact on rental charges.

4.10.3 A copy of the Council's "Housing News" was issued to all Council tenants in October 2005 and a copy was distributed to Elected Members. The newsletter provided tenants with two pages of information on the future options for the Council's housing stock and invited tenants to comment by 16 November 2005.

4.10.4 Council considered the comments made by tenants at its meeting of 21 December 2005 and made the decision to partially transfer the stock based on regeneration areas (option B).

5 The Operational Plan

5.1 This operational plan provides a broad strategy for the delivery of the Scottish Housing Quality Standard and will review the capital programme for 2005-2009 and how this will assist in meeting the standard. The plan will outline Council's priorities for the retained stock between 2009 - 2015.

5.2 30 Year Investment Requirements

5.2.1 The stock condition data, structural surveys and in-house data have been analysed and the overall level of investment required over the next 30 years is £584,092,569 for the whole stock and £351,261,140 for the retained stock only. This comprises:

Table 9- 30 Year Projections	30 Year Total	
	Whole Stock	Retained Stock
Programmed Renewals	£237,937,171	£146,475,440
Improvements	£2,067,000	£ 1,064,000
Contingent Major Repairs (5%)	£12,000,210	£ 7,376,972
Related Assets	£9,223,500	£ 5,456,250
Asbestos Contingency	£9,223,500	£ 5,456,250
Responsive/Void Maintenance	£207,042,660	£122,478,074
Cyclical Maintenance	£49,806,900	£ 29,463,750
Non Traditional Properties	£32,230,775	£ 20,103,735
High Rise	£18,411,853	£ 9,749,169
Environmental Improvements	£6,149,000	£ 3,637,500
Grand Total	£584,092,569	£351,261,140
Total Per Annum	£19,469,752	£11,708,705
Total Cost Per Property Over 30 Years	£47,495	£48,283

Price Base April 2005

5.2.2 Of this, the amount required to meet the SHQS over the next 10 years is:

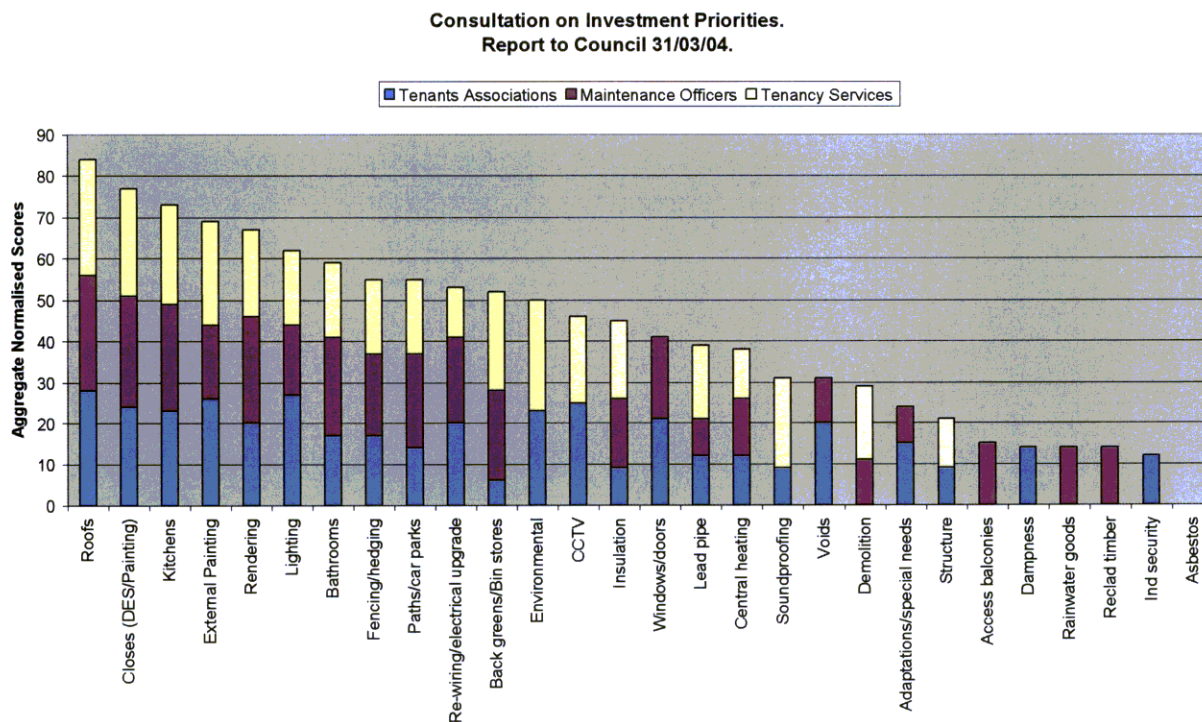
Table 10: SHQS Expenditure		
Criteria	Whole Stock	Retained Stock Only
Tolerable Standard	£6,500	£0
Serious Disrepair	£19,448,975	£11,147,006
Energy Efficiency	£10,879,650	£5,984,650
Modern Facilities and Services	£30,272,400	£17,713,500
Healthy Safe and Secure	£4,693,638	£3,116,844
Total	£65,301,163	£37,962,000

