

CHAPTER 4 HOUSING

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HOUSING Introduction

4.1 The context for Structure Plan policies is provided by National Planning Policy Guideline 3 *Land for Housing*. Housing is the single largest land-use in any settlement and the development of new houses can have a significant impact both physically and in terms of service provision. The requirement for new houses stems from two principal sources - first, from new households being formed as a result of population increase and, second, from a general reduction in household size. Reduction in household size influences all existing, as well as in-migrant, households in the region, and explains why the level of household increase projected by the Government (+4,400) considerably exceeds the level of projected population increase (+730) over the period 1999-2011. The most important role of the Structure Plan in housing is to estimate the future requirement for housing land.

Housing Market Areas

4.2 Housing demand in the Scottish Borders has been divided into 'Housing Market Areas' that relate to specific areas of demand. For the purposes of the Structure Plan, there are seven Housing Market Areas based on research undertaken by the Council and by Scottish Homes (see Diagram 13). Five of these have a high degree of self-containment (between 65% and 85%), being areas where a high proportion of those settling in the area have sought a house only in that area. The other two Housing Market Areas - North Tweeddale and North Ettrick and Lauderdale - are far less self-contained (around 40%), have a high proportion of mobile demand¹, and may be considered as extensions to the wider Edinburgh Housing Market Area.

Housing Land Requirement

4.3 The assessment of the housing land requirement is based on the Government's household projections, which reflect household change arising from new household formation and in-migration, and assume the continuation of past trends. The Baseline Housing Land Requirement arising from the Government's projections is then adjusted according to the development strategy and indicators of demand.

4.4 The Government's 1996-based household projections indicate an increase of some 4,400 households over the period 1999-2011. Using the methodology contained in Government guidance, this projection is refined through an assessment of the non-effective housing stock - vacant, holiday and second homes - and the loss of houses through demolition, to produce a figure representing the change in households of 4,794 (Table 4.1).

Diagram 13
Housing Market Areas
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*New housing under construction at
Abbotsford Road, Galashiels*

¹ Mobile demand stems from prospective purchasers who have a wide area of search - not related to a single housing market area.

Table 4.1 Household Projections 1999-2011

Households	1999	2011	Change in Households 1999-2011
Households	46,000	50,400*	4,400
Vacancies	2,631	2,883	252
2nd Homes	1,425	1,425	-
Demolitions	-	142	142
Refined Household Projections	50,056	54,850	4,794

* 2011 figure extrapolated from 50,100 in 2010

Source: Scottish Executive and Scottish Borders Council

- 4.5 This change in households comprises the 'Baseline Housing Land Requirement' which is split into Housing Market Areas using indicators of demand including house completions over the period 1991-1999, and taking account of the development strategy (Table 4.2 and Appendix H1).

Table 4.2 Baseline Housing Land Requirement 1999-2011

Housing Market Area	Baseline Housing Land Requirement (house units)
Berwickshire	970
Central Borders	2,076
North Roxburgh	330
South Roxburgh	257
South Tweeddale	716
North Tweeddale	289
North Ettrick & Lauderdale	156
Scottish Borders	4,794

Source : Scottish Borders Council

- 4.6 Three adjustments to this Baseline Housing Land Requirement have been made. These adjustments are explained below and are:
- ◆ Adjustment No. 1 : Additional Growth (para. 4.7 and Table 4.3)
 - ◆ Adjustment No. 2 : Mobile Demand (paras. 4.8-4.11 and Table 4.4)
 - ◆ Adjustment No. 3 : Flexibility (para.4.12 and Table 4.5)

Additional Growth

- 4.7 Principle S2 of the development strategy highlights the Council's commitment to a level of growth some 2% higher than the Government's household projections to 2011. This results in a total household increase of 12% over the 1999 (refined) household figure of 50,056 rather than the 10% increase projected by the Government. This additional growth reflects anticipated housing demand arising from the emerging role of the Central Borders as a location for housing serving commuters from outwith the area. It also

reflects the potential increase in demand that would be a consequence of achieving a railway link. This growth, comprising some 1,200 additional households, has not been distributed evenly throughout the area but is concentrated in the Primary hub in accordance with the development strategy. The additional growth results in the following adjusted housing land requirement (Table 4.3).

