

Cowdenbeath Area Housing Plan 2024/25



Introduction

Fife Housing Partnership supports the <u>Scottish Governments Housing to 2040</u> vision for everyone in Scotland to have a safe, high-quality home that is affordable and meets their needs in the place they want to be. <u>The Fife Housing Partnership Local Housing Strategy 2022-2027</u> is the strategic plan in which the key areas of focus are outlined:

- 1. Ending Homelessness
- 2. More Homes in the Right Places
- 3. A Suitable Home
- 4. A Quality Home
- 5. A Warm Low Carbon Home

Whilst the Local Housing Strategy sets out the strategic plan for Fife, the area housing team are responsible for the delivery of local plans for and with local people. This Area Housing Plan aims to illustrate how Cowdenbeath area housing team works with our partners and local communities to improve how we deliver housing services in the local area.

The area housing plan is our commitment to the ongoing work required on:

- New Homes,
- Letting Empty Houses,
- Improving Property,
- Looking after tenancies.

Working in partnership with tenants, residents and elected members we have identified the key areas of focus for improvement, which have been described with in the content of this Cowdenbeath Area Housing Plan. The Cowdenbeath Area Housing Plan was approved by Cowdenbeath Area Committee on 4th September 2024.

This plan supports Fife Council wider strategies, policies and plans. The below infographic demonstrates the link between this area housing plan and the wider strategies, policies and plans that it supports:-



Cowdenbeath Area is part of the Cowdenbeath and West Fife Housing Market Area and includes the electoral wards of:

Ward 7- Cowdenbeath; Kelty; Lumphinnans; Hill of Beath; Crossgates

Ward 8- Ballingry; Crosshill; Lochore; Lochgelly Cardenden; Benarty

Through the <u>Fife Housing Register</u> webpage, you can now view our new <u>interactive</u> <u>map</u> which shows where all housing partners have properties. This will help you make an informed decision about your preferred areas of choice if you want to submit a Fife Housing Register application.

Performance Information

Fife Council is the largest landlord in the Cowdenbeath area. The stock profile below shows that we are responsible for the management of 5526 homes.



Cowdenbeath area contains 18% of all Fife Council stock, of which 96% is lettable. This means that we have 5282 properties that are available to let as tenancies. Stock that is not available for let is due to housing regeneration and stock improvements (see stock improvement section) or the properties being used for other purposes such as temporary accommodation. Our stock profile is consistent with the overall stock profile of Fife.

Every year in the Cowdenbeath area more people apply for housing than what becomes available. Our annual Letting Plan sets out the profile of properties we expect to become available in the following year and how we intend to distribute those properties between the different groups of applicants:

- o Urgent Housing
- o Transfer list
- Housing List

Allocations play a key role in ensuring that we make best use of housing stock, and we have committed to allocate properties fairly across all applicant categories.

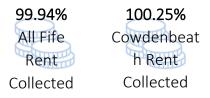
The Fife Housing Register waiting list shows that on the 14th August 2024, 1726 applicants have Cowdenbeath areas as their first area of choice, this accounts for 13.39% of all applicants. In 2023/24 Cowdenbeath area, made 474 offers of housing of which 74% were accepted.



Alongside our Letting Plan we also have Community Lettings Initiatives, or CLIs. CLI's allow a more flexible use of the allocations policy to address local need and demand and are developed in partnership with the local community. *For further information on any current CLI's, please see appendix 2.*

The Cowdenbeath housing team work hard to meet a range of housing needs. The cost-of-living crisis and economic uncertainty is making it difficult for some households to pay basic bills or access benefits.

Our percentage collection rate is calculated by dividing the Total Rent Collected by the Total Rent Charged and multiplying by 100%. In the simplest sense a collection rate of above 100% means that we have collected more rent than we have charged over the course of the year, and that rent arrears are decreasing. A collection rate of below 100% means that we have collected less than we have charged, and arrears are increasing. Fife's year end figure that has to be reported to Scottish Housing Regulator sat at 100.09%.



We can provide support with money advice, please speak with your housing management officer if you would like further information.

