# North Fife Housing Market Partnership

# Housing Need & Demand Assessment Final Report

## November 2022

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| North Fife | | | | |
|---|---|---|---|---|
| **Key Findings Template: Estimate of Additional (New) Future Housing Units** | | | | |
| Number of years to clear existing need | | | | |
| Total households with **existing need (net)** | 711 | 5 | | |
| **Household Projection Period** | | | | |
| | 2021-2041 | | | |
| Total number of new households over the projection period | 1,232 | 1,622 | 0 | |
| **HNDA Projection Period** | | | | |
| | 2021-2041 | | | |
| **ANNUAL NEED - YEARS 1 TO 5** | | | | |
| Total households over the projection period who may afford: | Scenario 1 | Scenario 2 | Scenario 3 | Scenario 4 |
| **OWNER OCCUPATION** | 147 | 167 | | |
| **PRIVATE RENT** | 172 | 196 | | |
| **BELOW MARKET HOUSING** | 88 | 101 | | |
| **SOCIAL RENT** | 792 | 802 | | |
| **Total additional future housing units** | **1,199** | **1,266** | **0** | **0** |
| **ANNUAL NEED - YEARS 5 TO 10** | | | | |
| Total households over the projection period who may afford: | Scenario 1 | Scenario 2 | Scenario 3 | Scenario 4 |
| **OWNER OCCUPATION** | 87 | 117 | | |
| **PRIVATE RENT** | 99 | 134 | | |
| **BELOW MARKET HOUSING** | 47 | 63 | | |
| **SOCIAL RENT** | 41 | 55 | | |
| **Total additional future housing units** | **274** | **369** | **0** | **0** |

| ANNUAL NEED - YEARS 10 TO 15 | | | | |
|---|---|---|---|---|
| Total households over the projection period who may afford: | Scenario 1 | Scenario 2 | Scenario 3 | Scenario 4 |
| **OWNER OCCUPATION** | 86 | 122 | | |
| **PRIVATE RENT** | 96 | 136 | | |
| **FELOW MARKET RENT** | 42 | 60 | | |
| **SOCIAL RENT** | 36 | 51 | | |
| **Total additional future housing units** | **260** | **369** | **0** | **0** |

| ANNUAL NEED - YEARS 15 TO 20 | | | | |
|---|---|---|---|---|
| Total households over the projection period who may afford: | Scenario 1 | Scenario 2 | Scenario 3 | Scenario 4 |
| **OWNER OCCUPATION** | 72 | 112 | | |
| **PRIVATE RENT** | 79 | 124 | | |
| **FELOW MARKET RENT** | 34 | 53 | | |
| **SOCIAL RENT** | 25 | 40 | | |
| **Total additional future housing units** | **210** | **329** | **0** | **0** |

| CUMULATIVE TOTAL AT END OF PROJECTION | | | | |
|---|---|---|---|---|
| Total households over the projection period who may afford: | Scenario 1 | Scenario 2 | Scenario 3 | Scenario 4 |
| **OWNER OCCUPATION** | 392 | 518 | | |
| **PRIVATE RENT** | 446 | 590 | | |
| **FELOW MARKET RENT** | 211 | 277 | | |
| **SOCIAL RENT** | 894 | 948 | | |
| **Total additional future housing units** | **1,943** | **2,333** | **0** | **0** |

## Tayside HNDA Glossary: Commonly Used Abbreviations

| | |
|---|---|
| ASHE | Annual Survey of Hours and Earnings |
| BTS | Below Tolerable Standard |
| CACI | CACI Paycheck – commercially developed income dataset |
| CHMA | Centre for Housing Market Analysis |
| CHR | Common Housing Register |
| CML | Council of Mortgage Lenders |
| CTR | Council Tax Register |
| DWP | Department for Work and Pensions |
| FTB | First Time Buyers |
| FTE | Full time equivalent |
| HLA | Housing Land Audit |
| HLR | Housing Land Requirement |
| HMA | Housing Market Area |
| HMO | Houses in Multiple Occupation |
| HMP | Housing Market Partnership |
| HNDA | Housing Need and Demand Assessment |
| HMA | Housing Market Area |
| HoTOC | Homeless & Temporary Accommodation Plus Overcrowding AND Concealed |
| HSCP | Health and Social Care Partnership |
| HST | Housing Supply Target |
| LCHO | Low Cost Home Ownership |
| LDP | Local Development Plan |
| LHA | Local Housing Allowance |
| LHS | Local Housing Strategy |
| LIFT | Low Cost Initiative for First Time Buyers |
| LLTI | Limiting Long Term Illness |
| LTV | Loan to value |
| MATLHR | Minimum All Tenure Housing Land Requirement |
| NRS | National Records of Scotland |
| NSSE | New Supply Shared Equity |
| PRS | Private rented sector |
| RoS | Registers of Scotland |
| RSL | Registered Social Landlord |
| SDS | Self Directed Support |
| SFC | Scottish Funding Council |
| SHCS | Scottish House Condition Survey |
| SHIP | Strategic Housing Investment Plan |
| SHQS | Scottish Housing Quality Standard |
| SHS | Scottish Household Survey |
| SIMD | Scottish Index of Multiple Deprivation |
| SNS | Scottish Neighbourhood Statistics |
| SPP | Scottish Planning Policy |

## 2021 North Fife HNDA Housing Market Partnership Signatories

The following named senior housing and planning managers from Fife Council have signed this document confirming, that they have produced this HNDA and agreed the Core Outputs.

This statement is in fulfilment of the requirements of Core Process 6 as detailed in the HNDA Practitioners Guide (December 2020).

<table>
<tr><th>Authorised by</th><th>Local Authority</th><th>Signature</th></tr>
<tr><td>Name: Pam Ewen<br>Designation: Head of Planning<br>Email address: Pam.Ewen@fife.gov.uk</td><td rowspan="2">Fife Council</td><td></td></tr>
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# 1 Introduction

A Housing Need and Demand Assessment (HNDA) is an important evidence base required by the Scottish Government to inform the preparation of Local Housing Strategies (LHS), under the Housing (Scotland) Act 2001; and the preparation of Local Development Plans, under the Town and Country Planning (Scotland) Act 1997, as amended by the Planning Scotland Act 2019.

The purpose of the HNDA is to provide an evidence base to inform the Local Housing Strategy and Development Plan. Specifically, it is expected that the HNDA should underpin the following key areas of housing policy and planning:

- **Housing Supply Target(s)** (HSTs): to inform the setting of a HST for use in the LHS and Local Development Plan. The HST sets out the extent and nature of housing to be delivered over the period of the plan(s)
- **Stock management**: to assist understanding of the current and future demand for housing by size, type, tenure and location in order to optimise the provision, management and use of housing stock. This in turns feeds into policy and planning decisions about future stock in the LHS
- **Housing investment**: to inform future housing investment decisions, for example through Strategic Housing Investment Plans (SHIPs)
- **Specialist Provision:** to inform the provision and use of specialist housing and housing related services to enable independent living for all, as expressed in policy in the LHS and to inform planning decisions e.g. land for Gypsy/Travellers
- **Geographic distribution of land:** to inform the spatial allocation of land through the Development Plan for new housing at both Housing Market Area level and local authority level.

## 1.1 Purpose of the HNDA

Housing need refers to households lacking their own housing or living in housing which is not adequate or suitable and who are unlikely to be able to meet their needs in the housing market without some assistance. Housing demand is the quantity and type of housing which households wish to buy or rent and can afford.

An important element of the HNDA involves assembling evidence to produce a range of ‘housing estimates’ – that is, estimates of the number of new build homes partners will need to plan for in the future. Estimates of housing need described in two categories:

- future need for households yet to form or migrating into an area
- existing (or backlog) need experienced by households currently living in unsuitable housing which cannot be adapted or improved to meet the needs of the household.

**HNDAs are designed to give broad, long-run estimates of what future housing need might be, rather than precision estimates. They provide an evidence-base to inform housing policy decisions in Local Housing Strategy (LHS) and land allocation decisions in Local Development Plans.**

**Producing an HNDA is the first stage in the housing planning process**

The HNDA methodology and process is detailed in Scottish Government Guidance, which offers a toolkit and sets out the approach to build the evidence needed to:

| | | | |
|---|---|---|---|
| Assess the contextual factors that influence housing requirements and delivery<br>**Housing market drivers**<br>**Housing pressures & solutions** | Calculate the number of additional homes that are needed in the Tayside area over the next 20 years<br>**HNDA Calculation Tool** | Produce long term broad housing estimates to inform local decision making<br>**Housing Supply Targets**<br>**Housing land allocations** | HNDA estimates provide evidence to set Housing Supply Targets in Local Housing Strategies and Local Development Plans<br>Considers local factors but should provide basis for a generous supply of housing land |

The previous Housing Need & Demand Assessment for the Tayside Region was produced by the TAYplan Strategic Development Plan Authority. The Planning (Scotland) Act 2019 removed the requirement for strategic development plans and the associated authorities. Local Authorities may now choose to work together in regional partnerships to assess housing need and demand across functional housing market areas. On this basis, four local authority partners from across the Tayside region have come together to produce the 2021 HNDA.

The Tayside Housing Market Partnership is made up by the following partners

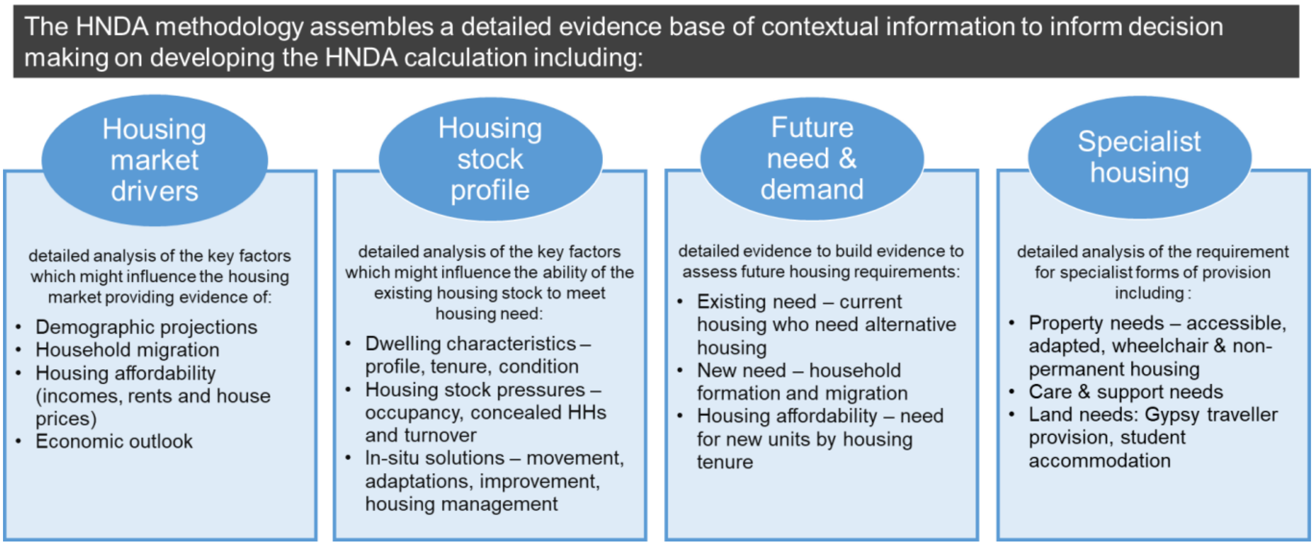
Angus Council | Dundee City Council | Fife Council — In relation to the North Fife area | Perth & Kinross Council

## 1.2 Tayside HNDA Methodology

Arneil Johnston was commissioned to deliver a Housing Need & Demand Assessment for Tayside Housing Market Partners in October 2020. To produce the evidence and calculations required, a nine-stage methodology was developed and agreed with the Tayside Housing Market Partnership.

