

REPORT TO: HOUSING, DUNDEE CONTRACT SERVICES AND ENVIRONMENT SERVICES COMMITTEE - 13TH SEPTEMBER 2010

REPORT ON: RESPONSE TO SCOTTISH GOVERNMENT DISCUSSION DOCUMENT - 'HOUSING: FRESH THINKING, NEW IDEAS'

REPORT BY: DIRECTOR OF HOUSING

REPORT NO: 559-2010

1. PURPOSE OF REPORT

- 1.1. To seek approval to the proposed response to the discussion document issued by the Scottish Government entitled 'Housing: Fresh Thinking, New Ideas'.

2. RECOMMENDATION

- 2.1. It is recommended that Committee approves the response to 'Fresh Thinking: New Ideas' which is outlined at Appendix 1 of this report.

3. FINANCIAL IMPLICATIONS

- 3.1. None.

4. MAIN TEXT

- 4.1. The Scottish Government issued the discussion paper 'Housing: Fresh Thinking, New Ideas' in May 2010. The document aims to stimulate a broad debate on housing policy across Scotland. Over the summer a number of discussion sessions have been hosted by the Communities Minister, Alex Neil. responses are to be submitted by the end of the summer and the Scottish Government will produce a Policy Paper setting out their housing policy proposals by the end of 2010.
- 4.2. The Scottish Government highlights in the introduction to the discussion document that getting housing right would ensure good quality housing for all. It would contribute to achieving the Scottish Government's overall purpose of supporting sustainable economic growth and would assist in Scotland achieving its true potential through better educational and employment opportunities, healthier lives, and a more prosperous and equal society.
- 4.3. Given the sustained and substantial reduction in the capital resources going forward this poses real challenges in providing good quality housing to meet housing need with diminishing resources. The Scottish Government's contention is that in order to make progress we will need to change the way we produce, allocate, price, manage and think about housing.

4.4. Some of the main challenges set out within the discussion document are:

- the lack of mortgage finance and implications for home ownership.
- access to private finance for registered social landlords has become more restricted with tighter lending conditions.
- there are large numbers of applicants on waiting lists across Scotland.
- there are pressures to meet the 2012 Homelessness targets and the Scottish Housing Quality Standard by 2015.
- domestic carbon emissions are responsible for 25% of carbon emissions in Scotland and housing is a key part of the Scottish Government's Energy Efficiency action Plan to meet 42% reduction in emissions by 2020.
- household numbers are predicted to grow by an average of 19,000 per year and the number of people over 75 is projected to increase by 23% between 2008 and 2018 and by 84% by 2033.

4.5. The Scottish Government's contention is that the projected fall in government expenditure, the scale of the challenges and the need to seize new opportunities over the next five years means that we must change the way in which housing is developed, funded, delivered and managed.

5. **POLICY IMPLICATIONS**

5.1. This report has been screened for any policy implications in respect of Sustainability, Strategic Environmental Assessment, Equality Impact and Risk Assessment. There are no major issues.

6. **CONSULTATION**

6.1. The Chief Executive, Depute Chief Executive (Support Services), Director of Finance and all other Chief Officers have been consulted on this report. No concerns have been expressed.

7. **BACKGROUND PAPERS**

7.1. None.

Elaine Zwirlein
DIRECTOR OF HOUSING

August 2010

APPENDIX 1

DUNDEE CITY COUNCIL - RESPONSE TO THE SCOTTISH GOVERNMENT'S HOUSING DISCUSSION DOCUMENT 'HOUSING: FRESH THINKING, NEW IDEAS'

INTRODUCTION

Dundee City Council recognises the challenges faced by the current difficult economic climate, the reduction in capital resources available and the need to develop innovative funding solutions to enable the provision of social rented and affordable housing. This is a particular challenge within Dundee given the reduction in the affordable housing investment programme in 2010/11 (down to £5.4M) and the likelihood of reduced allocations going forward into the next spending review in the autumn of 2011. The City Council acknowledges the additional support provided from the Scottish Government in obtaining £1.2M from the allocation to kick start new council house building and £2.760M from consequentials which has assisted in repaying front funding to RSLs currently delivering the affordable housing investment programme.

Dundee faces considerable challenges in dealing with unpopular housing built in the 1960s and 70s, for example multi storey blocks and system built flats, an ongoing demolition programme and the need to re-provision to meet the needs of larger families requiring 3 bedroom + accommodation, wheelchair housing, meeting the needs of those with disabilities as well as community care needs. We are also working with local communities to deliver community regeneration in areas exhibiting higher multiple deprivation indicators .e.g. Whitfield, Caird(Mill O'Mains), Hilltown and Lochee.

