



Strategic Housing Investment Plan

2025/26 – 2029/30



October 2024

Foreword

I am pleased to present Fife's Strategic Housing Investment Plan (SHIP) 2025/26–2029/30 on behalf of the Fife Housing Partnership, setting out how the Local Housing Strategy's priorities for affordable housing investment will be delivered across Fife.

This Strategic Housing Investment Plan reinforces the priorities and outcomes of our new draft five-year Local Housing Strategy (LHS) 2022-2027 which is anticipated to be finalised by the end of 2023. Our proposals for affordable housing over the coming five years reflect Fife Council's vision for our community to be able to access a home that is warm, affordable, accessible and meets their needs. The Plan is a key document for targeting affordable housing investment at a local level.

The SHIP reflects the council's vision to move forward with economic growth, community wealth building, anti-poverty work and climate action. Our plan focuses on the delivery of projects for social rented housing by Fife Council, the Fife Housing Association Alliance, the Scottish Government and private developers. However, all partners continue to be committed to the delivery of new housing to meet a range of community needs. The Partnership recognises the importance of self-provided housing and is committed to ensuring opportunities for self-help housing solutions are supported, including self-build, community-led and co-operative housing efforts by Fife residents. Our strength and history of partnership working will ensure we can be responsive to any change in Fife's housing requirements.

During this time of a Housing Emergency, I remain absolutely committed to providing high quality, affordable housing for people living in Fife. The SHIP provides details on a range of potential development projects, providing Fife with a realistic and practical plan to deliver against our aim for improving housing choices.

I thank all our partners for their continued commitment to Fife's Affordable Housing Programme.



Cllr Judy Hamilton

Chair of the Fife Housing Partnership

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Abbreviations

The following abbreviations have been used throughout the report:

2HCT	Second Homes Council Tax
AHP	Affordable Housing Programme
AHSP	Affordable Housing Supply Programme
FC	Fife Council
FEAT	Fife Environmental Assessment Tool
FHAA	Fife Housing Association Alliance
FHP	Fife Housing Partnership
FHR	Fife Housing Register
HEAP	Housing Emergency Action Plan
HMA	Housing Market Area
HNDA	Housing Need and Demand Assessment
HRA	Housing Revenue Account
LDP2	Local Development Plan 2
LHA	Local Housing Allowance
LHS	Local Housing Strategy
LHSA	Local Housing Strategy Area
MATHLR	Minimum All-Tenure Housing Land Requirement
NPF4	National Planning Framework 4
OMSE	Open Market Shared Equity
RPA	Resource Planning Assumption
RRTP	Rapid Rehousing Transitional Plan
RSL	Registered Social Landlord
SEA	Strategic Environmental Assessment
SHIP	Strategic Housing Investment Plan
TAHP	Transitional Affordable Housing Programme
ULTRF	Ukraine Long Term Resettlement Fund

1.0 Introduction, Purpose and Summary

1.1 Introduction

The Fife Housing Partnership (FHP) has developed the Strategic Housing Investment Plan (SHIP) for 2025/26 - 2029/30 to set out how investment in affordable housing should be directed to achieve the priorities and outcomes set out in the five-year Fife Local Housing Strategy (LHS) 2022-2027.

Five priorities have been identified within the LHS, 'priority 2: - More homes in the right places' demonstrates how local partners will meet housing supply targets over the term of the LHS. There are close links between the SHIP, LHS and the FIFEplan. In combination, these frameworks play a pivotal role in addressing homelessness, delivering equality and reducing child poverty.

1.2 Purpose

The SHIP is a working tool produced each year to support longer-term strategic planning. It provides a practical plan detailing how LHS investment priorities can be delivered, forms the basis for more detailed programme planning and provides a focus for partnership working. The SHIP is used by the Scottish Government to inform the allocation of resources from a national to a local level. The SHIP consists of two elements, firstly the context of the SHIP is detailed in this document and secondly the proposed affordable housing projects expected to require Scottish Government funding and / or are due for completion during the five-year SHIP period are detailed within the separate SHIP Projects Table.

1.3 Summary

The combined TAYside and South-East Scotland Housing Needs and Demand Assessments (HNDAs) indicate a requirement for an additional supply of 401 affordable homes per annum from 2021-30 – a total of 2,005 homes over the five-year period of the SHIP.

The 2025/26 - 2029/30 SHIP demonstrates the potential to deliver 2,299 affordable homes equating to around 460 homes per annum. There is an over provision of around 31.9% included to prepare for any slippage in the programme and to take advantage of any additional funding that may be available. A further 50 affordable homes are estimated to be delivered through the Scottish Government's Open Market Shared Equity (OMSE) scheme, taking the total to 2,349 affordable homes, an average of around 470 homes per annum. This demonstrates the potential to meet the affordable housing need as set out in the combined HNDAs.

2.0 Strategy, Consultation and Equalities

2.1 Strategic Links

The Fife Housing Partnership formed in 2002, has delegated responsibility on behalf of Fife Council for the development and delivery of the Local Housing Strategy and wider systems and processes to meet housing and related needs across all tenures of housing in Fife. The membership of the Partnership includes Fife Council, NHS Fife, Health & Social Care Partnership, the Scottish Government, the Fife Housing Association Alliance, Fife Tenants' and Residents Federations, the Scottish Rural Property & Business Association and Voluntary Sector Organisations.

The Fife Housing Partnership has prepared Fife's Strategic Housing Investment Plan 2025/26 – 2029/30 to set out how investment in affordable housing can be targeted to support the priorities, outcomes and actions of Fife's Local Housing Strategy 2022-2027. The Partnership has established a robust strategic planning framework which directly supports the delivery of housing outcomes within the Plan for Fife 2017-2027 and the Plan for Fife Recovery and Renewal 2021-2024 Update through the LHS, FIFEplan and the SHIP.

The partnership supports the Scottish Government's Housing to 2040 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.

2.2 Local Outcome Improvement Plan

The Plan for Fife 2017-2027 sets out Fife's commitment to ensure that everyone has access to affordable housing options and commits to improving the quality of housing and to addressing the high levels of fuel poverty. The 2021-2024 Plan Update following the pandemic builds on that commitment by setting a number of policy priorities for action to support recovery and renewal across Fife. These are to lead economic recovery, tackle poverty and prevent crisis, address the climate emergency and drive action through a community wealth building approach with a focus on well-being for people and for place.

The Fife Partnership Board committed in August 2024 to retaining these policy priorities for action in the 2024-2027 period. The SHIP 2025/26 has a significant role in supporting people and communities to thrive through the provision of more affordable homes in the right places. Investment in the delivery of much needed affordable housing is essential to addressing homelessness, delivering equality and reducing child poverty. All of which are areas of concern identified in the Fife Strategic Assessment 2024 which has been produced to support the ongoing development of the Plan for Fife.

2.3 Local Development Plan (FIFEplan)

FIFEplan was adopted in September 2017 to replace Fife's three Local Plans. It complements and supports the Plan for Fife in supporting the Council's aims of providing more homes in the right places. FIFEplan's 'Policy 2: Homes' shows how housing development, including affordable housing, will be supported into the future to meet strategic housing land requirements including the Minimum All Tenure Housing Land Requirement (MATHLR) of National Planning Framework 4 (NPF4).

Work has commenced on the review of FIFEplan and the preparation of Local Development Plan 2 (LDP2). The evidence gathering stage of the Local Development Plan process has now been completed, the Evidence Report was approved by full Council committee on 21st March 2024 with submission to the Scottish Ministers on 15th April 2024 where it is currently being independently assessed during a “Gate Check”.

The next stage is the Proposed Plan stage, as part of the development of this stage a call for sites / content will be carried out where sites or ideas will be able to be put forward for consideration / inclusion in the Plan. More details will be published later this year through the Call for Content.

LDP2 is scheduled to be adopted in September 2027. Any updates to timescales and further details on the LDP2 review will be available in future Development Plan Schemes and our Fife Planning Update e-newsletter.

2.4 Local Housing Strategy (LHS)

The Fife Housing Partnership has successfully delivered four Fife Local Housing Strategy’s and is now implementing the fifth strategy which was approved in November 2023 following a period of consultation with key partners, stakeholders and elected members.

The LHS 2022-2027 is a five-year strategy, informed by updated HNDA’s for the South-East Scotland and Tayside regions. It supports the delivery of housing and housing related services in Fife with actions identified to help maintain recovery from the Covid-19 pandemic, mitigate any increase in homelessness levels, promote equality in housing and help eradicate poverty in Fife.

The high-level aim of the LHS is to ‘provide housing choices for people in Fife’. Table 1 shows the five priorities that have been established for the LHS 2022-2027. Fife Council’s Housing Services and the Fife Housing Association Alliance have led in the development of the annual SHIP updates to successfully deliver the LHS outcomes including ‘priority 2 – more homes in the right places’.

Table 1: LHS Priorities 2022-2027

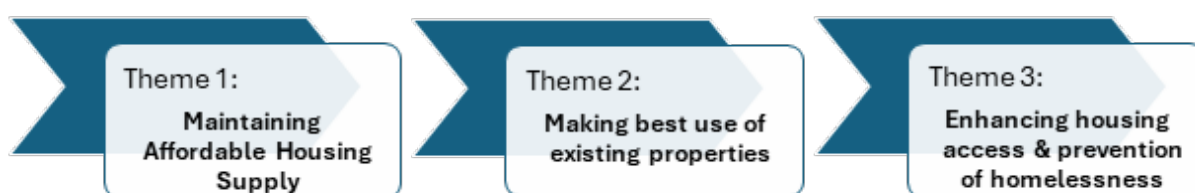
1.	Ending Homelessness
2.	More Homes in the Right Places
3.	A Suitable Home
4.	A Quality Home
5.	A Warm Low Carbon Home

The Fife Housing Partnership has carefully considered the priorities for affordable housing delivery by type and tenure. Prioritising investment is dependent upon a range of factors including relative need, availability of grant funding, land availability and development constraints. The approach has evolved through close working between regional and local partners, particularly through strong relationships with the development sector. The priorities of the LHS are translated into the SHIP scoring methodology (see Section 6.0 and Appendix 1) which considers these factors.

