

Cowdenbeath Area Housing Plan 2026/27



Cowdenbeath Area Housing Plan 2026-2027

Introduction

The Fife Housing Partnership supports the [Scottish Governments 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. [The Fife Housing Partnership Local Housing Strategy 2022-2027](#) 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 the 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 within the content of this Area Housing Plan. The Cowdenbeath Area Housing Plan was approved by Cowdenbeath Area Committee on 9 September 2026.

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 Locality is part of the Dunfermline Housing Market Area and includes the electoral wards of:

Ward 7

Ward 8

Through the [Fife Housing Register](#) webpage, you can now view our new [interactive map](#) 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.

Evaluation of Cowdenbeath Area Housing Plan 2025-2026

The Cowdenbeath Area Housing Plan 2025-2026 outlined key actions that would support our commitment to new build delivery, managing the area lettings plan, improving property condition and looking after tenancies. An evaluation of our progress has been summarised below.

Cowdenbeath Area Housing Action Plan 2025-2026 Progress Summary

Area of Focus	Progress Report
Stock Improvements	<i>In the past year, as part of our stock improvements works:</i> ▪ 251 Homes received bathroom upgrades; ▪ 97 homes received heating upgrades; ▪ 214 homes received kitchen upgrades; ▪ 168 homes received rewiring works; ▪ 71 homes received roof replacement; ▪ 28 homes received window & Door upgrades.
Housing Allocations	Transfer led allocations to New Build properties: - The 19 New Builds at Hill Street, Cowdenbeath completed in September 2025 created suitable accommodation for 48 households to date and continuing.
Tenancy Management	Transfer Incentive Scheme: - 10 Households were assisted through Transfer Incentive Scheme Financial year 2025-2026.
Void Management	Ambitious aim to reduce void times to 25 days in 2025 -26 has not been reached. In 2025 – 26 Cowdenbeath average void turnaround time increased to average of 41 days as did the Fife wide figure. Percentage of rent lost due to empty homes, despite the increase in average void times, is 1.12%

Rent Collection Rates	Rent Collection rates have reduced in the Cowdenbeath area in 2025 -2026 with 98.41% of rent collected, the reduction in collection is reflected Fife Wide with 98.78% of all rents collected.
Tenant Participation	2025-26 Potential for additional Tenant & Residents Association (TRA) in Broad Street area in Cowdenbeath, unfortunately when explored did not succeed.

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 5,489 homes.

5,489
TOTAL HOMES

Stock by type		Fife	Stock by size		Fife
Sheltered	145	1258	Bedsit	8	236
Flat/Maisonette	122	1643	1 bed	969	7427
4 in a block	1593	8224	2 bed	2539	14922
Flat/Tenement	728	4861	3 bed	1735	7691
High rise flat	0	716	4+ bed	238	1297
House	3046	16129			

Cowdenbeath area contains 17.4% of all Fife Council stock, of which 97% is lettable. This means that we have 5,316 properties that are available to let as tenancies. Stock that is not available for let is due to housing regeneration and stock improvements or the properties being used for other purposes such as temporary accommodation or decant. Our stock profile is mostly consistent with the overall stock profile of Fife; however we do have a larger proportion of house type dwellings than the Fife profile, this is in part due to no high-rise dwellings within the area.

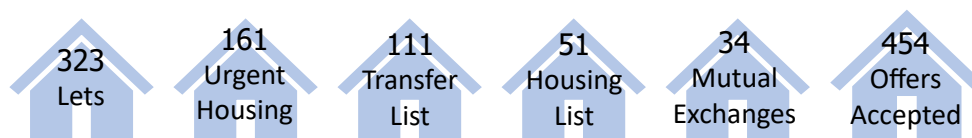
When properties become void (vacant), we need to ensure this time is kept to a minimum. Rental loss for the void period affects the income to the council, in the previous year we lost 1.12% of rental income due to 343 properties being void, our average turnaround time was 41.4 days from the property becoming vacant to a new tenant moving in, Fife wide average also increased for the same period to 40.6 days.