The methodology focuses on producing the prescribed requirements for a robust and credible HNDA, through extensive desk based analysis and research. As secondary data has major limitations in providing consistent, real time data on the circumstances, needs, aspirations and future expectations of households living in the Tayside area; a primary research study was also commissioned to address gaps in insight and to allow credible analysis at a Housing Market Sub-area level. Working in partnership with Arneil Johnston, Resource Research carried out an extensive household survey across the Tayside area, reporting in April 2021.

As well as producing analysis to deliver the contextual insight on what's driving housing need and demand, and how housing need could be met by the existing housing stock or through specialist forms of provision (HNDA Core Outputs 1, 2 and 3); the HNDA evidence base was used to produce housing estimates detailing the number of new homes required to meet future housing need across the Tayside area and in each partner area including North Fife.




## 1.3 HNDA Final Report Structure

To achieve a "robust and credible" appraisal from the Scottish Government's Centre for Housing Market Analysis (CHMA), the HNDA must deliver four 'Core Outputs'.

Each stage of the HNDA is detailed in the chapters of this final report, with the insight delivered by each Core Output detailed within the template prescribed by the CHMA, which summarises the key issues to be considered within Local Housing Strategies and Local Development Plans.

This final report reflects the structure and approach set out in the HNDA Practitioner's Guide. The details of each Core Output are summarised in Table 1.1.

| Core Outputs | Final Report References/Materials |
|---|---|
| Core Output 1: Housing Market Drivers | North Fife HNDA Report, Chapter 4: Key findings/HNDA key issues table<br>Tayside HNDA Report, Appendix G: Core Output 1 Briefing<br>Tayside HNDA Report, Appendix H: Core Output 1 Databook |
| Core Output 2: Estimating Future Need & Demand | North Fife HNDA Report, Chapter 5: Key findings/HNDA key issues table<br>Tayside HNDA Report, Appendix I: Core Output 2 Briefing<br>Tayside HNDA Report, Appendix J: Core Output 2 Databook |
| Core Output 3: Specialist Provision | North Fife HNDA Report, Chapter 6: Key findings/HNDA key issues table<br>Tayside HNDA Report, Appendix K: Core Output 3 Briefing<br>Tayside HNDA Report, Appendix L: Core Output 3 Data Analysis |
| Core Output 4: Housing Stock Profiles and Pressures | North Fife HNDA Report, Chapter 7: Key findings/HNDA key issues table<br>Tayside HNDA Report, Appendix M: Core Output 4 Briefing<br>Tayside HNDA Report, Appendix N: Core Output 4 Databook |

**Table 1.1: Final Reporting Evidence of North Fife HNDA Core Outputs**

This final report focuses on North Fife HNDA evidence, outcomes and key issues, providing a high level overview of each Core Output as well as outcomes from the primary research and stakeholder engagement processes.

### 1.4 Quality Control

HNDA processes and outcomes have been scrutinised rigorously throughout the study period and are subject to detailed quality assurance procedures. This includes triangulating a range of data sources to ensure variations or anomalies are accounted for, and that HNDA calculations are based on, or derived from, evidence that is high quality, fit-for-purpose and aligns with local, professional validation.

The Tayside HMP governance arrangements, which apply to the North Fife HMP, have provided project management and quality control oversight in relation to key HNDA processes and activities including:

- project managing the overall programme for HNDA production
- coordinating and validating the production of Core Output materials including proofing interactive briefings, data-books and stakeholder engagement materials
- coordinating and validating primary research materials including the production of survey tools, final reporting materials, crosstabulations
- validating the accuracy and credibility of HNDA calculation inputs and assumptions and providing final sign off on HNDA calculation scenarios and housing estimates
- proofing and validating all final HNDA reporting outputs and digital materials.

Consultants commissioned to produce HNDA outcomes were selected on their commitment to complying with professional standards and Codes of Conduct, as well as the quality systems in place to ensure data accuracy and integrity e.g.

- Arneil Johnston: Quality system based on requirement of BS EN ISO 9000, plus CIH and CIPFA professional practice standards
- Research Resource: MRS Code of Conduct and ISO20252:2012 – Market, Opinion and Social Research

Final drafts of the individual chapters of the HNDA have been subject to thorough proof-reading to ensure both narrative and tabulated figures are accurate, consistent and fully evidenced.

## 2 Validating Housing Market Areas

At an early stage in the development of 2021 Tayside HNDA, analysis was performed to validate functional Housing Market Areas (HMAs) across the Tayside region; testing whether the spatial structure agreed in the 2012 HMA refresh process continued to provide a credible basis to assess housing system operation and to produce housing estimates.

The purpose of the validation exercise was to:

- determine whether any statistical evidence exists to justify a change to current housing market area boundaries (validated in 2012)
- evidence the extent and nature of any cross-boundary housing market areas including the Greater Dundee Housing Market Area and any other cross-boundary market areas within or crossing the Tayside regional boundary
- validate the functional market area boundaries operating across the Tayside region to provide a spatial basis for HNDA primary research and calculation purposes.

The analysis began with the functional market area boundaries refreshed in 2012 and undertook origin-based containment analysis using Registers of Scotland data for private house sales for the last 2 years of available transactions, namely: 2018-2019. This analysis identifies the origins of households purchasing residential properties within each existing housing market area. A series of more detailed analyses took place at boundaries and in locations where cross-boundary links were possible. This exercise was reinforced by local knowledge and triangulation using the socio-economic, housing stock and demographic datasets produced in parallel to HMA analysis, to build each HNDA Core Output.

**The validation of HMA boundaries reveals that the functional housing market areas refreshed in 2012 remain robust. Furthermore, the Greater Dundee boundary continues to offer a robust representation of this cross-boundary market area.**

**Tayside HMA boundaries have therefore been used as the spatial basis for preparing HNDA evidence, insight and planning and housing evidence. They will also be used as a spatial basis for future housing and development planning policy decisions including the setting of Housing Supply Targets using HNDA housing estimates.**

The evidence underpinning the validation of HMAs in North Fife is set out below:

### 2.1 North Fife Housing Market Area Validation Outcomes

Analysis of the origins of households purchasing residential properties in each North Fife HMA reveals that:

- Migration into the St Andrews & North East HMA from other Scotland/UK is 29% If these transactions were included with the transactions within the HMA, the overall % would sit at 72%+ in this area
- Taking this into account, 70% of property purchasers in East Fife originate from Fife itself, therefore East Fife can be regarded as a relatively self-contained Housing Market Area
- The net movement between the Cupar & North West HMA and St Andrews & North East HMA is around 7% from St Andrews to Cupar

| Purchaser Origin | Cupar & West HMA | Dunfermline HMA | Kirkcaldy HMA | St Andrews & NE Fife HMA | Grand Total |
|---|---|---|---|---|---|
| Cupar & West HMA | 50% | 1% | 3% | 5% | 6% |
| Dunfermline HMA | 1% | 64% | 6% | 2% | 30% |
| Kirkcaldy HMA | 8% | 4% | 65% | 2% | 27% |
| St Andrews & NE Fife | 12% | 0% | 2% | 43% | 7% |
| Fife | 71% | 69% | 76% | 52% | 70% |
| Adjoining Councils | 9% | 4% | 2% | 11% | 4% |
| Glasgow and Edinburgh | 3% | 12% | 5% | 8% | 8% |
| Other Scotland/UK | 16% | 16% | 18% | 29% | 18% |
| Self containment | 50% | 64% | 65% | 43% | 70% |
| Other HMAs in Fife | 21% | 5% | 11% | 9% | 64% |
| 2nd main origin | Perth | Edinburgh | Edinburgh | Edinburgh | Edinburgh |

**Table 2.1: HMA Self Containment/Migration Outcomes in Fife HMAs**

## 3 Housing Need & Demand Assessment Primary Research

A priority for the Tayside Housing Market Partners in producing a robust and credible HNDA was to commission primary research to provide consistent, current and reliable intelligence on the extent and nature of housing need and demand across the Tayside region. Furthermore, partners identified major limitations in relying solely on secondary data to produce HNDA Core Outputs and housing estimates, namely:

- no credible information on the housing suitability or housing affordability drivers of Tayside households (including limited intelligence on household income and financial circumstances)
- no credible, recent information on household circumstances, housing intensions or aspirations
- no insights on the impact of the Covid-19 pandemic on the extent and nature of housing need across Tayside
- limited sample sizes in national secondary data sources offering poor statistical confidence in key measures of housing need
- inconsistencies in data collection, assembly and reporting across Tayside partners, leading to poor data reliability across several key measures of housing need (and particularly in relation to specialist housing requirements)
- very limited ability to disaggregate data to functional HMAs (or sub-areas) using many secondary datasets (which often report by local authority administrative boundaries only).

A key aspect of the 2021 Tayside HNDA study was therefore to commission a large-scale HNDA survey of households living in the Tayside area. The purpose of the HNDA survey was to provide a credible assessment of housing need by property size, type and tenure across each Tayside partner area, including North Fife. Arneil Johnston commissioned Research Resource (a professional market research consultancy) to deliver the HNDA household survey, with fieldwork taking place between March and April 2021.

The primary research was designed to meet the information needs of the partners and fill the gaps identified in a risk assessment of the HNDA evidence base built via secondary data. In addition, the survey was designed to provide insight on the impact of Covid-19 on housing need and demand, including financial impacts associated with the pandemic.