2.5 Housing Emergency

On the 21st of March 2024, Fife Council declared a housing emergency due to the unprecedented pressures on housing and homelessness services. This political decision was taken due to a range of systemic housing failures, although the main catalyst was a 24% reduction in Scottish Government Affordable Housing Subsidy. Other factors include reduced turnover in social housing following the Covid-19 pandemic, a significant increase in the demand for temporary accommodation which is resulting in a regular breach of statutory duties, an increased number of empty homes specifically in the private sector, as well as economic factors impacting affordability.

To respond to the housing emergency, a high-level Housing Emergency Action Plan (HEAP) was approved by Cabinet Committee in June 2024. Early stakeholder engagement established the following three themes for the action plan.



It is evident that the delivery of new affordable housing has a pivotal role to play in responding to the emergency, however, funding restrictions place limitations on the pace and scale of delivery. Alternative funding options and delivery models for affordable housing will be explored as part of the detailed action plan development.

A range of consultation has taken place to help inform action plan priorities. Further details can be found within section 2.6 consultation.

2.6 Consultation

The Fife Housing Partnership recognises that the success of the LHS depends on effective engagement with Fife’s residents, community representatives, community planning partners and statutory bodies. The partnership has undertaken and contributed to a programme of regular consultations, exploring key housing issues, generating options and prioritising actions for the LHS 2022-27 including conferences, workshops, surveys and area-based activities. The LHS priorities, outcomes and actions have been reviewed and validated which has informed the LHS outcome plan and influenced the investment priorities for the SHIP. For example, the LHS workshops identified a need for new homes in particular areas to accommodate the higher density of over 75-year-olds. This has influenced the setting of a target to deliver more housing specifically for older persons and several housing projects have been included in the SHIP Projects Table which are expected to deliver retirement and extra care housing. It has also highlighted the need to maintain achieving our target to deliver 30% of the Affordable Housing Programme as specific needs housing.

Fife Council’s Housing Services and the Fife Housing Association Alliance have led in the development of the annual SHIP updates to successfully deliver the LHS outcomes including ‘priority 2 – More homes in the right places. The SHIP has been developed through collaboration and engagement with various

stakeholders including developers, communities and other council departments including, but not limited to, planning, education, economic development and health & social care (further details can be found in sections 9 and 10). This has influenced the projects that have been included in the SHIP Projects Table, as well as the tenure, mix of house types, property sizes and the prioritisation of the projects. In addition, housing mixes of potential projects have been influenced by the research outcomes and stakeholder views from the wheelchair and accessible housing study concluded in December 2022. Furthermore, consultation conducted on area housing plans in Fife, identified a 'lack of family homes' which has led to the setting of a target to deliver more family sized homes. (See sections 4.3 and 4.4 for further details).

A range of consultation has occurred to help inform the Housing Emergency Action Plan. This has included dedicated Fife Housing Partnership and Council Leadership Team workshops, a newsletter/feedback form circulated to Fife Council employees, public and voluntary representatives, engagement with local authorities in a similar position to capture experiences and a Housing Emergency Summit attended by 106 stakeholders, all with links to the three themes identified within section 2.5 above. The Summit provided guests with an opportunity to make pledges and proposals on how to respond to the housing emergency. Over 300 comments and suggestions were received. A predominant number of stakeholders had an avid interest in affordable housing including land promoters, private developers, Homes for Scotland and Planning Services. Various innovative ideas were proposed in response to the housing shortage in Fife, with some priority areas covering acquisitions, alternative build and tenures, development sites and land, off-the-shelf purchases and town centre developments. All comments will be considered to help scope the detailed Housing Emergency Action Plan as well as inform future SHIP priorities.

The SHIP was considered by elected members and approved at Committee on 7th November 2024.

2.7 Equalities and Sustainability

The Fife Housing Partnership is fully committed to equalities and diversity and recognises that the planning and delivery of good quality housing with a range of choice plays a significant role in meeting strategic needs and addressing specialist equality issues.

No negative impacts have been identified following an equalities impact assessment which has been conducted to inform proposals in the SHIP. The delivery of new housing is expected to deliver positive impacts for people with protected characteristics under the Equalities Act 2010, for example in providing specialist housing for older people or people with a physical disability.

Another positive impact is the affordability of the new housing provided will benefit families on low or limited incomes. This ties in with the Child Poverty (Scotland) Act 2017- Local Child Poverty Action Report which aims to reduce housing costs for families in Scotland. New affordable housing will be targeted to reduce the number of children in situations of homelessness, offering stability and contributing to improved health, educational and social outcomes.

A Strategic Environmental Assessment (SEA) screening request has been submitted to the SEA Gateway for consideration as per Section 9(3) of the Environmental Assessment (Scotland) Act 2005. From the responses received officers have determined that a full environmental assessment is not required.

An Environmental Assessment has been carried out using the Fife Environmental Assessment Tool (FEAT) for the SHIP and the Affordable Housing Programme and no negative environmental impacts were identified. The provision of high quality, energy efficient affordable homes resulting in lower carbon emissions and increased health and well-being were identified as long-term positive impacts.

3.0 Identifying Housing Need

3.1 Housing Need and Demand

Due to Fife’s unique link to two city regions, two separate HNDAs have been developed to inform the LHS and FIFEplan - the local Development Plan, both following the methodology set within Scottish Government guidance:

- TAYside HNDA – assesses housing need and demand for North-East Fife, Angus, Dundee and Perth and Kinross, this being concluded on the 9th of May 2023 when the Scottish Government confirmed it a ‘robust and credible’ assessment.
- South-East Scotland HNDA – assesses housing need and demand for Fife (West and Central), the City of Edinburgh, East Lothian, Midlothian, Scottish Borders and West Lothian, this being concluded on the 28th of July 2022 when the Scottish Government confirmed it a ‘robust and credible’ assessment.

The combined HNDAs indicate that 2,392 households are in housing need and require social rented housing to meet that need. Table 2 below outlines the categories of need by area:

Table 2: Existing Housing Need

Households	Fife (West & Central)	Fife (North)	Fife Total
Homeless / housing insecurity	1,246	485	1,731
Both overcrowded and concealed	171	157	328
Requiring specialist housing	263	70	333
Total existing need	1,680	712	2,392

Source: TAYside HNDA (2021) and South East Scotland HNDA (2021)

These figures informed a range of HNDA scenarios and Tayside and South-East Scotland authorities agreed a preferred HNDA scenario of steady growth over 20 years from 2021 to 2040. Table 3 provides details on the average annual housing estimates by tenure between 2021-40. The combined HNDAs identified that 944 new homes including 592 affordable homes are required in each year from 2021-25 under the steady growth scenario, and from 2026-30 this reduces to 402 new homes inclusive of 211 affordable homes each year.

Table 3: HNDA Housing Estimates for Steady Growth Scenario in Fife 2021-40.

Steady Growth Scenario	2021 - 2025	2026 - 2030	2031 - 2035	2036 - 2040	20 Year Total	20 Year p.a.
Social rent	489	153	58	48	3,738	187
Below market	102	58	56	47	1,316	66
Private rent	140	68	59	43	1,551	78
Owner occupied	213	123	122	102	2,796	140
Total p.a.	944	402	295	239	9,401	470
Affordable p.a.	592	211	114	95	5,054	253
Market p.a.	352	191	181	145	4,347	217

Source: TAYside HNDA (2021) and South East Scotland HNDA (2021) (Some totals affected by rounding)

Across the ten years from 2021-30 the average annual requirement in Fife is for 673 new homes which includes 401 new affordable homes and 272 market homes. A breakdown of housing estimates over ten years (2021-30) by tenure and Housing Market Area is shown in table 4 below. The figures indicate a requirement of 60% affordable housing (48% social rented and 12% below market) and 40% market housing (15% private rent and 25% owner occupied). This compares to a requirement of 52% affordable and 48% market housing detailed in previous assessments, indicating an increasing need for affordable housing as a proportion of global housing need and demand.

Table 4: HNDA Steady Growth Estimates per annum by Housing Market Area and Tenure – 2021-30

Housing Market Area	St Andrews and North-East Fife	Cupar and North-West Fife	Dunfermline and West Fife	Glenrothes, Kirkcaldy, & Central Fife	Fife Total & % tenure split
Social Rent	47	36	105	133	321 (48%)
Below Market Rent	8	6	30	37	80 (12%)
Private Rent	17	10	48	29	104 (15%)
Owner Occupied	10	13	62	82	168 (25%)
Total p.a.	82	66	245	280	673
Total Affordable p.a.	55	42	135	170	401 (60%)
Total Market p.a.	27	23	110	111	272 (40%)

Source: TAYside HNDA (2021) and South East Scotland HNDA (2021) / Steady Growth Scenario 2021-30 - averaged across ten years

Through observing the data at Housing Market Area level, some key points are noted below:

- The Glenrothes, Kirkcaldy & Central Fife HMA requires the highest number of new homes each year, this being 280 homes per annum or 42% of the overall requirement for Fife.
- The combined Tayside HMAs (Cupar & North-West Fife and St Andrews & North-East Fife) require 22% of Fife's overall annual housing requirement which is in line with the 21% of households located within the area.
- The Glenrothes, Kirkcaldy, & Central Fife HMA requires the highest number of social rented homes at 133 (41%) each year followed by the Dunfermline & West Fife HMA at 105 (33%) social rented homes each year.
- Demand for additional private rented homes is highest in the Dunfermline & West Fife HMA (48 per annum), although pressure of demand is most acute in the St Andrews & North-East Fife HMA which requires 21% of new homes in the area to be private rented each year.
- The Glenrothes, Kirkcaldy & Central Fife HMA and the Dunfermline & West Fife HMA demonstrate need for the highest number of below market rented homes each year with a requirement of 37 and 30 respectively.
- Across all Housing Market Areas, it is evident the predominant need is for social rented housing.