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:

- Urgent Housing
- Transfer list
- Housing List

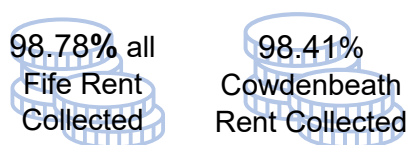
Allocations play a key role in ensuring that we make best use of housing stock, and we have committed to allocate properties fairly across all applicant categories. For our full allocations information please see the Cowdenbeath Area Lettings Plan 2026-2027.

The Fife Housing Register waiting list shows that on 30th June 2026 that 1,600 applicants have Cowdenbeath as their first area of choice, this accounts for 12.5% of all applicants. In the previous year we made 553 offers of housing of which 82% 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 3.*

The Cowdenbeath Area 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.



Across Cowdenbeath area, £26.52m rent was due to be collected for our properties during the period 01.07.2025 to 30.06.2026, at the end of this period 5.36% of rent due is outstanding.

Our annual Rent Consultation is your opportunity, as our tenant, to engage with us and make an impact, further information about how you can take part is available in our Winter edition of Down Your Street. 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. Fuel Poverty occurs when fuel bills exceed 10% of a household income after housing costs. Extreme fuel poverty occurs when fuel bills exceed 20% of a household income after housing costs. The average probability of a fife council tenants living in Fuel Poverty/Extreme Fuel Poverty is detailed below for the Cowdenbeath locality:

	Cowdenbeath Area		All Fife	
	Fife Council tenant	All tenants & residents	Fife Council tenant	All tenants & residents
% of Tenants and residents living in fuel poverty	38.2 %	27.4 %	37.60 %	24.10 %
% of Tenant and residents living in extreme fuel poverty	7.3 %	9.0 %	7.50 %	7.50 %

In a recent survey, 50.39% of Cowdenbeath locality tenants told us they can easily afford to heat their home. Through a partnership approach we continue to work towards reducing fuel poverty across Fife for all tenants and residents. In 2025/26 we awarded 470 fuel crisis vouchers to residents in Cowdenbeath locality, most of whom were Fife Council tenants. We also provided financial support to 31 tenants who were living with damp and mould as a consequence of their fuel poverty. We have also provided additional support for tenants to manage current fuel payments when they have been in debt, been proactive in helping those in the most energy inefficient properties. Please speak to your housing management officer if you would be interested to find out more about this

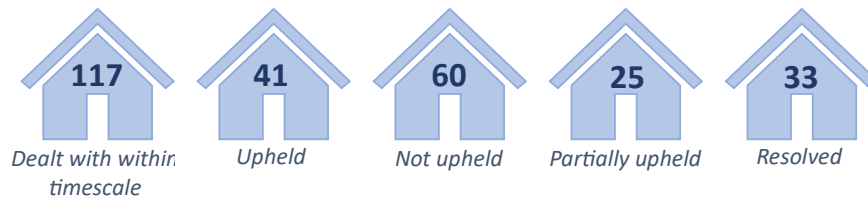
The Cosy Kingdom partnership has given energy advice to 480 households in Cowdenbeath locality and installed energy saving measures through its Handy Service in 255 properties. Cosy Kingdom advisors additionally refer struggling tenants onto money advice and debt specialists at CARF for further support and are also able to refer tenants to national support schemes for heating, insulation and solar upgrades.

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	80.98%	83.10%
% who think we are good at keeping you informed about our services and decisions	79.95%	82.95%
% satisfied with the opportunities we give you to participate in our decision-making process	78.66%	81.90%
% satisfied with the quality of their home	86.12%	85.62%
% satisfied with the repair service we provide	79.95%	80.43%
% satisfied with our contribution to the management of your neighbourhood	84.32%	87.24%
% that think their rent is good value for money	79.43%	83.90%

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 locality of **2025/2026** are as follows:

Complaint Reasons	Total number
Poor communications including lack of notice, consultation & engagement	37
Unsatisfactory response to previous complaint / request for service / enquiry / reported fault	21
Dissatisfaction with policy / current delivery arrangements e.g. timescales, priorities, criteria	13
Inappropriate staff attitude / behaviour	11
'Damp Team' & 'Failure to respond to previous complaint / request for service / enquiry / reported fault'	20

Annual Area Housing Budget

Housing Services activities are taking place within agreed Housing Revenue Account (HRA) budget. The Housing Revenue Account (HRA) Budget 2026 – 2027 was approved at Fife Council committee on 26th February 2026.