**Table 4.3 Housing Land Requirement 1999-2011
- Adjustment No. 1 (Additional Growth)**

Housing Market Area	Baseline Housing Land Requirement (Table 4.2)	Additional Growth	Requirement Adjusted for Additional Growth
Berwickshire	970	0	970
Central Borders	2,076	900	2,976
North Roxburgh	330	206	536
South Roxburgh	257	100	357
South Tweeddale	716	0	716
North Tweeddale	289	0	289
North Ettrick & Lauderdale	156	0	156
Scottish Borders	4,794	1,206	6,000

Source : Scottish Borders Council
All figures are in house units

Mobile Demand

“The founding principles of the Development Strategy seek to guide development ... towards the development hubs ...”

- 4.8 The founding principles of the Development Strategy seek to guide development as far as possible towards the development hubs and to facilitate accessibility to the strategic public transport network. The importance of locations that can be served by a range of modes of transport is implicit within the strategy and follows Government guidance.
- 4.9 Development within the less self contained Housing Market Areas of the Northern Borders that exhibit extremely high levels of mobile demand - the North Tweeddale and North Ettrick and Lauderdale Housing Market Areas - would not be consistent with these founding principles of the Development Strategy. There are also currently severe sewerage constraints in the main settlements within these Housing Market Areas. Furthermore, the need to ensure that the character and setting of small towns and villages is not unacceptably affected by the scale or location of new housing development was one of the principal concerns raised by the public at the draft stage of the Plan. It is considered that this combination of factors indicates very strongly that it is not appropriate to meet the full measure of housing demand in the Northern Borders Housing Market Areas containing a high level of mobile housing demand.

4.10 Consequently, within the North Tweeddale and North Ettrick and Lauderdale Housing Market Areas the element of mobile housing demand is excluded from the overall housing requirement as set out in Table 4.4. An agreement has been reached with the Edinburgh and the Lothians Structure Plan Authority that adequate housing land will be provided within the Edinburgh Housing Market Area to accommodate this mobile demand amounting to some 260 house units.

4.11 The overall effect of this approach is to constrain housing development in the Northern Borders and to guide commuter housing pressures towards the development hubs, particularly the Primary Hub in the Central Borders. A Scottish Borders railway link would make a significant contribution towards the achievement of this founding principle of the Development Strategy. It is anticipated that over time, as the focus of commuter housing demand shifts southwards, the need to seek agreements on the accommodation of mobile demand within the Edinburgh Housing Market Area will correspondingly be reduced.

**Table 4.4 Housing Land Requirement 1999-2011
- Adjustment No.2 (Mobile Demand)**

Housing Market Area	Requirement Adjusted for Additional Growth (Table 4.3)	Mobile Demand Adjustment	Requirement Adjusted for Mobile Demand
Berwickshire	970	-	970
Central Borders	2,976	-	2,976
North Roxburgh	536	-	536
South Roxburgh	357	-	357
South Tweeddale	716	-	716
North Tweeddale	289	(-61%) - 176	113
North Ettrick & Lauderdale	156	(-55%) - 86	70
Scottish Borders	6,000	-262	5,738

Source : Scottish Borders Council
All figures are in house units

Flexibility

4.12 In accordance with Government guidance to provide for a range and choice of sites and to allow for short-term infrastructure and other constraints, which could have the effect of reducing the available supply in the short term, a flexibility allowance of 10% has been added to the requirement. The figure of 10% is based on a judgement of demand and possible infrastructure constraints. This represents the final adjustment to the requirement figure (Table 4.5) resulting in an overall Housing Land Requirement of 6,313 over the period 1999-2011.

**Table 4.5 Housing Land Requirement 1999-2011
- Adjustment No. 3 (Flexibility)**

Housing Market Area	Requirement Adjusted for Mobile Demand (Table 4.4)	Flexibility Allowance 10%	Requirement Adjusted for Flexibility (Overall Housing Land Requirement)
Berwickshire	970	97	1,067
Central Borders	2,976	298	3,274
North Roxburgh	536	54	590
South Roxburgh	357	36	393
South Tweeddale	716	72	788
North Tweeddale	113	11	124
North Ettrick & Lauderdale	70	7	77
Scottish Borders	5,738	575	6,313

Source : Scottish Borders Council
All figures are in house units

Housing Land Supply

4.13 The overall Housing Land Requirement does not in itself indicate how much new land needs to be found. There is, at any point in time, land available for the construction of houses which is either already allocated in Local Plans or has planning permission and this contributes towards meeting the overall housing land requirement. This supply is called the 'Effective Housing Land Supply' and consists of land that is either ready for development now or anticipated to become free of any constraints within the first five years of the Plan. The Council undertakes an annual audit of available land for housing in association with the house building industry, which forms the basis of the Effective Housing Land Supply. The 1999 Effective Housing Land Supply figure used in this Structure Plan amounts to 2,713 housing units.