### 3.1 Sample Size and Data Confidence

The survey was designed to deliver research which would achieve statistically robust data, enabling confident conclusions to be drawn regarding housing need and demand across the Tayside area. The telephone survey was designed to provide a robust and representative sample at a Tayside level to ensure this objective was achieved. A total of 500 interviews were completed through the telephone survey, providing data accurate to a minimum of +/-4.4% (based upon a 95% level of confidence at the 50% estimate).

The online survey sought to augment the telephone survey, further boosting the confidence levels and the representativeness of survey outcomes. A total of 1,652 online survey interviews were achieved across the Tayside area. This means that at a Tayside area level, a total of 2,152 interviews were achieved across both surveys, providing statistically robust data accurate to the level of +/-2.1% (based upon a 50% estimate at the 95% level of confidence).

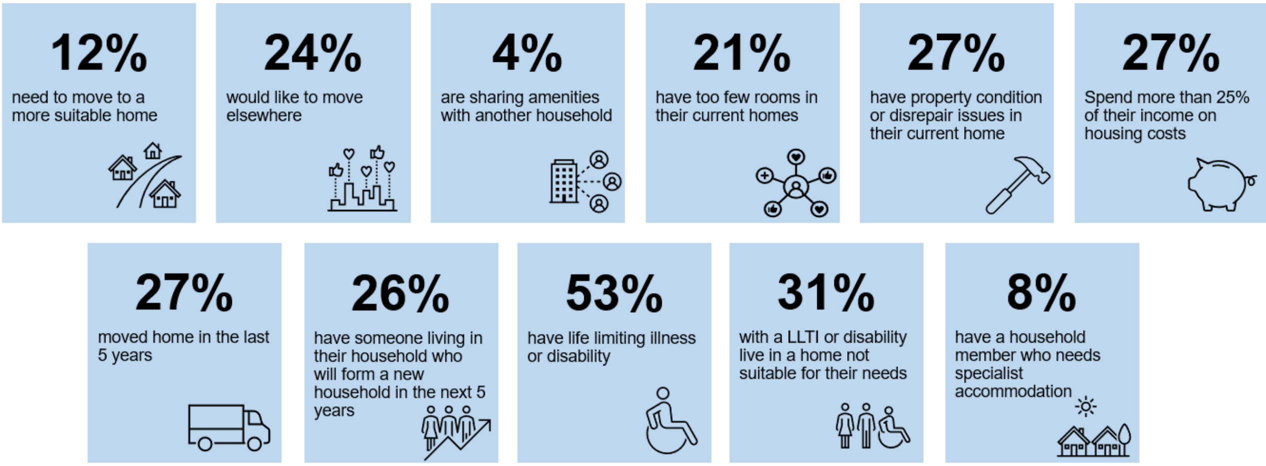
**At a North Fife level, a total of 409 interviews were achieved across both surveys, providing statistically robust data accurate to the level of +/-4.8% (based upon a 50% estimate at the 95% level of confidence).**

## 3.2 2021 HNDA Household Survey: North Fife Outcomes

The 2021 Tayside HNDA household survey succeeded in delivering credible insight into housing need and demand across North Fife, providing consistent up to date measures of housing need for the purposes of calculating housing estimates. The level of data accuracy achieved by the survey sample ensures that partners can be confident in using this research to inform housing and development planning policy judgements.

Furthermore, the survey intelligence provides crucial contextual evidence of housing market drivers, housing stock pressures and the need for specialist housing solutions across the region. This insight has been used to meet the requirements of HNDA Core Outputs detailed in Chapters 4 – 7 of this report.

Headline findings from 2021 HNDA Survey for North Fife can be summarised as follows:



## 4 Core Output 1: Housing Market Drivers

Chapter 4 provides an overview and insight into the market drivers across the North Fife area as described in 'Core Output 1' of the Housing Need and Demand Assessment Practitioners Guide (December 2020).

Core output 1 evidence:

*'identifies the key factors driving the local housing market.*

*This should consider household formation, population and migration, housing affordability including income, house prices, rent levels, access to finance and key drivers of the local and national economy.*

*This analysis should reflect the data that have been input into the HNDA Tool and the choice of scenarios that are chosen to run the Tool'.*

### 4.1 Core Output 1: Key Issues – North Fife Housing Market Area

The assembly of Core Output 1 of the HNDA has provided North Fife Housing Market Partners with a clear, evidence-based understanding of:

- key demographic factors and how these are driving the North Fife housing market
- key affordability factors and how these are driving the North Fife housing market
- key economic factors and how these are driving the North Fife housing market

| North Fife HNDA: Core Output 1: Housing Market Drivers | |
|---|---|
| LHS & Development Plan | Key Issues identified in the HNDA |
| Demographic issues for the local housing market | • **Population change:** North Fife's population grew by 5,261 (7%) from 2000 to 2019 with 4,316 of the increase coming from the 65+ age group. In terms of population projections the population of Fife is expected to decrease by circa 2% from 2018 to 2038. Despite the overall decrease in projected population numbers, cohorts of older people (65+) are expected to increase by 5,227 (34%)<br>• **Households:** Between 2008 and 2018 the number of households in Fife increased by 1,873 to 35,050**.** There has been a sharp decrease in the number of single parent households (48%) between 2011 and 2020 and an increase in 2 adult households (41%) over the same period.<br>• Household projections from 2018 to 2043, show increases in a range from 3%, 4% or 6% depending on low, principal or high migration scenarios.<br>• Findings from the 2021 Tayside household survey indicate that 36% of households expressed a desire to move in the next 2 years with 81% aspiring to remain in North Fife. |
| Affordability issues for the local housing market | • **Household incomes**: According to Scottish Government income estimates for 2018, the median income in Fife in 2018 was £27,560. This profile reflects the median income benchmarks which populate the HNDA Tool v4.0 (sourced from CACI Paycheck data). |

| | |
|---|---|
| | • Between 2014-18, Fife median household incomes reduced slightly by 2% from £28,080 to £27,560.<br>• Analysis of data from the Scottish House Condition Survey (SHCS) 2017-19 reveals that the average income in Fife was £28,600, this is lower than for Scotland (£29,100).<br>• CACI Paycheck data (2020) sets the median income in North Fife at £30,307 which is higher than both Scottish Government 2018 estimates and SHCS estimates 2019.<br>• ONS Annual Survey of Hours and Earnings (INSERT DATE) suggests a median weekly pay for all employees in North Fife is £483, the highest of all Tayside partner areas.<br>• **Access to Mortgage Finance**: Analysis from Bank of England data detailing residential loans provided via the FCA, shows that first time buyer mortgages accounted for 21-24% of all mortgage loans between 2015-22, with a rise of almost 3% taking place between 2019 and 2020.<br>• The percentage of home-owners re-mortgaging accounted for 28% of all mortgages in Q4 2021 which is its highest rate since 2017. The Covid pandemic coupled with stricter bank lending requirements on large LTV mortgages have played a role with the figure for 2021 bouncing back to previously seen levels.<br>• In Q4 2021, the mean Loan-to-Value (LTV) ratio on new mortgages to first-time buyers in Scotland stood at 82%, an annual increase of 4.8 percentage points. Meanwhile, the mean LTV ratio for home movers in Scotland stood at 71% in Q4 2021, up 1.4 percentage points on the previous year (Source: UK Finance).<br>• Analysis of Bank of Income data on lending multiples reveals that for buyers on a single income, the most consistent lending multiple is 4.0 or over in 2021 (the highest in the 7 year period of data). For joint income borrowers, the most consistent LTV income multiple is 3 or over, representing 43% of all loans in Q4 of 2021. As the affordability calculation in the HNDA Toolkit uses a default LTI of 3.2 this analysis suggests there is no strong case to change this with 3.00 or over LTI (joint income) being the most recurring lending multiplier between 2015 and 2021.<br>• **Home Ownership**: North Fife house sale values have been more volatile than the trend shown in other partner areas, with prices peaking in 2015/16 followed by a -6% decline in prices by 2019/20.<br>• The average house sale value in North Fife in 2019/20 was £213k – the highest of all Tayside partners. Households need to spend 4.28 times the average local income to afford the average house price – a factor in excess of the typical 3.9 multiplier<br>• **Private Renting**: North Fife's average monthly PRS rent is £1,179 and is over 50% higher than other Tayside areas. It is also 129% higher than the LHA for Fife. This means that 1 in 2 households cannot afford to rent privately based on a 25% income to rent ratio. |

| | |
|---|---|
| | • Social Renting: RSL rents are on average 38% higher than local authority rents with a monthly average of £451 compared to £328. 19% of people cannot afford RSL rents in North Fife without subsidy.<br>• Diminishing affordability levels: Survey data estimates 13% of households in the North Fife area are spending more than 30% of their income to meet rent or mortgage costs.<br>• The Covid-19 pandemic has seen housing affordability levels diminish across North Fife with double the number of households experiencing serious financial difficulties post pandemic than pre pandemic. |
| Economic issues for the local housing market | • **Economic Growth:** Fife's Gross Value Added (GVA) per head (at £44,772 in 2018) sits at the average for Tayside (£44,757) but below the Scottish average of £52,549. Growth in economic output from 2008 to 2018 was 33% and again this aligns to the average for Tayside (32%)<br>• **Employment:** From 2009 to 2019, the number of people employed in Fife has risen by (1.4%). Over the same period the number of people who are economically inactive has risen by 5.8%.<br>• Key industries in Fife include (i) professional, scientific & technical sectors (ii) construction and (iii) production, which collectively account for almost 4 out of 10 employment opportunities in the area. Average Fife weekly pay equals £529 which is the second highest of all Tayside partners but still sits below the mean for Scotland (£558).<br>• **Unemployment:** Fife has the highest claimant count level for 16-24 year olds of all partners in October 2020 with a rate of 7.98%.<br>• **Deprivation:** North Fife has the lowest proportion of data zones in the top 15% most deprived at only 1 out of 101 data zones. |

**Table 4.1: 2021 North Fife HNDA Key Issues -Core Output 1 Housing Market Drivers**

## 5 Core Output 2: Estimating Future Housing Need and Demand

Chapter 5 explains how Fife Council has estimated the number of new homes that are likely to be required over the next 20 years to meet local need and demand. These housing estimates are then disaggregated by tenure, based primarily on a household's ability to afford:

- Market housing (owner occupation)
- Market rents (the PRS)
- Below market housing (a range of subsidised intermediate housing tenures including mid-market rent, shared equity/ownership and other forms of low cost home ownership)
- Social housing rents.

Estimates are based on the outputs of the HNDA Tool, which has been developed by the Scottish Government's Centre for Housing Market Analysis (CHMA). The tool is an Excel-based platform intended to produce broad, long-term measures of future housing need rather than precise estimates.