5.2.3 As West Dunbartonshire Council is applying to the Community Ownership Programme for a partial transfer and this will not take place until 2008/09, investment will be required to the transferring stock up to the date of transfer. The investment amount of £58,756,000 is a combination of the above figures based on the available budget as described in appendix E - financial worksheet 3.

5.3 Tenant Consultation

- 5.3.1 During 2004/2005, all tenants were sent information about the Scottish Housing Quality Standard and briefing notes were issued about the standard delivery plan and stock condition survey.
- 5.3.2 Tenants and staff were consulted about what they felt their priorities for investment were. Chart 5 is a summary of the findings from this consultation.

Chart 5 – HRA Capital Programme Consultation



- 5.3.3 From the chart it is clear that the main priority is roofs, followed by painting and kitchen replacement. These priorities are reflected in West Dunbartonshire Council's current capital programme.

5.4 Review of West Dunbartonshire Council's Capital Programme

- 5.4.1 The 2005/2006 HRA Capital Programme was approved on 10th February 2005. This was in the absence of a completed stock condition survey, which did not report until April 2005. The programme was based on priorities identified for the 2004/2005 budget and not solely on the requirements of the Scottish Housing Quality Standard.
- 5.4.2 The 2006 Capital Programme has now been approved and takes account of the SHQS requirements from the stock condition survey. The total budget for 2006/07 is £18,002,000 and this includes a mixture of SHQS and non SHQS expenditure. A Capital Programme for 2007/2008 of £16,212,000 has received in principal approval. The main focus of the programme is to concentrate on work that will assist the Council to meet the quality standard but also includes non-SHQS work where that is a priority. The following is a summary of how the capital programme will assist West Dunbartonshire Council to meet the SHQS over the next 2 years.

Table 11: Capital Programme Expenditure

SHQS Criteria	Capital Programme	2006/07	2007/08
Serious Disrepair	Close Upgrades	£500,000	£400,000
	Building Improvement and Painter work	£750,000	£600,000
	Re-roofing	£1,000,000	£700,000
	uPVC Door Replacement	£450,000	£0
	Minor Capital Projects	£200,000	£200,000
Energy Efficiency	Central Heating –System Upgrades	£950,000	£950,000
	Non Traditional Housing Insulation	£300,000	£300,000
	Cavity Wall/Loft Insulation	£120,000	£110,000
	Thermostatic Radiator Valves	£30,000	£40,000
	Other Energy/ Fuel Poverty Initiatives	£100,000	£100,000
Modern Facilities	Kitchen Upgrades	£4,800,000	£4,000,000
	Bathroom Upgrades	£1,990,000	£1,000,000
Healthy, Safe and Secure	Lift Upgrades	£680,000	£400,000
	Lead Pipe Replacement	£50,000	£50,000
	Total	£11,920,000	£8,850,000

5.5 Investment Priorities 2009-2015

5.5.1 The priorities for investment in the retained stock are:

5.5.2 *Multi Storey Flats* - West Dunbartonshire Council has 27 Multi Storey Flats, 13 of which are included within the proposed stock transfer. This leaves 14 blocks of multi storey flats (1106 units) all of which are in Clydebank. A Multi Storey Comprehensive Renewal Programme is proposed for 2007/2008 and will seek to address issues of disrepair and energy efficiency by over cladding the blocks and creating a pitched roof.

5.5.3 *Modern Facilities and Services* - Savills commented in their final stock condition survey report that many of the kitchens and bathrooms were original and were in need of modernisation. West Dunbartonshire Council had already introduced a kitchen renewal programme in 2004/2005 before the survey was carried out and a bathroom programme in 2005/2006. Both programmes are scheduled for completion by 2010.

