

Cowdenbeath Area Housing Plan 2025/26



Cowdenbeath Area Housing Plan 2025-2026

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 Committee on 3 September 2025.

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

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

Ward 8: Lochgelly Cardenden; Benarty

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 2024/25

The Cowdenbeath Area Housing Plan 2024/25 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.

Area of Focus	Progress Report
Stock Improvements	<p>In the past year, as part of our stock improvements works:</p> <ul style="list-style-type: none"> 125 homes received bathroom upgrades. 102 homes received heating upgrades. 87 homes received kitchen upgrades. 61 homes received rewiring works. 60 homes received roof replacement works. 21 homes were improved from roughcasting works. 134 homes received window & or door upgrades.
Tenancy Management	<p>Transfer Incentive scheme assisted 21 tenants to move to a more suitable home in the financial year 2024-25</p>

Voids (Vacant Properties)	<p>Cowdenbeath area have reduced average days to turnaround empty properties from 33.94 to 33.2</p> <p>Percentage of void rent lost due to empty homes has reduced from 1.14% to 1.11%</p>
Rent Collection Rates	Rent collection rates have increased in the Cowdenbeath area, we continue to collect current rent due and recover arrears

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 5,505 homes.

5505
Homes

Stock by type		Fife	Stock by size		Fife
Sheltered	181	1295	Bedsit	31	256
Flat/ Maisonette	87	1502	1 bed	981	7431
4 in a block	1586	8177	2 bed	2528	14738
Flat / Tenement	642	4452	3 bed	1731	7584
High rise flat	0	712	4+ bed	234	1241
House	3009	15113			

Cowdenbeath area contains 17.6% of all Fife Council stock, of which 96.2% is lettable. This means that we have 5,296 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. 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 1.14% of rental income due to 377 properties being void. Our average turnaround time was 33.94 days from the property becoming vacant to a new tenant moving in, when comparing this to the Fife average of 37.42 days, it shows that our area team are managing void properties well.

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 Lists
- Transfer list
- General Housing List

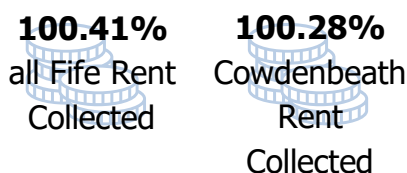
Allocations play a key role in ensuring that we make best use of housing stock, and we have committed to allocate properties fairly across all applicant categories. For our full allocations information please see the Cowdenbeath Lettings Plan 2025-2026.

The Fife Housing Register waiting list shows on the 30th June 2025 that 1762 applicants have Cowdenbeath as their first area of choice, this accounts for 13% of all applicants. In the previous year we made 521 offers of housing of which 73.70% 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 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, £24.96m rent was due to be collected for our properties during the period 01.07.2024 to 30.06.2025. Currently, 5.36% of rent due is outstanding, we collected more rent than was due in the preceding year but it is evident that improving interaction with our tenant's will improve collection of rent arrears and we will continue our efforts to address arrears.

We can provide support with money advice, please speak with your Housing Management Officer if you would like further information.

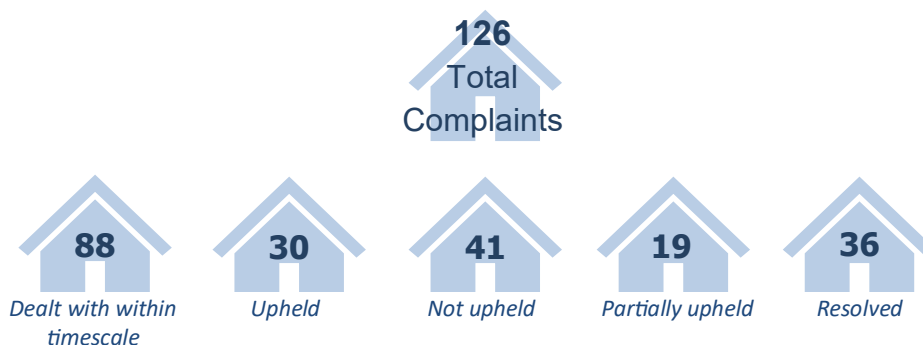
In our introduction, we confirmed that we support the Scottish Government Housing to 2040 strategy, and this includes addressing fuel poverty. It is estimated that 24% of Fife households are living in fuel poverty, through a partnership approach we continue to work towards reducing fuel poverty across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

Appendix 1 – Cowdenbeath Area Housing Plan 2025/26

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	82.29%	84.03%
% who think we are good at keeping you informed about our services and decisions	86.78%	84.41%
% satisfied with the opportunities we give you to participate in our decision-making process	81.80%	80.89%
% satisfied with the quality of their home	89.28%	86.94%
% satisfied with the repair service we provide	82.63%	86.92%
% satisfied with our contribution to the management of your neighbourhood	86.78%	86.84%
% that think their rent is good value for money	78.30%	81.59%

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 are as follows:

Complaint Reasons	Total number
Poor communications including lack of notice, consultation & engagement	24

Unsatisfactory response to previous complaint / request for service / enquiry / reported fault	22
Inappropriate staff attitude / behaviour	11
Poor Condition / Standard of Housing	10
Failure to respond to previous complaint / request for service / enquiry / reported fault	8

Annual Area Housing Budget

Housing Services activities are taking place within agreed Housing Revenue Account (HRA) budget. The HRA Capital Investment Plan for 2025–29 was approved at full committee on the 20th of February 2025 and remains the approved capital investment plan for the HRA.