“In the Scottish Borders small sites ... form a significant proportion of the land supply”

4.14 Subtracting the Effective Housing Land Supply (2,713) from the overall Housing Land Requirement (6,313) indicates the shortfall of housing land (Table 4.6). The calculation results in a shortfall of 3,718 house units for the period 1999-2011 for which new sites will need to be allocated or safeguarded in Local Plans. These 3,718 house units are in addition to the current Effective Housing Land Supply. In the Scottish Borders small sites (i.e. less than 5 units) form a significant proportion of the land supply and are therefore included in the calculation. It can be seen from Table 4.6 that there is an excess of land in two of the Housing Market Areas meaning that no new land has to be found.

Table 4.6 Shortfall of Housing Land
- House units required on New Sites 1999-2011

Housing Market Area	Overall Housing Land Requirement	Effective Housing Land Supply (as at 1999)	Shortfall-Required on new sites
Berwickshire	1,067	570	497
Central Borders	3,274	688	2,586
North Roxburgh	590	491	99
South Roxburgh	393	215	178
South Tweeddale	788	430	358
North Tweeddale	124	139	0
North Ettrick & Lauderdale	77	180	0
Scottish Borders*	6,313	2,713	3,718

Source : Scottish Borders Council

All figures are in house units

* Row does not sum, since the Effective Housing Land Supply (Column 3) exceeds the Overall Housing Land Requirement (Column 2) in the North Roxburgh, North Tweeddale and North Ettrick & Lauderdale Housing Market Areas.

4.15 The need to make up the shortfall in Local Plans is the basis of policies H1 and H1A. In allocating land for housing in Local Plans, the Council will provide for a variety of sites, in terms of both size and location, within each Housing Market Area in accordance with the aims of the development strategy. Without improvements in public transport infrastructure however, additional growth intended to meet demand from outside the Borders area would be likely to lead to significant increases in long distance commuting by car. This would be contrary to the 'founding principles' of the plan. To help ensure integration of transport and land use and the minimisation of harmful environmental impacts, it is therefore proposed that the land use allocations attributable to additional growth should not be made before there is a firm resource commitment and delivery mechanism in place for improved public transport infrastructure.

The following policies H1 and H1A therefore separate the projected and additional elements of identified shortfall.

POLICY H1 Housing Land Shortfall

To meet projected household growth over and above the Effective Housing Land Supply as at March 1999, sufficient housing land will be allocated in Local Plans to meet the following identified shortfall to 2011. Any further need to meet projected shortfall to maintain the five year housing land supply for the Scottish Borders as a whole and housing market areas individually will be addressed through an interim (by 2006) review of housing policies and future growth requirements.

Housing Market Area	Housing Land Shortfall ¹
Berwickshire	500
Central Borders	1,690
North Roxburgh	0
South Roxburgh	80
South Tweeddale	360
North Tweeddale	0
North Ettrick & Lauderdale	0
Scottish Borders Total	2,630

Figures are in house units and have been rounded to the nearest 10.

¹ The shortfall in Policy H1 represents a snapshot as at 1999. While the figures provide a good estimate of the housing land that will need to be found in Local Plans, the figures will be adjusted if necessary to account for any significant changes in the effective land supply arising from "windfall" development or changes in site capacities.

4.15a. An opportunity to allocate for additional growth in Local Plans is the basis of policy H1A. This growth, comprising some 1100 additional households (including 10% for flexibility) is to be concentrated in the primary development hub where best use can be made of existing infrastructure and services and where the prospect of strategic public transport improvements is most likely, therefore further reinforcing the development strategy.

POLICY H1A Housing Land Shortfall - additional growth

As well as land shortfalls indicated in Policy H1, Local Plans shall safeguard land for additional housing development in the following locations for up to the number of dwellings shown below.