3.2 Specialist Housing Requirements

While the combined HNDAs provided the overall housing estimates for Fife, a range of specialist housing requirements have also been identified in Fife. These are summarised in Table 5 below.

Table 5: Specialist Housing Requirements in Fife

Specialist Housing Type	Provision	Need / Gap	Source
Accessible housing	22% of households say their home is accessible to a wheelchair user visiting the property.	2,689 accessible homes required across private and social housing tenures.	Wheelchair & Accessible Housing Study including household survey 2022. Carried out by Arneil Johnston consultants.
Wheelchair housing	1% of homes are wheelchair adapted housing.	612 wheelchair homes required across private and social housing tenures.	Wheelchair & Accessible Housing Study including household survey 2022. Carried out by Arneil Johnston consultants.
Adapted housing	18.5% of homes have adaptations / 35% of social housing.	2% of homes require adaptations / 8% in social housing. Low level of adaptations in private housing.	Scottish House Condition Survey 2017-19. (updated survey expected to be available 2026)
Non-permanent housing	1,100 households in temporary accommodation. Around 4,100 purpose-built student bedspaces St Andrews for 10,535 students.	2,655 households presenting as homeless. Identified need for around 1,000 additional bed spaces in St Andrews.	Fife Council April 2023-March 2024. University of St Andrews / online information.
Supported provision	953 sheltered. 309 very sheltered. 1,262 community alarm.	1,044 households requiring sheltered housing (nil points excluded).	Fife Council March 2024 Fife Housing Register July 2024.
Care and support for independent living at home	5% of households have one or more members receiving care.	Low provision of care services in private housing.	Scottish House Condition Survey 2017-19.
Site provision	50 pitches for Gypsy Travellers across 3 sites.	Site improvements underway.	Fife Council March 2024.

Source: Fife's Local Housing Strategy 2022-2027 with updates where available

4.0 Affordable Housing Supply

4.1 Housing Supply Targets

The LHS 2022-2027 contains a target for Housing Supply which has been derived from taking the HNDA steady growth scenario as a starting point and aligning to the Minimum All Tenure Housing Land Requirement (MATHLR). A range of factors which may have a material impact on the pace and scale of housing delivery were also considered, which included historic completions, available resources and policy considerations.

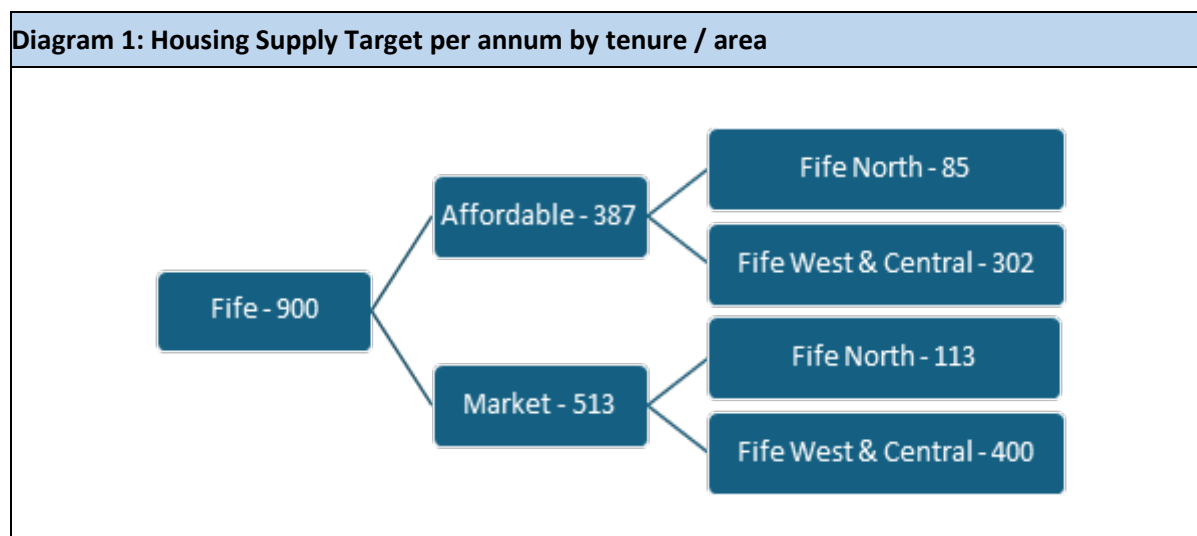
The HNDA estimates that 673 new homes will be required in each of the years from 2021-30 or 6,730 across ten-years. The MATHLR is 7,300 units over ten-years (730 p.a.). The MATHLR is higher than the HNDA steady growth estimate, principally due to the 25% flexibility allowance in the calculation. See Table 6 below for details.

Table 6: NPF4 Minimum All-Tenure Housing Land Requirement (MATHLR) – 10 Years

	Existing Housing Need	Newly Forming Households	Flexibility Allowance 25%	MATHLR
Fife (North)	700	700	350	1,750
Fife (West & Central)	1,700	2,750	1,100	5,550
Fife	2,400	3,450	1,450	7,300

Figures in NPF4 were rounded up or down to the nearest 50.

While historical completions between 2012/13 – 2021/22 have averaged at 1,009 p.a. and the average effective land supply in 2022 was 1,530 p.a., there are many uncertainties around the financial viability of development and construction sector capacity moving forward. Taking this into account, the Housing Supply Target in Fife has been set at 900 units per annum with a 43% target for affordable housing (387 units) and 57% target for market housing (513 units). The following diagram provides the target split by tenure and area.



Delivery of new housing will be taken forward in both the LHS and through land allocations in the FIFEplan. There will be less emphasis on pursuing housing targets with a greater focus on creating sustainable places, responding to demographic changes, regenerating estates, improving town centres and providing more homes in rural areas.

4.2 Affordable Housing Delivery

The Scottish Government in Housing to 2040 set out its ambition to deliver 100,000 new affordable homes during 2022-32, 70% of which would be for social rent. Fife partners continue to prioritise the delivery of new affordable housing as a key element in meeting the LHS vision for improved housing choices.

Since 2010, Fife has a strong track record in the delivery of new affordable housing through four 'phases' of the Affordable Housing Programme (AHP). The Transitional Affordable Housing Programme 2022-2024 (TAHP) is currently in progress and aims to deliver a total of 931 new affordable homes before the end of 2026. Phase 4 of the AHP is now underway which will cover the period 2024-29. Due to the recent 24% reduction in the affordable housing grant available in 2024/25 and uncertainty around grant availability in future years coupled with rising construction costs, the delivery of year 1 and 2 of Phase 4 has been subject to review to determine what can realistically be delivered with the resources available. Year 3 to 5 of phase 4 is also currently under development.

The Council and its partners are faced with the challenges of maintaining supply at current levels due to current economic conditions, reduction in grant availability and wider pressures on budgets including requirements to retrofit existing housing in the context of climate change.

4.3 Affordable Housing Investment Priorities

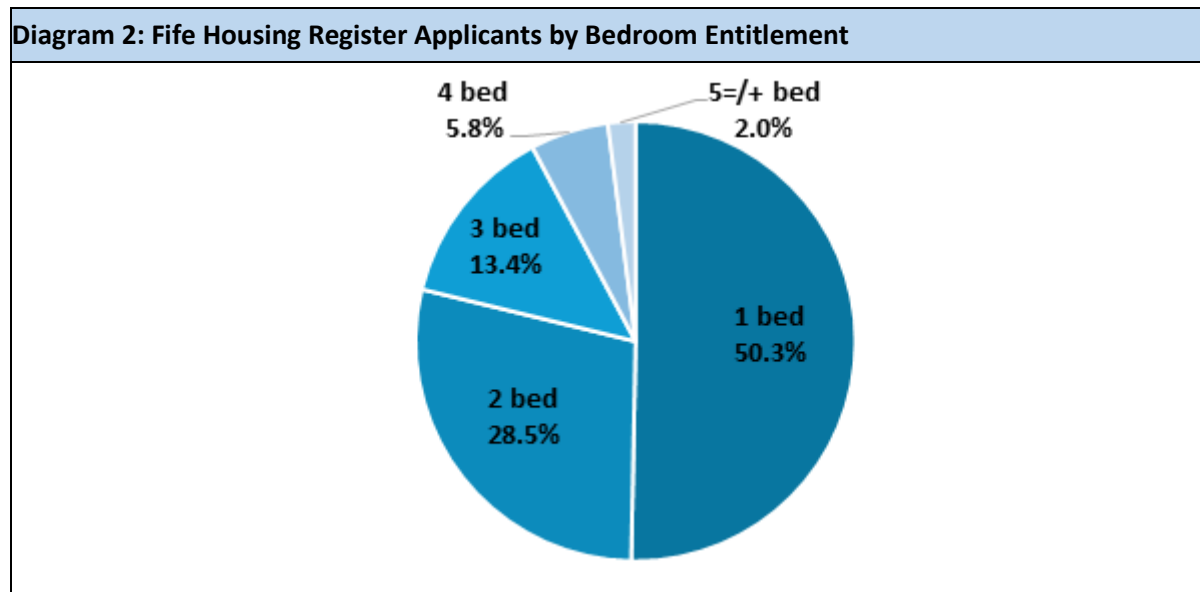
The priorities for affordable housing investment are informed by the findings of the combined HNDAs and are detailed in the LHS.

In the first five years of the HNDA steady growth scenario, 83% of the affordable housing requirement is for social rented housing and 17% for below market housing. Across ten years, this proportion adjusts to around 80% social rented housing and 20% below market housing. The current priority of the AHP is to maximise the delivery of social rented housing, however, future phases of the Affordable Housing Programme will need to ensure that housing supply is balanced to meet the tenure requirements emerging from the HNDAs and to maximise the delivery of affordable housing from the available resources by delivering alternative affordable options.

