



## Executive Summary: Housing Need and Demand Assessment (HNDA) 2024–2044

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The Housing Need and Demand Assessment (HNDA) is a strategic, evidence-based document that underpins the Local Housing Strategy (LHS) and Local Development Plan (LDP) in Clackmannanshire. It is a statutory requirement under Scottish legislation and is designed to provide long-term estimates of housing need and demand, supporting future housing policy and planning decisions.

### Purpose and Scope

- Establishes a shared evidence base for housing and land use planning.
- Assessed by the Scottish Government's Centre for Housing Market Analysis (CHMA) for robustness and credibility.

### Core Objectives

1. Understand Housing Market Areas (HMAs).
2. Analyse Key Housing Drivers (e.g., demographics, affordability, economy).
3. Assess Housing Stock (availability, condition, pressures).
4. Estimate Future Housing Requirements (20-year projection by tenure).
5. Identify Needs of Specific Household Groups (including specialist provision).

### Governance

- Overseen by the Housing Market Partnership Group, comprising:
  - Housing & Planning Services
  - Health & Social Care Partnership
  - Developers, RSLs, Scottish Government
  - Housing & Planning Convenors

### Quality Assurance

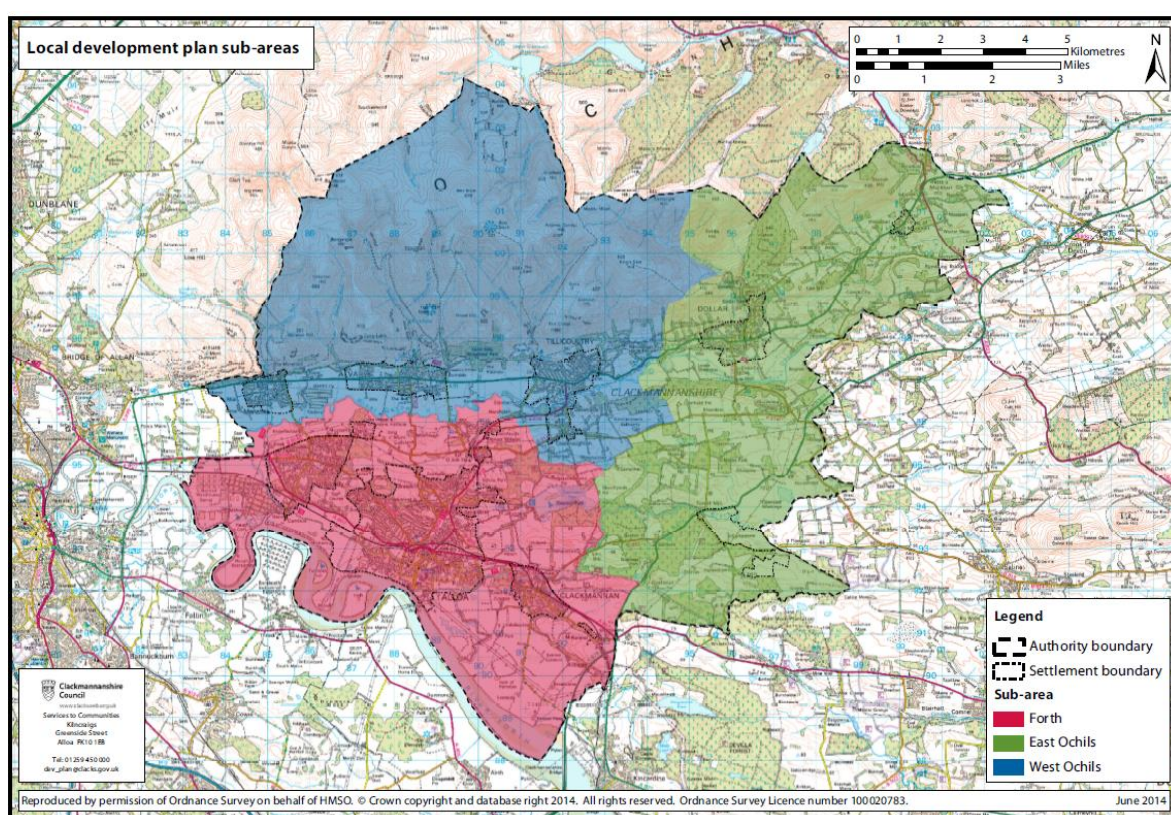
- The Housing Market Partnership ensures methodological rigour.
- Findings will inform inputs to the HNDA tool for scenario modelling.

## Housing Market Areas (HMAs)

Defined based on migration and house price data:

- HMA 1: Alloa/Clackmannan/Tullibody (+ Sauchie, Cambus, Fishcross)
- HMA 2: Alva/Menstrie/Tillicoultry (+ Coalsnaughton, Devonside)
- HMA 3: Dollar (+ Muckhart, Forestmill)

Map 1 - Housing Market Areas



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## Summary: Chapter 2 – Key Housing Market Drivers

This outlines the key housing market drivers in Clackmannanshire from Chapter 2 of the Housing Need and Demand Assessment (HNDA). It includes demographic trends, affordability, household projections, and economic indicators that influence housing demand and planning.