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 £101,661 has been completed and paid and committed to £143,490.80 on new fencing, of which £75,226 has been completed and paid in the Cowdenbeath Locality. These projects include: -

Projects Completed and Paid

- Doverhall Playpark, Crossgates: Identified at Tenant and Residents Walkabout: Housing Services contributed to making the playpark safe and bringing back into use for the local community.
- A further 30 larger projects have been completed across the Cowdenbeath Locality these include:
 - Tenancy Assistance
 - Estate Improvements
 - Estate Clearances
 - Garden Works

12 Fencing Projects have been completed.

Project Commitments in the next 6 months:

- A Further 24 Fencing Projects have been committed to date
- And a further 40 larger projects committed to date

251 smaller projects have been completed and committed to date. These smaller projects include assisting households with Tenancy Sustainment, from a tenant

centred approach, in addition to minor estate projects. Reacting to estate concerns and improvements 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

A Housing Regeneration Programme for the period 2022-25 has been agreed, the programme ensures that People and Place are at the heart of the process. As part of the regeneration programme, significant improvements are being made to the Cowdenbeath Locality including:

Demolition of the 24 properties at Martin Crescent is now complete, site clearance works to make safe are currently ongoing. There are currently no plans for the site, following site completion the area will be covered with grass seed.

Approval, as part of this plan, is being sought for demolition of the current very sheltered complex at Wilson Bruce Court, Lochgelly.

Demolition of Wilson Bruce Court will allow for future development of a further 16 new build properties in, addition to Extra Care Village comprising of 44 wheelchair and amenity properties and the 24-bed extra care facility, Jenny Gray House, currently under construction on the adjacent site.

Stock Improvement and Affordable Housing Programme

The Plan for Fife 2017-2027 through the 'Thriving Places' theme identifies the challenge of a rapidly changing population with around 20,000 new homes, of all tenure, needed over ten years. To achieve this, we are committed to building new homes and in the Cowdenbeath area we have built 101 new homes since 2017. We recognise that under the Right to Buy Scheme, which was active between 1980 – 2016, 6428 properties were sold in the Cowdenbeath area. We are now purchasing properties back from the open market in the areas of greatest demand to assist those in the greatest need of housing. In the previous year 3 properties were bought in the Cowdenbeath area.

Affordable Housing Programme

- Hill Street, Cowdenbeath 19 properties are now complete.
- New Flockhouse, Lochore : 51 new affordable homes being built. Estimated completion date is currently August 2027 for these properties.

- Lochgelly Road, Lumphinnans: 97 new affordable homes being built, current estimated completion date for these properties is also August 2027
- Jenny Gray House, Lochgelly: 44 new properties, with estimated handover of the site, which will be phased as August 2026

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

Stock Improvement Programme

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:

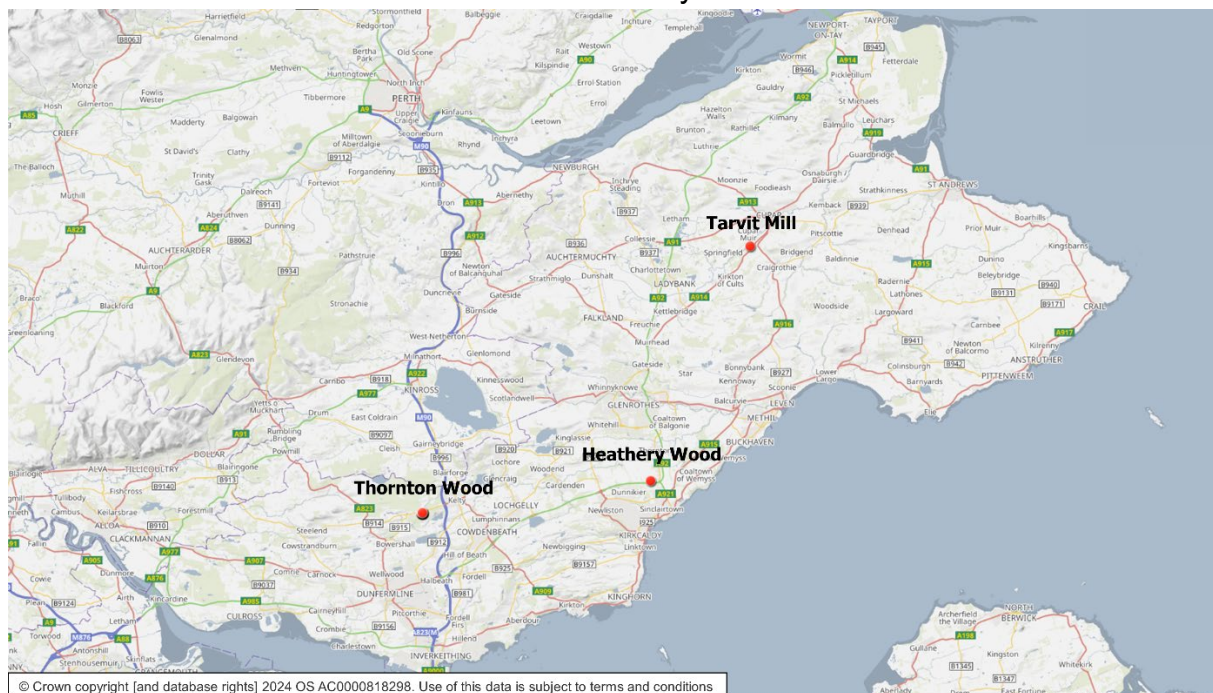
- Central Heating
- Double-glazed windows
- External doors
- Extractor fans for kitchen and bathroom
- Hard-wired smoke detectors
- Kitchen
- Roofs and rainwater goods
- Roughcasting
- Upgrading of electric consumer units
- Bathrooms