The HNDA housing estimates under the steady growth scenario have been disaggregated by household distribution across Fife's HMAs – refer to table 4 above. Glenrothes, Kirkcaldy, & Central Fife requires the highest number of social rented homes at 133 (41%) each year, followed by Dunfermline & West Fife at 105 (33%), St Andrews and North East Fife at 47 (15%) and Cupar and North West Fife at 36 (11%).

HNDAs estimate the amount of new housing required but not the property size that should be delivered. The need for specific property sizes can be identified through the bedroom entitlement for applicants on the Fife Housing Register with 78.8% of 12,069 households requiring one or two-bedroom homes and 21.2% for three bedrooms or more. Diagram 2 below details the breakdown of

applicants. However, the requirement varies across Fife depending on need, existing stock and turnover so the global figures need to be treated with caution.



Source: Fife Housing Register - July 2024 / Applicants by bedroom entitlement. Excludes nil points.

Around 8% of FHR applicants require a larger property of four or more bedrooms. Due to a lack of stock and limited turnover, a target for the delivery of new affordable homes suitable for larger families with five bedrooms or more has been set at 5% within the LHS 2022-2027.

In addition, household projections can be used to highlight a broad trend in need and demand across tenures. The National Records for Scotland 2018-based household projections indicate a reducing household size for Fife, more single person households, fewer family households, more households headed by people over 75 years and fewer headed by people aged 16-29 years. Future Housing Supply needs to reflect this changing demographic profile.

4.4 Specialist Housing Targets

Since 2017, a target of 30% has been set for specific needs housing provision within affordable housing programmes, inclusive of a 5% wheelchair housing target. Following the conclusion of HNDA3, Fife Council commissioned consultants in 2022 to carry out a wheelchair and accessible housing study to review these targets. The study has formed an evidence base for setting tenure specific targets within the LHS and SHIP for future housing delivery.

The targets for new affordable housing delivery for specific needs will remain at 30% for the duration of the Local Housing Strategy, as evidence suggest this is adequate to meet the outlined need. This is inclusive of wheelchair, amenity / accessible, retirement and extra care housing. The wheelchair target will however increase from 5% to 6.5% for all new affordable housing developments. The revised target of 6.5% will not result in an immediate increase in the supply of new wheelchair homes as developments due to be completed up to the 2025-26 period have been agreed at 5%. For this reason, it is anticipated the 6.5% target will come into effect from year 4 of the LHS.

A range of housing solutions will be explored to meet the affordable housing net annual need identified through the study rather than relying solely on the affordable housing programmes to deliver new build accessible and wheelchair housing. Work is progressing on the development of a

specific needs housing database for the private sector which is being led by the Disabled Persons Housing Service (Fife). The conclusion of this, will allow a mapping exercise to be undertaken on the wheelchair, accessible and specialist housing across all tenures in Fife.

Since 2017, when the 5% affordable housing wheelchair target was introduced, 117 new wheelchair accessible homes have been provided across Fife through the Affordable Housing Supply Programme (AHSP). The outlined need and targets for wheelchair housing will be reviewed alongside the development of phase 4 of the Affordable Housing Programme as well as on an annual basis through the LHS.

Although a target has been set for the delivery of wheelchair accessible affordable housing an all-tenure target has yet to be set as there are currently no mechanisms available to enforce an accessible wheelchair target on private developers. There are also recognised challenges in holding private developers to account, monitoring compliance and recording the completions in the private sector. A development area was added to the LHS from year 2 to establish an all-tenure wheelchair accessible housing target, however, this has been extended due to the challenges raised around compliance and monitoring. The development of policy to set and meet outlined needs and targets across all tenures for wheelchair accessible housing will be reviewed and developed with colleagues in planning through the preparation of LDP2 and reported on in future SHIPS.

Due to the need identified for households requiring supported housing, the delivery of older persons housing has been prioritised and a target to deliver 294 homes suitable for older persons between 2022 and 2027 has been set. Since 2017, 118 new homes specifically for older persons have been provided across Fife through the AHSP. The provision of older persons housing will be monitored through the annual LHS updates.

There are no investment priorities identified for other specialist provision at this time, however, other specific needs groups will be monitored regularly and where a future need is identified this will be addressed as required.

4.5 Future Affordable Housing Supply

Fife's SHIP has the potential to deliver 2,299 affordable units over the five-year SHIP period subject to the availability of funding. Details of the individual projects which make up these potential units is provided in the SHIP Projects Table. The SHIP Projects Table shows what could be delivered in Fife over the next 5 years based on the indicative Resource Planning Assumptions (RPAs) provided by the Scottish Government and assuming the associated required funding will be available through the HRA Capital Budget and FHAA's private finance to support the delivery of Fife's Affordable Housing Programme.

There is an over provision of around 31.9% included to prepare for any slippage in the affordable housing programme and to take advantage of any additional funding that may be available. The ability to take advantage of any investment opportunities arising from slippage elsewhere is part of managing the programme. This has been successful in the past and provides some flexibility.

Projects have been included as a result of the assessment of housing need within the area and consideration of the deliverability of the projects. It may not always be possible to deliver the exact housing mix and tenure currently detailed, until full consideration of project viability, land availability,

funding etc. has been given. Table 7 below provides a summary of the potential units that could be delivered by housing provider and tenure across each HMA.

Table 7: Tenure Mix of Proposed SHIP Projects

Housing Market Area	Social Rented Units		MMR Units		Total in HMA
	FC	HA	FC	HA	
Fife Wide	250	0	0	0	250
Glenrothes, Kirkcaldy & Central Fife	407	106	0	68	581
Dunfermline and West Fife	716	171	0	88	975
St Andrews & North East Fife (incl. Greater Dundee)	74	163	0	38	275
Cupar & North West Fife	113	92	0	13	218
Totals	1,560	532	0	207	2,299

Source: SHIP Projects Table

The high proportion of social rented properties currently reflected within the SHIP is indicative as every site will be subject to further design work and refinement. The LHS has identified an affordable housing requirement for 80% social rented housing and 20% below market rented housing across the first 10 years of the HNDAs steady growth scenario. Currently, the projects within the SHIP have the potential to deliver the affordable units as 91% for social rent and 9% for MMR reflecting both the Scottish Government's and Fife Council's priority for social rented housing. Future phases of the AHP will need to ensure that housing supply is balanced to meet the tenure requirements emerging from the HNDAs, therefore, opportunities to increase the supply of below market rented housing will continue to be explored.

Whilst the projects within the SHIP provide a target for meeting housing need, further analysis is required to agree the exact housing mix for size and tenure. This will be based on information from the combined HNDAs, analysis of Fife Housing Register housing applications, and consultation with Housing Associations, the Health & Social Care Partnership, the Specific Needs Team, Area teams and other groups as appropriate, ensuring the best strategic and local solutions to meet Fife's housing needs. In general, all projects are expected to meet the specific needs, wheelchair and larger houses targets as detailed in section 4.4. Any exceptions must be discussed and agreed with Fife Council at the earliest opportunity.

4.6 Future Specialist Housing Supply

Various targets have been set for specialist housing through the LHS as detailed in section 4.4 above. It is estimated that the projects included within the SHIP Projects Table have the potential to deliver 31% of the properties to meet specific needs and 7% of the properties to wheelchair accessible standard. It is anticipated that approximately 80 wheelchair accessible homes will be provided between 2024/25 and 2026/27 across Fife through the Affordable Housing Supply Programme (AHSP).

An estimated £18.5m investment will be required to deliver these new homes. A further 80 wheelchair homes could potentially be delivered if all projects in year 3 to 5 of the SHIP Projects Table were to proceed which would require an estimated £20 million investment.

It is also expected that 95 homes suitable for older persons will be completed in the next 2 years with potential for a further 184 homes to be delivered in future years.

4.7 Larger Family Homes

A target to deliver 5% of the new build social rented properties in the affordable housing programme as larger family homes has been set. It is estimated that the projects within the SHIP have the potential to deliver 3.5% of the properties as five or five plus bedroom houses. Unfortunately, it is proving difficult to achieve this target as many of the SHIP projects are being delivered in collaboration with private developers as part of their Affordable Housing Policy contribution and generally developers are reluctant to include larger properties as part of the negotiated affordable housing mixes. The importance of delivering large family homes will continue to be emphasised and it is anticipated that delivery will increase in future years.

4.8 Supply Through Property Acquisitions

Fife Council has identified £8.933m during 2024 to 2026 to support the purchase of open market housing that will be transferred into social housing. This funding will be targeted to meet local housing needs, support area-based regeneration, prevent homelessness and return empty homes back into use.

In April 2024 an additional £80m grant funding over 2 years to boost housing supply by acquiring properties to bring into use for affordable housing and help reduce homelessness was announced by the Scottish Government. Following agreement between COSLA leaders and Ministers the Scottish Government confirmed in September 2024 that Fife would be allocated £1.848m of this additional fund in 2024/25 which should be directed towards acquisitions to help address temporary accommodation pressures or, where appropriate, to bring long term empty homes back into use. The distribution of the additional £40m during 2025/26 will follow the same methodology, however, the exact amount to be awarded to Fife will be confirmed in the future.

This additional grant funding will supplement the £8.933m committed through the HRA Business plan and will assist in the acquisition of more open market properties. The primary focus will be the acquisition of existing properties by Fife Council, however, consideration will be given to any proposals submitted by our FHAA partners for use of the fund provided the properties are used to house a homeless household in temporary accommodation.

Our intention is to continue to acquire a minimum of 50 properties per annum which is reflected in the SHIP Projects Table, however, this is fully dependant on the average acquisition cost, the costs involved to bring the acquired properties up to lettable standard and the amount of grant claimed per acquisition. Future reviews of the HRA Capital Investment Plan will take place to identify additional funding to support the acquisition of open market properties as required.