The area housing budget that was approved for Cowdenbeath Locality by elected members was £375,913 for this financial year. In addition, £179,900 was approved for new fencing in the Cowdenbeath Locality. The area housing budget is used for local projects, and to date we have committed to £237,929.55 on local projects, of which at 31st July 2026 £116,539.00 has been completed and paid and committed to £125,515.09 on new fencing, of which £21,748.00 has been completed and paid in the Cowdenbeath Locality. These projects include: -

Projects completed and Paid

11 large projects have been completed across Cowdenbeath Locality these include

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

25 Fencing Projects have been completed

Project Commitments in the next 6 months:

- A further 56 Fencing Projects have been committed to for this financial year
- And a further 100 larger projects committed to date

237 smaller projects have been completed and committed to date. These smaller projects include assisting household with Tenancy Sustainment, from a tenant centred approach, in addition to minor estate projects. Reacting to estate concerns & improvement in our community and assisting Housing Management Officers to support households while undertaking statutory and legislative duties.

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

Housing Regeneration

Housing Regeneration 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 Cowdenbeath area.

The Demolition and site clearance works at Martin Crescet, Ballingry is now complete. There are currently no plans for the site, which is now greenspace.

Demolition of Wilson Bruce Court is complete, which will be grassed over until future development. The adjacent Jenny Gray, Extra Care Village is due for completion imminently, end of August/start of September 2026 providing additional 44 properties.

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 Locality we have built 120 new homes since 2017, 19 of which were built in the last year. 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 2 properties were bought in the Cowdenbeath area.

You can find out more about what is planned in Cowdenbeath area by viewing our [Strategic Housing Investment Plan](#) 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:

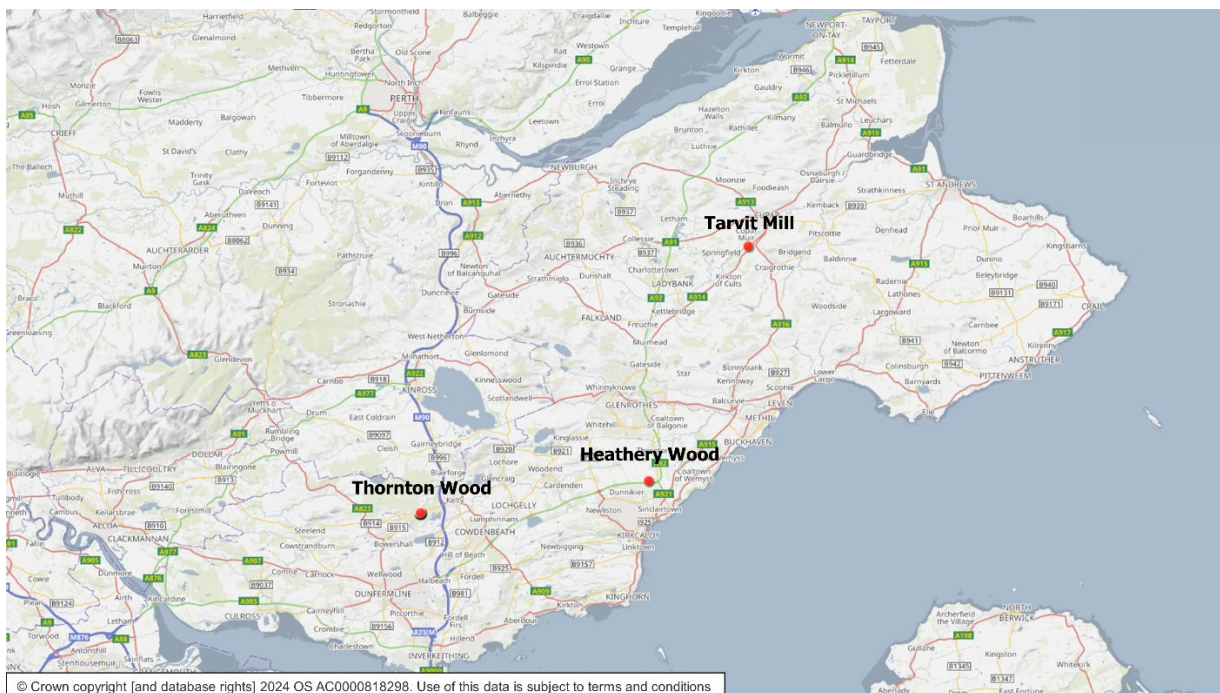
- Central Heating
- Double-glazed windows
- External doors
- Extractor fans for kitchen and bathroom
- Hard-wired smoke detectors
- Kitchen
- Roofs and rainwater goods
- Roughcasting
- Upgrading of electric consumer units
- Bathrooms