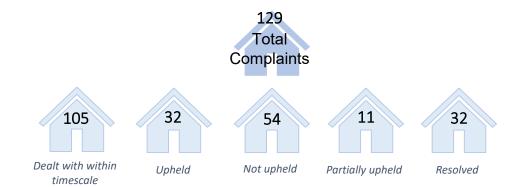
In our introduction, we confirmed that we support the Scottish Government Housing to 2040 strategy, and this includes addressing fuel poverty. It is estimated that 24% of Fife households are living in fuel poverty, through a partnership approach we continue to work towards reducing fuel poverty across Fife for all tenants and residents.

Every year, a customer satisfaction survey is carried out providing you the opportunity to tell us how you think we are performing as your landlord. The

satisfaction survey is also used to report the annual return on the charter. The most recent satisfaction survey showed us that:

	Cowdenbeath	Fife
% satisfied with overall service provided by Fife Council	83.7%	83.14%
% who think we are good at keeping you informed about our services and decisions	69.4%	81.69%
% satisfied with the opportunities we give you to participate in our decision-making process	78.6%	78.00%
% satisfied with the quality of their home	84.8%	83.00%
% satisfied with the repair service we provide	81.4%	83.94%
% satisfied with our contribution to the management of your neighbourhood	68.4%	84.57%
% that think their rent is good value for money	68.4%	77.25%

The customer satisfaction results help us to identify areas we need to improve. Alongside our customer satisfaction survey, housing complaints are also a valuable source of information that help to identifying recurring or underlying problems.



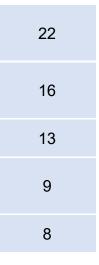
The top reasons for all complaints in Cowdenbeath of **2023/24** are as follows:

Complaint Reasons

Total	
number	

Poor communications including lack of notice, consultation & engagement
Unsatisfactory response to previous complaint / request for service / enquiry / reported fault
Inappropriate staff attitude / behaviour
Failure to respond to previous complaint / request for service / enquiry / reported fault

Quality of Workmanship including mess/damage, unsatisfactory completion, quality of products etc



Annual Area Housing Budget

Housing Services activities are taking place within agreed Housing Revenue Account (HRA) budget. The HRA Capital Investment Plan for 2022–25 was approved at full committee on the 24 of February 2022 and remains the approved capital investment plan for the HRA.

The area housing budget that was approved for Cowdenbeath area by elected members was £380,116 for this financial year. The area housing budget is used for local projects, and to date we have spent £134,961 on local projects in Cowdenbeath area. These projects include:-

- Tenancy Assistance
- Estate Improvements
- Estate Clearances
- Garden Works
- Fencing

In the next 6 month period, we have identified the following project(s):-

- Parking
- Public Walkway Improvements
- Communal Drying Area Improvements
- Continued Tenancy Assistance

Looking forward...

We will continue to identify area projects through consultation with local communities and agree throughout the year with elected members at area Ward meetings.

Estate Management

Estate Management refers to services that aim to give tenants and residents quiet enjoyment of their home in a safe and secure environment they can take pride in. It is not simply about looking after buildings and the physical environment around them. Cowdenbeath area housing team recognise that Estate Management is an important aspect of our role as the landlord, it is an important service not only for tenants but all residents in Cowdenbeath.

We monitor our neighbourhoods by carrying out regular walkabouts with tenants, residents and partner agencies. We monitor changes to the <u>Scottish Index of</u> <u>Multiple Deprivation</u> (SIMD) and <u>Place Standard Tool</u> this highlights estates that require attention.

Housing Regeneration

A Housing Regeneration Programme for the period 2022-25 has been agreed, the programme ensures that People and Place are at the heart of the process. As part of the regeneration programme, significant improvements are being made to the Martin Crescent area in Ballingry. The 24 properties within 3 blocks at Martin Crescent, are scheduled for demolition commencing October 2024. There are currently no plans for the site, following demolition the area will covered with grass seed.