4.9 Connection with Town Centre Activities

In response to the Town Centre First Principle, Fife Council has agreed a town centre housing approach to meet housing need and demand, identifying sites for new homes in town centres across Fife to facilitate regeneration. The approach is led by the Council's Town Centre Development Unit and is supported by housing partners.

To date this has included the repurposing of commercial buildings and land in both Kirkcaldy and Cupar. Planning approval has been granted at Inner Court, Cupar which will see a derelict, brownfield area redeveloped to create 23 affordable mixed tenure homes over the next few years. The development will positively contribute to Cupar's Town Centre by bringing a long-term vacant and disused site back into sustainable use, supporting the reopening of public pedestrian closes, providing affordable housing designed to meet need and enhancing the historic environment of the area. There are future projects proposed in Lochgelly, Kirkcaldy and Cowdenbeath which are also included in the SHIP Projects Table for development in later years subject to the availability of funding.

4.10 Connection with Regeneration Activities

Fife Council Housing Services and partners are currently working on several housing regeneration projects across Fife. Whilst some of these are predominately about the demolition of properties due to long term voids and / or poor condition, and will not involve redevelopment at this stage, others will see new homes developed over the next five years. A brief update on the various projects follows.

Kingdom Housing Association is continuing to progress the Southeast Inverkeithing project; a planning application has been lodged for the third and final phase, with a projected site start of April 2025.

Fife Council Housing Services and Kingdom Housing Association have developed a partnership approach to developing designs for the former Glenwood Centre site in Glenrothes, with an emphasis on providing housing for older people and including a Community Hub. It is anticipated that a planning application will be submitted towards the end of 2024.

Progress has been made with the Templehall development in West Kirkcaldy, involving a number of Fife Council services, with commitment to establishing a design team in the near future, and demolition of the existing community facilities expected shortly.

Redevelopment of the former Mayview flats site in Anstruther to provide a new Care Village in partnership with Social Work, has an estimated site start of late 2025. With the redevelopment of the associated Lady Walk care home site to provide general needs housing to follow on completion of the care village.

Demolition of flatted blocks was completed in early 2024 at Sir George Bruce Road, Oakley and Alexander Road, Glenrothes, with further demolitions planned to follow at Martin Crescent, Ballingry and Howard Place, Dysart. Although there are no plans for redevelopment at the Oakley or Ballingry sites, framework developer Lovell are currently preparing design proposals for future housing developments at the Alexander Road and Howard Place sites.

Work began in late 2023 to rehouse tenants in Law and Henryson Road, Dunfermline, as part of the first phase of the Touch regeneration project. Demolition is not likely to take place until late 2027 at the earliest, with redevelopment to follow.

5.0 Connection with Other LHS Priorities and Activities

5.1 Rapid Rehousing Transition Plan

Fife's first Rapid Rehousing Transition Plan (RRTP) was submitted to the Scottish Government in December 2018 in collaboration with a range of local partners from across the Council, Health and Social Care Partnership, NHS Fife, Housing Associations and the voluntary sector through Fife's Housing Support and Homelessness Public Social Partnership (PSP). When the RRTP was introduced in 2019, the Plan covered 5 years to March 2024.

Due to the RRTP 5-year plan ending, Fife developed a 3-year Homelessness Strategy, that was approved at Cabinet Committee on 11 January 2024. The Strategy builds on the RRTP and links to the Local Housing Strategy and the Plan for Fife, as well as key priorities in other strategies owned by Health and Social Care, NHS Fife etc.

The Strategy is housing led and the governance and implementation of the Strategy is overseen by the Ending Homelessness Together (Previously RRTP) Programme Board which is Chaired by the Executive Director for Communities. Membership of the board includes representatives from a number of Fife Council services such as Education, Children, Families & Criminal Justice, Communities & Corporate Development, Customer Services (Inc. No Wrong Door), Health and Social Care Partnership, NHS Fife, Partner Housing Associations and 3rd sector organisations.

The Strategy has 3 high level priorities:

Priority 1 – Preventing Homelessness.

Priority 2 – Securing that sufficient and a range of accommodation is available for people who are or may become homeless.

Priority 3 – Providing support for people who are or may become homeless, or need support to prevent then becoming homeless again.

Strategic housing priorities are aligned and consistent with Priority 2 of the Strategy to increase the supply of affordable housing. The following specific actions to support the increased supply of affordable housing have been identified in the Strategy :-

- Continue the Affordable Housing Programme to support the provision of new build properties.
- Continue the property acquisition programme to purchase housing on the open market.
- Support a range of initiatives to bring back into use Long Term Empty Homes (LTEH).

In addition, the Strategy links to the Housing Emergency Action Plan (HEAP) that is currently under development.

5.2 Gypsy / Traveller Sites

Fife Council is committed to raising standards across all three of its Gypsy Traveller sites. Improvement work is currently ongoing at Tarvit Mill in Cupar where amenity units are being replaced with Residential Mobile Homes (chalet style) accommodation. The improvements are estimated to be completed in early 2025. Capital funding is in place for the next two years to carry out similar improvement works at our remaining two sites at Heatherywood near Thornton and Thorntonwood

near Kelty. On completion of the improvements at Tarvit Mill, work will commence at Heatherwood followed by Thorntonwood.

In 2021-22, the Council was successful in its bid to the Scottish Government's Gypsy / Traveller Accommodation Fund and received a grant of £384,000 for part payment towards decant amenity units. This funding was used to supplement the Council capital monies to provide an on-site decant area, with temporary amenity units, where tenants will reside whilst the work to the main site is carried out and the new homes are completed.

Fife Council bid successfully for Round 2 grant funding from the Gypsy / Traveller Accommodation Fund in 2022-23 and was awarded a total of £397,910 funding, with £197,000 of this grant going towards the balance of the decant amenity units. The remaining £200,910 has funded decarbonisation measures for 16 new chalets including solar photovoltaic (PV) panels and associated equipment with battery storage. The site at Tarvit Mill in Cupar is one of the demonstration projects identified by the Scottish Government.

5.3 Empty Homes Services

Fife Council's Empty Homes Service has been operational since 2014. From May 2024 there are 2 Empty Homes Officers dedicated to bringing empty homes back into use, a total resource of 1.8 full time equivalent posts which is fully funded by Fife Council. Primarily the service offers advice and assistance to bring long-term empty properties back into use. It also offers advice on renting, selling and the refurbishment of properties.

The various routes used by the service to bring empty homes back into use include the following:

- The Empty Homes Matchmaker scheme which puts owners in touch with potential buyers.
- The Empty Homes Loan scheme, funded by the Scottish Government, provides funding for the purchase or renovation of an empty property. (The scheme is currently on hold and under review).
- Collaboration with the Housing Service Property Acquisitions team to identify empty properties for purchase by the Council.
- Area Focus Projects which take an in-depth look at all identified empty private sector residential properties in one specific area.
- Working with a genealogist company to track down missing owners.

Since 2014 Fife Council's Empty Homes Service has brought back 550 empty homes into use, table 8 below provides information on the 5-year trend of the number of empty homes returned to use and the length of time they have been empty.

Table 8: Number of Empty Properties Brought Back into Use

Year	Length of Time Homes have been Empty					TOTAL
	Less than 1 year	Between 1 & 2 years	Between 2 & 5 years	Between 5 & 10 years	More than 10 years	
2019/20	0	8	22	2	5	37
2020/21	3	6	18	8	4	39
2021/22	0	8	17	11	5	41
2022/23	7	19	23	8	5	62
2023/24	3	6	17	9	4	39
Totals	13	47	97	38	23	218

The support, advice or guidance provided to homeowners to bring empty homes back into use has been delivered in various ways and is detailed in table 9 below. This is tailored to the requirements of the homeowner and the condition of the property. In some cases, owners may have multiple support and advice methods to assist bringing empty homes back to use.

Table 9: Routes Used to Help Bring Properties Back Into Use

Empty Homes Support and Advice	19/20	20/21	21/22	22/23	23/24	Funding Required
Sold through Matchmaker Scheme	1	5	4	1	0	N
Used SG Empty Homes Loan Fund	0	0	1	0	0	Y
Purchased through Property Acquisition Programme	0	2	8	16	4	Y
Used external grant funding raised by YMCA Glenrothes	2	0	2	1	0	Y
Provided support to access VAT Discounts, merchants and services discounts etc.	12	12	12	21	18	N
Provided help and support to obtain Council Tax discretion enabling owner to bring property up to standard	18	9	18	13	8	N
Provided advice and information to owners about renting or selling	0	9	4	3	15	N
Provided facilitation, problem solving, partnership working (help with common repairs, renovation, sweat equity, etc)	11	11	11	3	6	N

Engagement with non-active owners and a range of services to encourage actions to bring properties back to use	0	0	0	6	11	N
Totals	44	48	57	67	63	

Where funding was required to bring empty properties back into use, the details are as follows: -

- Scottish Empty Homes Loans Fund - funding up to £20k for a single unit.
- Property Acquisition Programme - 30 units were supported by £1.290m in Scottish Government AHSP grant funding.
- External grant funding raised by YMCA Glenrothes - The YMCA were successful in bidding for funds from various funding streams, including from the Nationwide Foundation, to fund their Empty Homes Programme for 5 units.

The Empty Homes Service continues to review and develop options for the future including:

- Development of an Empty Homes Strategy which is due for consideration at the Fife Housing Partnership meeting scheduled for August 2024.
- Investigate the option for a policy on the use of Compulsory Purchase Orders.
- Monitor regulatory requirements that may impact empty homes delivery, such as Compulsory Sales Orders, Compulsory Rent Orders and Compulsory Owners Associations.
- Link with other housing strategies to alleviate homelessness and housing pressures
- Investigate options for a Missing Shares pilot project.
- Investigate options of a rolling enforcement fund and improve enforcement procedures to bring empty homes back into use.