The Scottish Housing Quality Standard compliance rate for Fife as at 31/03/2025 is 92.24%, compared to the Scottish average of 83.03%.

The Energy Efficiency Standards for Social Housing (EESH) encourages landlords to improve the energy efficiency of social housing. In Fife we achieved a 89.52% compliance rate, against the Scottish average of 89.40%.

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 us. This is a brick-built structure with pitched roof. It has a very small kitchen and bathroom. The Travellers sleep in their own caravans but cook and bathe in the amenity unit.



Safer Communities

Our Safer Communities team works to deliver community safety across Fife. Community safety covers a range of issues including crime, antisocial behaviour, public perception of crime and safety in our homes and on our roads. We have dedicated officers who work 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, for the period 01/07/2024-30/06/2025 the following cases were reported within the Cowdenbeath area:

Fixed Penalty notice / Order	Total number
Dog fouling fixed penalty notices	1
Dog control notices	1
Fly tipping fixed penalty notices	3
Littering fixed penalty notices	9

Noise fixed penalty notices	1
Antisocial Behaviour Orders full and interim (ASBO)	3

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 act 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 320 cases opened due to 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, we currently have 3 in the Cowdenbeath area:

- Cardenden Residents Association
- Ore valley Tenants Association
- Sunnyside Court 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](#)

[Benarty Customer Service Point](#)

[Kelty Customer Service Point](#)

Cowdenbeath Area Housing Action Plan 2025-26			
Area of Focus	Action	Action description	Time scale
Housing Allocations	Meet housing allocation targets outlined in the Cowdenbeath Area Lettings Plan.	Transfer led allocations to New Build properties, to create a chain of allocations to assist more households in housing need. Housing allocation targets of 65% to urgent housing list and 35% to transfer/general housing list.	Updates provided at Area Ward meetings. Update will also be provided in April 2026
	Transfer Incentive Scheme	Utilising the Transfer Incentive Scheme for those eligible to ensure the best use of housing stock.	Update to be provided in April 2026
Void Management	This year has seen continuous improvement, and the Voids Governance Group has updated the Voids Service Improvement Plan with aim of reducing to under 25 days in 2025/26	Aim to reduce void time from 33.94 days to 25 days as per the Void Service Improvement Plan	Updates provided at Area Ward meetings. Update will also be provided in April 2026
	Reduce rent loss for void properties.	Reduce void rent loss from 1.14% to $\leq 1.00\%$	Update to be provided in April 2026
Stock Improvement	Complete bathroom upgrades, via the housing improvement programme, to ensure that our properties meet the Scottish Housing Quality Standard.	233 Planned Bathroom Upgrades Ballingry Ballingry Crescent, Ballingry Road, Capledrae Court, Cleikimin Crescent, Craigie Street, Fairnsdale Terrace,	Scheduled to be completed 31/03/2026.

Appendix 2 – Cowdenbeath Area Housing Action Plan 2025-26

		<p>Hill Road, Kildownie Crescent, Kirkland Gardens, Kirkland Park, Kirkton Park, Malcolm Street, Martin Crescent, Navitie Park, Westwood Crescent.</p> <p><u>Cardenden</u></p> <p>Carden Avenue, Carden Castle Park, Cardenden Road, Cluny Park, Denfield Drive, Denfield Gardens, Dundonald Park, Hyndloup Terrace, Kirkburn Drive, Main Road, Main Street, Muirtonhill Road, Station Road, Whitehall Avenue, Woodend Park.</p> <p><u>Cowdenbeath</u></p> <p>Anderson Drive, Barclay Street, Birchbank, Blamey Crescent, Braemount, Bridge Street, Broad Street, Burnside Terrace, Chapel Street, Copeland Crescent, Craigbeath Court, Dalbeath Crescent, Drylie Street, Foulford Place, Hillview, Keir Street, Lochgelly Road, Meldrum Court Chapel Street, Milne Crescent, Moss Side Road, Mossend Terrace, Park Street, Paterson Lane, Paul Place, Pretoria Place, Primmer Place, Prospect Street, Rae Street, Raith Avenue, Rose Street, Sinclair Drive, Smith Avenue, Steins Place, Stenhouse Street, Taylor Avenue, Thistle Street, Union Street, Wallace Street, Weir Avenue, West Lane, Woodside.</p> <p><u>Crossgates</u></p> <p>Droverhall Avenue, Droverhall Place, Hillview Crescent.</p> <p><u>Crosshill</u></p> <p>Catherine Terrace, Garry Park, Inchgall Avenue, Benarty Avenue.</p> <p><u>Hill of beath</u></p> <p>Dalbeath Gardens, Hillview, Main Street, Mitchell Crescent.</p> <p><u>Kelty</u></p> <p>Beechbank Crescent, Blackhall Square, Blair Street, Centre Street, Croftangry Road, Elmwood Terrace, Keltyhill Avenue, Keltyhill Crescent, Laurel Avenue, Lochleven Terrace, Main Street, Union Street, Birch Grove, Clentry</p>	
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Appendix 2 – Cowdenbeath Area Housing Action Plan 2025-26

