Glasgow's Housing Strategy

2011 - 2016

Equalities Impact Assessment

Introduction

Glasgow City Council published its **Integrated Equality Scheme 2008 – 2011** in November 2008, which consolidated and updated the three existing schemes for Race, Disability and Gender Equality. The Integrated Scheme, and the Implementation Plan that underpinned it, set out how the Council would meet existing statutory equality duties in respect of disability, gender and race.

The Council's Implementation Plan for its Integrated Equality Scheme was divided into five themes, each of which has a number of priorities that delivery of the plan aimed to achieve during 2008 to 2011. The five themes were:

- Policy Development and Monitoring
- Service Delivery
- Employment and Training
- Education
- Communication and Engagement

The Equality Act 2010 introduced a new public sector Equality Duty that came into effect in April 2011. This new single duty brings together the previous duties on race, disability and gender and extends it to include age, sexual orientation, religion or belief, pregnancy and maternity, and gender reassignment. There is a general duty on public authorities to have due regard to the need to:

- Eliminate discrimination, harassment and victimisation
- Advance equality of opportunity
- Foster good relations

To comply with the requirements in the new duty, public bodies will be expected to comply with specific requirements:

- Publish a set of evidence-based equality outcomes and report on progress towards these.
- Mainstream equality principles.
- Conduct Equality Impact Assessments (EqIAs).
- Publish employment data.

Later this year, Scottish ministers are due to publish additional specific proposed activities that will assist authorities to meet the general duty.

The Council is currently developing a set of equality outcomes, which will be informed by current evidence and developed in consultation with stakeholders. Linked to this piece of work is a review of the Council's Equality Impact Assessment (EqIA) process. Following the publication of the Council's equality outcomes in February 2012, a new scheme and supporting action plans for the services and ALEOs will be developed to deliver these outcomes.

Equality Impact Assessments

Equality Impact Assessment (EqIA) is a tool used to remove barriers, both intentional and unintentional, to equal access and improve outcomes for people who identify with one or more of the protected characteristics. The Council has a corporate and integrated approach to EqIAs and agrees an annual programme. This programme focuses on strategic priorities and areas where services are being reformed, reviews that follow Council Budget decisions, and other strategic and service priorities. Progress is reported on a quarterly basis to the Corporate Management Team.

There has been an increase in external scrutiny of the extent to which public bodies carry out and take into account the findings of an EqIA before making financial decisions. These recent cases highlight that there is a need to ensure that our EqIA process is fit for purpose and effectively monitored. In light of this increased external scrutiny, the Council is reviewing its EqIA process, to integrate it more with the Health Impact Assessments and to determine where improvements may be made in the following areas:

- Work programme
- Development of a tiered process
- Improvements to the guidance, paperwork and systems used
- Awareness raising and capacity building
- Monitoring and evaluation

All completed EqIAs are published on the Council's website or made available through links to the websites of the Council's Arms Length External Organisations (ALEOs).

Glasgow's Housing Strategy 2011 -16 (GHS)

The development of a citywide housing strategy is a statutory requirement for local authorities as outlined in the Housing (Scotland) Act 2001. Glasgow's Housing Strategy is a strategic document covering a 5 year period that sets the strategic direction for the development of housing and housing services across all tenures.

As part of the GHS preparation, a separate but linked Health Impact Assessment was carried out together with this Equalities Impact Assessment. All relevant documentation can be found at :- <u>Glasgow's Housing Strategy</u>

The GHS covers Housing Supply, House Condition, Fuel Poverty, Homelessness, and Housing Support, and so contributes to corporate objectives of regeneration, improving health and wellbeing, and supporting the economy.

The GHS:

- Sets out the local authority's strategic vision for the future of housing across all tenures, taking account of national priorities
- Assesses housing need and demand
- Identifies how the quality of housing will be improved
- Provides strategic direction for housing investment
- Identifies specific commitments by the local authority and key partners to enable the delivery of outcomes

The draft GHS Strategic Themes are outlined below and underneath each are the related Strategic Outcomes.

Strategic Theme 1

Regeneration: Increasing the supply and improving the quality of housing available to Glasgow's people

- We will have increased the supply of good quality social housing and introduced more affordable housing to meet the city's housing needs
- We will have increased the supply of good quality housing for owner occupation
- We will have increased the supply of good quality family housing across all tenures
- We will have increased the supply of new and converted accessible housing, as well as housing for particular needs
- Across all housing tenures, we will have increased the proportion of the housing which meets the current SHQS
- Across all tenures, we will have increased the energy efficiency of the City's housing and taken steps to mitigate the impact of increasing energy costs on the level of fuel poverty in the City.
- We will have improved neighbourhood quality across the City.