Given the level of homelessness presentations Dundee faces challenges in meeting homelessness targets by 2012 and we have redesigned our services to focus on prevention to assist in meeting the challenges. Dundee is presently finalising a private sector house conditions survey to assess levels of disrepair within the private sector and has implemented a Scheme of Assistance under the Housing (Scotland) Act 2006 to target resources at those households in greatest need.

The City Council is currently in the process of working with the Scottish Government locally to appoint a Lead Developer for the delivery of the affordable housing investment programme over the period 2010/11 - 2012/13. The Council is participating in the new National Housing Trust proposals to provide mid market rent in the City and stimulate the construction market. The Council is delivering a new build council housing programme of 70 units in 2010/11 which includes the provision of larger family accommodation and wheelchair housing.

Dundee City Council welcomes the opportunity to be involved in the debate on housing policy proposals and in shaping Scotland's housing future.

CHAPTER 1: SCOTTISH HOUSING NEED

General comments:

The Council recognises the importance of prevention of homelessness and has re-structured its homelessness services to establish a prevention team to strengthen this approach.

As indicated in the introduction the Council has difficulty of meeting the housing needs of larger families, the most resent Housing Needs Demand and Affordability study completed by

Craigforth for the Council in 2009 shows that social renting pressures for larger (3 bed+) houses are above the pressure benchmark of 6 applicants with needs points per let. This means that many households are forced to live in overcrowded conditions. In meeting the needs of vulnerable and community care clients each local authority faces differing demands for these client groups and therefore local flexibility is essential.

The study also showed that there is sufficient types and availability of property within the owner occupied sector to meet the needs of first time buyers. The entry level price within Dundee City being £80K compared to £120K in the wider housing market area. Flats and smaller 2-3 apartment properties account for the majority of private house sales in Dundee with former RTB sales forming 1 in 4 of all open market re-sales within Dundee. The study also indicated that there is also the need to improve the residential offer within the City to meet wider aspirations. It can be seen from the above that Dundee prices are below the average local authority property prices contained within the table on page 13 of the consultation document (Median House Prices Scottish Local Authorities Q1 2010). However entry to the owner occupied market is adversely affected by lower incomes and higher deposits required to secure mortgages.

The need to replace poor quality undesirable social rented housing, to provide for housing needs of larger families and to regenerate areas within the City requires the provision of around 200 social rented units within the City each year. The Council is working closely with its RSL partners to strive to deliver this housing and would therefore focus government funding towards meeting these priorities rather than subsidising forms of owner occupation. The Council agrees wholeheartedly that type of need varies hugely by area and that locally based need and demand assessments ought to be the main determinant of types of need and provision.

Questions:

- *Should the Government aim to focus its spending on those households in the lowest income groups and those most in need through rental products, or continue to try to meet the ownership aspirations of lower and middle income groups?*

As indicated above needs vary greatly from one local authority area to another, therefore adopting a 'one size/type fits all' approach may have the danger of failing to meet identified needs within differing local housing markets. Locally based need and demand assessments ought to be the main determinant of types of need and provision. Including an element of low cost home ownership within developments can contribute to more balanced sustainable communities as well as reducing subsidy levels overall.

- *What policy measures, reserved to Westminster or devolved to Holyrood, might prevent volatile fluctuations in future house prices and promote sustainable economic growth ?*

The events leading up to the credit crunch have demonstrated the problems which over reliance on home ownership to meet housing needs and aspirations have caused. The impact of the credit crunch, the lack of mortgage finance, requirement for higher deposits, the continuing fragility of the economy, spending cuts, job insecurity and lower levels of transactions within the market seem to indicate that the huge growth in capital values of homes is unlikely to re-emerge, certainly within the foreseeable future. These factors alone seem to indicate that homeownership is more likely to be seen as a form of meeting housing requirements rather than speculative investment leading to distortion within the economy.

- *How could public services and Government funded bodies work better together to improve housing and related services to vulnerable groups ?*

The City Council works closely with partner agencies within Dundee to provide services to prevent and alleviate homelessness, provide housing and related advice services as well as providing tenancy support services to help tenants sustain their tenancies. With the introduction of our new Lettings IT system we are currently moving towards the introduction of a common housing register. Council's together with partner agencies are best placed to deliver housing advice and information. Contributions from other Govt funded bodies (e.g. Health Trusts) could make a contribution were to developing housing solutions within the community, saving costs on institutional care.