		<p>Crescent, Drum Road, Keltyhill Avenue, Lochleven Terrace, Station Road, Union Street.</p> <p><u>Lochgelly</u> Auchterderran Road, Boswell Road, Cartmore Road, Cooper Ha Avenue, Garry Street, Hamilton Street, Main Street, McGregor Avenue, Melville Street, Minto Street, Moffat Crescent, North Street, Paul Street, Russell Street, Sharp Grove, South Street, Stationhead Road, Stephen Place, Watters Crescent, Wilson Bruce Court, Ballingry Street, Chapel Street, Lumphinnans Road, Paul Street.</p> <p><u>Lochore</u> Balbedie Avenue, Balbedie Gardens, Graham Court, Kenilworth Terrace, Lochleven Gardens, Montrose Crescent, Rosewell Drive, Scott Place, Lochleven Gardens.</p> <p><u>Lumphinnans</u> Brucefield Terrace, Main Street.</p>	
Stock Improvement	Complete heating upgrades, via the housing improvement programme, to ensure that our properties meet the Scottish Housing Quality Standard.	<p style="text-align: center;">151 Planned Heating Upgrades</p> <p><u>Ballingry</u> Ballingry Crescent, Elder`s Knowe, Kirkton Park, Martin Crescent, Westwood Crescent.</p> <p><u>Cardenden</u> Carden Avenue, Carden Castle Park, Carden Castle Avenue, Cluny Park, Denfield Drive. Muirtonhill Road.</p> <p><u>Cowdenbeath</u> Anderson Drive, Arthur Place, Broad Street, Ewing Street, Foulford Street, Gordon Street, Gray Park, Keir Street, Kirkton Place, Mossbank, Mossend Terrace, Park Road, Pretoria Place, Primmer Place, Quarry Court, Seco Place, Stenhouse Street, Wallace Street.</p> <p><u>Crossgates</u> Dunfermline Road, Hillview Crescent.</p> <p><u>Crosshill</u></p>	Scheduled to be completed 31/03/2026.

Appendix 2 – Cowdenbeath Area Housing Action Plan 2025-26

		<p>Benarty Court.</p> <p><u>Hill Of Beath</u></p> <p>Hawthorn Crescent.</p> <p><u>Kelty</u></p> <p>Blair Street, Centre Street, Clentry Crescent, Cocklaw Street, Elmwood Terrace, Keltyhill Avenue, Keltyhill Crescent, Keltyhill Road, Lochleven Terrace, Muirton Terrace, Netherton Gardens, North Drum Street, Union Street, Westcroft Way.</p> <p><u>Lochgelly</u></p> <p>Andrew Street, Bain Street, Chapel Street, Church Street, Gardiner Street, Grainger Street, High Street, Kennard Street, Lumphinnans Road, Main Street, McGregor Avenue, Reid Street, Stationhead Road, Sunnyside Place, Walker Street, Watters Crescent.</p> <p><u>Lochore</u></p> <p>Kenilworth Terrace.</p> <p><u>Lumphinnans</u></p> <p>Brucefield Terrace, Cedar Crescent, Main Street.</p> <p><u>Lochgelly</u></p> <p>Dundas Street, Fraser Drive, Park Street, Reid Street.</p>	
Stock Improvement	Complete window and door upgrades, via the housing improvement programme, to ensure that our properties meet the Scottish Housing Quality Standard.	<p>32 Planned Window and Door Upgrades</p> <p><u>Ballingry</u></p> <p>Kildownie Crescent, Kirkton Park.</p> <p><u>Cardenden</u></p> <p>Cardenden Road.</p> <p><u>Cowdenbeath</u></p> <p>Blackburn Drive, Bridge Street, Blackburn Drive, Stenhouse Street, Weir Avenue.</p> <p><u>Kelty</u></p> <p>Black Road, Keltyhill Crescent, Oak Street.</p> <p><u>Lochgelly</u></p> <p>Chapel Street, Garry Street, Grainger Street, Johnston Crescent, Main Street, Ballingry Street, Boyd Place, Church</p>	Scheduled to be completed 31/03/2026.