Strategic Theme 2

Access: Improving access to appropriate housing for Glasgow's people

- Homelessness is prevented and if not prevented, is addressed effectively through improved service delivery
- More people are living independently and receiving the support they require
- We will maximise the use of our existing housing stock and develop a citywide Common Housing Register

Strategic Theme 3

Delivery: Maximising Resources, Improving Partnership Working and Effective Monitoring

- We will have promoted positive partnerships and co-ordination among statutory and voluntary agencies across a range of housing and housing related areas
- We will work together with our partners in a smarter way, maximising financial innovation and the opportunities offered by new technologies
- We will have delivered, with our partners and stakeholders, housing and housing services more efficiently and effectively within tight financial constraints
- We will have secured a substantial improvement in the quality of management of the private rented sector
- We will have improved standards of service in the social rented sector within the framework of the Social Housing Charter

Equality Impact Assessment of Glasgow's Housing Strategy 2011 - 2016

The assessment of the GHS falls into three parts:

- 1. Review of the information available on equalities groups in Glasgow
- 2. How we have engaged with Equalities Groups
- 3. Content of the GHS and its impact on equalities groups

Review of Information Available On Equalities Groups In Glasgow

Demographics & Equal	Demographics & Equalities Groups in Glasgow		
Disability	Recent research sponsored by the City Council estimates that there are 95,490 people with a physical disability living in Glasgow. The physical disability rate for people living in Glasgow is estimated at 17%, compared to a Scottish average of 14.1%. Rates increase when people get older, as would be expected, and are higher among people living in deprived areas.		
	Assuming that future disability rates will be similar to current rates, then Glasgow will experience only a limited increase in the population with a disability in 2008-18. In that decade, the projected reduction in the number of very old (age 75+) has a downward effect on the number of disabled people. However, in the following decade (2018-28), the number of disabled people would rise by approximately 10,000.		
	More work will be carried out to test the assumption of constant disability rates over time and to identify the tenure and other characteristics of the population with a disability in Glasgow.		
	Information about the possible number of people with Autistic Spectrum Disorder and people with learning disabilities in the community is based on epidemiological surveys. The prevalence of autism among children under 18 is estimated to be around 1% while studies suggest that the prevalence of autism among adults aged 18 years and over is slightly higher at 1.1%. Research also suggests that the prevalence of autism is higher in men (2.0 per cent) than women (0.3 per cent). The figure for children is based on the 1 in 100 prevalence rate and corrected to the nearest 100. The estimated number of children under 18 with an autism spectrum disorder (ASD) is 133,500.		
	There is an estimated need for around 230,000 additional properties in Scotland which are suitable		

	for disabled people and their families ('Mind the Gap' Report, DTZ Pieda, 2004). Research indicates that there are 62,000 households requiring specially adapted baths or showers and an additional 8,000 households needing a ramp.	
Ethnicity	Modelled population estimates for Glasgow's minority ethnic communities in 2008 and in 2010 suggest that the number of people in a range of minority ethnic groups has risen since 2001. Based on the 2010 estimates, Glasgow's minority ethnic population (including the 'Other White' group) has risen from 41,850 people to just over 75,700 people. Estimates using the narrower 2001 Census definition, show that the Black and Minority Ethnic (BME) population of the city has risen from 31,500 to approximately 50,800 over the same period. Overall the minority ethnic population of Glasgow has risen from 7.2% to 12.8% and the BME population has risen from 5.5% to 8.6% between 2001 and 2010.	
	There are notable rises in the proportion of the population from an 'Other White' background and people of Pakistani, Indian and African origin. It is likely that an influx of residents from the new 'accession' member states to the European Union have contributed to the rise, particularly in the 'other white' group. It is difficult to estimate the number of A10 migrants still living in the city as records are only kept of registration and not when people leave. However, there are substantial populations particularly from Poland and concentrated Roma population in parts of the city, and the changing composition of Glasgow's population is highlighted above.	
	The core areas of minority ethnic settlement are mainly in older private housing, and tend to have high concentrations of Below Tolerable Standard (BTS) houses, particularly in East Pollokshields, Strathbungo, Govanhill, Crosshill and Kinning Park in the South Side, and Woodlands in the West End. Based on the pre-2006 Act, BME households accounted for 20% of those living in BTS housing across the city, although they are only 5.5% of the overall population.	
	A research study on A8 Nationals carried out by GCC in 2007 found that 55% of respondents rented their accommodation from a private landlord and 29% rented from an RSL, with most living in tenements, multi-storey flats or four-in-a-blocks. Evidence suggested that multiple occupancy and overcrowding may be a problem, sometimes consciously	