The Scottish Housing Quality Standard compliance rate for Fife as at 31/03/2026 is 92.82%, compared to the Scottish average of 86.45%.

The Energy Efficiency Standards for Social Housing (EESH) encourages landlords to improve the energy efficiency of social housing. In Fife we achieved a 89.91% compliance rate, against the Scottish average of 91.52%.

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 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 Fife Council, this is a brick-build structure with pitched roof, 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 with 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 2025-2026 the following cases were reported within the Cowdenbeath area:

Fixed Penalty notice / Order	Total number
Dog fouling fixed penalty notices	2
Dog control notices	0
Fly tipping fixed penalty notices	2
Littering fixed penalty notices	6
Noise fixed penalty notices	0
Antisocial Behaviour Orders (ASBO)	0

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 177 reports 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 [Tenant Participation](#) webpage for more information.

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

- Sunnyside Court Tenants Association
- Cardenden Tenants and Residents Association

- Ore Valley Tenants Association

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: Brunton House, High Street, Cowdenbeath, KY4 9QU



Benarty Customer Service Point, Ballingry Community Centre, Flockhouse Avenue, Ballingry, KY5 8JH (Opening hours Monday 9am to 12:30pm, Friday 1:30pm to 5pm)



Kelty Customer Service Point, 92 Main Street, Kelty, KY4 0AQ
(Tuesday 9am to 12:30pm - 1:30pm to 5pm, Thursday 9am to 12:30pm - 1:30pm to 5pm)

Cowdenbeath Area Housing Action Plan 2026-27			
Area of Focus	Action	Action description	Time scale
Housing Allocations	Meet housing allocation targets outlined in the Cowdenbeath Area Lettings Plan	Transfer led allocation to New Build Properties, to create a chain of allocations to assist more households in housing need. Housing allocation target of 55% to urgent housing lists and 45% to transfer/general housing list	Updates provided at Area Ward meetings.
	Transfer Incentive Scheme (TIS)	Utilising the Transfer Incentive Scheme for those eligible to ensure the best use of housing stock	Updates provided at Area Ward meetings.
	Increase number of mutual exchanges	Supporting an increase of mutual exchanges to 47	Updates provided at Area Ward meetings.
Void Management	Reduce rent loss for voids properties	Reduce void rent loss from 1.2% to $\leq 1.00\%$	Updates provided at Area Ward meetings.
Stock Improvement	Window & Door Upgrades	Target of 170 properties across the following towns: • Ballingry • Cardenden • Cowdenbeath • Crossgates • Hill Of Beath • Kelty • Lochgelly	Update to be reported in AHP 2026/27

		• Lochore • Lumphinnans	
Stock Improvement	Roughcasting works	Target of 30 properties across the following towns: • Ballingry • Cardenden • Cowdenbeath • Kelty • Lochgelly	Update to be reported in AHP 2026/27
Stock Improvement	Bathroom Upgrades	Target of 330 properties across the following towns: • Cardenden • Kelty • Ballingry • Lochgelly • Ballingry • Lochore • Lumphinnans • Cowdenbeath • Hill Of Beath • Crosshill • Crossgates	Update to be reported in AHP 2026/27
Stock Improvement	Heating Upgrades	Target of 162 properties across the following towns: • Ballingry • Cardenden • Cowdenbeath	Update to be reported in AHP 2026/27

		• Crossgates • Kelty • Lochgelly • Lochore • Lumphinnans • Crosshill	
Stock Improvement	Kitchen Upgrades	Target of 122 properties across the following towns: • Cardenden • Kelty • Ballingry • Lochore • Lochgelly • Lumphinnans • Cowdenbeath • Crosshill • Hill Of Beath • Crossgates	Update to be reported in AHP 2026/27
Stock Improvement	Roofing Upgrades	Target of 24 properties across the following towns: • Ballingry • Cardenden • Cowdenbeath • Lochgelly	Update to be reported in AHP 2026/27
Tenant Participation	Tenant led area walkabouts	Explore and test alternative participation methods for area walkabouts	Updates provided at Area Ward meetings.