Appendix 2 – Cowdenbeath Area Housing Action Plan 2025-26

		<p>Street, Fraser Drive, Reid Street, Shaw Crescent, South Street, Stewart Crescent.</p> <p><u>Lochore</u></p> <p>Kenilworth Terrace, Lochleven Road.</p> <p><u>Lumphinnans</u></p> <p>Brucefield Terrace.</p>	
Stock Improvement	<p>Complete kitchen upgrades, via the housing improvement programme, to ensure that our properties meet the Scottish Housing Quality Standard.</p>	<p style="text-align: center;">185 Planned Kitchen Upgrades</p> <p><u>Ballingry</u></p> <p>Ballingry Crescent, Ballingry Road, Capledrae Court, Cleikimin Crescent, Craigie Street, Craigiemalcolm Path, Fairnsdale Terrace, Hill Road, Kildownie Crescent, Kirkland Avenue, Kirkland Gardens, Kirkton Gardens, Kirkton Park, Kirkton Street, Malcolm Street, Martin Crescent, Navitie Park, Seamark Place, Southfield Avenue, Westwood Crescent.</p> <p><u>Cardenden</u></p> <p>Balgreggie Park, Carden Avenue, Carden Castle Park, Carden Crescent, Cardenden Road, Cluny Park, Craigside Road, Denfield Avenue, Denfield Drive, Dundonald Park, Forest Road, Hyndloup Terrace, Kirkburn Drive, Woodend Park.</p> <p><u>Cowdenbeath</u></p> <p>Ash Grove, Blamey Crescent, Braemount, Broad Street, Craigbeath Court, Drylie Street, Ewing Street, Factory Road, Greenbank Drive, Meldrum Court Chapel Street, Mosside Road, Old Perth Road, Rae Street, Sinclair Drive, Sir James Black Road, Smith Avenue, Stenhouse Street, Walker Street.</p> <p><u>Cowdenbeath</u></p> <p>Bridge Street, Westburn Avenue.</p> <p><u>Crosshill</u></p> <p>Benarty Avenue, Castle Avenue, Catherine Terrace, Garry Park, Inchgall Avenue.</p> <p><u>Hill Of Beath</u></p> <p>Dalbeath Gardens, Hawthorn Crescent.</p> <p><u>Kelty</u></p>	<p>Scheduled to be completed 31/03/2026.</p>

Appendix 2 – Cowdenbeath Area Housing Action Plan 2025-26

		<p>Beechbank Crescent, Birch Grove, Black Road, Blackhall Square, Blair Street, Burnside Place, Centre Street, Clentry Crescent, Crambeth Place, Croftangry Road, Drum Road, Dullomuir Drive, Keltyhill Avenue, Lochleven Terrace, Maple Terrace, North Drum Street, Oakfield Street, Station Road, Union Street.</p> <p><u>Lochgelly</u> Auchterderran Road, Benarty Avenue, Buller Street, Chapel Street, Drummond Square, Erskine Street, Gardiner Street, Hamilton Street, Henderson Street, Hill Street, Hugh Avenue, Johnston Crescent, Main Street, Melville Street, Mid Street, Moffat Crescent, North Street, Paul Street, Small Street, Station Road, Stationhead Road, Stephen Place, Stewart Crescent, Sunnyside Place, Watters Crescent, West Park.</p> <p><u>Lochore</u> Balbedie Court, Graham Court, Kenilworth Terrace, Lochleven Road, Lochleven Terrace, Waverley Place.</p> <p><u>Lumphinnans</u> Brucefield Terrace, Viewfield Terrace.</p>	
Stock Improvement	Complete re-wiring upgrades, via the housing improvement programme, to ensure that our properties meet the Scottish Housing Quality Standard.	<p style="text-align: center;">159 Planned Re-wiring Upgrades</p> <p><u>Ballingry</u> Ballingry Crescent, Cleikimin Crescent, Flockhouse Avenue, Hill Road, Kildownie Crescent, Kirkland Avenue, Kirkland Gardens, Kirkton Gardens, Kirkton Street, Malcolm Street, Seamark Place.</p> <p><u>Cardenden</u> Carden Castle Avenue, Cardenden Road.</p> <p><u>Cowdenbeath</u> Alexander Street, Smith Avenue.</p> <p><u>Crosshill</u> Catherine Terrace.</p> <p><u>Kelty</u> North Drum Street.</p>	Scheduled to be completed 31/03/2026.

Appendix 2 – Cowdenbeath Area Housing Action Plan 2025-26

		<p><u>Lochgelly</u> Gardiner Street, Melville Street, South Street.</p> <p><u>Lochore</u> Ballingry Road, Montrose Crescent.</p>	
Stock Improvement	Complete roofing upgrades, via the housing improvement programme, to ensure that our properties meet the Scottish Housing Quality Standard.	<p>68 Planned Roofing Upgrades</p> <p><u>Cardenden</u> Dundonald Park, Kirkburn Drive.</p> <p><u>Cowdenbeath</u> Gilmour Street, Meldrum Court Chapel Street, Park Street.</p> <p><u>Hill of Beath</u> Torbeith Gardens.</p> <p><u>Kingseat</u> Main Street</p> <p><u>Lochgelly</u> Boyd Place, Mid Street, West Park.</p>	Scheduled to be completed 31/03/2026.
Estate Management	Fencing budget allocation to be fully exhausted, rolling commitment of allocation in agreement with Elected Members	In accordance with Fencing Policy and budget allocation, ensure that fencing projects identified in Cowdenbeath within the 2025/26 financial year are completed and billed.	Update will be provided in April 2026
Tenant Participation	Potential to set up 2 additional Tenant & Residents association within the Cowdenbeath Locality.	<p>Broad Street, Cowdenbeath</p> <p>Den Court Retirement Complex, Cardenden</p>	Update to be provided in April 2026

Cowdenbeath Area Lettings Plan

2025/26



Welcome

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

We will give 6 monthly updates on progress with the plan to the Committee, and in between times we will update <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