undertaken to keep housing costs down, particularly for larger family groups.
The distribution of 'Other White' people is different from the BME population (2001 definition). The 'Other White' population is mainly located in the City Centre and West, where private rented property is common.
The number of BME applicants being housed in the social sector by all RSLs in Glasgow, including GHA, has increased significantly over recent years, although the percentage (7.66% in 2009/10) is lower than the number of people from minority ethnic communities living in the city. Analysis of lets by social housing providers who have housed relatively large numbers of BME applicants indicates that there continues to be a disproportionate number of BME lets in high-rise properties compared to tenements and other house types (SCORE).
No definitive figures exist for the Travelling Show People population, but Glasgow is thought to have the highest number in Europe, with a majority traditionally living in the East End of the city. Overall the number of sites for travelling show people across Scotland has decreased mainly as a result of redevelopment. Consequently, some existing sites have become overcrowded. Four of the eight GCV authorities have sites for travelling show people, over 90% of which are located in Glasgow. Seventy nine (10%) of the pitches are traditional winter quarters. Site densities can vary from 9 pitches per hectare to over 100 pitches per hectare. A number of established sites may have to be relocated because of major regeneration projects in Glasgow and South Lanarkshire, including, the M74 extension, facilities for the 2014 Commonwealth Games and various Clyde Gateway projects. During consultation on the Housing Need and Demand Assessment, the Showmen's Guild advised that the current numbers of travelling show people and their families is expected to increase slightly.
The July 2009 Count recorded a total of 684 Gypsies/Traveller households living on Council/Registered Social Landlord Sites (RSL) sites, private site and unauthorised encampments in Scotland. This represents an estimated population of around 2,120 people, a small decrease from the July 2008 population of 2,455 people. In the recent review of the Twice Yearly Counts in Scotland, Craigforth Consultants (2010) discussed housed travellers who are not included in the current Count arrangements. From stakeholder consultation and Gypsies/Traveller interviews, it concluded that in some areas permanent

	housing may account for more than half of the Gypsies/Traveller population. The Review identified Glasgow and North and South Lanarkshire as areas where there may be a significant housed Gypsies/Traveller population. The Craigforth Consultants Report commissioned by a Clyde Valley Group of LA's (2007) also found that the majority of housed Gypsies/Travellers were in owner occupied housing, with a known major concentration in and around a specific area in South Lanarkshire. The study noted that one in four of those interviewed living on sites/ encampments expressed an interest in moving to bricks and mortar housing.
Gender, Pregnancy & Maternity	National Records of Scotland estimate the population of Glasgow City in 2010 was 592,820, an increase of 0.7% from 2009 figures. The male population in 2010 was 287,305 or 48% of the total, while the female population was 305,515 or 52% of all citizens.
	Records also show that between 2009 and 2010 Glasgow experienced a 0.7% increase in the number of births, rising from 7,512 in 2009 to 7,565 in 2010. This is consistent with trends in the city since 2000 which have seen an increase in the number of births in the city over the period.
	Evidence suggests that men and women experience homelessness differently. In Glasgow in 2010/11, a total of 10,424 households presented as homeless. Around 50% of all applicants were single men and 20% single women. 20% of all applicants were single parent families, but 82% of all single parents presenting as homeless were women. There were also differences between men and women in relation to declared reasons for becoming homeless with significantly more single women and female single parents citing violent or abusive dispute within the households compared to men.
Sexual Orientation & Gender Reassignment	Due to the prevalence of discrimination and lack of legislative protection previously afforded, many Lesbian, Gay, Bisexual and Transgender (LGBT) people are not "out" and it is therefore difficult to quantify the number of LGBT people living in the city. The Government estimates that 6% of the population are LGBT – this equates to around 36,000 people in Glasgow, a significant number of people who may be particularly vulnerable to discrimination and hate crimes.
	In Poverty and Social Exclusion of Lesbians and Gay Men in Glasgow, which surveyed 137 people:

	 42% of overall respondents stated that their sexuality or homophobia had been a factor in their need or decision to leave home or move house. 37% of respondents who had experienced homelessness stated that it was explicitly connected to their sexuality or the homophobia of others.
Age	National Records for Scotland show that Glasgow's population has a younger age profile compared with the rest of Scotland, with people aged 60 and over making up 18.2% of Glasgow's population and 23.1% for Scotland.
	The younger age profile for Glasgow's population is reflected in a projected lower rate of growth in the number of older people aged $60 - 74$ (+13.6% in 2010-2035, compared with +26.2% for Scotland) and in the number of people age 75+ (+36% in 2010-2035, compared with +82% for Scotland).
Religion & Belief	According to the 2001 Census, 65% of Glaswegians describe their current religion as Christian, with most people belonging to either the Church of Scotland (32%) or Catholic (29%) traditions. Almost one in four people described their current religion as 'none'. Other religious traditions comprise about 5% of the city's population, with the most common (18,000 people) of these being Islam. The city is a recognised focal point for Scotland's Muslim, Hindu and Sikh communities.
	Census data also reveals significant age variations between religious communities, with Church of Scotland and Jewish communities having an older profile and Muslim and Sikh communities a relatively young age composition.
	The geographic spread of Glasgow's faith communities is also uneven. Glasgow's Jewish, Muslim and Sikh communities are concentrated in the city's Southside, while the Kelvin area contains relatively large proportions of people from Buddhist, Hindu, 'Other Christian' and 'Another Religion' communities, as well as those of no religion.

Equality Group	Relevance To The Process	Why We Consulted	Who Was Consulted	Evaluation Of Consultation
Disability	High	The need to better understand the needs of people with disabilities in developing and implementing the GHS to ensure services are best delivered to this group.	We did not carry out separate consultations on disability but included this within the health impact assessment process. (please refer to the health impact assessment document). This gave us a good understanding of the issues to be addressed. Disability groups were also asked to comment on the drafts of the GHS.	Engagement appears to be satisfactory.
Ethnicity	High	The need to ensure that services aimed at responding to the needs of BME groups in Glasgow are appropriate (knowledge that BME community was over represented in Below Tolerable Standard and overcrowded housing and were under-represented in social housing).	We carried out a separate consultation exercise called Housing Needs and Aspirations in the BME Community in Glasgow (22 nd September 2011). The consultation was with groups representing BME communities. This gave us a good understanding of the issues facing asylum seekers, economic migrants, refugees and the settled BME community in Glasgow. Representative groups were also consulted on the consultative drafts of the GHS. (Positive Action in Housing, Apna Gar, Scottish Refugee Council, GCC Equalities Network etc)	Generally there seems to have been a reasonable level of engagement through our consultation events We have also received feedback on our draft strategies from representative organisations. Further work is required into the needs of show people, gypsies/ traveller and A8 & A10 nationals.
Gender, Pregnancy and Maternity	High	Gender is a key determining factor on how people experience the housing market. This manifests itself in many ways including the majority of homelessness applicants being single men, but the majority of homeless single parents being women. There are issues around the actions to support women fleeing domestic violence and access to owner occupation especially for low paid part time workers who are most commonly women.	We have not specifically consulted on this topic however issues have been raised through other consultations on homelessness and through our consultation event "the future of housing in Glasgow," held on 2 nd march 2011 and health impact assessment.	We have identified issues through our consultation events but a more targeted consultation is required for future strategies.