Stock Improvement and Affordable Housing Programme

The Plan for Fife 2017-2027 through the 'Thriving Places' theme identifies the challenge of a rapidly changing population with around 20,000 new homes, of all tenure, needed over ten years. To achieve this, we are committed to building new homes and in the Cowdenbeath area we have built 36 new homes in Cardenden, 29 in Cowdenbeath and 6 in Lochgelly since 2017. We recognise that under the Right to Buy Scheme which was active between 1980 – 2016, 6428 properties were sold in the Cowdenbeath area, we are now purchasing properties back from the open market in the areas of greatest demand to assist those in the greatest need of housing. In the previous year 2023/24, 7 properties were bought in the Cowdenbeath area.

- 97 properties are under development in Lumphinnans
- 19 underdevelopment in Cowdenbeath
- 51 in Lochore.

The new development at Jenny Gray House, Lochgelly will provide 44 properties for older persons housing.

You can find out more about what is planned in Cowdenbeath by viewing our <u>Strategic Housing Investment Plan</u> projects.

As a landlord, we are committed to ensuring that our properties meet the Scottish Housing Quality Standard. The Scottish Housing Quality Standard sets priorities to ensure our houses are:

- Above tolerable standard
- Free from serious disrepair
- Energy Efficient
- Provided with modern facilities.
- Healthy Safe and Secure

We have Housing Improvement Programmes that help us in meeting the standard, below are a list of items we class as an element that we have renewal programmes for:

- Central Heating
- Double-glazed windows
- External doors
- Extractor fans for kitchen and bathroom
- Hard-wired smoke detectors
- Kitchen
- Roofs and rainwater goods
- Roughcasting
- Upgrading of electric consumer units
- Bathrooms

The Scottish Housing Quality Standard compliance rate for Fife as at 31/03/2024 is 92.15%, compared to the Scottish average of 83.87%.

The Energy Efficiency Standards for Social Housing (EESSH) encourages landlords to improve the energy efficiency of social housing. In Fife we achieved a 89.47% compliance rate, against the Scottish average of 91.79%.

Gypsy Travellers are dedicated to living a travelling lifestyle and see travelling as an important part of their identity. In Fife we have three Gypsy Traveller sites which are undergoing improvement works, starting at Tarvit Mill site, to provide better facilities.

Thornton Wood site is part of the Cowdenbeath area. Thornton Wood is the smallest site of three across Fife.

The site has 12 pitches, and 1 bungalow currently used as an office. The tenants rent an amenity unit from us. This is a brick-built structure with pitched roof. It has a very small kitchen and bathroom. The Travellers sleep in their own caravans but cook and bathe in the amenity unit.



Safer Communities

Our Safer Communities team works to deliver community safety across Fife. Community safety covers a range of issues including crime, antisocial behaviour, public perception of crime and safety in our homes and on our roads. We have dedicated officers who work will colleagues across the council and partner organisations to improve the local environment, make people feel safer and reduce crime, its causes and the fear of crime.

Our Safer Communities team has responsibility for the enforcement and issuing of fixed penalty notices, in 2023-24 the following cases were reported within the Cowdenbeath area

Fixed Penalty notice / Order	Total number
Dog fouling fixed penalty notices	0
Fly tipping fixed penalty notices	6
Littering fixed penalty notices	3
Noise fixed penalty notices	0
Antisocial Behaviour Orders (ASBO)	1

We recognise that antisocial behaviour is not acceptable and that it can have a significant impact on the quality of life of individuals, families and the community as a whole. We are committed to tackling antisocial behaviour in our neighbourhoods and identifying the causes of such behaviour.

We are committed to working in partnership with other agencies to focus on early intervention and prevention of antisocial behaviour. This focus means that we recognise the need to take action at an early stage by:

- supporting people in changing their behaviours and reducing risk
- working closely with individuals and communities to help them find solutions to local problems
- offering tenancy assistance to encourage tenancy sustainment.

In the past year there has been **43** cases reported of Antisocial behaviour in the Cowdenbeath area.

Effective participation gives tenants an opportunity to influence decisions about the housing services they receive. We want to make sure that the tenant's voice is heard, influences decisions and shapes how service are improved to benefit our communities in the Cowdenbeath area. We also deliver our Down Your Street magazine to our tenants' tri-annually, this is another useful tool to help you keep informed. Getting involved gives you a greater voice, please visit our <u>Tenant</u> <u>Participation</u> webpage for more information.