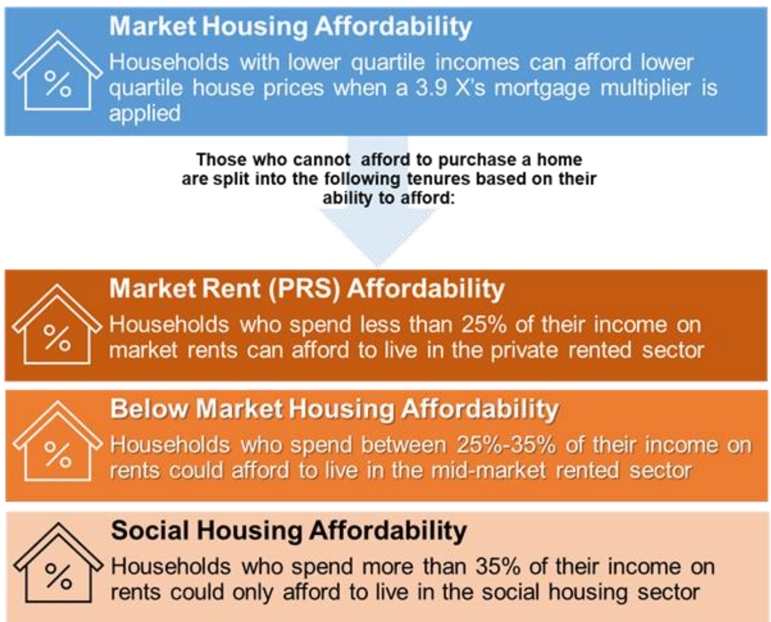
The Scottish Government's HNDA calculation tool is prepopulated with data to estimate the number of new homes needed in the area. The HNDA tool works by projecting the number of new households who will require housing across the North Fife area by considering existing households who need new homes PLUS new households who will need homes in the next 20 years.


Partners can adjust the tool using local evidence of housing need and housing pressures.

Underpinning the primary inputs to the tool, which form the basis of the HNDA calculation, is an affordability assessment which splits overall housing estimates into the requirement for different housing tenures.

This calculation works by applying the following assumptions to input data on household incomes and housing costs (including house prices and rental values).

Scenarios on housing affordability can then be developed by varying economic, market and affordability



assumptions, which affect the tenure split of housing estimates, but which do not have an impact on the overall totals. These assumptions include testing scenarios on income growth, income distribution, house prices and market rent inflation.

The model also assumes how long it will take to address the backlog of households in existing homes which are not suitable for the needs of the household. Whilst this can be varied, it is typically assumed that existing housing need will be met over a five-year period (which is the default assumptions within the HNDA toolkit) and the assumption made by North Fife partners.

The HNDA tool enables partners to test a range of scenarios to derive housing estimates, with the HNDA Guidance encouraging partnerships to prepare a range of estimates for consideration. North Fife partners produced two baseline scenarios against the default calculation in the prepopulated HNDA toolkit. The various assumptions which underpin each scenario are set out as follows:

| **Household Projections** | **Default** | **Scenario 1: Principal Household Formation** | **Scenario 2: High Migration** |
|---|---|---|---|
| Household Projections | 2018 Principal | 2018 Principal | 2018 High Migration |
| Growth + | 0% | 0% | 0% |
| **Existing Need** | **Default** | **S1** | **s2** |
| Existing Need | Default | LA HOTOC | LA HOTOC |
| Years to clear backlog | 5.0 | 5.0 | 5.0 |
| **Income, Growth & Distribution** | **Default** | **S1** | **s2** |
| Income Data | SG Income Data | | |
| Growth in median income scenario | Moderate Real term (Default) | | |
| Change in income distribution | No Change (Core Default) | | |
| **Prices and Afforability** | **Default** | **S1** | **s2** |
| Trend Growth | Trend Growth (Core default) | | |
| Percentile | 25% | 25% | 25% |
| Income Ratio | 3.9 | 3.9 | 3.9 |
| **Split Need into tenure** | **Default** | **S1** | **s2** |
| Rent Growth Assumption | Trend Growth (Core default) | | |
| Proportion of market who buy | 60% | 60% | 60% |
| Upper income-to-rent threshold | 25% | 25% | 25% |
| Lower income-to-rent treshohld | 35% | 35% | 35% |

**Table 5.1: 2021 North Fife HNDA Calculation Baseline Assumptions**

## 5.1 North Fife HNDA Scenarios and Assumptions

Informed by the evidence assembled in Core Output 1: Housing Market Drivers; two HNDA scenarios have been developed providing an upper and lower range of housing estimates across the North Fife area. Tables 5.2 – 5.4 set out the assumptions that underpin each scenario and as a benchmark, the assumptions which offer default settings in the HNDA toolkit. The evidence that has underpinned the selection of each assumption is also detailed:

| HNDA Scenario: HNDA Toolkit Default for Tayside | | |
|---|---|---|
| HNDA Model Input | Assumption | Evidence/justification |
| Households | Principle household growth | HNDA Toolkit Default Settings |
| Existing need | HoTOC utilised and affordability filter is off (i.e. all households in existing need to be met by social rent) | |
| Years to clear existing need | 5 years | |
| Income growth | Moderate real terms growth 2.5% | |
| Income distribution | No change in income distribution. Point of income distribution set at 25th and 75th percentile | |
| House prices | Trend growth 1.6% per annum | |
| Affordability | Entry to home ownership set at the 25th percentile house price; 3.9x lower quartile income | |
| Rental threshold | If 35% of income spent on rent – household is suitable for social rent | |
| Rental growth | Trend growth 1.6% per annum | |

**Table 5.2: North Fife HNDA Tool Default Assumptions**

| HNDA Scenario 1: North Fife Principal Scenario | | |
|---|---|---|
| Overview: This scenario represents the HNDA Tool default settings with all income and house price assumptions being based on the economic outlook for Scotland in 2020. Existing need is updated based on local authority generated existing need figures. | | |
| HNDA Model Input | Assumption | Evidence/justification |
| Households | Tayside principal household growth = 4%<br>North Fife principal = 4% | NRS principal household projections for the Tayside area project a growth in the number of households of 4% over the next 25 years, which is half of the projected growth rate in Scotland (8%). This projection is lower than household growth rates across Fife over the last decade (6.09%) and therefore likely to be a conservative measure based on recent trends. |
| Existing need | Tayside existing need = 5,624<br>North Fife existing need = 712 | Detailed in Section 5.1: HNDA Backlog: Estimate of Households in Existing Need. |
| Years to clear existing need | 5 years | Based on recent social housing turnover rates (9%, c. 4,300 per annum) and capacity for new social housing delivery projected in future Strategic Housing Investment Plans (c. 4,100 units); meeting existing housing need fully over 5 years would require c. 20% of all affordable supply to address the current estimated backlog. This is considered a realistic and feasible assumption by the Tayside HMP. Furthermore, partners including Dundee City Council had no appetite to extend the period that households in Tayside would spend in unsuitable housing for longer than a 5 year term. |
| Income growth | Moderate real terms growth 2.5% | Moderate real term growth is selected by Tayside HMP given the economic uncertainty associated with recovery from Covid-19 (13% of households experiencing financial difficulty post Covid compared to 8% pre-Covid) and the UK’s departure from the European Union. Whilst both factors may negatively impact on income growth, the Tay Cities Deal and implementation of a transformational economic development strategy should at a minimum balance these risks. |

<table>
<tr><td>Income distribution</td><td>No change in income distribution. Point of income distribution set at 25th and 75th percentile</td><td>Income distribution stability selected despite evidence of a higher % of Tayside households experiencing financial hardship (13%) in a post Covid environment; given scale of ambition to grow the Tayside economy via the Tay Cities Deal and associated £400M of investment in jobs and infrastructure.</td></tr>
<tr><td>House prices</td><td>Trend growth 1.6% per annum</td><td>Default assumption selected – aggregate annual growth in Tayside house prices over the last 10 years has equaled 1.3%</td></tr>
<tr><td>Affordability</td><td>Entry to home ownership set at the 25th percentile house price; 3.9x lower quartile income</td><td rowspan="2">Default assumptions selected – despite uncertainty in the economic context for Tayside in 2021, the scale of ambition in Tay Cities Deal should at a minimum hold any worsening of housing induced poverty.</td></tr>
<tr><td>Rental threshold</td><td>If 35% of income spent on rent – household is suitable for social rent</td></tr>
<tr><td>Rental growth</td><td>Trend growth 1.6% per annum</td><td>Default assumption selected – aggregate annual growth in Tayside BRMA rents over the last 10 years has equaled 2%.</td></tr>
</table>

**Table 5.3: Dundee HNDA Scenario1: Principal**

| HNDA Scenario 2: Angus High Migration Scenario | | |
|---|---|---|
| Overview: This scenario assumes limited impacts of the Covid-19 pandemic and Brexit, with economic risks mitigated by an ambitious Tay Cities Growth Deal which drives migration to the Tayside region as a result of committed investment in jobs and infrastructure. This scenario is characterised by moderate real terms income growth, static income distribution, real term trend house price and rental growth. | | |
| HNDA Model Input | Assumption | Evidence/justification |
| Households | Tayside high migration = 6%<br>North Fife high migration = 5% | NRS high migration household projections for the North Fife area project a growth in the number of households over the next 25 years of 5%, just below the household growth rate projected for the Tayside region.<br>As this growth rate is a reasonably consistent with in household growth in the last decade (6.09%), Fife Council has assumed this as a prudent growth assumption in the context of the Tay Cites Deal investment framework. |
| Existing need | Tayside existing need = 5,624<br>North Fife existing need = 712 | Detailed in Section 5.1: HNDA Backlog: Estimate of Households in Existing Need. |
| Years to clear existing need | 5 years | Based on recent social housing turnover rates (9%, c. 4,300 per annum) and capacity for new social housing delivery projected in future Strategic Housing Investment Plans (c. 4,100 units); meeting existing housing need fully over 5 years would require c. 20% of all affordable supply to address the current estimated backlog. This is considered a realistic and feasible assumption by the Tayside HMP. Furthermore, partners including Angus Council had no appetite to extend the period that households in Tayside would spend in unsuitable housing for longer than a 5 year term. |
| Income growth | Moderate real terms growth 2.5% | Moderate real term growth is selected by Tayside HMP given the economic uncertainty associated with recovery from Covid-19 (13% of households experiencing financial difficulty post Covid compared to 8% pre-Covid) and the UK's departure from the European Union. Whilst both factors may negatively impact on income growth, the Tay Cities Deal and implementation of a transformational economic development strategy should at a minimum balance these risks. |

| | | |
|---|---|---|
| Income distribution | No change in income distribution. Point of income distribution set at 25th and 75th percentile | Income distribution stability selected despite evidence of a higher % of Tayside households experiencing financial hardship (13%) in a post Covid environment; given scale of ambition to grow the Tayside economy via the Tay Cities Deal and associated £400M of investment in jobs and infrastructure. |
| House prices | Trend growth 1.6% per annum | Default assumption selected – aggregate annual growth in Tayside house prices over the last 10 years has equaled 1.3% |
| Affordability | Entry to home ownership set at the 25th percentile house price; 3.9x lower quartile income | Default assumptions selected – despite uncertainty in the economic context for Tayside in 2021, the scale of ambition in Tay Cities Deal should at a minimum hold any worsening of housing induced poverty. |
| Rental threshold | If 35% of income spent on rent – household is suitable for social rent | |
| Rental growth | Trend growth 1.6% per annum | Default assumption selected – aggregate annual growth in Tayside BRMA rents over the last 10 years has equaled 2% |

**Table 5.4: Dundee HNDA Scenario 2: High Migration**

The assumptions tested and selected by North Fife partners have been informed by evidence of housing market drivers, stock profiles and pressures and specialist housing requirements.