5.4 Affordable Rural Homes for Key Workers

The Affordable Rural Homes for Key Workers Fund is available for local authorities and registered social landlords to acquire existing permanent affordable homes for key workers where there is an identified need. There are currently no proposals to utilise this fund as none of the partners of the Fife Housing Register (FHR), Fife's common allocation register, have specific key worker allocation policies.

Work is underway to review the potential for a common allocation policy for the FHR members and as part of this process the development of a key worker policy is being considered. In addition, a rural housing short life working group has recently been convened to looking into opportunities to access funding to support the delivery of affordable rural housing including this fund and the Rural and Islands Housing Fund. Currently there are no community led housing proposals in Fife and therefore no projects being brought forward through the Rural and Islands Housing Fund.

Any future proposals seeking support from either of these funds will be detailed in future SHIPs.

5.5 Ukraine Long Term Resettlement Fund (ULTRF)

Link Group have advised of their intention to submit a funding bid to the Scottish Government Ukraine Long Term Resettlement Fund (ULTRF) to bring 4 void properties in Kirkcaldy up to a lettable standard. Subject to a successful funding bid, these properties will be provided as furnished tenancies for a period of 3 years to displaced persons from Ukraine.

As part of the Housing Emergency programme approach, all potential funding options are being considered and reviewed to increase investment in medium – longer term housing options recognising that a number of households within the resettlement and humanitarian environment are likely to rely on local housing and homelessness services.

6.0 Prioritising Projects

It is important that the SHIP provides a robust framework for prioritising projects so that the funding is utilised efficiently and in the areas of need.

Representatives from Housing Services and the Fife Housing Association Alliance reviewed and updated the scoring methodology used for the previous SHIP to ensure the priorities of the LHS 2022–2027 are reflected in the scoring. The Scottish Government has previously recognised that the ongoing use of the scoring methodology has enhanced the SHIP process.

A summary of the scoring methodology is provided in table 10 below. More detail on the scoring process is included in Appendix 1.

Table 10: Scoring Summary

Item	Points Range
Housing Need	45 - 85
Development Deliverability	0 - 160
Strategic Fit	10 - 50
Minimum to maximum points range	55 - 295

All the projects in the SHIP Projects Table have been scored under this system and were given a high, medium or low (H/M/L) priority, depending on their score.

It is important to note that the prioritisation reflects the current position of the status of projects and that priorities in the SHIP Projects Table are expected to change to reflect updated scores when project's circumstances change. Projects will continue to be progressed, and their priority will be reviewed on an ongoing basis.

7.0 Available Resources

7.1 Available Resources

To maximise the delivery of affordable housing it is essential to have the optimal management of resources available. In Fife, the main resources available to support affordable housing delivery are:

- Affordable Housing Supply Programme (AHSP)
- Fife Council Housing Investment
- Private Finance through Fife Housing Association Alliance (FHAA)
- Second Homes Council Tax (2HCT)
- Private Developer Contributions through the Affordable Housing Policy
- Fife Council and Housing Association Land
- Vacant and Derelict Land Fund
- Housing Infrastructure Fund.

7.2 Affordable Housing Supply Programme

Last year Fife’s published Resource Planning Assumption for 2024/25 was £34.677m and due to the budget cuts made by the Scottish Government earlier in the year this was confirmed in May 2024 as £26.237m, which represents a significant reduction of 24%. The Scottish Government has yet to confirm RPAs for future years but have advised that the new reduced 24/25 figure should be assumed for each year of the SHIP. The assumed RPAs are detailed in table 11 below.

The total 5 years RPA from last years’ SHIP was £175.685 and this has now reduced to £131.185m, a reduction of £44.5m in affordable housing grant which is equivalent to a loss of 395 affordable housing units (79 units per annum).

Table 11: Resource Planning Assumptions

Year	2025/26	2026/27	2027/28	20258/29	2029/30	Total
RPA	£26.237	£26.237	£26.237	£26.237	£26.237	£131.185

For the purposes of this SHIP the benchmark assumptions detailed in More Homes Division Guidance Note - Affordable Housing Supply Programme: Process and Procedures (MHDGN 2023/01) have been used. The Baseline benchmark grant funding available to Fife Council per social rented unit is £83,584 (3 person equivalent). The equivalent baseline benchmark per RSL social rented unit is £91,182 (3pe) and per RSL mid-market rent is £62,542(3pe). Additional funding per unit is available for various additional quality measures, for example the installation of automatic fire suppression systems or the installation of zero direct emission heating systems.

Following the reduction in grant funding in May 2024, it was agreed that this and next year’s RPA of £26.237m will be fully allocated to new build projects only and there will be no grant available through the SLPA for property acquisitions. However, the Scottish Government confirmed in September 2024 that Fife’s RPA for 2024/25 would be increased to £28.085m and the uplift in grant of £1.848m should be directed towards acquisitions to help address temporary accommodation pressures. This uplift represents the share allocated to Fife in 2024/25 of the additional fund of £40m announced in April 2024 to support the acquisition of properties on the open market. The distribution of the additional £40m during 2025/26 will follow the same methodology as this year, however, the exact amount to

be awarded to Fife will be confirmed in the future. Therefore, for SHIP purposes it is assumed that an average of £50,000 per unit grant funding will be available for the Open Market Transactions (OMTs) i.e. properties acquired by Fife Council on the open market.

The Scottish Government SHIP Guidance states that the SHIP should include a substantial over provision of at least 25% on an annual basis to allow for unforeseen slippage. This will ensure the Council and partners can spend the base allocation and may also allow advantage to be taken of any additional funding should it become available. This SHIP provides an average over provision of 31.9% across the 5-year period.

In addition, it is estimated that around 50 passports for Open Market Shared Equity (OMSE) homes will be issued in Fife over the next 5 years. This is a substantial reduction on last years' assumption of 100 passports due to the reduction in funding available. The funding to support these purchases is in addition to Fife's RPA allocation.

7.3 Fife Council Investment

There is currently a budget of £226.251m available across 2024-29 to support the Affordable Housing Programme. This will support the completion of Phase 3, the Transitional Affordable Housing Programme (TAHP) and the first two years of Phase 4. The level of future investment required to continue with years three to five of Phase 4 is currently under review. This review will assess what an affordable level of investment looks like in future years and will be presented to elected members for approval at a future date.

A land acquisition budget of £2m is also available for investment in land assets to support future new build programmes. The focus will be on acquiring Council owned land to continue to maximise the use of Fife Council assets.

There is also £8.993m identified in the current budget to support the acquisition of privately owned properties on the open market. As with the Affordable Housing Programme, additional investment required to purchase privately owned properties is currently under review and will be presented to elected members for approval at a future date.

7.4 Fife Housing Association Alliance Private Finance

Kingdom Housing Association, the lead developer within the Fife Housing Association Alliance (FHAA), continues to access private finance from a range of complementary and flexible finance options. Funding levels are in place to support the projected programme as well as to accelerate the programme if additional grant funding becomes available. The other RSL partners within FHAA, Fife Housing Group, Ore Valley HA and Glen HA, have all secured financing commitments to continue to invest in the delivery of new affordable housing that meets the needs of their local communities.

7.5 Second Homes Council Tax (2HCT)

Funding received from 2HCT has been committed to affordable housing projects to further enhance Scottish Government grant funding. Since this was introduced in 2005/06, £28.775m has been collected up to 2023/24, with a further estimated £1.93m expected to be allocated to affordable

housing projects annually from 2024/25 – 2029/30 (Source: baseline assumptions from the draft HRA Capital Investment Plan 2024-2034).

In January 2024, Fife Council Cabinet Committee agreed to levy an additional 100% Council Tax charge on all second homes, it is anticipated that any additional 2HCT income received will be allocated through the General Fund rather than to affordable housing projects.

The amount of 2HCT that has been collected previously as well as estimates for 2024/25 and 2025/26 and how it contributes to the provision of affordable housing in Fife is detailed in Table 12. Further information on individual 2HCT allocations can be found in the SHIP Projects Table.

Table 12: Second Homes Council Tax

Year	2HCT Raised (£m)	2HCT Spend (£m)	Affordable Units Assisted
Pre 2022/23	£24.930m	£16.599m	1,427
2022/23	£1.915m	£1.100m	99
2023/24	£1.930m	£2.150m	140
2024/25 (Estimates)	£1.930m	£4.713m	223
2025/26 (Estimates)	£1.930m	£4.650m	185

There is currently £8.344m unspent 2HCT monies and this will be carried on into future years, £6.981m of this is already committed to specific projects through previous grant offers and the 2024/25 Strategic Local Programme Agreement (SLPA) but cannot be drawn down fully until all the Scottish Government affordable housing grant has been claimed on each project. As mentioned above, the SHIP assumes a 2HCT contribution of £1.930m over the five-year timeframe totalling £9.650m. The use of 2HCT monies will assist the affordable housing programme in allowing more projects to be delivered than would otherwise be possible.

7.6 Private Developer Contributions through the Affordable Housing Policy

Through the Affordable Housing Supplementary Guidance each private housing site should contribute the relevant number of affordable housing units based on location percentages and site thresholds. The preference and priority is to provide social rented units in conjunction with the Council or partner Registered Social Landlord and the SHIP Projects Table details which projects meet the requirement of the affordable housing policy to deliver on-site affordable housing. However, where an on-site affordable housing provision is not required or practical to deliver commuted sums are requested. Once agreed through the planning application process, the requirement for a commuted sum is detailed within the associated Section 75 legal agreement. Once Developer contributions are received, Fife Council allocates the funds to affordable housing projects ensuring, where possible, these are spent in the same Local Housing Strategy Area or Housing Market Area in which they are collected.

The total amount of Commuted Sums that have been collected and how they have contributed to the provision of affordable housing in Fife is shown in Table 13.