The best way to get involved is through one of the local Tenant and Resident Associations, we have 3 in the Cowdenbeath area:

- Cardenden Residents Association Cardenden
- Ore valley Tenants Association Cardenden
- Sunnyside Court Tenants Association Cowdenbeath TRA

Looking forward...

During this year's walkabouts, tenants & residents of the Broad Street area, Cowdenbeath, showed enthusiasm to setting up a Tenant & Resident Association. The Tenant Participation Team and Cowdenbeath area team are currently assisting them with this.

Useful Information



Housing Services are a part of Fife Councils Communities directorate.



03451 55 00 33

Housing Services, Fife Council, Fife House, North Street, Glenrothes, KY7 5LT

Cowdenbeath Customer Service Centre

Benarty Customer Service Point

Kelty Customer Service Point



Area Lettings Plan Cowdenbeath 2024/25

Welcome

Welcome to the Cowdenbeath Local Lettings Plan. We have produced a Housing Area Plan with our customers for each of the 7 Areas in Fife. This plan sets out how we aim to make the best use of housing available, respond to Council pressures and challenges as well as plan for new build and other changes within the housing stock in the area.

We will give 6 monthly updates on progress with the plan to the Committee, and in between times we will update <u>https://www.fife.gov.uk/kb/housing</u> with events, progress and completed actions.

Link to other Documents:

Allocations Policy - Housing Allocations Policy-March22.pdf

Area Housing Plan - Cowdenbeath Area Housing Plan

Fife Council

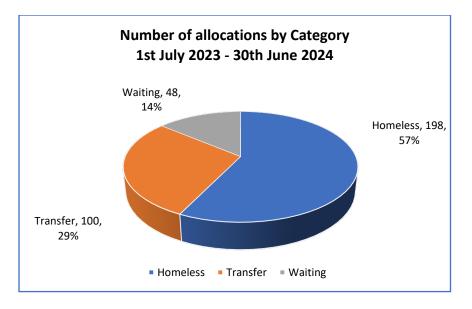
There are 10 Lettings Areas within the Cowdenbeath area which are:

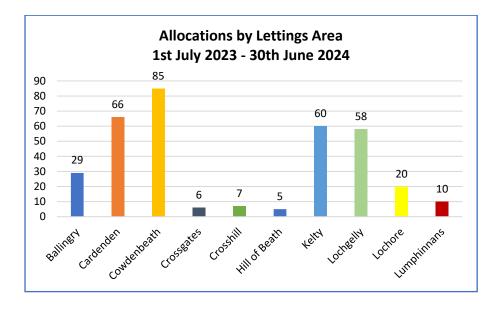
Kelty	Hill-of Beath	Cowdenbeath	Lochgelly	Crossgates
Ballingry	Crosshill	Lumphinnans	Cardenden	Lochore

Fife Council has a total of 5282 lettable properties in the Cowdenbeath area. The chart below details the breakdown of the housing stock by property type and number of bedrooms.

	Description	Bedsit	1 bed	2 bed	3 bed	4 bed	5 bed	6 bed	7 bed	5282
	BSH - Bungalow Sheltered	0	39	11	0	0	0	0	0	50
	BUN - Bungalow	0	296	81	24	7	1	1	0	410
Stock	GF4 - Ground Floor 4 in Block	0	171	388	186	0	0	0	0	745
e Sto	GFL - Ground Floor Flat	2	132	139	20	0	0	0	0	293
Lettable	GSH - Sheltered No Stairs	10	75	29	9	2	0	0	0	125
Lett	HSE - House	0	13	1142	1169	191	23	5	3	2546
	MAS - Maisonette	0	2	63	18	0	0	0	0	83
	UF4 - Upper Flat 4 in block	0	143	359	202	0	0	0	0	704
	UFL - Upper Flat	0	64	205	57	0	0	0	0	326

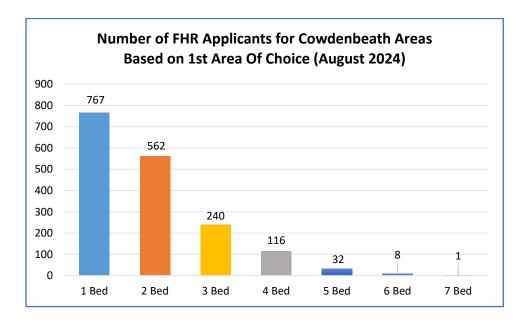
Applicants Housed





Allocation Priorities

Every year, more people apply for housing than there is available, so we have to set priorities. We must meet our legal duty and respond to a number of other challenges...