### Key Housing Market Drivers

- Household formation, population change, migration patterns, and affordability are central to understanding housing demand.
- Economic factors such as income levels, employment rates, and access to finance also play a significant role.

### Demographic Trends

- Population in Clackmannanshire is projected to decline by 2.8% from 2018 to 2043.
- Natural change (births minus deaths) will result in 3,441 more deaths than births over 25 years.
- Net migration is positive but insufficient to offset natural decline.
- Aging population: 85+ age group projected to increase by 95% by 2043.

### Household Projections

- Despite population decline, household numbers are projected to increase by 3% between 2018 and 2043.
- Increase in smaller households (1-2 adults), projected to rise from 67% to 71% of total households.
- Significant growth in older households, especially those aged 75+.

### Affordability

- House prices have risen by 130% over 20 years; Dollar HMA has prices 40% higher than other areas.
- Private rents have increased significantly, with affordability challenges for low-income households.
- Council and social rents are generally more affordable, especially in Dollar HMA.
- First-time buyers face rising deposit requirements and affordability constraints.

## Economic Indicators

- Clackmannanshire has a strong manufacturing base but faces economic challenges including poverty and health disparities.
- Gross Value Added (GVA) per head increased by 70% from 2011 to 2021, outperforming the Scottish average.
- Employment rate is slightly below the Scottish average; economic inactivity is higher, driven by long-term sickness.
- Gender pay gap is wider in Clackmannanshire, with female earnings significantly lower than male earnings.

## Summary: Chapter 3 – Housing Stock Profile and Management

This summary outlines the key findings from Chapter 3 of the Housing Need and Demand Assessment (HNDA) for Clackmannanshire. It focuses on housing stock characteristics, tenure distribution, condition, pressures, and management strategies.

### Housing Stock Characteristics

Clackmannanshire had approximately 24,305 dwellings in 2023, reflecting a 5.8% increase over the past decade. The majority of homes are houses (75%), with flats comprising 25%. Most homes have 2 or 3 bedrooms.

### Tenure Distribution

Key tenure statistics from the 2022 Census:

- 63% owner-occupied
- 27% social rented (Council and RSL)
- 9% private rented
- 1% shared equity
- Owner occupation is highest in Dollar HMA (81.7%) and lowest in Alloa HMA (58.5%). Social renting is most prevalent in Alloa HMA (31.5%).

### Stock Condition

- 78% of all stock has some form of disrepair (above Scottish average of 71%)
- 37% requires urgent repairs
- 29% has critical element disrepair
- 5% has extensive disrepair
- 24% of stock fails the Scottish Housing Quality Standard (SHQS), lower than the Scottish average of 41%
- 90.3% of social rented stock meets SHQS (above national average)

## Stock Pressures

- 941 people in the social sector and 422 owner occupied households are overcrowded
- 35% of owners have two or more surplus bedrooms
- High demand for 1-bedroom and 4+ bedroom properties in the social sector
- Low turnover of houses compared to flats indicates pressure on family-sized homes in the social sector
- Council waiting list exceeds supply: 1,805 applicants in housing need vs. 361 annual lets
- Pressure on social housing is highest in Alloa housing market area with 90% of applicants preferring this area

## Management Strategies

- Use of mutual exchanges and transfers to optimize stock usage
- Adaptation programs to support aging and disabled populations
- Buy-back scheme added 126 properties to affordable housing stock since 2015
- Void rent loss managed effectively, below Scottish average in most years

Summary: Chapter 4 – Current Housing Need

The number of new homes required over the next ten years is outlined below, the figures shown are per annum and are split into the various tenures, based on affordability from income and the current housing costs of social rent, private rent and mortgage affordability (including the ability to fund a deposit).

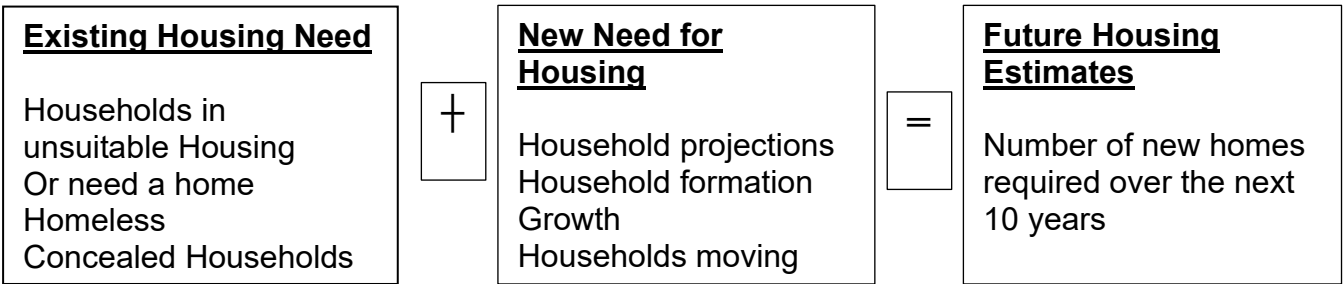
- The estimates are based on net housing need into the various tenures, based on affordability from income and the cost of buying or renting
- The estimates discount households who have another home to give up – transfer

How does the HNDA Calculation work?