5.5.4 *Garage/Lockups* - Garage/ lockup costs are not included in the above costs as there is a review of all Council lockups currently being carried out. The review is likely to recommend the demolition of some of the lockups due to low demand and disrepair. The demolition cost will be included within our Early Action Fund bid. Repair costs for the remaining lock ups will be included as part of future capital programmes.

5.5.5 *Energy Efficiency* - Increased energy efficiency and reducing fuel poverty continues to be one of West Dunbartonshire Council's main priorities for its stock. This will involve upgrading central heating systems, cavity wall insulation where appropriate and insulation around the water tank and pipes. West Dunbartonshire Council will continue to apply for energy efficiency grant funding and where successful, additional work will be carried out.

5.6 Meeting the Standard

- 5.6.1 Appendix F –The Projected Position Statement on the Implementation of the Standard Delivery Plan, demonstrates how the number of dwellings failing now or projected to fail up to 2015 (as detailed in the Baseline Proforma in appendix B) will reduce with investment in the stock. The form allows for work on all properties up to 2008/09 when the stock will transfer and then reduces to take account of the retained stock only. Appendix F demonstrates that with the proposed levels of investment, West Dunbartonshire Council can meet the Scottish Housing Quality Standard for all of its retained properties by 2015.

5.7 Regeneration Strategy for the Transferring Stock

- 5.7.1 The stock selected for transfer is part of an area based regeneration strategy linked to Community Planning target areas and other existing strategies. The following gives an overview of the plans for these areas.

5.7.2 *Haldane*

Work started 4 years ago on the Haldane Regeneration Masterplan which has resulted in 177 properties being demolished by West Dunbartonshire Council and a further 84 by Cube Housing Association. New developments in this area have introduced 103 detached or semi detached properties for rent, a new women's refuge and 50 houses for sale.

The interim Review of the Haldane Masterplan⁷ recommends that this work continues to improve the sustainability of the estate. Transferring 533 properties to a new landlord will assist in the regeneration of the estate. The Council will bid for Early Action Funding (EAF) to demolish 120 tenemental properties identified for transfer. It is anticipated that future developments will include a mixture of housing for rent and for sale.

5.7.3 *Riverside (Alexandria Town Centre)*

The Heart of the Vale Town Centre Action Plan⁸ sets out the vision for Alexandria Town Centre. Its aim is to "contribute to the re-establishment of the town centre as a competitive, attractive location by securing public and private sector investment in projects that will improve the quality of the environment, economic vitality, and long term sustainability of the town." As part of the plan it is anticipated that 400 new homes will be created, mainly for sale.

The transfer of 284 properties will attract further investment into this area enabling co-ordinated regeneration work to proceed. Early Action Funding is being sought to facilitate the early demolition of a number of properties and in partnership with the Council's Forward Planning Section, develop a masterplan for the area. The master planning process will include proposals by the Forward Planning Team to introduce a new road layout in the area based on the original grid system.

⁷ The Interim Review of Haldane Masterplan, Michael and Sue Thornley Architects, September 2005

⁸ The Heart of the Vale, Town Centre Action Plan, Ekos/Ironside Farrar, 2004

5.7.4 *Renton*

Renton has already benefited from a considerable amount of regeneration with tenement demolition and new build by Cordale Housing Association. The transfer proposals include the area of Tontine in Renton, which has reasonable levels of demand. During 2004/06, the properties in Tontine have been subject to a building improvement and painter work programme, a re-roofing programme and are included within the kitchen renewal programme. 206 properties have been included within the transfer programme to allow the continued regeneration of the Renton area. There are seven properties in the Tontine area, which are of Whitson Fairhurst construction, and the structural integrity of these properties will require further investigation by the receiving landlord.

5.7.5 *Bellsmyre*

The Index of Multiple Deprivation places Bellsmyre as one of the most deprived communities in West Dunbartonshire. Regeneration work in this area has already started with the demolition of 24 flatted properties by Bellsmyre Housing Association and the demolition of 144 low demand tenement flats by West Dunbartonshire Council. The Bellsmyre Housing Association demolition site will be used to build new houses for rent with the Council site being sold for housing for sale.