The outcomes associated with each scenario are detailed below ranging from the HNDA default toolkit settings of housing need for North Fife area (1,361) to an upper range of 2,333 (71% above the HNDA default toolkit settings).

| Cumulative need all tenures | 2021-2025 | 2026-2030 | 2031-2035 | 2036-2040 |
|---|---|---|---|---|
| Default | **617** | **891** | **1,150** | **1,361** |
| Scenario 1 | 1,199 | 1,473 | 1,732 | 1,943 |
| Scenario 2 | 1,267 | 1,636 | 2,005 | 2,333 |

**Table 5.5: 2021 North Fife HNDA Calculation Scenarios**

Following careful scrutiny of the outcomes, North Fife partners agreed that Scenario 1 and Scenario 2 should form the basis of the range of housing estimates that should be shared with the North Fife housing market partnership for scrutiny and analysis.

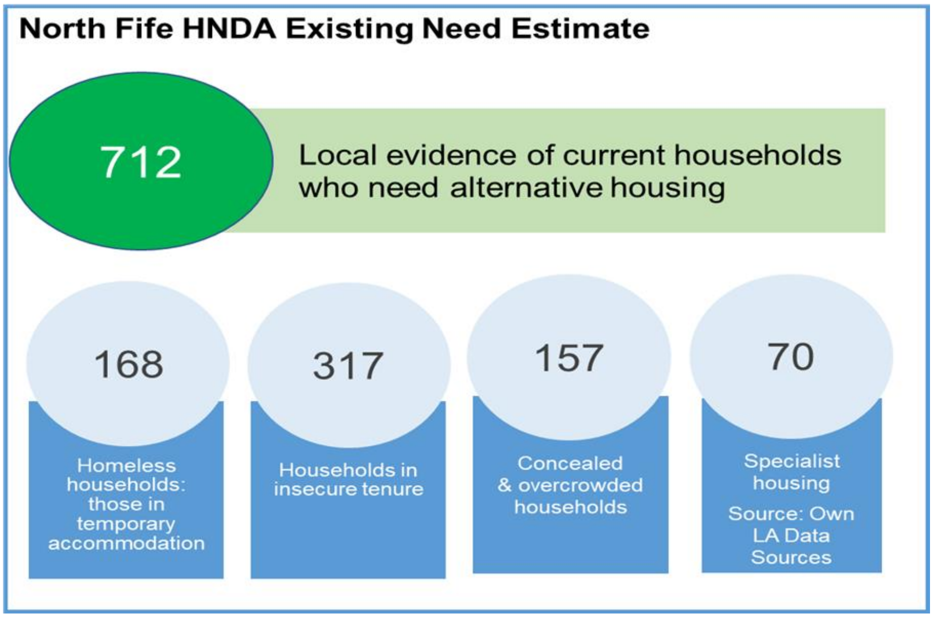
The evidence which underpins the major components of each scenario are detailed below.

## 5.2 HNDA Backlog: Estimate of Households in Existing Need

Working in partnership, North Fife HNDA partners developed a local estimate of existing housing need, informed by housing system evidence of households currently in unsuitable housing and who also need to move to a new home. Existing need is driven by several factors such as homelessness, insecurity of tenure, overcrowding, concealed households, poor quality housing or lack of basic amenities and unmet need for specialist housing.

In some cases, existing need can be met using in-situ solutions as Core Output 4 of the HNDA e.g., through aids, adaptations or repairs to existing properties. However, a proportion of need must be met through additional housing where an in-situ solution cannot be found e.g., for homeless households in temporary accommodation.

The basis of the local estimate of existing housing need is as follows:



Each element of existing housing need with source evidence is evidenced in detail in Appendix L: Core Output 3 Databook, with the basis of each measure detailed below:

- Homeless households in temporary accommodation were established using an average of HL1 statistics for 2020/21 detailing the number of households in temporary accommodation on 31st March 2021 and a snapshot of households in temporary accommodation derived from partner temporary accommodation stock lists (all North Fife partners)
- Households in insecure tenure were established using the number of respondents to the 2021 North Fife HNDA survey who were under immediate threat of eviction, repossession or loss of housing
- Households in the 2021 HNDA survey who identified themselves as overcrowded **OR** sharing amenities with another household with double counting eliminated from total respondent numbers (all North Fife partners)
- Households who need to move due to medical needs or who require specialist housing applications based on Fife Council local data including only applicants in private housing (to avoid double counting as where a vacancy will be created in social housing).
- The North Fife HMP agreed not to include a local estimate of poor housing quality given concerns surrounding the robustness of data available.

Combining these requirements results in a local existing need estimate of 712 households across North Fife who require moving to a new property.

| | Cupar | St Andrews | Total |
|---|---|---|---|
| Homeless households in temporary accommodation | 75 | 93 | 168 |
| Households in insecure tenure | 141 | 176 | 317 |
| Concealed households & Overcrowding | 70 | 87 | 157 |
| Specialist Housing and Housing Related Services | 31 | 39 | 70 |
| Poor Quality | - | - | - |
| **Total** | **317** | **395** | **712** |

**Table 5.6: Local Estimate of Existing Housing Need across North Fife Partners**

For the purposes of the HNDA calculation, each partner has assumed that the backlog of households in existing housing need will be addressed over a 5 year period and in the first 5 years of the 20-year projections.

### 5.3 New Need: Household Projection Scenarios

The HNDA Calculation tool uses household projections produced by the National Records of Scotland (NRS) to provide broad estimates of the future number of new households who will require housing in the area.

Informed by demographic analysis presented in Core Output 1 (Housing Market Drivers), the North Fife area has shown positive household growth in the last decade (5.65% between 2008 and 2018) and given the economic growth strategy within the Tay Cities Deal, partners felt that an ongoing growth projection could be justified as a reasonable scenario with the HNDA calculation.

On this basis, Fife Council opted to create two scenarios: one using the NRS principal household projection for the North Fife area and one using the NRS High Migration scenario.

The outcomes of household projection scenarios create an estimate of new households emerging in the North Fife area of over the next 20 years of between 1,231 using the principal household projections and 1,621 using the high migration scenario.

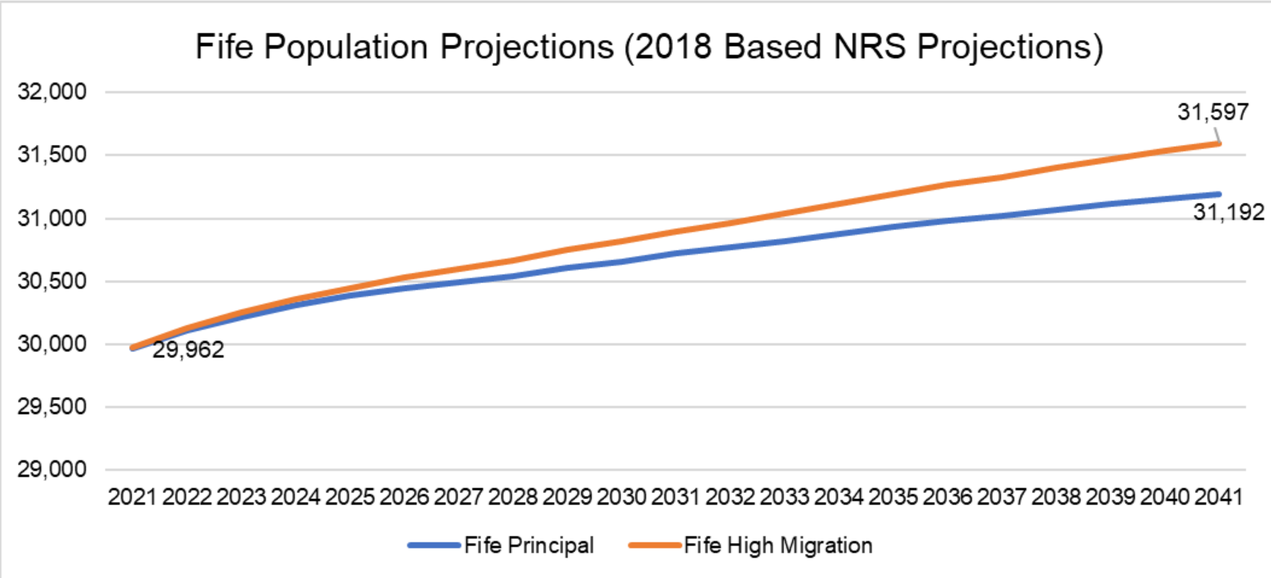
**North Fife HNDA Toolkit New Arising Need Estimate: Principal – High Migration**

**1,231**
- NRS 2018-based Principal Projections
- Projected 4% growth across the North Fife area

**1,621**
- NRS 2018-based High Migration Projections
- Projected 5% growth across North Fife

| | 2021 | 2041 | 20 Year Change | Avg Annual | % Change |
|---|---|---|---|---|---|
| 2018 Principal | 29,962 | 31,193 | 1,231 | 62 | 4% |
| 2018 High | 29,975 | 31,597 | 1,621 | 81 | 5% |

The principal household projection estimates an overall growth in households across North Fife of 4%. These projections create an average annual increase of 62 households across North Fife.




The high migration estimates an overall growth in households across of the North Fife area of 5%. These projections create an average annual increase of 81 households across North Fife.