- *What is the most appropriate balance between Government support for house building, through subsidies and incentives, and Government support for individuals through housing benefit ?*

Given the need to provide subsidy in one form or another in order to provide affordable rented accommodation the essential factor in the debate is joined up thinking between Scottish Government housing policy and delivery of the housing benefit system - a power which lies with the Westminster Government. The changes to the housing benefit system already announced in the emergency budget may have an impact on individuals currently residing within the private rented sector and potentially increase homeless presentations to local authorities.

CHAPTER 2: INCREASING THE SUPPLY OF AFFORDABLE HOUSING

General comments:

The Council recognises the need to explore innovative ways of financing social rented housing in order to build new units to meet need. Firm Foundations stated that increasing the rate of new supply to at least 35,000 units per year by the middle of the next decade is necessary to meet demand across Scotland. The Scottish Government accepts that there is the need to increase house building and to increase the provision of affordable rented housing. Whilst it is recognised that there are differing levels of subsidy required to provide different types of 'affordable' housing and that there will be varying needs for types of provision across Scotland, nevertheless it must be recognised that if capital subsidy (such as HAG) is the preferred way forward that this requires to be provided to maintain development and supply. There is a danger in opting for solutions which require least subsidy but fail to meet local needs. Local economy, income levels and the need for tenants to be able to influence service delivery levels locally (e.g. under the Social Housing Charter) require local flexibility in rent setting. The need to meet climate change targets will add additional challenges to future funding.

Questions:

- *Which funding and delivery models have the most potential to meet housing need cost effectively ?*

New models such as NHT have an important part to play in a 'mixed economy' and providing a variety of tenure types which suit households at different points in their housing paths. There is a danger on over reliance on what models which meet limited or niche markets or groups. Bearing in mind the nature of applicants on waiting lists for social rented accommodation there is still the need to provide higher capital subsidy although there may be other sources going forward. European Investment Bank funding is already providing finance for RSLs. Prudential borrowing through Councils

has been an important mechanism for example to finance building of new council houses but the capacity to contribute into the future may be constrained by the Treasury. Institutional Investment Funds may be an important mechanism in the future as an alternative source of funding. Housing provides a good long term stable rate of return for such funding providers. It is felt that given the resources available and the work required to investigate options and provide new workable mechanisms within reasonable timescales that efforts should be concentrated on fewer options where there is the greatest potential for economies of scale and larger scale solutions rather than devoting time and effort on mechanisms which may contribute at the margins.

- *How can we best use tightly constrained public funding to bring in additional resources for housing ?*

See above.

- *Should Government spend less on building and improving social houses and more on providing the underlying supporting infrastructure ?*

Given current market conditions and the constraints upon developers it seems unlikely that contribution to infrastructure from developers will be harnessed given development risk and more stable land and sales prices. The suggestion for a Housing and Infrastructure Loan Fund to provide loans to developers to meet these initial costs would seem beneficial. We question that economies from innovative bidding arrangements may have a significant contribution to make given that current market conditions have driven down construction costs and there is a risk that more developers are forced out of business. It is recognised that all social landlords have an important part to play in driving efficiencies through the development and management arrangements. The continuation or broadening for criteria under Vacant and Derelict Land Funding to make sites developable and assistance to develop Sustainable Urban Drainage Systems which is a significant cost of development would facilitate development. More funding may be harnessed from public utilities responding to these matters by investing in infrastructure.

It seems that an inevitable part of the debate has to be around rent levels and affordability. This debate must take place in full cognisance of the implications for housing benefit and a holistic approach across Government Departments both at Holyrood and in Westminster.

- *What other barriers to new funding and delivery models need to be removed ?*

The Council welcomes the Scottish Government consultation on amending the 20 year residential lease and standard security rules in order to encourage shorter term roll over funding models. It is important that the levels of acceptable risk and the SHR's view on risks are considered in developing new models.

CHAPTER 3: CHOICE, FAIRNESS AND MAKING BETTER USE OF HOUSING

General comments:

The Council along with our RSL and voluntary sector partners all want to ensure that we are making best use of the existing housing stock and combined resources within the City ensuring that the best quality services are provided to applicants, tenants and owners. Therefore we are willing to explore all possible ways of developing initiatives, where possible, within existing resources to meet needs and aspirations more closely.