Table 13: Commuted Sums

Year	Sums Raised	Sums Spent	Units Assisted
Pre 2022/23	£2.141m	£1.004m	657
2022/23	£0.176m	£0.000m	0
2023/24	£0.040m	£0.008m	51

There is currently £0.575m unspent Commuted Sums, these have been allocated to specific affordable housing projects for spend in future years. Any new monies received through Developer contributions will continue to be allocated to projects and approved by Fife Council and the Scottish Government. Commuted sums are not included in funding assumptions due to not being able to predict how much may be available in future years.

7.7 Fife Council and Housing Association Land

Fife Council land has contributed greatly towards the delivery of new affordable housing in previous years, largely from the Housing Revenue Account. This has helped substantially in the delivery of affordable housing. Fife Council continues to support the investment programme through the supply of sites both on the Housing Revenue Account and the Council's General Account with land transfers from other services agreed at 50% of Open Market Value. Housing Associations also maximise use of land in their ownership to deliver affordable housing. Council land to support future affordable housing programmes is in short supply as the majority of the available and more deliverable sites have now been utilised but efforts continue to look for opportunities and overcome constraints.

7.8 Vacant and Derelict Land Investment Programme Funding

The Scottish Government's 'Vacant and Derelict Land Investment Programme (VDLIP) is no longer open for applications having been suspended by the Scottish Government three years into its intended five-year cycle although Fife Council did not seek any monies from it in relation to any potential affordable housing projects. Fife Council has, however, secured funding from the Scottish Government's 'Vacant and Derelict Land Fund' (VDLF) and approvals are in place to support delivery, alongside Kingdom Housing Association, of three affordable housing projects included in the SHIP. These are High Street, Cowdenbeath; Inner Court, Cupar and Hall Street, Lochgelly.

7.9 Housing Infrastructure Funding

A business case to part fund the Dunfermline Strategic Growth Transportation Infrastructure Programme, as part of the Edinburgh and South East Scotland (ESES) Region City Deal was approved by Fife Council's Policy & Co-ordination Committee in May 2021 and the ESES City Region Deal Joint Committee in June 2021. This proposal, through the Housing Infrastructure Fund (HIF), will provide a means to unlock and accelerate investment in essential new strategic transportation infrastructure in the Dunfermline Strategic Growth Area. This will facilitate large-scale mixed-use development and

investment in the Dunfermline and wider Edinburgh City Region economy including unlocking up to 2,000 affordable and 6,000 private homes.

The delivery of the entire Dunfermline Strategic Development Area goes beyond the plan period of this SHIP. The strategic transportation infrastructure will be delivered over a 15-year period while the build out of the proposed 8,000 residential units will be delivered over an approximate 40-year period. The business case sought to secure £16.5m of HIF towards strategic transportation infrastructure. The grant will cover 25% of construction costs to align with the 25% affordable housing provision.

The Scottish Government has advised that the City Region Deal HIF funding shall not affect the amount of potential HIF funding Fife Council could access through its affordable housing programme. Funding will be applied for, and phased, over three, five-year grant periods to align with the Scottish Parliament parliamentary periods (a requirement of HIF funding). The initial phase 1 grant application of £4.85m, covering 2021/22 - 2025/26 has been approved by the Scottish Government. Table 14 below outlines the proposed grant over the 15-year infrastructure delivery period.

Table 14: Housing Infrastructure Fund Phasing

Grant Period	Phase 1 2021/22 - 25/26	Phase 2 2026/27 - 30/31	Phase 3 2031/32 - 35/36	Total
Grant	£4.85m	£6.1m	£5.58m	£16.538m

8.0 Delivery Outcomes and Required Resources

8.1 Delivery Outcomes

Fife's SHIP has the potential to deliver 2,299 affordable units over the 5-year SHIP period subject to the availability of funding. The individual projects are detailed within the SHIP Projects Table. It should be noted that the SHIP contains an average 31.9% over-provision which prepares for any slippage that may occur. The final output is therefore likely to be less than the number of units estimated. The over-provision also allows for any further investment that may become available to be utilised.

The breakdown of the number of units that can potentially be provided by both Fife Council and the FHAA is shown in table 15 below.

Table 15: Breakdown of Potential Affordable Units by Provider

Completion Year	FC Units	FHAA Units	Total Units
2025/26	217	237	454
2026/27	706	74	780
2027/28	279	125	404
2028/29	186	92	278
2029/30	172	211	383
Totals	1,560	739	2,299

A further 50 units are estimated to be delivered through the OMSE scheme, taking the potential delivery total to 2,349 affordable units between 2025/26 – 2029/30.

8.2 Meeting Housing Need

The potential for the SHIP to deliver 2,299 affordable units exceeds the affordable need identified through the combined Tayside and South-East Scotland HNDAs for 2,005 affordable units over 5 years by 294 units.

Based on the number of potential affordable units that can be delivered through the SHIP, table 16 below shows the potential to meet the affordable housing need identified in the combined HNDAs within the HMAs in Fife.

Table 16: Potential to Meet Housing Need through SHIP Projects

HMA	5 Year Need - Combined HNDA's	Potential SHIP Units	Supply against HNDA	% Need Met
Glenrothes, Kirkcaldy & Central Fife	845	581	-264	69%
Dunfermline & West Fife	675	975	+300	144%
St Andrews & North East Fife (incl. Greater Dundee)	275	275	+0	100%
Cupar & North West Fife	210	218	+8	104%
Fife Wide	n/a	250	n/a	n/a
Total	2,005	2,299	n/a	n/a

8.3 Required Resources

If all the potential projects detailed in the SHIP Projects table were to be delivered, then at least £173.016m of AHSP grant funding would be required over the 5-year SHIP period to support their delivery. The breakdown of the grant required by provider per annum is detailed below in table 17.

Table 17: Breakdown of Potential Grant Required by Provider

Year	FC Grant Required	FHAA Grant Required	Total Grant Required
2025/26	£22.082m	£16.400m	£38.482m
2026/27	£20.181m	£15.498m	£35.679m
2027/28	£15.029m	£16.556m	£31.585m
2028/29	£12.817m	£18.050m	£30.867m
2029/30	£15.183m	£21.220m	£36.403m
Totals	£85.292m	£87.723m	£173.016m

Assuming unlimited grant is available and awarded to all Fife Council projects detailed in the SHIP Projects Table and should all 1,560 Fife Council units be delivered (see table 15), this would mean a cost of around £173.330m to Fife Council (based on an average new build cost of £225k per unit and £125k per unit acquisition costs, however, it is noted that unit costs could rise).

As stated previously the SHIP Projects Table includes an over provision to allow for slippage, therefore, the estimated number of affordable units that could be delivered in Fife from the subsidy available from the combined AHSP (£131.185m) and 2HCT (£11.013m) funding (see sections 7.2 and 7.5 for details) is shown in table 18 below.

Table 18: No of Units Deliverable from Available Subsidy

Tenure	Funding Available RPAs & 2HCT (£m)	Assumed Grant Per Unit	Units Deliverable	% of total units
FC SR	£64.105m	£107,000	599	41%
FC (OMT)	£12.500m	£50,000	250	17%
HA SR	£48.593m	£115,000	423	29%
HA MMR	£17.000m	£85,000	200	14%
Totals	£142.198m	-	1,472	100%

Assumptions:-

1. AHSP grant shared equally between FC and FHAA and 2HCT allocated to FC projects only.
2. Assumed grants based on Benchmark grants as detailed in MHDGN 2023-01 (June 2023).
3. MMR delivery estimated at 14% (Between 20% LHS identified need & 9% potential SHIP delivery).

Assuming available subsidy is restricted to Scottish Government RPA and 2HCT monies (£76.593m), it is estimated that Fife Council will require around £89.432m funding to provide the 849 Fife Council units as detailed in table 18 above (based on an average new build cost of £225k per unit and £125k per unit acquisition costs, however, it is noted that unit costs could rise).

As part of preparing the HRA Capital Investment Plan, Fife Council will continue to monitor the investment required to support the delivery of the Affordable Housing Programme. The private finance capacity of the FHAA is sufficient to support the projected programme as well as to accelerate the programme if additional grant funding becomes available.

9.0 Development Constraints & Land Availability

9.1 Development Constraints

New build delivery can be affected by various development constraints, including:

- Planning issues
- Land availability
- Education capacity issues
- Capacity issues and embargos on drainage
- Unknown ground conditions
- Complications with Land Title
- Restrictions on private developer timescales on mixed tenure developments.

The following Fife Council services and external organisations are consulted to identify and eliminate these potential development constraints:

- Economy, Planning & Employability Services
- Assets, Transportation & Environment Services
- Housing Services
- Legal & Democratic Services
- Education Services
- Parks, Streets and Open Spaces Services
- Scottish Water
- Fife Housing Association Alliance.

Sites listed in the SHIP Projects Table are assessed for priority. This exercise includes assessing development deliverability and sites are scored and subsequently prioritised.

9.2 Education Contributions

There is no commuted sum requirement from Education Services on affordable housing developments provided by Housing Associations and Fife Council. As these payments are not eligible for grant funding there is no facility to provide any commuted sums toward education provision. However, where a proposed development would create a critical infrastructure capacity issue, particularly in terms of the primary school estate, contributions may still be required.

The Affordable Housing Board, charged with delivering the Council's Affordable Housing Programme, is aware of the shortfall in capacity for school places and GP practices. The board is tied into work to develop capacity through the Health & Social Care Partnership and City Deal.

9.3 Council Land

In keeping with the Fairer Fife Plan, the Council is continuing to undertake a systematic examination of the Council's land holdings, looking for potential land. A dedicated member of staff to identify Council owned land and investigate the potential for this to be developed as affordable housing has been appointed by Fife Council. A site register of potential sites has been developed, which can be incorporated into the wider Programme to meet demand where land supply is an issue.