Sexual Orientation and Gender Reassignment	Low	Recent research shows that there are particular housing issues for LGBT people. The 2001 research project, <i>Hidden in Plain</i> <i>Sight: Homelessness Amongst Lesbian and</i> <i>Gay Youth</i> , interviewed representatives from 50 housing or homelessness agencies and 33 young lesbians and gay men between the ages of 16 and 24 in Bristol, Glasgow, Leeds and London. It concludes that, the role that sexuality can play in the creation of youth homelessness is complex. That is not to say that sexuality per se produces housing crisis. Rather, other people's intolerance of sexuality can lead to young people leaving home. Research by Stonewall, shows that older LGBT people's need for sheltered housing and social care is likely to be greater than their heterosexual peers, as they're more likely to be childless or cut off from family.	We have not specifically consulted on this topic and the needs of lesbian, gay, bisexual and transgender groups. No issues have been highlighted during other consultations. Opportunities for consultation were available through the GCVS. No feedback from those groups was submitted.	This is an area requiring further work especially around the area of homelessness and the housing needs of the older LGBT community.
Age (Older and Younger People)	High	Involving people of all ages in the process of developing services is particularly important due to the different issues for both the older population and younger people. Older people are known to have increased particular needs and younger people, in particular those leaving care, require particular support services in relation to both accessing housing and maintaining tenancies.	We carried out separate consultation workshops aimed specifically at understanding the issues faced by older people and by younger people. A road show was held in January 2010 run by LBV TV held in Glasgow's St Enoch's Shopping Centre. 16-25 year olds were given the opportunity to outline their housing issues through the completion of a questionnaire. As part of the consultation officers also met with representatives from the Scottish Youth Parliament. A consultation event with older people was held on 23rd April 2010 in Glasgow's Royal Concert Hall. The event was organised to enable older members of Glasgow's communities to outline their housing issues and problems, and to enable older people to contribute to forming the priorities for Glasgow's Housing Strategy.	Engagement appears to be satisfactory.

Religion and Belief	Low	Research from England suggests that there are many issues.	Consultation with different faiths will have been possible through the Glasgow Council for the Voluntary Sector. No submissions have been received.	There has been an opportunity for engagement via GCVS but no issues have been raised. We feel that further research is needed in this area for future strategies.
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Issues Identified	Equality Group(s)	Glasgow's Housing Strategy	Impact	Recommendations
Impact of Welfare Benefit Changes. Particularly affected will be people with a disability, especially those in adapted housing and the impact it may have on accommodation for carers and on their other disability benefits.	All equality groups	Glasgow's Housing Strategy expresses concern at this national policy.	These changes will have a fundamental impact on tenants and housing providers in Glasgow. Some of the anticipated consequences of this legislation are likely to include increased rent arrears and terminations, pressure on households with non dependants, pressure on smaller sized/shared accommodation, increased demand on housing association waiting lists (particularly from the private sector) and increased homelessness.	Further analysis work into the impacts of welfare reform on the citizens of Glasgow and the formation of a citywide response to national government about the changes.
Impact of the second stage stock transfer programme	All Equality Groups	18,889 properties have transferred from GHA to 24 community- controlled housing associations and co-operatives. Following two final transfers in 2011, the Second Stage Transfer programme is now complete.	As part of the stock transfer agreement, GHA agreed to develop 2800 new homes. Over 1250 new homes have been or are now in the process of being built by GHA across the city. The remainder of the programme should be delivered within the period of the GHS. As part of the stock transfer, an agreement was made for a further 10,000 new homes to be built by Community Based Housing Associations (CBHA). Over 6500 of these homes were built by 2011. The new build has included a % of new build wheelchair housing (approx 10%). 201 properties were developed for particular needs in 2010/11 and 189 were	

			planned for 2011/12. (particular needs includes properties for specialist providers such as Apna Gar). All properties funded through GCC's development funding programme are built to the housing for varying need standard. The Strategic Housing Investment Plan which is an appendix to the GHS has set new wheelchair and larger family housing targets.	
40% reduction in the development funding budget for the City between 2011 and 2013	All Equality Groups	The Scottish Government has issued GCC with a 3 year resource planning assumption for its development funding programme. This is a significant change from the annual budget allocations in previous years and will allow more forward planning and certainty within the development funding programme. For the 3 years 2012 to 2015, the Affordable Housing Supply Programme budget will be £181.02m This level of funding represents a cut in overall funding but taken over the 3 years is only an 11% cut.	Due to the budget cuts, the number of social housing units to be developed in the city will be reduced.	Investigate new forms of investment and delivery.
Impact of Mixed Tenure Regeneration Projects	All Equality Groups	Provision of new properties in the TRA, Commonwealth Games Village and New Neighbourhoods regeneration projects.	New properties built to high insulation standards and housing for varying needs standards reducing fuel poverty and improving accessibility and mobility	
Impact of the physical accessibility of the existing housing stock, particularly as 70% of the stock is tenemental	Disability	The Strategy includes details of the Care and Repair project, Stage 3 disabled adaptations for housing association properties and Private Sector Housing Grant disabled adaptations.	The measures included in the strategy will help people with a disability to remain in their own homes or alternatively provide suitable housing through the new build programme	