Questions:

- *How can we move to a 'housing options first' approach, across tenures, so that households can plan for the future and avoid housing crises and homelessness ?*

The Council has developed a housing options guide in conjunction with partner agencies which is available on line. The Council recognises the personal housing plan approach and the initiative recently launched by Perth and Kinross Council. As stated earlier the Council now has a homelessness prevention team and is working closely with private landlords to prevent homelessness. Improving housing education in schools at an early stage as well as values, respecting property and the general environment, money management and anti social behaviour may assist. Dundee City Council has invested in the HEY (Housing Education for Young People) Project.

- *What further restrictions in tenants' right to buy or increases in social landlords' powers to dispose of social rented stock would help social landlords provide a better service to all tenants ?*

As well as the alterations to the right to buy, the new powers contained within the Housing Bill introducing powers to extend pressured area status designation to wider areas and / or letting areas within Council areas would assist in protecting social rented stock. Dundee City Council has already introduced a policy of selling last in block flats in shared properties in order to maximise receipts and save costs on managing multi tenure blocks.

- *What ideas do you have for enabling households to change tenure more flexibly or adjust their financial stake in housing whilst staying in their existing homes ?*

Existing shared equity schemes provide mechanisms for households to benefit from more flexible tenure and alter equity stakes over time to suit household income trends. Cognisance would have to be given to the difficulty in introducing mixed tenure in tenement situations. Much of the thinking to date on shared equity models to date has been on a share of increasing equity in the home accruing to the owner. Given the implications of the credit crunch perhaps homes should not be regarded as investments and therefore the premise on which shared equity is based will not be sustainable in the future. In relation to the issues raised within the document on incomes of tenants occupying social rented housing this raises many difficult issues and could be counter productive in residualising social housing leading to less sustainable communities. Although income is not taken into account in allocation of social rented housing - this has not always been the case, previously the Scottish Special Housing Association and New Town Development Corporations let housing for economic expansion and incoming workers to an area who were prioritised and such housing was let at higher rent levels. This was a mechanism for ensuring workforce mobility to aid economic growth and development. Perhaps social rented properties could again be let under different allocations rules and at differential rents. Rent setting systems which currently exist in Eire and Australia could perhaps be considered where rents are charged as a proportion of household income. Some local authorities are charging premiums on rents for new build council housing.

- *How might we make progress in improving the fairness of rent structures across the housing system ?*

This issue is linked to the need for a debate on rent levels and affordability alluded to

earlier. It is also essential that the rent level debate is linked through to the housing benefit implications of any changes. It is felt that following this debate that policy direction from the Scottish Government would be essential to drive change towards the stated objectives. It is recognised that there are difficulties here given different circumstances abound across social landlords and that in certain instances rent guarantees exist in certain instances.

- *How can we ensure that rents remain affordable for existing tenants but also build more homes for future tenants ?*

It could be considered that new tenancies are let at higher rent levels to reflect lower levels of subsidy going forward or that re-let properties too attract higher rents to increase rent income to finance additional borrowing. This may however lead to affordability issues and problems with housing benefit eligibility.

- *How could investing in the private rented sector be made more attractive to institutional investors, such as pension funds and life assurance companies ?*

The cost and conditions of borrowing needs to be more flexible and less onerous. Investing in the provision of private rented housing or social rented housing provides secure rates of return over long periods of time for investors (30 years +). Given the current economic climate this is even more likely to be so. Tax incentives etc should be geared towards obtaining longer term investment and not to short term capital gain. Given the current state of the property market with increased numbers of private renters now might be the time to capitalise on these advantages. There appears to be signs of rents within the private sector increasing due to market conditions. The housing benefit local housing allowance levels should however act to some extent in controlling rental levels.

- *How can we balance the interests of existing and prospective future tenants by ensuring better and more flexible use of available social rented stock ?*

This question again raises the issue of rent levels/structures and how incomes to the sector can be maximised to provide new social rented housing. The question of how much existing tenants, rather than subsidy from taxation, should be expected to subsidise new social rented homes is interesting. These issues are referred to throughout other responses elsewhere in this response to the discussion points. The use of incentives for tenants to move from houses unsuitable for their needs e.g. older people under occupying family homes could free up limited numbers of family homes at minimal cost, such schemes are in place in certain local authority areas. Tenants incentive schemes could similarly free up social rented homes at minimal cost.