Our priority is to prevent homelessness wherever possible. Where this is not possible, through our Lettings Plan we aim to;

- help families with children move through temporary accommodation as quickly as possible
- provide a proportion of two-bedroom properties to single people in response to mismatches in supply and demand
- link offers of housing with appropriate help, support or care to ensure sustainable tenancies.
- Increase the number of Housing First Tenancies in partnership with Rock Trust
- Identify Young Care Leavers on fife Housing Register providing enhanced support to sustaining a tenancy.

We work as part of the Health and Social Care Partnership to;

- Help to prevent people going into hospital and return home as soon as possible
- Help children to move through the care system and sustain independent tenancies
- Assist households affected by domestic abuse to sustain tenancies without the fear of intimidation or harassment

Making the best use of available housing stock

- Support families who are overcrowded or under-occupying to move to more suitable homes. Look to provide assistance through Transfer Incentive Scheme to those eligible.
- Transfer led allocations to general needs properties, to create a chain of allocations to assist more households in housing need

 Assist households affected by illness, disability or other health conditions to live independently within their own home

Allocations Targets

Housing Needs Group	Target 2024 -25	1st July 23 - 30th June 24
Homelessness	65%	57%
Transfer/Priority General Needs	35%	43%

New Build Properties

During 2024/25 the following new build sites are scheduled:

Allocations will be transfer led to general needs properties, to create a chain of allocations to assist more households in housing need.

Cowdenbeath, Valley House, Hill Street

A total of 19 properties of the following property type and size

- 6 x 2 bedroom, general needs
- 5 x 2 bedroom, specific needs, including 1 wheelchair-adapted property
- 4 x 3 bedroom, general needs
- 2 x 4 bedroom, general needs
- 2 x 5 bedroom, general needs

Lochore, New Flockhouse

A total of 51 properties of the following property types and size

- 16 x 2 bedroom, general needs
- 8 x 3 bedroom, general needs
- 2 x 4 bedroom, general needs
- 4 x 1 Bedroom amenity bungalow
- 2 x 2 Bedroom amenity bungalow
- 3 x 2 Bedroom wheelchair bungalow
- 4 x 1 Bedroom cottage flats
- 12 x 2 Bedroom cottage flats

Lumphinnans, Lochgelly Road

A total of 97 properties of the following property types and size

- 4 x 2 bedroom, 3 persons specific needs wheelchair cottages
- 2 x 3 bedroom, 5 persons specific needs wheelchair cottages
- 14 x 2 bedroom, 4 persons specific needs amenity cottages
- 25 x 2 bedroom, 4 persons general needs terraced villas
- 26 x 3 bedroom, 5 persons general needs semi-detached villas
- 21 x 4 bedroom, 6 persons general needs semi-detached villas
- 3 x 5 bedroom, 8 persons general needs semi-detached villas
- 2 x 6 bedroom, 10 persons general needs semi-detached villas

In Addition to the above, work will also commence at the Jenny Gray, site at Lochgelly. These older person properties are currently estimated for completion in 2026.

Housing Options

FHR Partner Stock

Ore Valley Housing Association

Ore Valley have the largest FHR partner stock in the Cowdenbeath area with 670 properties. 60% of their stock are two-bedroom properties with 26% being 3 bedroom, 12% 1 bedroom and 2% being 4 bedrooms.

Their largest stock types are houses with 396 and upper flatted accommodation with 115. The remainder of stock is made from other flatted accommodation and bungalows.

Ore Valley have stock in the following lettings areas: Cardenden (447), Lochgelly (150), Lochore (36), Ballingry (21), Cowdenbeath (8), Lumphinnans (5), Crossgates (2) and Kelty (1).

Kingdom Housing Association

Kingdom Housing has the second largest FHR stock within the Cowdenbeath area with 473 properties. 64% of their stock are 2-bedroom properties with far smaller numbers of 1, 3, 4 and 5 bed properties.