The stock transfer of a further 256 properties and 247 multi storey flats will further assist this regeneration process. The majority of the housing stock in Bellsmyre is low demand and very unpopular partly due to the house types (flats and deck access blocks) and partly because of its reputation. It is envisaged that there will be a large number of demolitions in this area as investment into the existing housing stock will not be sustainable in the longer term. EAF is being sought to facilitate this process.

5.7.6 *Dumbarton West*

Dumbarton West consists of the areas of Castlehill, Brucehill and Westcliff. Between 1990 and 2002, several blocks in Westcliff were subject to a comprehensive area renewal project, which in the short term alleviated some of the demand problems experienced with these blocks. However, the blocks are yet again suffering from low demand and further work is needed to bring them up to a lettable standard. Both Brucehill and Castlehill have had low demand properties demolished due to fire razing in empty properties.

There is no formal plan for these areas but they are a priority area for regeneration. Any successful regeneration project will have to engage the community. The stock transfer of the whole area, consisting of 1111 properties will act as a catalyst for regeneration with 203 properties being identified for early demolition. Further work will be needed to determine a long term strategy for these areas and the EAF bid includes costs for the creation of a Masterplan and demolitions.

5.7.7 *Dumbarton Town Centre*

The Rediscovering Dumbarton Town Centre Action Plan⁹ is the strategic vision for the revitalisation of Dumbarton Town Centre. West Dunbartonshire Council's housing stock in this area is very high demand due to its close proximity to services and amenities. It is anticipated that the transfer of 128 properties into community ownership will help to attract further funding to this area for both new build and the refurbishment of some of the older tenemental properties located above shops.

5.7.8 *Mountblow - Salisbury Place, Lilac Avenue and Part of Melbourne Avenue*

Salisbury Place, Lilac Avenue, and parts of Melbourne Avenue in Mountblow have been considered low demand for a considerable period of time. Void levels fluctuate but are generally over 50% and this is partly due to the condition of the properties. Flats roofs are causing dampness problems within the area and the properties are in need of a considerable amount of investment. This is not considered to be sustainable in the longer term and is unlikely to improve the popularity of the area. 171 properties have been identified for transfer however EAF is being sought to demolish 146 of this number. It is anticipated that this site will be sold for housing for sale.

5.7.9 *Radnor Park*

The Radnor Park area has already seen a considerable amount of investment with a demolition and new build programme undertaken by Trafalgar Housing Association. In order to complete the housing regeneration of this area it is proposed that 438 properties be transferred to a new landlord. It is anticipated that 115 of these will be demolished and EAF is being sought for this purpose.

5.7.10 *Faifley*

Knowes and Faifley Housing Associations have already undertaken a considerable amount of regeneration in Faifley. It is anticipated that the transfer of the remaining 110 high demand Council properties into community ownership will complement this process. The new landlord will ensure that these properties are brought up to and maintained at the Scottish Housing Quality Standard.

5.7.11 *Whitecrook/Clydebank East and Linnvale*

A study¹⁰ carried out by ODS Ltd on the Whitecrook and Clydebank East area stated that there were a number of areas where they were unconvinced that capital investment will resolve the underlying problems of low demand' or represent value for money.

The ODS report presented a long term vision for Whitecrook and the transfer of 1292 properties in the Whitecrook, Linnvale and Clydebank East area will assist this process. The receiving landlord should consider the ODS proposals in consultation with the community, but in the short term EAF will be sought for demolition and environmental improvements

⁹ Re-discovering Dumbarton, Town Centre Action Plan, EDAW, 2000

¹⁰ Whitecrook and East Clydebank Neighbourhood Study, ODS Ltd, May 2004

6 Risk Assessment

- 6.1 The purpose of this risk assessment is to identify risks associated with the implementation of this standard delivery plan. It is acknowledged that not all risks will be identified in this plan and that risks will change over time. As this is a working document, annual reviews of the progress towards the standard and milestone updates will seek to address this and keep the risk assessment up to date.