- *How can the housing system be reformed to encourage greater participation in the labour market ?*

The new Homeswapper scheme re-introduces mechanisms previously provided by HOMES Mobility Scheme to facilitate moves across the country for those within the social rented sector. However given the current conditions within the private sector market greater difficulties may persist for those who want to move but cannot due to being unable to sell their home. Research on matching labour market needs against available skills among the unemployed work force to determine what incentives might be needed to encourage households to relocate would be beneficial. It seems that there are many factors in encouraging people to relocate, these are not just housing market issues but other matters such as family support, education and transport.

- *How can we work to ensure that vacant or second homes in the private sector contribute towards meeting local housing need - either in the private rented sector or as affordable housing ?*

Private sector leasing schemes have been a good way for social landlords to harness properties to assist in meeting the needs of homeless families such as in Edinburgh City Council. Given the impact of the current economic climate and the guarantees such schemes provide for landlords these may be effective in meeting housing need. Bringing back empty low demand properties in certain areas into use by selling these to low income households for refurbishment may be a solution. Previous 'homesteading' schemes were tried in the 1980s for example, in Easterhouse, Glasgow and it is important that the lessons learned from such projects be considered. Such schemes then relied on private sector grants being made available to owners to help with refurbishment. The Housing (Scotland) Act 2006 has changed the grant regime and availability of grant budgets is restricted. The tenants incentive scheme was an effective way of freeing up social rented stock at very low levels of expenditure from government - around £10K per unit. However in very pressured housing markets with high sales prices grants may have to be higher to be attractive and availability of mortgage finance may still be an inhibitor.

- *To what extent should individuals be financially responsible for meeting their own support needs and housing adaptations as they grow older and to what extent should the state support them ?*

Due to the aging population within Dundee, Dundee City Council has had to allocate increased resources to provide adaptations for tenants to remain in their homes over recent years. In 2009/10, around £1.000M was spent on such adaptations. This is met by HRA capital expenditure and the prudential borrowing is repaid from tenants' rents. The Scottish Government has similarly increased the amount allocated to stage 3 adaptations and the Council's Private Sector Services Unit has also seen demand for grant funding for adaptations increase from owners and the private rented sector - grants are now a minimum of 80%. Given the age and income profile of our tenants it is difficult to see how individual tenants could afford to pay for the adaptations they may require. Mechanisms such as additional rent charges to fund such adaptations could be considered provided housing benefit rules would cover such charges - this may be high risk given that there may be ongoing changes to the housing benefit system. Such mechanisms may cause difficulties for rents and affordability for adapted properties going forward. A test of resources could be applied to grant assistance for owners requiring disabled adaptations. Care and repair services play a vital role and could potentially play a bigger role subject to funding.

- *To what extent should RSLs be expected to meet the cost of adaptations to their stock from their overall rental income, in line with what we expect of local authorities ? Do current building standards in Scotland meet the needs of an aging population, and would common standards across tenures make a difference ?*

Although this would bring RSLs more in line with the situation within local authorities, RSLs face severe funding challenges going forward and may not have the capacity to provide the necessary finance, already there are sometimes lengthy waiting times for adaptations within some RSLs. This may create rent setting and affordability issues. Given that these issues relate to community care and sustaining householders in their homes with consequent savings to other budgets i.e. social work and health, funding should be looked at within this wider context. Current and new Building Regulations do not probably have most impact here, the issues are more to do with the ability to

'retrofit' existing properties. Telecare and use of new and emerging technologies may play an important role in providing services more cost effectively.

CHAPTER 4: SUSTAINABLE QUALITY HOUSES AND PLACES

General comments:

The Council is currently constructing its new build council houses to meet NHER 'B' ratings by using enhanced timber kit specifications with higher insulation standards making the houses easier and cheaper for tenants to live in and reducing the carbon footprint. This involves higher initial capital construction costs. The Council is piloting the use of solar water heating and air source heat pumps. It is also working in partnership with Scottish Gas to deliver combined heat and power and thermal insulation solutions for multi storey blocks in Dallfield. The Council is continuing to evaluate how best to provide cost effective heating and insulation solutions for its housing stock going forward. Local RSLs such as Hillcrest have used off site construction mechanisms to provide highly thermal efficient properties within the AHIP programme.