The largest stock type is houses with 255 and bungalows with 90 – the remaining stock is made up of smaller amounts of flatted and four in a block accommodation.

Kingdom Housing have stock in the following lettings areas: Ballingry (165), Cardenden (104), Cowdenbeath (100), Lochore (30), Lochgelly (29), Crosshill (14), Kelty (13), Lumphinnans (11) and Hill of Beath (7).

Fife Housing Association

Fife Housing Association have a stock level of 265 in the Cowdenbeath area. 59% of stock is made up of 2-bedroom properties, 32% of 3 bedroom properties and the

remaining 9% consisting of bedsits, 1 bedroom, 2 bedroom and 4 bedroom properties.

Their highest stock type is Upper flatted accommodation with 108, houses with 94, ground floor flatted accommodation 57 and 6 bungalows.

Fife Housing have stock in the following lettings areas: Lumphinnans (94), Hill of Beath (69), Lochgelly (58), Cowdenbeath (40) and Lochore (4).

Cairn Housing Association

Cairn Housing Association has a smaller stock level compared to other FHR partners of 30 properties.

The majority of their stock is 2 bedroom flatted accommodation with 23 properties and have 7 properties that are 1 bedroom which is also flatted accommodation. 10 are ground floor flats and 20 are upper flats.

Cairn Housing have stock in the following lettings areas: Cowdenbeath (18) and Kelty (12).

Hillcrest Housing Association

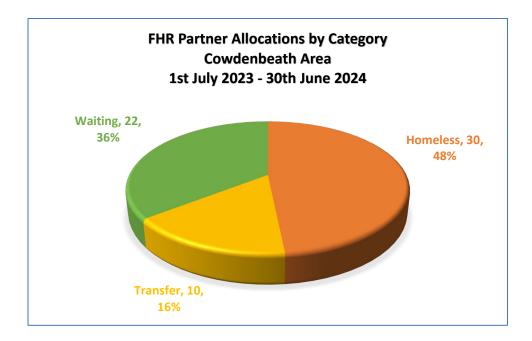
Hillcrest Housing Association have the lowest stock of all FHR partners with 22 properties. All of Hillcrest's stock in Cowdenbeath is flatted accommodation with 6 being ground floor flats and 16 being upper floor flats.

13 properties are 1 bedroom and 9 are two-bedroom properties.

Hillcrest Housing only have stock in Lochgelly.

FHR Partner Allocations:

Total of 62 allocations within the Cowdenbeath area.



Low Cost home ownership

There are currently no low-cost home ownership opportunities in Cowdenbeath area at this time.

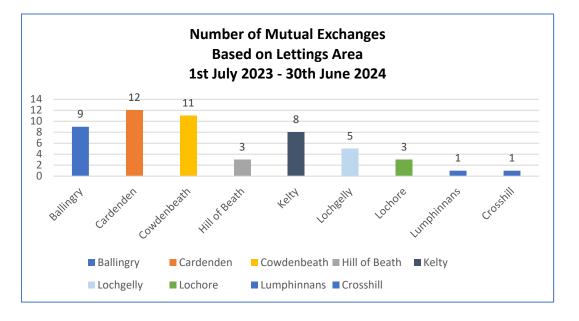
Mid-Market Rent

Mid Market Rent properties provided by Ore Valley Housing Association aim to help people who may have difficulty accessing social rented housing or buying their own home. For further information see the link below: https://www.orevalleyha.org.uk/mid-market-rent-tenants

The table below shows a list of Mid-Market Rent properties that Ore Valley Housing Association have within the Cowdenbeath area:

Street	Area	Property type	Property size
Town House, Lochgelly	Cowdenbeath	4 x flats	1 & 2 beds
Seafar Drive, Kelty	Cowdenbeath	4 x flats	2 bed
		6 x House	2 Bed
		6 x House	3 Bed
Rosewell Drive,			Mix of 2 and 3
Lochore	Cowdenbeath	28 x flats	beds
		3 x house	4 bed

Mutual Exchange & Home Swap



A total of 53 Mutual Exchanges were completed

If you are a tenant and would like to move home, sometimes looking for a swap is an option worth considering. A swap can help you move quickly, and gives you control in deciding where you stay.

