

Dunoon and Kirn Housing Information – June 2025

This information has been collated by Argyll and Bute Council Housing Services for Dunoon Community Development Trust for their Local Place Plan. *Any information replicated from the report should be appropriately referenced.*

1. Housing Stock Overview

The following table is a summary of the status of registered properties on the Council Tax records as of June 2025. These were filtered based on the postcodes within Dunoon Community Council area, provided by our GIS team.

| Council Tax Records | Dunoon Community Council Area |
|---------------------|-------------------------------|
| All Properties | 4,005 |

| Breakdown of Ineffective Stock | Dunoon Community Council Area |
|---|-------------------------------|
| Empty Homes including those subject to levy | 136 |
| 2nd/Holiday Homes | 68 |
| Exempt & Empty homes | 71 |
| Total | 275 |
| Percentage of ineffective stock on CTR | 7% |

Reference: A&BC Council Tax Records June 2025

Rates Register

There were 24 units in Dunoon and Kirn classified as self-catered lets on the A&BC Rates Register as at May 2025. **Please note, this will not include all properties used as holiday accommodation, such as those registered on Airbnb, due to the varying property types.*

2. Private Rented Properties

There were 495 properties in Dunoon and Kirn registered on Landlord Registration as of April 2025.

3. Registered Social Landlord (RSL) Supply and Turnover

The annual Registered Social Landlord (RSL) returns have been summarised to provide the supply figures for Dunoon and Kirn. ACHA, Fyne Homes and Bield hold stock in the Dunoon and Kirn area.

RSL Stock as at March 2025

| RSL | 0/1 bed | 2 bed | 3 bed | 4 bed | 5+ bed | Total | % of Total |
|--------------------------------|------------|------------|------------|-----------|----------|------------|-------------|
| ACHA | 199 | 211 | 122 | 24 | 1 | 557 | 57% |
| Fyne Homes | 188 | 130 | 31 | 7 | 1 | 357 | 36% |
| Bield | 66 | 0 | 4 | 0 | 0 | 70 | 7% |
| Total RSL Stock in Area | 453 | 341 | 157 | 31 | 2 | 984 | 100% |

Reference: RSL Annual Returns 2024-25

RSL Stock Turnover 2024/25

| RSL | 0/1 bed | 2 bed | 3 bed | 4 bed | 5+ bed | Total | % of Total |
|-------------------------------|-----------|-----------|----------|----------|----------|------------|-------------|
| ACHA | 25 | 23 | 3 | 4 | 0 | 55 | 51% |
| Fyne Homes | 34 | 12 | 0 | 1 | 0 | 47 | 44% |
| Bield | 5 | 0 | 0 | 0 | 0 | 5 | 5% |
| Total RSL Lets in Area | 64 | 35 | 3 | 5 | 0 | 107 | 100% |

Reference: RSL Annual Returns 2024-25

4. Housing Need and Demand

Analysis of the HOMEArgyll Common Housing Register in June 2025 has been undertaken and summarised. This only relates to HOMEArgyll partners, so this does not account for applications made to Bield Housing Association. Please note, that to provide accurate comparisons, only ACHA and Fyne Home's stock turnover is considered when calculating pressure ratios.

| HOMEArgyll Common Housing Register – Dunoon/Kirn as at June 2025 | 0/1 bed | 2 bed | 3 bed | 4 bed | 5+ bed | TOTAL |
|--|---------|-------|-------|-------|--------|------------|
| ALL APPLICANTS - 1st choice all applicants | 251 | 77 | 44 | 19 | 5 | 396 |
| Applicants with Points (NEED) | 153 | 52 | 34 | 18 | 5 | 262 |
| Applicants with 0 points (DEMAND) | 98 | 25 | 10 | 1 | 0 | 134 |

Reference: HOMEArgyll Common Housing Register June 2025

Applicants to the HOMEArgyll waiting list can indicate interest in other tenures such as mid-market rent and shared ownership schemes. A breakdown of interest in these tenures for applicants with Dunoon and Kirn as first choice area of preference is detailed in the table below.

| Tenure Type | 0/1 bed | 2 bed | 3 bed | 4 bed | 5+ bed | TOTAL |
|------------------------------|---------|-------|-------|-------|--------|-----------|
| Interest in Mid-Market Rent | 29 | 19 | 5 | 4 | | 57 |
| Interest in Shared Ownership | 23 | 11 | 3 | 2 | 1 | 40 |

Reference: HOMEArgyll Common Housing Register June 2025

Pressure Ratios

Based on the HOMEArgyll Common Housing Register and annual lets, the overall pressure ratio for Dunoon and Kirn in June 2025 was **3:1**. This equates to three applicants on the list for each available let.

5. Affordability

Information available from Register of Scotland (RoS) sale records for 2024 has been analysed together with the CACI mean income for Dunoon to calculate affordability and the affordable house prices. For information regarding calculations, please see notes below*.

The average house price in Dunoon, based on RoS sales data from 2024, is £165,785. In order for individuals to afford this, they would need to earn a household income of £47,367. 74% of local residents could not afford this based on the average income levels for the Dunoon area as of February 2025. The affordable house price for the area would be £132,548**.

**In line with standard methodology, any property sales below £20,000 or above £1m are excluded to avoid anomalous sale prices distorting calculations.*

***Due to the financial climate, mortgage ratios over 3.5 of income are considered as high risk by lenders. Therefore, the affordability calculation has taken into account changes to the market and based on 3.5 x income levels.*

6. Strategic Housing Investment Plan (SHIP) 2024

The 'Strategic Housing Investment Plan' (SHIP) is an annual document which is updated and published each year with five-year programme of affordable housing developments.

There are a number of new development sites programmed for affordable housing in Dunoon. Details of these are included in the SHIP and the current programme includes proposals for approx. 86 new affordable housing units in Dunoon between 2025/2030, please see link below.

[Microsoft Word - 1. STRATEGIC HOUSING INVESTMENT PLAN \(SHIP\) 2025 26 to 2029 30 final](#)

For further information on the detail contained within this report, please contact:

Local Housing Strategy Team

Housing Services, Argyll and Bute Council

Email: localhousingstrategy@argyll-bute.gov.uk