### 5.4 North Fife Housing Estimates

The North Fife HNDA calculation combines each component of housing need to create a 20-year range of housing estimates as follows:

1 **Existing housing need** **712** + 2 **New need for housing** **1,231** **1,621** = 3 **Future housing estimates** **1,943** **2,333**

North Fife HNDA housing estimates range from 1,943 to 2,333 over the next 20 years. The high migration scenario projects a 20% increase in need from the principal scenario. This results in an additional net housing requirement of 20 per annum. Table 5.7 sets out the 20 year HNDA projections in 5 year bandings:

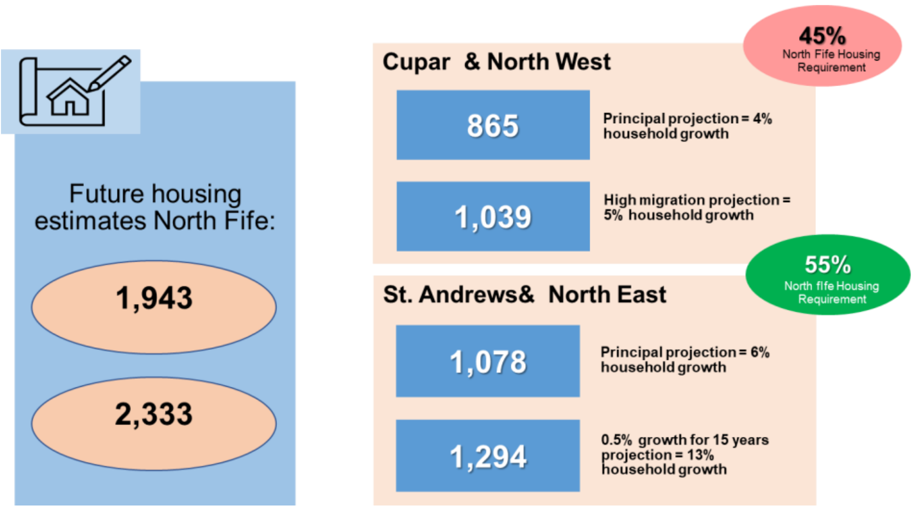
| Cumulative need all tenures | 2021-2025 | 2026-2030 | 2031-2035 | 2036-2040 |
|---|---|---|---|---|
| North Fife: Principal Scenario | 1,199 | 1,473 | 1,732 | 1,943 |
| North Fife: High Migration | 1,267 | 1,636 | 2,005 | 2,333 |

**Table 5.7: North Fife HNDA Housing Estimates 2021-2040 (Principal and High Migration Scenarios)**

## 5.5 Housing Estimates by Housing Market Area

Future housing estimates for the North Fife area estimate a requirement for new homes in the range of 1,943 to 2,333 over the next 20 years. At an HMA level, based on the principal projection:

- 45% of this global housing estimate should be met in Cupar and North West
- 55% of this global housing estimate should be met in St Andrews and North East



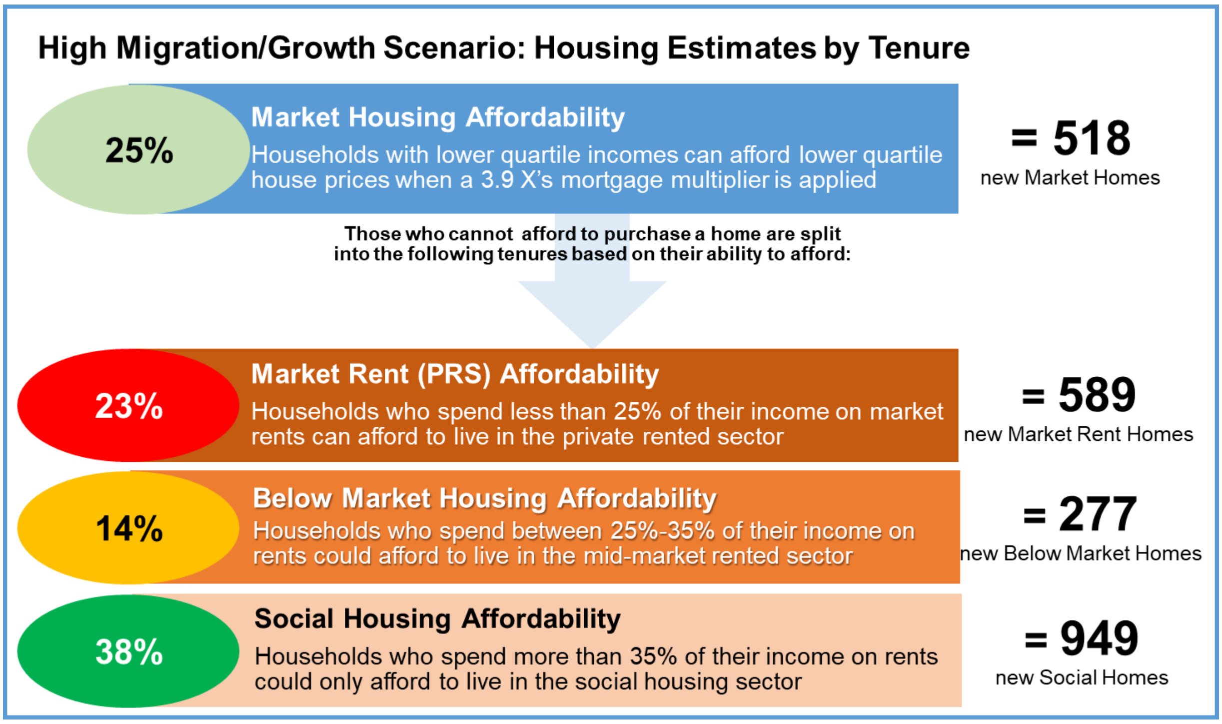

## 5.6 Housing Estimates by Housing Tenure

The HNDA calculation tool applies the housing affordability assumptions outlined above to create housing estimates by tenure. The North Fife HNDA affordability calculation is driven by the same income and economic assumptions for both the principal and high migration scenarios, namely:

- Moderate, real term growth in incomes of 2.5% per annum is projected
- No change in income distribution from the baseline Scottish Government banded income dataset is projected
- House price growth reflects historic market trends at 1.6% per annum
- House price to income ratios will bench lower quartile house prices to lower quartile incomes as a benchmark for market housing affordability
- A loan to value mortgage multiplier of 3.9 times income is applied
- Rental growth reflects historic market trends at 1.6% per annum.

Given the economic uncertainty associated with the Covid-19 pandemic, partners opted to used standard default economic measures within the HNDA toolkit, until firmer evidence of economic impact is established.

At an overall North Fife level, the tenure split of future estimates arising from the high migration scenario is detailed below:




The tenure split associated with the principal and high migration scenario differs as follows:

| Principal | Housing Estimates | % |
|---|---|---|
| Social Rent | 895 | 46% |
| Below Market Housing | 211 | 11% |
| PRS | 446 | 23% |
| Buyers | 391 | 20% |
| **Total** | **1,943** | **100%** |
| **High Migration** | **Housing Estimates** | **%** |
| Social Rent | 949 | 41% |
| Below Market Housing | 277 | 12% |
| PRS | 589 | 25% |
| Buyers | 518 | 22% |
| **Total** | **2,333** | **100%** |

**Table 5.8: 2021 North Fife HNDA Housing Estimates by Housing Tenure**

The 2021 HNDA calculation show that between 41% - 46% of households will require social housing to meet future housing need in the North Fife area, in the region of 895 – 949 new homes.

A further 11% - 12% of households who could benefit from below market housing solutions or market rents (23% - 25%).

The requirement for market housing ranges from 20% - 22% over the next 20 years, in the region of 391 – 518 new homes. Housing estimates by partner area and tenure are detailed in Table 5.9 below:

| | Principal | | | |
|---|---|---|---|---|
| | Cupar and North West Fife | St. Andrews and North East | Cupar and North West Fife | St. Andrews and North East |
| Social Rent | 389 | 506 | 45% | 47% |
| Below Market Housing | 90 | 122 | 10% | 11% |
| PRS | 167 | 279 | 19% | 26% |
| Buyers | 220 | 171 | 25% | 16% |
| **Total** | **865** | **1,078** | **100%** | **100%** |
| | High Migration | | | |
| | Cupar and North West Fife | St. Andrews and North East | Cupar and North West Fife | St. Andrews and North East |
| Social Rent | 410 | 539 | 39% | 42% |
| Below Market Housing | 117 | 159 | 11% | 12% |
| PRS | 220 | 369 | 21% | 29% |
| Buyers | 291 | 227 | 28% | 18% |
| **Total** | **1,039** | **1,295** | **100%** | **100%** |

**Table 5.9: 2021 Fife HNDA Housing Estimates by Partner Area and Tenure**

Under the principal projections, all partner areas show a high proportion of need to be met by social housing relative to other tenures, which is relatively consistent across each area.

The requirement for below market housing comprises roughly 11% of the overall housing estimate in each area, with requirements for market rent housing ranging from just 19%-26% in Cupar and North West Fife to 21%-29% in St Andrews and North East Fife. The requirement for market housing ranges from 25%-28% in Cupar and North West Fife to 16%-18% in St Andrews and North East Fife driven by housing affordability pressures in each area.

The high migration scenario boosts the requirements for market tenures across the board but largely mirrors the overall pattern of the principal household projections.

## 5.7 Estimating Housing Need & Demand: Key Issues

| LHS & Local Development Plan | Key Issues identified in the HNDA |
|---|---|
| Future need for additional housing broken down by household who are likely to be able to afford:<br>• owner-occupation<br>• private rent<br>• below market housing<br>• social rent | Across the North Fife area, the Local Housing Strategies and Local Development Plans of North Fife partners should set achievable and deliverable Housing Supply Targets based on the housing estimates produced by the 2021 North Fife HNDA calculation, considering deliverability within the area context, as well as local strategic landscape.<br><br>Between 2021 – 2040 the housing estimates for the North Fife area, range from:<br>• 1,943 – 2,333 in North Fife<br>• 865 – 1,078 in Cupar and North West Fife<br>• 1,078 -1,295 in St Andrews and North East Fife<br><br>In the next 5 years (2021-26), the housing estimates for the North Fife area range from:<br>• 534 – 564 in Cupar and North West Fife<br>• 665 - 703 in St Andrews and North East Fife<br><br>By tenure, across the North Fife area, it is estimated that:<br>• 41% - 46% of housing estimates will be met by social housing<br>• 11% - 12% of housing estimates will be met by below market housing<br>• 23% - 25% will be met by market rented housing<br>• 20% - 22% will be met by market housing<br><br>The LHS and LDP should consider the need for housing supply targets that extend beyond the duration of the 5-year LHS period by reviewing historic new build completion rates, considering the wider policy and economic context at a regional and local level.<br><br>Strategic drivers to inform longer term and short term housing and development planning policy decisions, using HNDA housing estimates as a starting point, are set out in more detail in Chapter 8, based on the views and perspectives of North Fife partners and stakeholders. |

## 6 Core Output 3: Specialist Provision

Chapter 6 provides an overview and insight into specialist housing provision across the North Fife area as described in 'Core Output 3' of the Housing Need and Demand Assessment Practitioners Guide (December 2020).

