

**Gerry Begg
Housing Strategy Manager
Scottish Borders Council.**

“-Expanding tenant options beyond the social rented sector

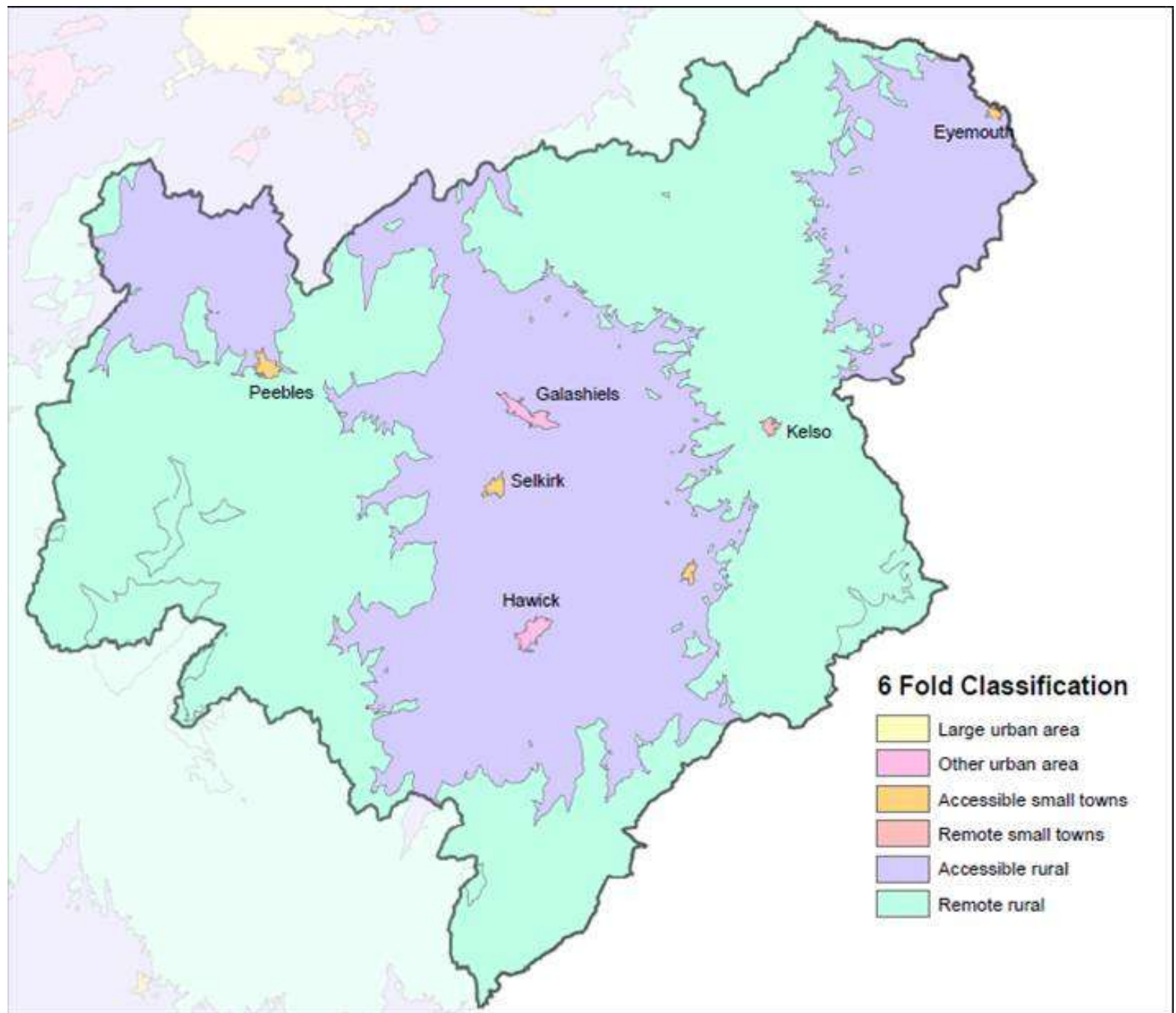
-Working with Scottish Futures Trust and piloting mid-market rental

-Delivering the promise of 100 new affordable homes”

- **Scottish Borders context**
- **The challenges – where we want to get to**
- **How we are going to get there**
- **Progress to date**
- **Looking to the future**



- Key:
- Berwickshire
 - Central
 - Northern
 - Southern



Some context in figures

- **113,000 pop**
- **57,000 total residential stock**
- **1000 second homes**
- **940 long term empty houses**
- **No Council housing**
- **11,500 RSL stock 98% owned by 4 locally based RSLs**
- **3 developing RSLs testing MMR demand**

- **5500 households registered seeking RSL housing**
- **Choice based lettings**
- **8200 Private rented stock**
- **5600 registered private landlords**
- **Low wage economy**
- **Lowest LHA**
- **51 units MMR via NHT round 1**

Challenges

- **Jumping off point –financial/credit crisis**
- **SHIF SHIP SLP 2012/15, estimated 34 units/pa**
- **HNA.....HNDA.....100/103 annual affordable shortfall**
- **Decline in house completions [1113 in 2007 to low of 231 in 2011]**
- **Drop in house sales 2200-2400 to 1200 pa**
- **“Ambitious for the Borders”**
- **Links between housing and the economy**

How we will get there

- **Stirling Council and SFT contacts**
- **June 2013 Outline Business case concluded only NHT/LAV viable**
- **Dec 2013 Final business case agreed by Council to progress Council led NHT/LAV initiative**
- **Financial capacity - Up to 200 units by Dec 2016, funded by up to £18m PWLB, plus £3.3 2HCT**
- **SFT enormous assistance, also building on round 1 experience.**

Progress to date....

- Identification of potential sites, engaging property professionals/owners/developers and RSLs
- “Bridge Homes “ legally constituted as the Council/SFT Limited Liability Partnership
- Specification, internal Council and LLP project management, financial and governance arrangements
- Design and build and turnkey acquisition approach
- Affordable Housing Policy / Section 75 opportunities
- Council owned sites
- 10 units acquired and in management
- Further 100 in pipeline, subject to contract, or negotiation in progress
- SHIF, SHIP, AHSP/ additional SG funding/NHT will deliver over 300 affordable rented units 2012/15

Looking to the Future....

- **Council is seeking to extend the 31st December 2016 completion deadline**
- **Further site opportunities identified**
- **Further challenges, eg lead-in times, locality, tender prices, LHA rates , market recovery**

END

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