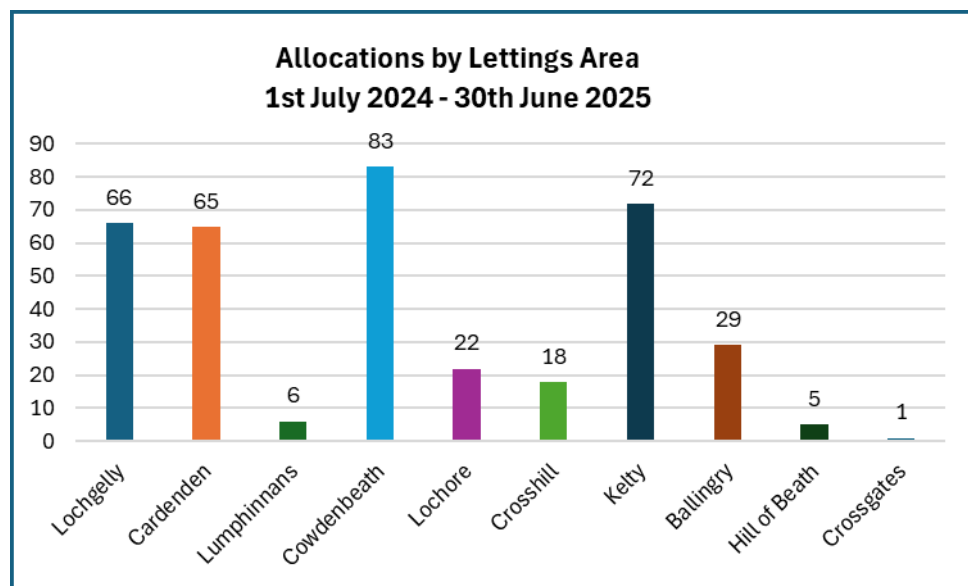
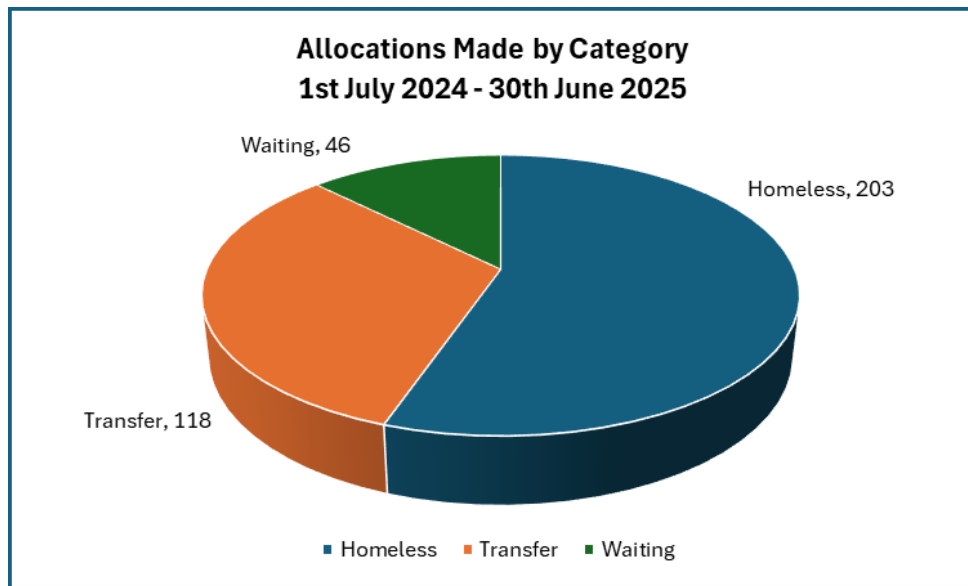
There are 10 Lettings Areas within the Cowdenbeath area which are:

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

Fife Council has a total of 5,296 lettable properties in the Cowdenbeath area. The chart below details the breakdown of the housing stock by property type and number of bedrooms.

