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**From:** christine@cathcartha.co.uk  
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**Firm Foundations: the future of housing in Scotland**

## RESPONDENT INFORMATION DETAILS

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## Consultation Questions

## Firm Foundations: the future of housing in Scotland

***Question 1: Do you agree that aiming to increase the rate of new housing supply in Scotland to at least 35,000 a year by the middle of the next decade is a sensible and***

Whilst we support the target of 35,000 houses across the sector we feel that the planning analysis does not sufficiently address the need for affordable housing for rent. We feel that this is perhaps a blanket target and does not take into account provision for identifying the

<p><i>realistic ambition, and that this will help set a necessary political context for acceleration in housing supply?</i></p>	<p>need in different areas ie Glasgow. There are still areas of Glasgow i.e. Cathcart which is predominantly a sought after area with poor quality BTS housing and there appears to be little or no provision for this type of property. (Pre 1919 tenement)</p>
<p>Question 2: Do you agree that, to give practical effect to the ambition, local authorities should co-operate regionally in setting realistic housing targets for housing market areas, and in enabling the delivery of these targets? If so, what arrangements should be put in place to support and provide incentives for such co-operation between relevant local authorities?</p>	<p>Whilst housing market areas may be the way forward and with collaborative working could be useful. There requires to be more emphasis on the community. The Scottish Government has acknowledged that Community control housing has been very successful and this should not be stripped away. There are many facets of the HAG process outside the management of CCHAs</p>
<p><b><i>Question 3: Is there a role for a specialist national function to provide expert support for local authorities in strategic planning for housing. What expertise do you think this function would require?</i></b></p>	<p>Local Authority issues have not been taken into account in our response.</p>
<p>Question 4: Even when land has planning permission there are still blockages that prevent new housing being built. What additional arrangements would, or could, accelerate development on land with planning permissions to help ensure that future housing supply targets are met?</p>	<p>We await the findings of the Task force and how they see land being unblocked for release for building.</p>
<p><b><i>Question 5: We have proposed that much expanded or new, stand-alone settlements may be a valid solution. How should we best encourage the development of new, sustainable communities that are sympathetic to Scotland's landscape and environment?</i></b></p>	<p>We feel that this is more of a planning issue than a housing association consideration.</p>
<p>Question 6: How should different types of assistance within LIFT be targeted??</p>	<p>We do not agree with a mere subsidy for first time buyers such as £2000 this may encourage people to merely bid an extra £2000 on the same property and therefore cause further price increases. We support incentive schemes for first time buyers by providing a percentage of properties within development schemes. ie Homestake, mortgage to rent etc.</p>
<p><b><i>Question 7: How could the Government stimulate more innovative mortgage and related products and services to assist people in purchasing their first home?</i></b></p>	<p>We feel that this is a question for that sector and as a housing association do not have a response to this question.</p>
<p>Question 8: Should the Government provide direct cash grants to first-time buyers?</p>	<p>As detailed in Q6 we do not agree with a straight forward grant as this will merely enable FTBs to bid more on a property.</p>

<p><b>Question 9: How can the private house-building sector play a bigger role in providing, without public subsidy, increased provision of affordable starter homes?</b></p>	<p>This is a question for that sector</p>
<p>Question 10: What issues do you consider should be taken into account when considering the increased use of private sector lets to house low-income and homeless households?</p>	<p>Landlord accreditation would assist in this area as the sector has a bad image from previous history. There would be an issue of the quality of accommodation and tenants rights along with the type of tenancy offered through this direction. There would also be a Housing Benefit issue relating to increased rents.</p>
<p><b>Question 11: How should we ensure an appropriate balance between safeguarding tenants' rights and encouraging the private rented sector to achieve its full potential in Scotland's overall housing market?</b></p>	<p>Using the private sector for assistance with Homelessness may be a means to an end but there would have to be measures in place to ensure that all tenants rights were addressed and there was no reduction in service.</p>
<p>Question 12: Do you think there is sufficient engagement between the public sector and private landlords? If not, what else should national and local government be doing?</p>	<p>The Housing (Scotland) Act 2006 should address a lot of the issues that ensure the Private Sector is conforming with current legislation required of the public sector.</p>
<p><b>Question 13: What other options should we consider for increasing the supply of private rented housing for low income and homeless households?</b></p>	<p>The answer to this one is very similar to Q11</p>
<p>Question 14: How could more private landlords be encouraged to let to tenants on benefits and homeless households</p>	<p>There could be measures drawn into the landlord accreditation system that ensures any landlord entering into an agreement would not be able to vet tenants with a view to excluding them because of benefit situations.</p>
<p><b>Question 15: What other schemes or incentives might help us to recycle empty properties more effectively?</b></p>	<p>The Empty homes initiative should be extended. There are many BTS properties within poor tenements that seem unlikely to become part of a HAA again. These properties could be utilised but require cash injections in order to make them habitable. A further roll out of Empty Homes funding would provide many additional houses within the RSL sector in cities such as Glasgow. We feel that this should be a high priority in that it would be non problematic to implement and would achieve a quick return.</p>
<p>Question 16: Do you agree that we should exempt new build social housing from the Right to Buy?</p>	<p>In principle we do agree however we strongly believe that the whole area of RTB should be looked at as a whole as there is little point in stopping RTB at one end of the market if by 2012 property is being lost at the existing property end.</p>
<p><b>Question 17: Do you agree that we should</b></p>	