		which have 20 homes (flats or houses) or more must make sure that 10% of them are readily adaptable. This is a requirement outlined in the new City Plan 2 Policy. This applies to all types of residential accommodation or tenures.	
The impact of social housing landlords investing in their housing stock to meet the Scottish Housing Quality Standard	All Equality Groups	The strategy also includes statements about the replacement of existing care services where the existing building or service is no longer fit for purpose. The strategy details the investment by social housing landlords in improving their housing stock including over £1b invested by GHA in new kitchens and bathrooms, doors and windows, new roofs, over cladding and new central heating.	The improvements to the stock will improve the living environment and increase the level of insulation in the properties thereby reducing energy consumption and cost.
The impact of owners not investing in repairing and maintaining their property, particularly those who own older housing. This is because the investment required is often considerable.	All Equality Groups	 The council has approved the following strategies Statement of Assistance BTS Strategy And has described the ways the council will prioritise information, advice, practical support and financial assistance to owner occupiers and private landlords. The Council will tackle problems in areas where there are management issues in the private rented sector and make sure that private rented housing and HMOs are registered. 	The Council will assist owners to repair and maintain their property, improving the housing stock in the city.
Impact of high heating costs and low levels of insulation	All Equality Groups	Work towards zero carbon standards and eradicate fuel poverty in existing housing through investment in energy efficiency, renewable energy and appropriate advice.	This should impact on the levels of fuel poverty in the city and the quality of the stock.
The impact is that people are unable to make decisions about their care	Disability	Personalisation of care is changing the way housing support is obtained. Personalisation is	This should ensure that individuals have more control

needs		presently being introduced across	over their care requirements
needs		adult social care services in Glasgow and means the individual has more control in making decisions about how their support needs are provided.	over their care requirements and enable them to stay in their own home if suitable
		It is likely that more people will be provided with support in their own homes. This means that some people's property might need to be adapted. The GHS stresses the need to maximise the use of our existing housing stock, to make sure that adapted homes and new build houses are used to their full potential.	
		We need to improve our information systems so that households can find the right housing option.	
The impact of having to contact multiple landlords to apply for housing	All Equality Groups	We need to make more effective use of alarms and other assistive technologies, for example telecare. Glasgow City Council and partners are piloting a common housing register.	The common housing register will improve customer service by having applicants complete one application instead of multiple and will mean that the housing stock will be used more effectively. There will be a more reliable assessment of housing needs to help investment planning and more satisfactory equalities
Increase in the number of families in the City	Ethnicity	Setting new targets for new build larger family housing in the Strategic Housing Investment Plan	monitoring. Increasing the number of larger housing in the city should help to retain families in the city. This is particularly a problem for some ethnic groups

Over 10,000 households presented as homeless in Glasgow in 2010 to 2011. A vast majority of applicants were single person households, 69% of which were male. Another key issue for homelessness services is the poor, substandard conditions in some of the remaining private and voluntary hostels in the city	Gender, Pregnancy and Maternity	The abolition of 'priority need' in 2012 will mean all people who are unintentionally homeless will be entitled to a permanent home. We will work with RSLs to increase the number of homeless lets. Glasgow Housing Strategy (GHS) has identified a need to investigate the role the private rented sector in Glasgow can play in meeting the needs of some households who are homeless.	Anyone applying as homeless will no longer have to meet the "priority" category. The number of homeless lets in the city will increase as different solutions are found including the private sector. Intervention at an earlier stage should help to reduce the number of people presenting as homeless.
Difficulty consulting with gypsy travellers, identifying suitable sites and services	Ethnicity	A key action in the GHS is for the council and its partners (including RSLs) to introduce a joint Housing Options pilot, to offer advice to anyone with a housing need. This will focus on early intervention and allow action to be taken to help people to remain in their homes. Glasgow's Housing Strategy identifies working with other local authorities to meet the accommodation needs of gypsies and travellers.	This joint approach will ensure that there are appropriate services for travellers across the Clyde Valley area
Economic conditions making it difficult for young people to access the owner occupied market due to high levels of mortgage deposits required.	Age	Provision of a range of low cost home ownership options including shared ownership and shared equity and will continue to improve first time buyers' accessibility to lenders through the Local Authority Mortgage Scheme (LAMS), Glasgow Credit Union and Crudens' UPS Initiative and other similar initiatives.	Improved accessibility to housing for young people/first time buyers