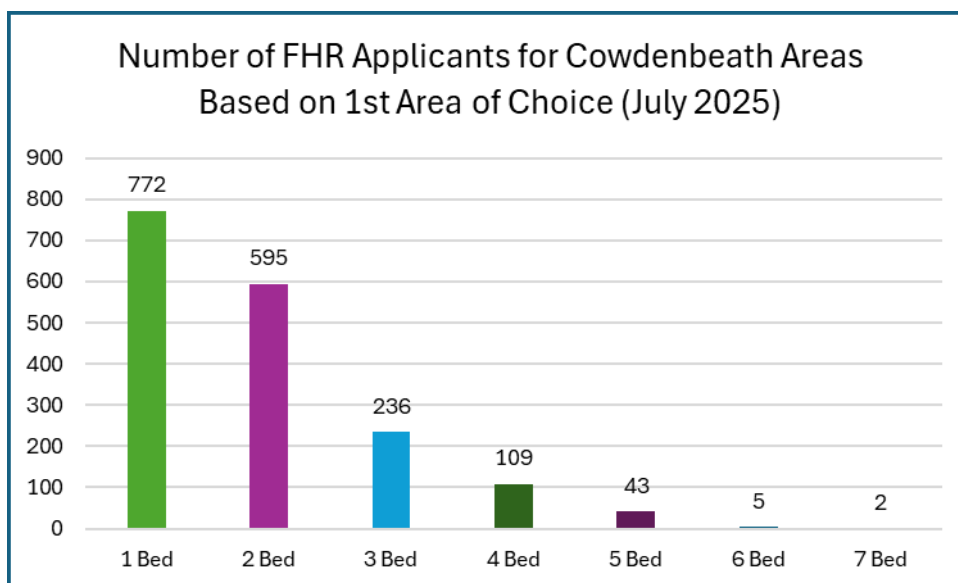
		Bedsit	1 bed	2 bed	3 bed	4 bed	5 bed	6 bed	7 bed	Total 5296
Lettable Stock	Sheltered Bungalow	-	21	2	-	-	-	-	-	23
	Bungalow	-	306	71	18	7	1	1	-	404
	Ground Floor 4 in Block	-	178	407	190	-	-	-	-	775
	Ground Floor Flat	-	113	136	20	-	-	-	-	269
	Sheltered (No Stairs)	7	95	18	1	-	-	-	-	121
	House	-	13	1162	1180	194	23	5	3	2580
	Maisonette	-	-	27	19	-	-	-	-	46
	Upper Flat 4 in block	-	135	388	205	-	-	-	-	728
	Upper Flat	-	77	217	56	-	-	-	-	350

Applicants Housed



Allocation Priorities

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



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

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

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

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

Making the best use of available housing stock

- Support families who are overcrowded or under-occupying to move to more suitable homes. Look to provide assistance through Transfer Incentive Scheme to those eligible.

Appendix 3 – Cowdenbeath Area Lettings Plan

- 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 2025 -26	1st July 24 - 30th June 25
Homelessness	65%	57%
Transfer/Priority General Needs	35%	43%

New Build Properties

During 2025/26 the following new build sites are scheduled for completion:

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 of the following property type and size are now complete.

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

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

Lochgelly- Jenny Gray

Work has commenced at the Jenny Gray site at Lochgelly. These 44 older person properties are currently estimated for completion in 2026.

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 680 properties. 60% of their stock are two-bedroom properties with 26% being 3 bedroom, 12% 1 bedroom and 2% being 4 bedrooms.

Their largest stock types are houses with 404 and upper flatted accommodation with 115. The remainder of stock is made from other flatted accommodation and bungalows.

Ore Valley have stock in the following lettings areas: Cardenden (457), Lochgelly (150), Lochore (36), Ballingry (21), Cowdenbeath (8), Lumphinnans (5), Crossgates (2) and Kelty (1).

Kingdom Housing Association

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

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

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

Fife Housing Association

Fife Housing Association have a stock level of 266 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 (40) and Lochore (4).

Cairn Housing Association

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

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

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

Hillcrest Housing Association

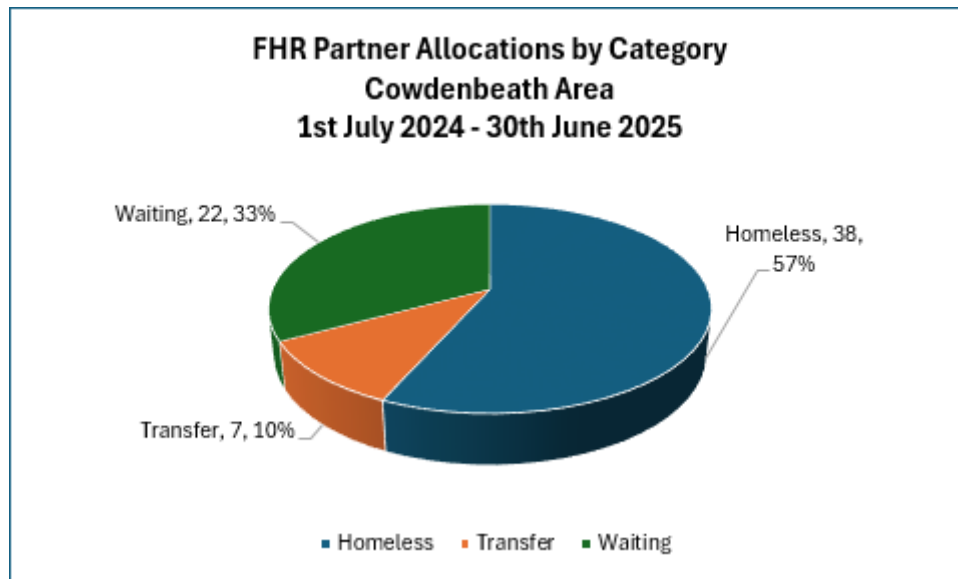
Hillcrest Housing Association have the lowest stock of all FHR partners with 22 properties. All of Hillcrest's stock in Cowdenbeath is flatted accommodation with 6 being ground floor flats and 16 being upper floor flats.

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

Hillcrest Housing only have stock in Lochgelly.