The Scottish Government provide an HNDA calculation tool prepopulated with data to estimate the number of new homes needed in the area

**The HNDA tool works by projecting the number of new households who will require housing across the Clackmannanshire area by considering existing households who need new homes PLUS new households who will need homes in the next 20 years**

Local authorities can adjust the tool using local evidence of housing need and housing pressures.



Existing Housing Need

- This scenario looks at figures from the Council’s waiting list. The figures include homeless applicants and applicants with over crowding points.
- The estimate of housing need is the requirement for **additional** housing units and not housing need that can be addressed in-situ, such as housing adaptations or housing management, such as transferring to a larger or smaller home.
- Applicants on the waiting list who are transfer tenants (who have a home to give up) are discounted as an additional unit would not be required. The non transfer waiting list applicants are counted as this will capture an element of hidden households or newly forming households where there is no other home to give up.
- In November 2024, there were 2,660 people on the council list, with 1,455 requiring an additional home.



All Applicants	Transfer Applicants	Waiting list Applicants	Waiting List Applicant in 'housing need'	Waiting List Applicants with zero points 'no housing need'
2,660	539	2,121	1,455	666

## New Need for Housing

NRS Household projections

	2018	2028	2043	Change (%) 2018-2028	Change (%) 2018-2043
Low Migration	23,670	24,319	24,145	2.7%	2.0%
Principal Projection	23,670	24,384	24,408	3.0%	3.1%
High Migration	23,670	24,448	24,698	3.3%	4.3%

### Existing Housing Need

1,455

### Plus New Need for Housing

173

### Equals Future Housing Estimates (10 Years)

1,628

Private Renting	19	2	105	10
Buyers	37	3	200	20
<b>Total</b>	<b>317</b>	<b>9</b>	<b>1,630</b>	<b>163</b>

## Summary: Chapter 5 – Specialist Housing Provision

This summary outlines the key findings, gaps, and future requirements related to specialist housing provision in Clackmannanshire, as presented in Chapter 5 of the HNDA.

### Key Findings

- Significant increase in ageing population, with a projected 95% rise in the 85+ age group by 2043.
- 22.3% of the population reported long-term health conditions; 26% had limitations in daily activities.
- 457 applicants on the Common Housing Register had assessed medical needs; 71% required 1-bedroom properties.
- 973 specialist housing units in the social rented sector, including 58 wheelchair-accessible units.
- 271 adaptations were carried out to Council stock in 2023/24; 43 adaptations in the private sector.
- 50 private sector grant applications were pending assessment as of October 2024.
- 616 homeless presentations in 2023/24, with Clackmannanshire having the 3rd highest rate per head of population in Scotland.
- 141 households in temporary accommodation; 110 breaches of the Unsuitable Accommodation Order.
- 183 sheltered/very sheltered housing units with 146 applicants on the waiting list.
- From 2019 to 2023, a steady reduction of registered care home places, from 389 in 2019 to 376 in 2023 (3% overall)
- From 2018/19 to 2022/23, 4% increase in the number of people supported with care at home services and 44% increase in the total number of care at home hours provided, suggesting an increase in multiple and complex needs of clients
- 6,397 unpaid carers in 2022 (12.7% of the population); 31.9% of adults aged 50+ provide unpaid care.



## Identified Gaps

- Shortfall in accessible and adapted housing; demand exceeds turnover.
- Delays in private sector adaptations due to staffing/resource constraints.
- Lack of temporary accommodation to meet the needs of homeless households
- Lack of sufficient sheltered housing options across Clackmannanshire
- Limited provision of alternative supported housing models (e.g., core and cluster, extra care).
- Significant gaps in service provision to ensure that the system can cope with increasing demands and enable service users to live independently within the community
- Limited awareness and access to support services for unpaid carers.

## Future Requirements

- Estimated 526 applicants require accessible/adapted homes; 389 with unmet needs.
- 446 households still require in-situ adaptations.
- Estimated 173 wheelchair-user households with unmet needs by 2043.
- Over 141 temporary accommodation units needed to meet demand.
- Need for alternative housing models to support ageing population and complex needs.
- Continued support for displaced persons and Gypsy/Traveller communities.
- Enhanced outreach and support for unpaid carers and individuals with complex needs.