<b><i>subsidise local authorities in areas of need to use their prudential borrowing capacity to build new council houses?</i></b>	We have no comment to make providing that it is not at the expense of the Housing Association Sector
Question 18: Do you agree that we should introduce large-scale competitions for subsidy?	We support the comments of the GWSF response and feel there is nothing further to add.
<b><i>Question 19: If not, how would you ensure that public subsidy is used to build as many good quality RSL houses as possible?</i></b>	As Q18
Question 20: Do you agree that we should subsidise the development of houses for mid-market rent?	We believe that in some areas this may work. We would prefer if there was an undertaking that if this was achieved then there would be further development opportunities opened up to those who were able to participate. It seems unfair on a community as a whole if rents were to increase without the guarantee of more new community development.
<b><i>Question 21: If so, should the subsidy be awarded as part of the competitive regime for awarding HAG that we are proposing?</i></b>	Yes we agree that it should form part of the HAG calculation
Question 22: If not, how would you increase variety in social housing?	We have no issues with proposals to introduce new guidance on allocations
<b><i>Question 23: Do you agree that we should encourage landlords to look at means of adjusting the mix of their stock in the interests of achieving more sustainable mixed communities?</i></b>	We believe that the flexibility could be useful and that we are operational in an area where there is a good mix of tenure.
Question 24: Do you think that subsidies for development should be provided to bodies other than registered social landlords?	No we believe that RSLs have the best expertise to take this concept forward and the most empathy with local communities.
<b><i>Question 25: What sorts of protections should be offered to tenants in these circumstances?</i></b>	The same protections as the tenants of Housing Associations
Question 26: Do you think that the Scottish Government should vary Right to Buy discounts by (a) locality and/ or (b) type of property?	We agree that this could be one way of approaching it but see notes at Q 16
<b><i>Question 27: Do you agree that ALMOs can provide a satisfactory alternative to stock transfers?</i></b>	We do not know very much about the setting up of ALMOs and therefore have no comments to make
Question 28: Do you think that additional help from Government to enable landlords to meet the SHQS should be linked to improvements in a landlord's performance?	Only if the assistance was spread across the board to LAs and HAs it would appear not to be the case. We do not believe that all issues surrounding SHQS are based on management performance.
<b><i>Question 29: If so, what measures do you</i></b>	

<i>think would be beneficial? If not, why not?</i>	See Q28
Question 30: Do you agree that we need to find new ways of focussing on the quality of place/open space and greenspace within deprived neighbourhoods?	We have no additional comments to make
<b><i>Question 31: Do you have suggestions for approaches that are not resource intensive and that include stakeholders?</i></b>	We believe this is more of a question for planners
Question 32: Do you agree that the lead role (and recipient of any resources) to undertaken this work should be open to a range of stakeholders?	We would refer to our comments at Q 24
<b><i>Question 33: Do you agree with the features and principles we have set out here for a modernised regulation framework?</i></b>	We have no objections to this and would endorse the comments in GWSF response
Question 34: How would you like social housing regulation to be organised? (For example, should it be a separate organisation or part of a group of other regulators?)	See Q33

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