Cowdenbeath Area Lettings Plan 2026/27



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 update <https://www.fife.gov.uk/kb/housing> 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:

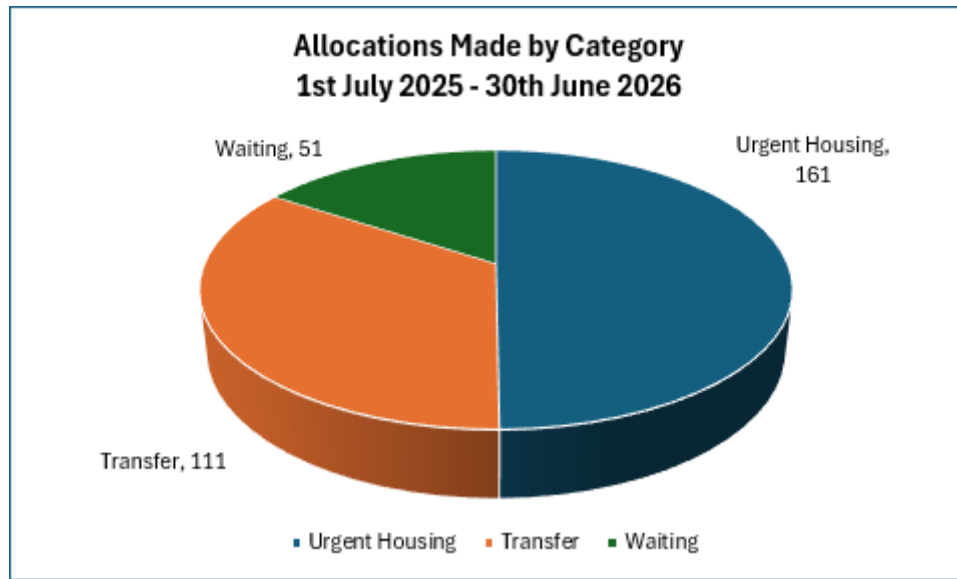
- Kelty • Hill of Beath • Cowdenbeath • Lochgelly • Crossgates
- Ballingry • Crosshill • Lumphinnans • Cardenden • Lochore

Fife Council has a total of 5,316 lettable properties in the Cowdenbeath area. The chart below details the breakdown of the housing stock by property type and number of bedrooms.