Questions:

- *How can we improve the design and sustainability of the places we build to improve our health, wellbeing and environmental impact ?*

The importance of sustainable design solutions is crucial in developing sustainable and viable communities. Physical and mental health are improved by high quality construction, design and layout. We welcome the statement in paragraph 10 within Chapter 4 of the document: '.. despite the constraints on resources, we want new developments to deliver quality homes within well designed communities, creating the types of living and working environments that enable people to flourish.' Whilst we must look to how we best provide high quality housing at best possible costs nevertheless there are cost implications. Given the era of restricted resources there has to be debate on the trade off between addressing standards, costs and quantity. There is the inevitable danger that we produce fewer units at a very high standard. Housing need has to be addressed at the same time as building homes of reasonable quality with cost effective lifetime maintenance costs. Meeting the requirements of the impact of climate change are a major challenge. Dundee City Council along with some other councils and RSLs faces major financial challenges in meeting SHQS for 2015. The financial impacts for meeting climate change requirements will similarly fall to tenants and impact on rent levels. Dundee City Council is already working with the Scottish Government to deliver HIS schemes.

- *What can we do to help partners find, prepare and develop land and provide infrastructure ? How can it be funded with reduced resources ?*

See answer to bullet point 3, chapter 2 above.

- *What more could local communities do themselves to improve the places in which they live and work ? How could this be encouraged ?*

Many communities already show great levels of commitment to community engagement, working through tenant and resident groups, working on RSL committees, involvement in local community planning partnerships, running community businesses and trusts. Where there can be linkages made to provide contributions to local communities from local energy generation (for example wind power) these all benefit and sustain local community effort and contribute to overall policy aims and

targets such as climate change and the reduction of carbon emissions. Linking community involvement to certification (SVQs etc) could have positive benefits to education, training and employment contributing to wider community regeneration and economic growth. Introducing community action, involvement and benefit through the educational system as well as encouraging educational establishments to form strong robust relationships within communities to foster this whole culture may help.

- *How can we ensure that homeowners take responsibility for the energy efficiency of their properties ?*

As stated above Dundee City Council is already delivering HIS schemes in conjunction with the Scottish Government. Experience from these projects demonstrates that the information awareness created by these schemes and the subsidised insulation schemes do encourage home owners to improve the thermal efficiency of their homes. Therefore there would seem to be benefit in extending such schemes. Maximising grant or other funding from utility companies should be a priority.

- *How can housing stakeholders and the housing system help to promote the new green industries in Scotland ?*

As well as the above, grant assistance for solar/wind or other local micro generation or community energy trusts benefiting from e.g. community pay back from wind generation would all assist in developing green industries.

- *What does the challenge of climate change mean for the balance of investment between new homes and improving existing stock ?*

See bullet point 1, chapter 4 above.

CHAPTER 5: EXCELLENCE ACROSS THE HOUSING SYSTEM

General comments:

We welcome the comments on the need to achieve improvements across the Board. Dundee City Council seeks to continually improve our housing services provided with out partners in the private, public and voluntary services and believes partnership working is essential to meeting housing need and aspirations and regenerating the City. We actively participate in SHBVN networks in order to exchange, learn and apply good practice. As highlighted earlier we seek to innovate and pilot new techniques. We also work with Scottish Government on the delivery of new initiatives such as the NHT.

Questions:

- *How can the various parts of the system - in particular lenders, social landlords and house builders - best work together to support each other's interests and the interests of the system as a whole ?*

Improving communication and mutual understanding and engaging in partnership working. The present Housing Discussion is valuable in facilitating this locally and nationally. Working positively together to innovate and provide new solutions and be focussed on outcomes with a positive 'can do' attitude.

- *How can people be empowered to influence performance and housing outcomes ?*

Awareness raising by the Scottish Government such as through this discussion, local

authorities, RSLs, developers (HOMES for Scotland) and private landlords/ representative agencies. Effective participation locally and nationally. For social tenants involvement via the new social housing charter.

- *How can stakeholders pool knowledge and resources to take forward a more personalised housing options approach ?*

Housing options guides. Housing advice centres. Personal housing plan approaches. Regular housing health checks as suggested in the discussion document. Joint and collaborative working to suit the needs and demands within local areas.

- *What technologies are available that could be exploited further to raise performance and efficiency of housing and housing services ?*

New technology in terms of use of IT in providing services on line. This enables the public, tenants, applicants etc to be able to access services conveniently and minimises service delivery costs. As mentioned previously the further development of Telecare and community alarm systems can contribute greatly to service provision for vulnerable householders and sustain people in their homes. New green technologies can contribute to providing new jobs, reducing carbon emissions and improving homes.