FHR Partner Allocations:

Total of 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:

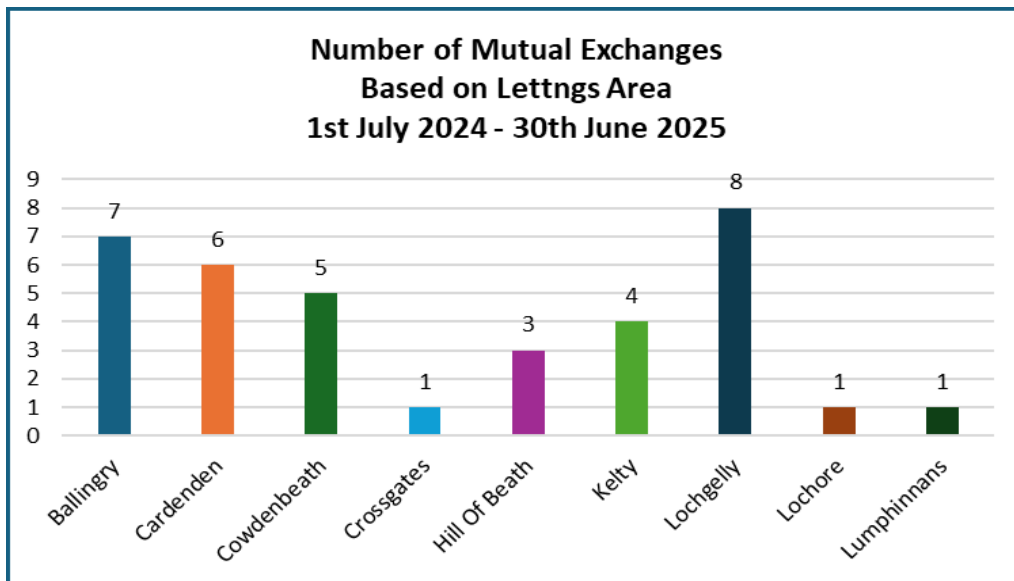
<https://www.orevalleyha.org.uk/mid-market-rent-tenants>

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 36 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.

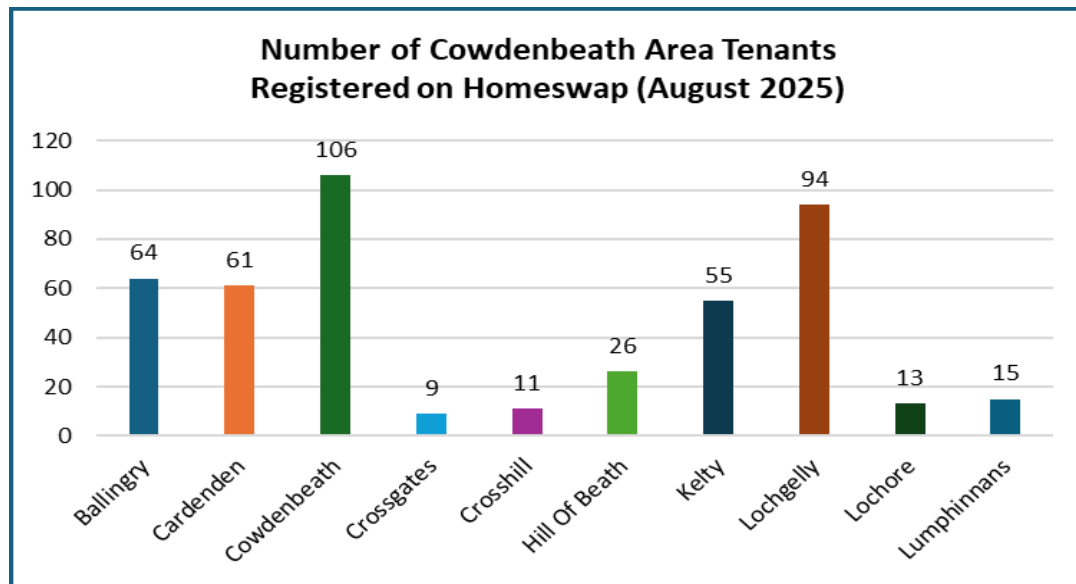
Fife Council tenants can swap with each other, tenants of another Local Authority, or tenants of a Housing Association. All tenants involved must have a Scottish Secure Tenancy Agreement.

Swaps are not limited to 2 households, and Mutual Exchange 'chains' can be created, with 3 or more 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](#)



Private Rented Sector

Data is provided from the Registers of Scotland as of the 14 August 2025. The local areas that the Cowdenbeath data is incorporated are as shown.

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

Number of Registered Private landlords	Number of Private Rented Properties	Number of Houses of Multiple Occupancy (HMO)
1826	1503	3

Average rents per size vs Local Housing Allowance figures as at August 25. These figures are based on current advertised market figures.

Area	Average Cost Per Month			
	1 Bed	2 Bed	3 Bed	4 Bed
Kelty			£850	
Lochgelly		£725		
Lochore				

Appendix 3 – Cowdenbeath Area Lettings Plan

Ballingry				
Cardenden			£795	
Cowdenbeath		£723		£1,300
Crossgates		£595		
Crosshill				
Hill of Beath				
Lumphinnans				
Local Housing Allowance	£414	£543	£658	£1,511

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

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

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

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

Contact Trust in Fife, Craig House, Ellon Road, Kirkcaldy, KY2 6FB

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.fifehg.org.uk

rentingscotland.org

scotland.shelter.org.uk

[Local Housing Allowance Scheme](#)

Your Community

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

Your community plan is available online at [Plan-4-Cowdenbeath-2023-26.pdf](#)

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