The general timing and amount of land released for development will depend upon:

(i) there being a reasonable prospect of the reinstatement of rail links between Edinburgh and central Borders being operational during or soon after the end of the Plan period (by 2011); and

(continued)

(continued)

(ii) the terms of any Structure Plan Alteration following on from an interim review (by 2006) of housing policies, progress on the implementation of rail links and future projected growth requirements.

Housing Market Area	Additional Growth
Berwickshire	0
Central Borders	900
North Roxburgh	100 *
South Roxburgh	100
South Tweeddale	0
North Tweeddale	0
North Ettrick and Lauderdale	0
Scottish Borders	1100

Figures are in house units and are rounded to the nearest 10.

* Effective Housing Land Supply (Table 4.6) is adequate to meet a portion of the requirement for additional growth (106 houses) identified in Table 4.3 for North Roxburgh Housing Market Area.

- 4.16 Government advice requires planning authorities to identify a minimum five year supply of effective housing land to meet the overall housing requirement, set within a longer term framework that indicates the broad direction of future development. Achieving a continuing five year supply may mean replacing any sites that become non-effective.

POLICY H2 Overall Housing Land Requirement

The Council will aim, through the annual housing land audit procedure, to maintain a minimum five year effective housing land supply within each Housing Market Area in accordance with the development strategy to meet the overall housing land requirement to 2011 of 6,313.

- 4.17 In identifying sites to be allocated for housing in Local Plans all sites will be assessed against a range of criteria to ensure that the Development Strategy is successfully implemented.

POLICY H3 Housing Land Allocation

Within settlements, Local Plans will assess sites for housing against the following criteria:

- (i) energy efficiency in terms of location, aspect and orientation,*
- (ii) accessibility to public transport, and in particular the strategic public transport network,*
- (iii) the re-use of vacant, derelict, previously developed or contaminated 'brownfield' sites,*
- (iv) the avoidance of flooding,*
- (v) the non-sterilisation of mineral deposits,*
- (vi) the impact on biodiversity,*
- (vii) the impact on the man-made environment including archaeology,*
- (viii) the capacity of the landscape to absorb development,*
- (ix) accessibility to services and facilities by foot, cycle or public transport,*
- (x) the relationship to business, industrial and other employment generating uses,*
- (xi) the capacity of individual settlements to absorb development, in particular in relation to thresholds of water, sewerage, and education capacity,*
- (xii) the scope for more productive use of under-utilised town centre property,*
- (xiii) the need to retain open space within settlements to prevent town or village 'cramming',*
- (xiv) relevant socio-economic factors, such as employment, shopping, leisure and recreational facilities, health and social support systems.*

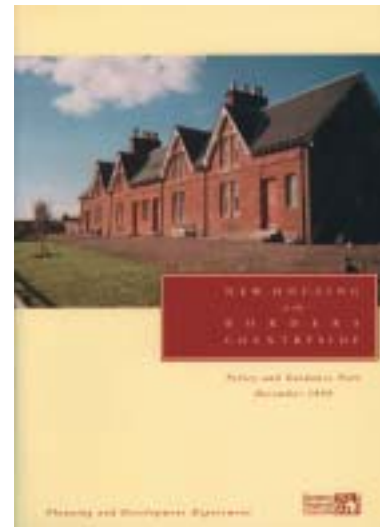
Housing in the Countryside

4.18 The development strategy seeks to direct most new housing development towards sites in existing settlements, and in particular, towards settlements in, or related to, the Primary, Eastern and Western Hubs. One of the founding principles of the development strategy (Principle S3) highlights the need for careful control of housing in the countryside. The location of new housing development in settlements is preferred to that in the countryside because it makes best use of existing infrastructure, helps support essential services and facilities and reduces the need to travel and the costs of transport, both for those who live in those areas and for service providers.

4.19 Notwithstanding the above, the Council recognises the importance of maintaining the viability of rural communities,

particularly in locations where commuter demand is low. The scope for villages to accept additional development will be addressed through the review of Local Plans and Village Plans. To enable the Council to assess planning applications for housing in the countryside outwith villages, its policy guidance on 'New Housing in the Borders Countryside' was revised in 2000. The guidance outlines a controlled approach to such development, encouraging it wherever this can be achieved without unacceptable adverse impacts and in accordance with detailed development control criteria.