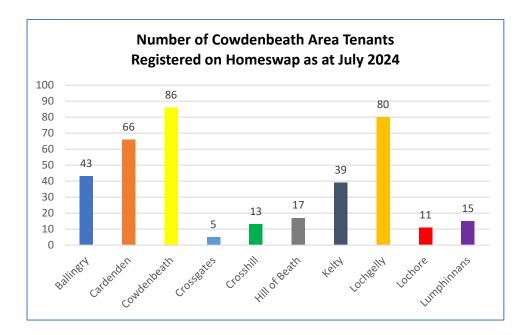
Fife Council tenants can swap with each other, tenants of another Local Authority, or tenants of a Housing Association. All tenants involved must have a Scottish Secure Tenancy Agreement.

Swaps are not limited to 2 households, and Mutual Exchange 'chains' can be created, with 3+ properties involved in the swap.

When you find someone to swap with you must request the Mutual Exchange in writing. A paper application form is available at your Local Office or <u>can be printed</u> from the publication list below. Fife Council tenants can also request their exchange <u>online</u>.

Your rent should be up to date and your home kept in good order. All Mutual Exchange requests will be considered however some rules do apply.

Home Swap | Fife Housing Register



Private Rented Sector

Data is provided from the Registers of Scotland. The local areas that the Cowdenbeath data is incorporated are as shown.

Area	Districts	Burgh's
Cowdenbeath & Central Fife District	Ballingry, Cardenden, Cluny, Cowdenbeath, Crossgates, Kelty, Kinglassie Lochgelly	Lumphinnans, Hill of Beath, Lochore, Fordell, Coaledge, Cantsdam Glencraig, Crosshill, Lassodie

Number of Registered	Number of Private	Number of Houses of Multiple
Private landlords	Rented Properties	Occupancy (HMO)
1954	1597	2

Average rents per size vs Local Housing Allowance figures as at July 2024. These figures are based on current advertised market figures.

	Average Cost Per Month					
Area	1 Bed 2 Bed 3 Bed 4 Bed					
Kelty						

Lochgelly				
Lochore				
Ballingry		£695	£800	
Cardenden				
Cowdenbeath		£638		
Crossgates				
Crosshill				
Hill of Beath				
Lumphinnans				
Local Housing Allowance	£414	£543	£658	£1,511

Renting a property from a private landlord is an option for anyone over the age of 16 and there are all sorts of different properties available from flats, houses, shared accommodation and bedsits to rooms rented out in the landlord's house.

When renting privately you will generally be expected to pay a deposit (usually equal to one month's rent) and a month's rent in advance before moving into the property. From 1st December 2017 all private tenants are issued with a Private Residential Tenancy (PRT). This tenancy offers more security for tenant's whilst still ensuring the appropriate safeguards for landlords.

Fife Private Rental Solutions are an organisation which cover the whole of Fife and can assist any person who has an interest in the private rented sector. The team can help with:

- Advice and guidance on best housing options
- Identifying a suitable property
- A Deposit Guarantee (in lieu of cash deposits)
- Rent Resolution
- Issue Resolution/Mediation between Tenant and Landlord
- Advice service for Landlords

Trust in Fife,

Craig House, Ellon Road,

Kirkcaldy, KY2 6FB

https://www.trustinfife.org.uk/services/fife-keyfund-fife-private-rental-solutions/

Fife Housing Group offer properties to let in the private sector through their subsidiary, <u>PACT Enterprises</u> which is responsible for acquiring homes in Fife and

letting them through the private rental market. They currently manage 11 private let properties in Lochgelly.

You can find out more about renting in the private sector via the websites below:

www.fifehg.org.uk

rentingscotland.org

scotland.shelter.org.uk

Local Housing Allowance Scheme

Your Community

The lettings plan is part of the Local Community Plan. Fife Council produces Local Community Plans to help make Fife a better place to live, and cover topics like employment, local facilities, improving health and welfare.

Your community plan is available online at Plan-4-Cowdenbeath-2023-26.pdf

If you want to know more it, your Area Services Manager is: Anne-Marie Vance