Core output 3 evidence:

*'Identifies the contribution that Specialist Provision plays in enabling people to live well, with dignity and independently for as long as possible.*

*Identifies any gap(s)/ shortfall(s) in that provision and the future level and type of provision required.*

*Considers evidence regarding property needs, care and support needs and locational/land needs'*

Assessing specialist housing profile and pressures across North Fife has enabled the partnership to identify what existing stock is available to meet local housing needs, whilst identifying requirements for future provision including:

- estimated number of new accessible houses required in future
- estimated number of wheelchair accessible homes required in future
- estimated need for future residential/care homeplaces

The evidence also indicates where the existing housing stock could be managed more effectively to meet housing need including more effective use of adapted housing, the role of in-situ solutions such as aids and adaptations, and the delivery of home care and housing support services to enable independent living. The need for additional site provision for the Gypsy/Traveller and Travelling Showpeople community is also considered.

### 6.1 Core Output 3: Key Issues – North Fife Housing Market Area

The assembly of Core Output 3 of the HNDA has provided North Fife Housing Market Partners with a clear, evidence-based understanding of:

- future property requirements associated with specialist housing provision including accessible and adapted housing, wheelchair housing and non-permanent accommodation for key client groups
- future care and support requirements to enable independent living including supported housing for key client groups, plus housing support and homecare services
- future site provision to meet the needs of the Gypsy/Traveller and Travelling Showpeople communities

The 2020 HNDA Guidance sets out a number of specialist housing categories as the basis of evidencing gaps or shortfalls in provision to guide policy on future provision including on the type of specialist housing to deliver and how to reduce specialist housing pressures.

The evidence should also indicate where the existing housing stock could be managed more effectively to meet housing need including more effective use of adapted housing, the role of in-situ solutions such as aids and adaptations, and the delivery of home care and housing support services to enable independent living. The need for additional site provision for the Gypsy/Traveller and Travelling Showpeople community is also considered. Specifically, there are five categories of specialist provision to be considered including:

| | | | | |
|---|---|---|---|---|
| Accessible, adapted and wheelchair housing | Non-permanent housing | Supported provision | Care & support for independent living | Site provision |

Tables 6.1-6.5 detail the policy context, property needs, client groups and specialist housing requirements associated with each category.

## 6.2 Accessible, Adapted and Wheelchair Evidence

| Accessible, adapted and wheelchair housing | |
|---|---|
| National policies | • **National Planning Framework (NPF4 Position Statement)**<br>• **Scottish Homes (1998) Housing for Varying Needs, A Design Guide**<br>• **Housing to 2040** - Scottish Accessible Homes Standard 2025-26<br>• **Accessible housing standards** including Scottish Building Standards<br>• **Relevant Adjustments to Common Parts (Disabled Persons) (Scotland) Regulations 2020**<br>• **A Fairer Scotland for Disabled People Progress Report**<br>• **Local Housing Strategy Guidance** requirement for an all-tenure wheelchair accessible housing target.<br>• **Still Minding the Step:** Recommends three-tier approach 1) design and supply 2) adaptations 3) effective allocation of wheelchair accessible and adapted homes. |
| Local policies/strategies | **Strategic Housing Investment Plans:**<br>**Fife (2021-2026)**<br>Fife Council's target is to achieve 30% specific needs housing through the SHIP, normally provided through amenity and wheelchair units, although this can also include larger family houses with a specific need catered for on the ground floor. It is estimated that the projects within the SHIP will provide 30% of the properties to meet specific needs. Fife Council has set an aspiration to build 5% of their new council homes as wheelchair properties and 5% as larger family homes with 4 or more bedrooms. It is recognized that compliance with these targets will not be possible on all projects, particularly where there is an environmental or viability issue. 3,859 Social Rented Units to be delivered in total 2021-2026. |

<table>
<tr><td>Property needs</td><td>

**<u>Accessible Housing</u>**

An accessible home is one where the design and layout of the property is free from physical barriers that might limit its suitability for households with disability, mobility or health conditions. It is sufficiently flexible and convenient to meet the existing and changing requirements of most households with an interior fabric that can be adapted to accommodate aids, adaptations or equipment. Across Tayside, there are a range of property types that are commonly defined as accessible housing. These include amenity accommodation; ambulant disabled; medium dependency; and other specially adapted properties. Some ground floor accessible mainstream housing may also be considered within this category and generally new build homes in the social rented sector will be designed to accessible standards.

**<u>Adapted Housing</u>**

An adapted property is usually described as one that was not originally designed with accessibility features for households with disability, mobility or health conditions but has since been altered to accommodate these requirements. An adaptation is defined in housing legislation as an alteration or addition to the home to support the accommodation, welfare or employment of a disabled person or older person and their independent living. Adaptations to properties can include both large and small-scale provision; ranging from minor modifications such as grab rails, up to major property extensions or remodelling work. Common adaptations can include low level appliances, stair lifts, wet rooms, door widening, suitable external surfaces, ramps, grab rails as well as a range of equipment to enable independent living.

Delivering the right adaptations can reduce the need for personal care services, as well as the need for admission to a hospital/care home, or the move to a purpose-designed property. Currently, the funding streams for adaptations remain tenure-specific and there are variations in the processes for delivering adaptations to local authority, RSL and private sector properties. Tayside local authorities provide both mandatory and discretionary grant assistance for adaptations in the private sector, with RSL adaptations funded via a separate, central, Scottish Government budget.

**<u>Wheelchair Housing</u>**

The Scottish Government define wheelchair housing as homes suitable for wheelchair users to live in, as set out in Section 3 of the guidance on the ‘Housing for Varying Needs Standard’ (HfVN). Over and above this, developers are encouraged to meet ‘desirable’ wheelchair design criteria. HfVN states that wheelchair accessible housing “is for people who use a wheelchair most or all of the time. The home will be level access throughout, have space for a wheelchair to circulate and access all rooms, and offer a kitchen and bathroom that suits the occupant’s particular needs and fittings and services that are within reach and easy to use.

</td></tr>
</table>

| | |
|---|---|
| Suitable for | People with disabilities and limiting health conditions<br>People with limited mobility and/or dexterity<br>People who need for low level care<br>Wheelchair users<br>People with complex care needs including learning disability, sensory impairment, dementia, learning disabilities and autism. |
| Evidence | The key findings from the evidence on accessible, adapted and wheelchair housing is summarised as follows:<br>**Health and Disability**<br>Within North Fife, 57% of households contain a long-term sick or disabled person with the most common long-term sickness or disability is Physical Health Problems (17.5%), Mental Ill Health (15.7%) and Learning Disabilities (5.9%).<br>The proportion of households with disabilities differ across housing tenures with 55% of households in owner-occupied housing containing one or more long term sick or disabled person, with 73% in social housing.<br>5% of households with long term illness of disability in North Fife are limited by their current property, which is lower than the rate across Scotland (7%).<br>**Specialist Housing**<br>It is estimated that there are 7,085 units of specialist housing provided by social landlords in Tayside with 7.5% of all specialist homes located in Fife.<br>10% of all homes in the social housing sector in North Fife offer specialist forms of housing provision. 51% of specialist homes provide amenity or accessible homes, 25% housing for older people.<br>In North Fife, there has been a 5% turnover in specialist housing stock over the last three years, which is lower than the Tayside average (8%).<br>**Accessible Housing**<br>North Fife has 268 units of accessible housing, which accounts for 51% of the total housing stock in the North Fife area. Across Tayside partners, North Fife accounts for 17% of all accessible housing provision.<br>17% of lets within the year 2019-20 were for accessible housing with around 12 accessible homes becoming available each year.<br>Households in North Fife reported unmet need for accessible housing at 8.5%, which is consistent with the average for Tayside at 8.1%. Unmet need for accessible housing in North Fife is expressed by over 2,826 households (2021 HNDA Survey).<br>**Adapted Housing**<br>Projecting future adaptation requirements is challenging due to the changing demographics across Fife. It is likely the current requirement will increase given the ageing population. This means targets in relation |

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| | to specialist housing and adaptations will require continuous review to understand requirements as population demographics change. Fife Council will undertake this as part of their Local Housing Strategy development work. In some instances where adaptation is not possible there may be need to identify alternative suitable housing options for such households.<br><br>The Scottish House Condition Survey provides estimates of properties requiring adaptations by local authority area. It suggests that 6,485 dwellings in Fife require to be adapted. SHCS data also suggests that there has been a decrease in demand for adaptations from 3% to 2% between 2015-19.<br><br>SHCS data suggests that 18% of the housing stock in North Fife has been adapted, approximately 35,000 homes. However, according to the 2021 Tayside Housing Need and Demand Survey, 24% of households across the North Fife area have property adaptations. This increased figure is likely to be more representative of the current requirement for adapted housing given the level of statistical confidence achieved in each housing tenure.<br><br>**Wheelchair Housing**<br><br>There are 25 units of wheelchair housing in North Fife. The proportion of wheelchair accessible housing in North Fife makes up 0.5% of all social housing in the area. This is slightly lower the proportion of wheelchair homes across Tayside (1%).<br>The main provider of wheelchair housing is Kingdom Housing Association (80%).<br>Whilst there are currently 25 wheelchair properties available across the North Fife area, there is a waiting list of 21 people. With 2 wheelchair properties being let per annum this indicates a pressure of 12.6 applicants per available let.<br><br>Key findings supporting the evidence on accessible, adapted and wheelchair housing is provided in Appendix L Specialist Provision Databook |
| Stakeholder consultation & engagement | Research and evidence building (including stakeholder engagement and consultation) across housing, health and social care partners has been instrumental in building the evidence required on the need for accessible, adapted and wheelchair housing across North Fife. This work is taken forward by the Housing Market Partnership in the North Fife area, to support the development and implementation of the Housing Contribution Statement. This work includes consultation, engagement and data-sharing to assess the needs of those who require accessible, adapted and wheelchair housing. |