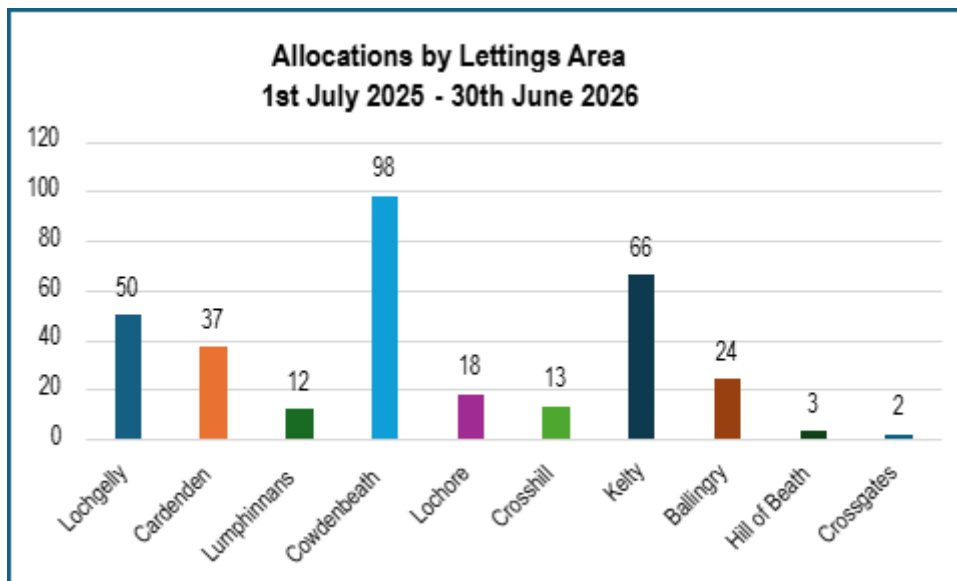
	Description	Bedsit	1 bed	2 bed	3 bed	4 bed	5 bed	6 bed	7 bed	5316
Lettable Stock	BSH - Bungalow Sheltered	0	21	2	0	0	0	0	0	23
	BUN - Bungalow	0	304	74	18	7	1	1	0	405
	GF4 - Ground Floor 4 in Block	0	176	416	190	0	0	0	0	782
	GFL - Ground Floor Flat	0	115	134	20	0	0	0	0	269
	GSH - Sheltered No Stairs	6	94	18	0	0	0	0	0	118
	HSE - House	0	13	1167	1182	196	25	5	3	2591
	MAS - Maisonette	0	0	28	16	0	0	0	0	44
	UF4 - Upper Flat 4 in block	0	137	384	202	0	0	0	0	723
	UFL - Upper Flat	0	82	222	57	0	0	0	0	361

Applicants Housed

The below chart shows the allocations made by category across the Cowdenbeath area between 01/07/2025 and 30/06/2026.

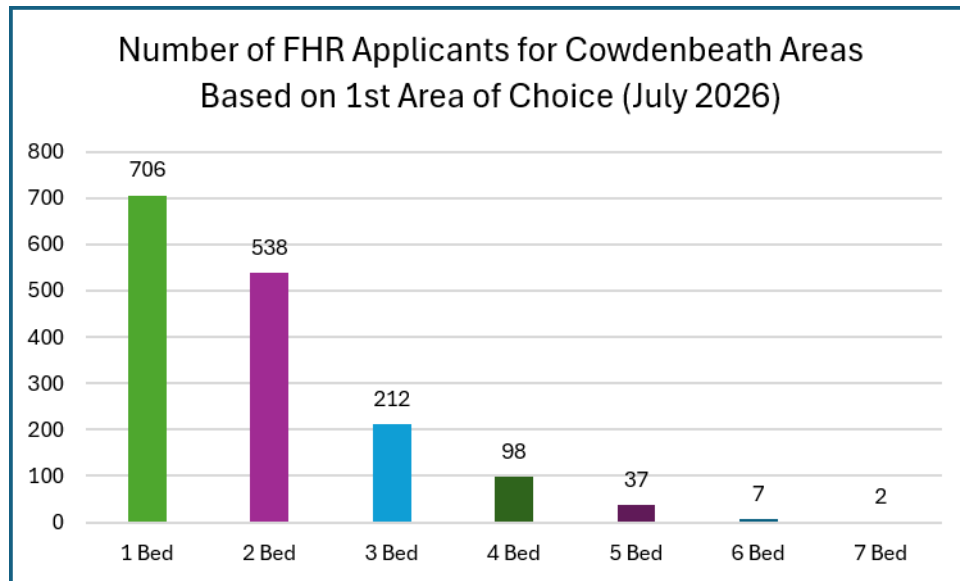


The below chart shows the allocations made by lettings area between 01/07/2025 and 30/06/2026



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 2026 -27	1st July 25 - 30th June 26
Urgent Housing Lists	55%	65%
Transfer/General Housing Lists	45%	35%

New Build Properties

During 2025/26 the following new build site was completed:

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

Cowdenbeath, Hill Street

A total of 19 properties were completed in September 2025

To date these 19 additional properties, have created suitable accommodation for 48 households.

2026/27 the following new build sites are scheduled for completion:

Lochgelly, Extra Care Village Jenny Gray

Work at Extra Care Village on the former Jenny Gray site at Lochgelly is nearing completion, providing additional 44 older person properties.