4.20 Policies H4-H6 are amplified in the policy guidance, 'New Housing in the Borders Countryside' (Appendix H2), being generally supportive of conversion and rebuilding proposals, while new housing is guided to existing 'building groups'. Isolated housing development proposals are generally discouraged unless the economic need for the house can be clearly substantiated. Policy H5 gives additional force to sustainability principles in the siting, design and concept of proposals in line with the Principal Aim of the Plan.



Policy and Guidance Note on New Housing in the Borders Countryside first published by Borders Regional Council and revised in 2000.

POLICY H4 Housing in the Countryside - Conversion or Rebuilding

Proposals for the conversion of existing buildings to residential use and the rebuilding of existing dwellings in the countryside outwith defined settlements¹ will normally be supported where they are in accordance with the provisions of the policy guidance 'New Housing in the Borders Countryside'.

POLICY H5 New Housing in the Countryside - Building Groups

Proposals for new housing in the countryside outwith defined settlements¹ but associated with existing building groups will normally be supported where they are in accordance with the provisions of the policy guidance 'New Housing in the Borders Countryside'. Favourable consideration is more likely where development proposals:

- (i) are readily accessible to the strategic public transport network,*
- (ii) employ energy efficient and/or innovative design principles,*
- (iii) incorporate employment-generating uses appropriate to a countryside setting.*

¹ 'Defined settlements' are those identified in Local Plans and Village Plans.

POLICY H6 New Housing in the Countryside - Isolated Housing

Proposals for new housing in the countryside, outwith defined settlements¹ and unrelated to building groups, will only be supported where:

- (i) the house can be shown by the developer to be essential at that location for the needs of agriculture or other uses currently occupying or requiring an appropriate rural location, and*
- (ii) the requirement for a house cannot be satisfied by Policy H5.*

Affordable and Special Needs Housing

4.21 There is a continuing and significant need for 'affordable housing', comprising rented housing and housing suitable for low cost home ownership. This need is particularly acute in areas such as the Scottish Borders characterised by low income levels. Affordable housing is often most needed by local people who are unable to afford current market prices. There is also a requirement for housing for people with particular housing and support needs.

4.22 The planning system is limited in the measures it can employ to help provide such housing because it cannot specify tenure, price or design adaptations. It can, however, through planning agreements and development briefs, seek to encourage developers to provide certain types of housing. Policies seeking to secure a proportion of affordable or special needs housing within new mainstream housing development must however be justified by evidence of local need. The Council is currently carrying out a Housing Needs Assessment which will supply the information needed to help identify future affordable and special needs housing requirements in locations throughout the Scottish Borders. In doing so, the Assessment will provide an essential input to the Housing Plan and Local Plans.

4.23 Until more detailed information on housing need becomes available, the requirement for affordable housing will be guided by the preferred areas for growth as set out in the development strategy and the Council's priority areas for regeneration. Guidance on special needs requirements will be guided meantime by the Council's Housing Plan.



Special needs housing, Melrose

POLICY H7 **Affordable and Special Needs Housing** **- Proportion**

Pending detailed information on housing needs, the Council will consider the requirement for a proportion of affordable and/or special needs housing in accordance with the development strategy in assessing planning applications for housing. The proportion of such housing sought will take into account the location and size of the site and the availability of other such housing in the locality.

POLICY H8 **Affordable and Special Needs Housing** **- Assessment**

Local Plans will assess the requirement for affordable and special needs housing against the Housing Plan and the Local Housing Needs Assessment. They will identify particular local needs and will, where possible, seek to secure affordable housing for successive as well as initial occupants.



Local authority housing at Ancrum

4.24 The Council considers that the policy framework guiding housing development to planned locations within settlements may in certain circumstances be relaxed where it would specifically meet the provision of affordable or special needs housing. This is particularly the case in the North Tweeddale and North Ettrick and Lauderdale Housing Market Areas that are subject to commuter housing demand and resultant higher house prices.

POLICY H9 **Affordable and Special Needs Housing** **- Exceptions**

The Council will give favourable consideration to proposals solely for affordable and special needs housing to meet an identified local need in locations where housing development would not normally be permitted. Any such proposals would need to comply with other criteria on location and retention as affordable housing as set out in Local Plans.