Risk	Probability	Consequence	Action Required to Mitigate Risk
Increase in Interest rates	High	May need rent increase to meet costs, or limit non SHQS expenditure	Monitor Interest Rates
Increase in void rate	Medium	May need rent increase to meet costs, or limit non SHQS expenditure	Monitor Void Rates on a monthly basis and take action as necessary
Construction Industry capacity not able to meet requirements	Medium	Shortage of labour or materials resulting in delays in meeting required timescales	Reprogramme work timetable if necessary Investigate training and apprenticeship schemes Introduce specialist teams for particular programmes i.e. kitchen fitters
Increase in building cost Inflation	Medium	Impact on Council's ability to procure work	Investigate Joint Procurement Methods, partnering arrangements and savings through economies of scale. Monitor Inflation increase periodically and review programme Change work programme timescales if necessary
Costs underestimated	Low	May need rent increase to meet costs or limit non SHQS expenditure	Monitor costs closely Investigate Joint Procurement Methods, partnering arrangements and savings through economies of scale
Changes to the rate of RTB Sales	Medium	Reduction in receipt available to meet costs. May need rent increase to meet costs or limit non SHQS expenditure	Lower figures have been estimated in the business plan Monitor rate of sales

Risk	Probability	Consequence	Action Required to Mitigate Risk
Incorrect Assumptions made in the Business Plan	Low	Not able to meet the standard at current cost estimates	Checks made on information provided Warranties provided by consultants Regular monitoring of assumptions
Tenants vote no at Stock Transfer Ballot	Medium	Not able to meet standard for whole stock without substantial rent increase	Make sure tenants understand consequences

7 Monitoring Framework

7.1 West Dunbartonshire Council will monitor its progress towards meeting the Scottish Housing Quality Standard by 2015 and will report on its progress to the Scottish Executive through a series of three milestone reports and annual monitoring returns. The milestones are set at equal intervals between 2006 and 2015 with the first milestone being the submission of this plan in 2006. The remaining milestones will be submitted in 2008, 2011, and 2014.

7.2 Monitoring

7.2.1 Progress towards all retained properties being compliant with the Scottish Housing Quality Standard will be monitored a dedicated SHQS Monitoring Group with input from the Capital Programme Section, Repairs and Maintenance Teams and departmental information services.

7.2.2 We will work towards replacing the 85% cloned data with real data. The exact format of this work has still to be agreed but may involve assistance from our Asset Management Group or engaging consultants. We will report on any progress with this in future milestone reports.

7.2.3 The following is a summary of West Dunbartonshire Council's milestones:

Milestone 1 - 2006

- Resubmission of West Dunbartonshire Council's Standard Delivery Plan to Communities Scotland.
- West Dunbartonshire Council applies to the Community Ownership Programme for a partial stock transfer of 41% of the stock.

Milestone 2 - 2008

- No Properties Fail The Tolerable Standard.
- No Properties Fail The Free From Serious Disrepair Category On A Primary Building Element.
- Complete Work To 4,134 Properties Failing The Serious Disrepair Category On Secondary Building Elements.
- Complete Work To 5,934 Properties Failing The Energy Efficiency Category.
- Complete Work To 6,974 Properties Failing The Modern Facilities Category.
- Complete Work To 2,701 Properties Failing The Healthy, Safe And Secure Category.

Milestone 3 - 2011

- No Properties Fail The Tolerable Standard.
- No Properties Fail The Free From Serious Disrepair Category On A Primary Building Element.
- Complete Work To 5,132 Properties Failing The Serious Disrepair Category On Secondary Building Elements.
- Complete Work To 7,281 Properties Failing The Energy Efficiency Category.
- Complete Work To 9,227 Properties Failing The Modern Facilities Category.
- Complete Work To 4,112 Properties Failing The Healthy, Safe And Secure Category.

Milestone 4 - 2014

- No Properties Fail The Tolerable Standard
- No Properties Fail The Free From Serious Disrepair Category On A Primary Building Element.
- Complete Work To 6,125 Properties Failing The Serious Disrepair Category On Secondary Building Elements.
- Complete Work To 8,628 Properties Failing The Energy Efficiency Category.
- No Properties Fail The Modern Facilities Category.
- Complete Work To 5,478 Properties Failing The Healthy, Safe And Secure Category.

Scottish Housing Quality Standard 2015

- All Properties Meet The Tolerable Standard.
- All Properties Comply With The Free From Serious Disrepair Category On A Primary Building Element.
- All Properties Comply With The Free From Serious Disrepair Category On A Secondary Building Element.
- All Properties Meet The Standard Set In The Energy Efficiency Category.
- All Properties Meet The Standard Set In The Modern Facilities And Services Category.
- All Properties Meet The Standard Set In The Healthy, Safe And Secure Category.