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

Housing Options

FHR Partner Stock

Ore Valley Housing Association

Ore Valley have the largest FHR partner stock in the Cowdenbeath area with 681 properties. 60% of their stock are two-bedroom properties with 25% being 3 bedroom, 12% 1 bedroom and 3% being 4 bedrooms.

Their largest stock types are houses with 402 and upper flatted accommodation with 113. The remainder of stock is made from other flatted accommodation and bungalows.

Ore Valley have stock in the following lettings areas: Cardenden (458), 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 245 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 267 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 (70), Lochgelly (58), Cowdenbeath (41) 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

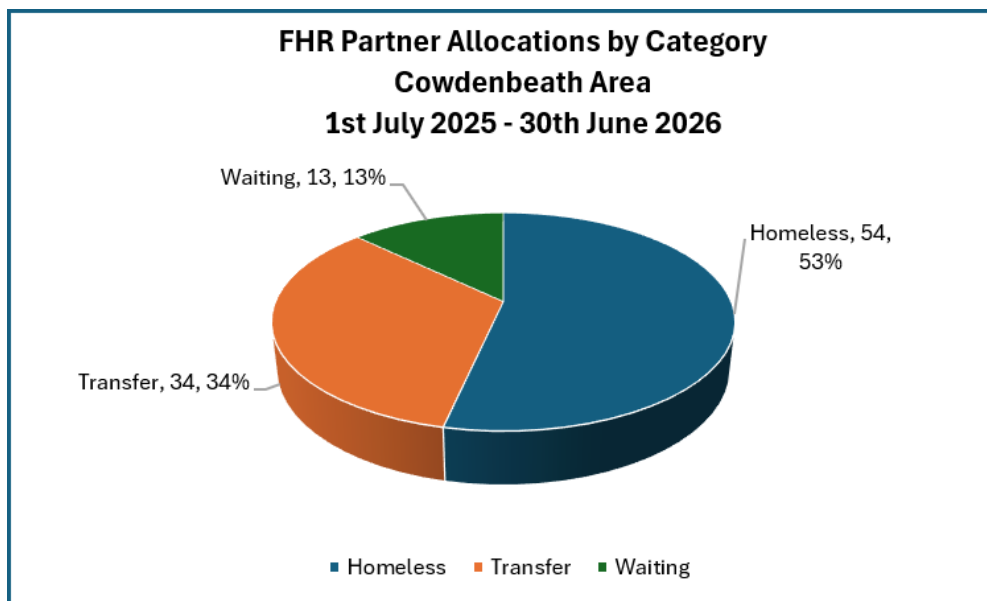
Hillcrest Housing Association have the lowest stock of all FHR partners with 22 properties. All of Hillcrest's stock in Cowdenbeath is flatted accommodation with 6 being ground floor flats and 16 being upper floor flats.

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

Hillcrest Housing only have stock in Lochgelly.

FHR Partner Allocations:

Total of 67 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>

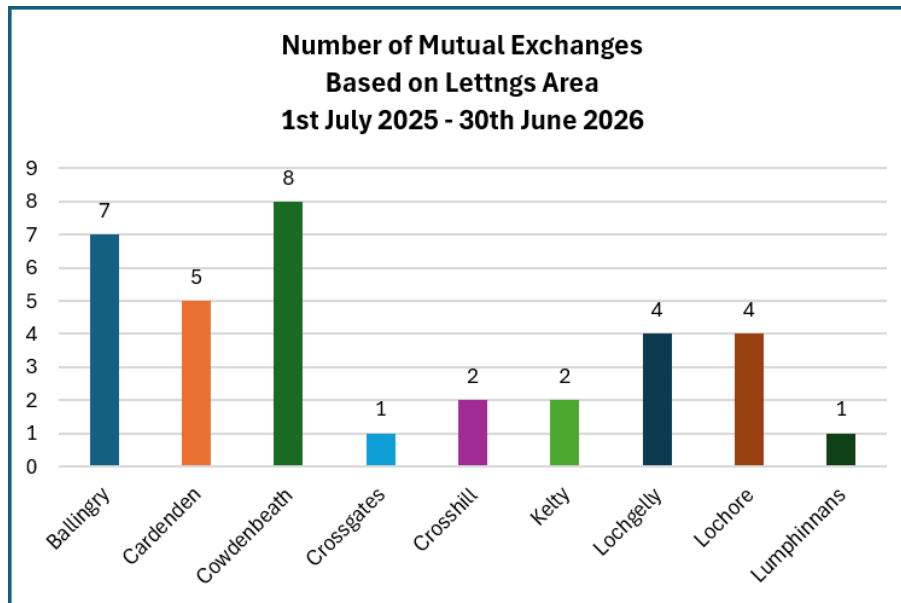
The table below shows a list of Mid-Market Rent properties that Ore Valley Housing Association have within the Cowdenbeath area:

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, Lochore	Cowdenbeath	28 x flats	Mix of 2 and 3 beds
		3 x house	4 bed

Mutual Exchange & Home Swap

A total of 34 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.

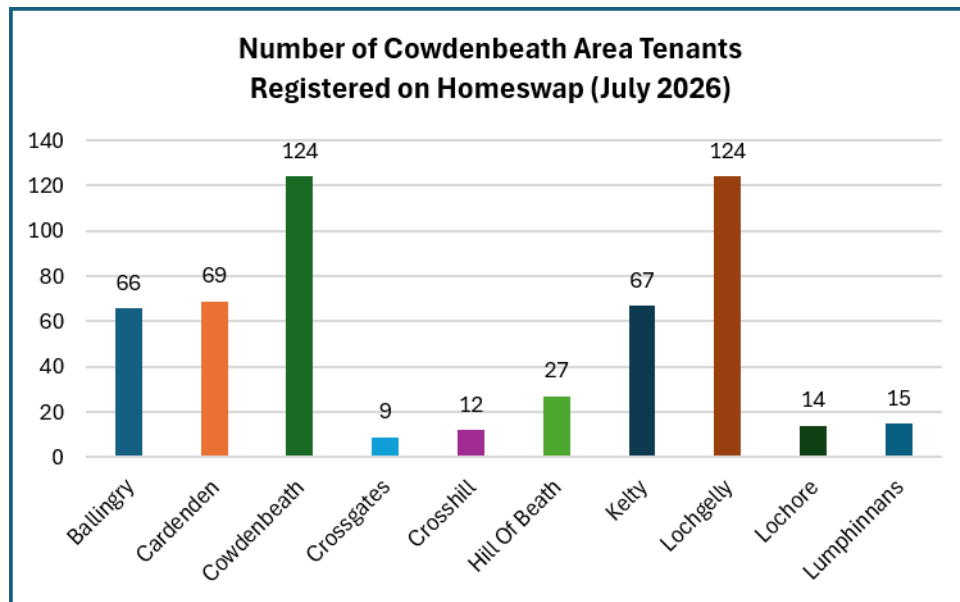
Swaps are not limited to 2 households, and Mutual Exchange 'chains' can be created, with 3+ properties involved in the swap.

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 [can be printed from the publication list below](#). Fife Council tenants can also request their exchange [online](#).

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

As of the 30th of June 2026 there were 527 Tenants in the Cowdenbeath area registered with Homeswap



Private Rented Sector

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

NB: Data taken from the Registers of Scotland data reporting, can't guarantee 100% accuracy.

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 Private landlords	Number of Private Rented Properties	Number of Houses of Multiple Occupancy (HMO)
1775	1461	8

Average rents per size vs Local Housing Allowance figures as at July 2026. These figures are based on current advertised market figures. Local Housing Allowance Rates can be found on Scottish Government website.

Average Cost per calendar month (data to be used with caution due to the low numbers of properties recorded)

Area	1 Bed	2 Bed	3 Bed	4 Bed
Kelty	-	-	£850	-

Lochgelly	-	£725	-	-
Lochore	-	-	-	-
Ballingry	-	-	-	-
Cardenden	-	-	£795	-
Cowdenbeath	-	£723	-	£1,300
Crossgates	-	£595	-	-
Crosshill	-	-	-	-
Hill of Beath	-	-	-	-
Lumphinnans	-	-	-	-
LHA	£448	£588	£713.	£1,246.

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

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, [PACT Enterprises](#) 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.fifehq.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