Since beginning this process, over 20 ha of Council land has been identified and included in the Programme. In the last year, further sites have been identified, extending to 7.5 ha, which will deliver around 200 houses. This approach has therefore proven to be beneficial and will continue moving forward. A further 7.8 ha of land has been earmarked to support the affordable housing programme, which could potentially support the delivery of over 220 affordable homes in future years.

9.4 Other Public Sector Land

The Fife Housing Partnership has a continued interest in opportunities to deliver housing on surplus land owned by other public sector agencies such as the National Health Service; the Ministry of Defence; Scottish Enterprise Fife and the Forestry Commission.

9.5 Open Market Land Sales

Fife Council and the Housing Associations continually seek discussions with private developers and landowners with regards to the development of their sites for affordable housing. In 2024/25, the Council secured 4.92 ha of land to deliver 142 affordable homes, with a further 6.43 ha identified as sites which are likely to proceed within Phase 4 of the Affordable Housing Programme with the potential to deliver an additional 226 homes. Further sites are also being identified, through site marketing and the planning process and are being assessed for future inclusion in the programme.

10.0 Delivery Vehicles

10.1 Developer Arrangements

The Council will continue to work with the members of the Fife Housing Association Alliance (FHAA), comprising of Kingdom, Glen, Ore Valley Housing Associations, and the Fife Housing Group (FHG) to deliver the housing association component of the SHIP. Following a review of their business plan to determine their capacity to respond in both financial and development capacity the FHAA signed a revised preferred developer agreement with Fife Council in July 2021.

The main revision to the long-standing Partnership Agreement is the new commitment to ensure that on affordable housing sites or private developer sites with an affordable housing contribution of 50+ properties, there will be a joint tenure approach adopted to provide new council housing and housing association housing on the same site. This policy change promotes tenant choice in housing options for these larger sites. This partnership agreement has recently been extended for a further five-year period to May 2029 as part of the development of the proposed Phase 4 AHP.

Flexibility remains with this arrangement, if issues arise in delivery by the FHAA this will be kept under review through regular programme meetings and quarterly Affordable Housing Board meetings.

As such, all the Housing Association projects within this SHIP are promoted by FHAA partners which brings the following benefits:

- Access to a demonstrated track record in affordable housing development experience, ensuring projects are delivered on time and within budget.
- Knowledge transfer and sharing between the participating organisations.
- Access to a streamlined process and developed procedures and standards, optimising delivery.
- The potential to further develop the partnership arrangements through joint working and joint projects.
- Achieving wider benefits through training and apprenticeships.

10.2 Contracting with Private Developers

Due mainly to scarce land resources, it continues to be recognised that engagement with the private sector to deliver affordable housing is necessary. Fife Council and the FHAA have successfully delivered projects with private developer partners and discussions are continuing with developers who hold sites in areas of housing need for both 100% Affordable Housing & Affordable Housing Policy (Section 75) sites.

10.3 Offsite Construction and Procurement

The Scottish Government supports the delivery of homes across Scotland using a range of offsite methods, from timber frame construction through to fully modular development, and will continue to do so through the AHSP. Fife Council and the FHAA continue to utilise modern methods of construction across the AHP with the use of off-site construction in manufacturing timber frames remaining a core method. We have both adopted a fabric first approach to design and construction which allows us to create energy efficient homes. The use of modular construction continues to be

explored with the FHHA recently completing developments using Structurally Insulated Panels (SIPS) and factory finished panels.

Fife Council have identified two prospective sites within the SHIP to be part of the Edinburgh Home Demonstrator programme (EHDP). The EHDP was established to develop and test a new business model for the construction of affordable homes using offsite construction methods. This programme is based on collaborative procurement, whole life costings, development pipeline and general standardisation of affordable housing. Through this Fife Council has the potential to transform both the productivity and performance of the way we deliver future affordable homes, utilising a net zero carbon strategy and build new properties that have an energy performance specification that exceeds Gold Aspect 1.

The Council and the FHAA will continue to use a range of nationally recognised procurement frameworks to assist with the delivery of the Affordable Housing Programme, including SCAPE, Scottish Procurement Alliance (SPA) and Scotland Excel.

10.4 Open Market Transactions

In 2023/24 Fife Council successfully acquired 58 privately owned properties from the open market to bring into social rented use. The intention to continue to acquire a minimum of 50 properties per annum is fully dependant on the continued availability of grant funding to subsidise these acquisitions.

This intention is closely linked to the Fife Rapid Rehousing Transition Plan to increase the flow of statutory homeless households from temporary to permanent accommodation. Fife Council have also expanded this project to benefit tenants who are overcrowded or are under-occupying properties.

11.0 Conclusions

The SHIP sets out the investment priorities for affordable housing over the next 5 years (2025/26 – 2029/30) and how it will achieve the outcomes set out in the LHS and meet the affordable housing need as identified in the HNDA. The SHIP Projects Table details projects which have the potential to deliver 2,299 units throughout the 5-year period which would meet a range of identified housing needs. In addition to this, there are a further 50 Open Market Shared Equity (OMSE) units out with the AHSP estimated to be delivered within this timescale.

Prioritisation of projects has been carried out to ensure the resources are carefully allocated and details of the scoring methodology are provided along with details of current project priorities. This provides a snapshot in time which will be subject to change as projects are developed. The over provision of 31.9% detailed within the programme has been provided to take account of potential slippage from the proposed programme. It also prepares us to take advantage of any additional funding opportunities that may arise from elsewhere across the AHSP nationally.

The Council and the FHAA, alongside private developers will continue to work within the current funding environment and investigate alternative solutions to deliver units in more innovative ways while still seeking to meet the spectrum of housing needs. This will be based on what is deliverable for organisations.

12.0 Contacts

If you require further information about Fife's SHIP, please contact:

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Appendix 1 - SHIP Scoring Methodology

Overview

The scoring and prioritisation will be completed by Fife Council Housing Services for all projects in the SHIP Projects Table. This will be done in consultation with the Fife Housing Association Alliance. The scoring methodology and points available can be summarised as follows:

Scoring Summary

Item	Points Range
Housing Need	45 - 85
Development Deliverability	0 - 160
Strategic Fit	10 - 50
Minimum to maximum points range	55 - 295

The priorities in the SHIP are expected to change to reflect updated scores when project's circumstances change. For example, the development status may increase from 10 to 70 points once a planning application has received approval. The scores and priority of projects will be reviewed on an ongoing basis.

Housing Need

The Housing Need points are separated into 2 categories.

Firstly, points are awarded based on the annual affordable housing requirement across the 4 Housing Market Areas, as identified through the combined Housing Need and Demand Assessments 2021-2040 (HNDAs).

Housing Market Area Need 10 Year Need (2021-2031)

HMA	Annual Affordable Housing Need	Points
Glenrothes, Kirkcaldy & Central	170	50
Dunfermline & West	135	40
St Andrews & North East (includes Greater Dundee)	55	30
Cupar & North West	42	20
Fife Total	401	

Secondly, points are awarded based on the percentage of affordable housing need met by the number of units delivered over the various affordable housing programmes across the 10 Local Housing Strategy Areas (LHSAs).

2024 – Unit Progress over all programmes

LHSA	Percentage of Need	Points
1. St Andrews	-37%	50
2. Cupar & Howe of Fife	-29%	45
3. Tay Coast	-16%	40
4. Levenmouth	-7%	35
5. Kirkcaldy	5%	30
6. Largo & East Neuk	15%	25
7. Dunfermline & Coast	19%	20
7. Glenrothes	21%	20
9. West Fife Villages	51%	10
10. Cowdenbeath	79%	5

Development Deliverability

The emphasis on deliverability needs to be strong and the Programme must contain sites that can be delivered within required timescales. The Development Deliverability points are separated into 2 categories.

Firstly, points are awarded based on the current development status of a project in terms of land ownership and progress through the planning system to reflect the deliverability of a project. Points under this category are awarded when each stage has been met.

Land Ownership and Planning Progress

Development Status	Points
Land Acquired	50
Planning Permission Granted (Full)	30
Delivery Timescale to be agreed through Section 75 Agreements	10
Minimum to maximum points range	0 to 90

Secondly, each project is allocated a Red, Amber or Green (RAG) status in terms of development deliverability. Further details on each category are detailed in the following table.

RAG Categories

Category	Reason	Points
Green	Confidence the project can proceed within required timescale as indicated in the SHIP Projects Table (planning permission granted & no significant issues).	70
Amber	Confidence the project will start, but there is some risk it may develop later than the planned timescale as indicated in the SHIP Projects Table, or that unknown costs may jeopardise its development (no planning permission & no significant issues).	30
Red	A number of factors cause more than 50% uncertainty over the project being delivered within the required timescale as indicated in the SHIP (no planning permission and significant issues).	10

Strategic Fit

Projects that are of strategic importance and meet wider council objectives will be awarded additional points.

Firstly, points are awarded to projects that have been prioritised as having a strategic importance by the Council. Examples include: - projects that contribute to town centre regeneration; projects where the site includes a prominent landmark; projects that are part of a Strategic Development Area; projects within development areas associated with Housing Infrastructure Fund applications; projects located within a Housing Regeneration or Estate Management Area.

Wider Objectives

Strategic Importance	Points
Projects with wider council objectives	20

Secondly, points are awarded where a project meets additional Local Housing Strategy priorities as well as meeting identified housing need. Examples include: - specialist projects that meet strategic needs and address specialist equality issues such as extra care housing for specific client groups, hospital re-provisioning, new homeless centres and refugee accommodation. These points are awarded by the SHIP working group based on a low, medium or high priority.

Equalities Priorities

Development Status	Reason	Points
High	Urgent need for this project to meet identified high priority specialist needs as a high demand for clients has been identified.	30
Medium	The project would be of benefit in meeting specialist needs and is a medium priority because some client need has been identified.	20
Low	The project would be of benefit in meeting specialist needs, but this is a low priority because no client need has been identified.	10