**Table 6.1: Accessible, Adapted and Wheelchair Housing Requirements**

## 6.3 Non-Permanent Housing Evidence

| Non-permanent housing | |
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| National policies | **Homelessness: Code of Guidance (2019)** states homeless people should not be placed in temporary accommodation unnecessarily and time there should be as short as possible with care taken to avoid moves.<br><br>**Homeless etc (Scotland) Act 2003 (Commencement No.4) Order 2019** removed local connection enabling presentation by homeless households at any Scottish local authority area of their choice.<br><br>**Homeless Persons (Unsuitable Accommodation) (Scotland) Order 2020** amendment extends the Unsuitable Accommodation Order to all homeless households meaning that anyone staying in accommodation deemed as 'unsuitable' for more than 7 days will constitute a breach of the Order. At present, this only applies to children and pregnant women in bed and breakfast accommodation.<br><br>**The Homelessness & Rough Sleeping Action Group (HARSAG)** was set up by the Scottish Government to produce solutions to end homelessness and rough sleeping with a move towards a Rapid Rehousing approach. A requirement was placed on local authorities to produce 'Rapid Rehousing Transition Plans' (RRTP) with significant implications on the management and availability of non-permanent housing.<br><br>**Ending Homelessness Together Action Plan**<br><br>**Migrant Workers -** Non-EEA nationals may apply to work or train in the UK under a number of different schemes and categories. Some categories require the worker to obtain an Immigration Employment Document (IED), for example the Work Permits and Sectors Based Schemes, while others such as Fresh Talent Working In Scotland do not. Where and IED is required, this does not entitle the holder to enter or remain in the UK; they must also apply for leave separately, either as an Entry Clearance if outside the UK or Leave to Remain if already in the UK.<br><br>**Armed Forces -** Taking the Strategy Forward (Jan 2020) outlines how Scottish Government will move this agenda forward and achieve the best possible outcomes for veterans now and in the future. A refreshed action plan was launched in August 2022 along with commitments to provide annual progress reports. The 'Welcome to Scotland' Guide published in 2022 provides advice for service personnel and their families in relation to housing, education, and healthcare in Scotland.<br><br>Legislation in relation to armed forces personnel can be found in Armed Forces Act 2021 and Housing legislation.<br><br>**Housing to 2040 reflects the 2020-21 Programme for Government which states that the Scottish Government will undertake a review of purpose-built student accommodation** which will help inform changes in the sector alongside the wider Rented Sector Strategy. |
| Local policies/ strategies | **Fife RRTP** |

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| | The Fife Rapid Rehousing Transition Plan sets out the five-year direction of travel for housing access and homelessness, and all associated services, to transform housing and support options for those that are homeless or living in vulnerable housing situations. Key elements of the Fife approach to Rapid Rehousing include:<br>• Housing First for Youth (facilitated by the Rock trust)<br>• Hunter House Core & Cluster project to support older people<br>• Conversion of Fife Council Homeless Hostels to include support services<br>• Converting Temporary accommodation properties to secure tenancies<br>• Additional assistance to secure housing in the private rented sector<br>• Funding to support innovation and tenancy sustainment.<br>In North Fife, the vision for rapid rehousing is to prevent homelessness wherever it is possible to do so, eradicate the need for bed and breakfast accommodation, reduce the number of temporary accommodation units in use, minimise the length of time homeless households spend in temporary accommodation, reshape temporary accommodation to offer less congregate options and more community based dispersed accommodation, and increase the range of supported accommodation options including the delivery of Housing First tenancies. Original RRTP assumptions projected that by 2024 the following outcomes would be achieved:<br>• a reduction in homelessness by at least 10% as a result of prevention<br>• a reduction in mainstream temporary accommodation in the region of 200 units<br>• a reduction in the length of stay in temporary accommodation.<br>Whilst Fife Council remains fully committed to the delivery of RRTP targets the impact of the Covid-19 pandemic, cost of living pressures and the Ukraine resettlement programme has undoubtedly had a material impact on progress. However, a reduction in homelessness of 5% between 2018/19 and 2021/22 has been achieved in Fife, higher than the Scottish reduction over the same period (4%).<br>Target reductions in temporary accommodation and length of stay have not yet been achieved in Fife.<br>Fife Council continues to progress with the delivery of the RRTP vision for the region and achievement of the goal to provide a settled, mainstream housing outcome as quickly as possible through minimising the time spent in any form of temporary accommodation. |
| Property needs | As well as assessing the need for permanent housing, it is important the HNDA assesses the requirement for transitional accommodation, including temporary accommodation, houses in multiple occupation, refuges, hostels, tied/key worker housing, serviced accommodation or student accommodation.<br>Non-permanent housing plays an important role in meeting a range of housing needs, including for transient populations such as seasonal/temporary workers and students; and those experiencing housing crisis who require temporary housing until a settled housing outcome can be achieved. Those living in non-permanent housing include homeless people, |

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| | asylum seekers/refugees, people leaving care settings or institutions and students.<br>This is usually delivered via the acquisition or reconfiguration of existing stock; however, the development of new build units can also be an option, particularly for specific client or economic groups e.g. key workers or students. Provision can include temporary accommodation, specialist provision for homeless households, serviced accommodation, key/seasonal worker housing, student accommodation and housing for armed forces personnel. |
| Suitable for | Care leavers<br>Homeless households<br>Individuals leaving prison or institutional settings such as hospital<br>Those with experience of criminal justice system<br>Households experiencing domestic abuse<br>Migrant/seasonal workers<br>Refugee and asylum seekers<br>Young People<br>Students<br>Armed Forces Veterans |
| Evidence | **Temporary Accommodation for Homeless Households**<br>North Fife has 89 units of temporary accommodation comprising 10% of the Tayside Total. Around 81% of households in temporary accommodation stay in self-contained accommodation within the community, which is a much higher proportion than the Tayside average (53%).<br>The rate of households in temporary accommodation in North Fife as of 31/03/2021 is 2.3 per 1000 population, which bis higher than the Tayside average of 1.8.<br>North Fife has an average total time in days spent in temporary accommodation in 2020/21 at 179 days. This is lower than the Scottish average at 199 days but represents a 7% increase since 2017/18.<br>**Student Accommodation**<br>The University of St Andrews provides more than 4,000 beds for its 9,300-strong student population. Student numbers are expected to grow to at least 10,000. This projected increase in the student population is anticipated as early as 2021/22. The university has a budget of around £100M to improve and develop its accommodation in the town and is already pursuing a major redevelopment at Albany Park. However, the latest development on will deliver almost 150 beds and take the total residential capacity to around 5,000.<br>**Migrant Worker Accommodation**<br>Analysis of the 2015 June Agricultural Census data in Scotland shows 8% of work-days within Farms in Fife were provided by Migrant Workers. |

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| | The overarching recommendation from Scottish Government research in 2018 'Farm Workers in Scottish Agriculture: Case Studies in the International Seasonal Migrant Labour Market' is the *'development of clear commitments and statements on the part of the UK and Scottish Governments, expressing support for the horticultural industry and identifying/agreeing the ongoing need for access to sufficient numbers of seasonal migrant workers'*. Aligned to this, promoting best practice includes relating to worker induction and training, accommodation and other factors, across the sector are considered beneficial.<br>**Armed Forces/Veteran Accommodation**<br>At the time of writing, there is no known housing needs arising from the MoD facility at Leuchars in Fife. It is anticipated that any planned increase in personnel would be accommodated within the base.<br>There is evidence of unmet housing need arising from veterans who have left the Leuchars base. In November 2021 it was confirmed that seven properties at the Leuchars base have been identified to accommodation families on the Afghan Relocation and Assistance programme. These properties are likely to be leased from the Ministry of Defence for a 5-year period. Fife's commitment continues to be to permanently accommodate up to 10 families.<br>During 2019-20, 17 homeless applications were received across North Fife from former members of the armed forces accounting to 3.1% of the total homeless applications during this period in North Fife. In 2009-10 there were 34 applications equating to 4.1% of all applicants. This demonstrates a decrease over the 10-year period. In 2019/20 the main reasons given by applicants for applying was 'relationship breakdown' followed by 'asked to leave' with 'loss of service / tied accommodation' one of the fewer reasons for making an application.<br>There are 20 applications for social housing from households within the Armed Forces on the Fife Housing Register. Some applicants have indicated that they would be interested in a range of tenure choices other than social rent. This includes Low-Cost Home Ownership (10), Shared Ownership (5) and PRS (4). Of the 20 applicants, the majority are currently living in MOD accommodation (17) with 1 in Benevolent Fund accommodation, 1 in Defence Estates Operations and 1 in RAF Wyton.<br>Key findings supporting the evidence on non-permanent accommodation is provided in Appendix L Specialist Provision Databook. |
| Stakeholder consultation & engagement | Research and evidence building (including stakeholder engagement and consultation) across housing, homelessness, health and social care partners has been instrumental in building the evidence required on the need for non-permanent housing across North Fife. This work is taken forward by the Housing Market Partnership in the North Fife area, to support the development and implementation of the Housing Contribution Statement, Rapid Rehousing Transition Plan and Strategic Commissioning Plan. This work includes consultation, engagement and data-sharing to assess the needs of those who non-permanent housing. |

**Table 6.2: Non-Permanent Housing Requirements**

## 6.4 Supported Provision Evidence

| Supported Provision | |
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| National policies | **Shared Spaces was commissioned by Homeless Network Scotland** to explore permanent and non-permanent provision for individuals experiencing homelessness with multiple and complex needs. There is recognition that some individuals may benefit from shared and supportive provision.<br><br>**Building Better Care Homes for Adults Guidance by the Care Inspectorate** illustrates what good building design looks like for care homes for adults post-Covid. It promotes self-contained small group living settings.<br><br>**Independent Review of Adult Social Care offers** recommended improvements to the adult social care system in Scotland and recommends that the safety and quality of homes must improve with more joint working between services to ensure support is provided to enable people to stay in their homes and communities. |
| Local policies/ strategies | **Housing Contribution Statements:**<br><br>Housing Contribution Statements (HCS) were introduced in 2013 and provided an initial link between the strategic planning process in housing at a local level and that of health & social care. At that time the HCS had a specific focus on older people and most Local Authorities based their initial HCS on their existing Local Housing Strategy. With the establishment of Integration Authorities and localities, Housing Contribution Statements **now become an integral part of the Strategic Commissioning Plan** and have been expanded and strengthened to consider the role of supported housing provision in enabling key client groups to live well in the community they choose.<br><br>**Fife:**<br><br>The Fife Health & Social Care Strategic Plan was most recently reviewed in 2019, covering the period 2019-22. It should be noted that Fife Council do not have a standalone Housing Contribution Statement and that housing's contribution to the H&SC Partnership has been fully articulated into the H&SC Strategic Plan The following housing actions identified within the Plan have helped influence Fife's current LHS priorities:<br>• Increasing the role of housing staff in preventative approaches.<br>• Increasing the provision of supported accommodation and housing support.<br>• Developing older persons' housing services across Fife.<br>• Developing new approaches to planning for future housing for those with specific needs.<br>• Developing further options for Young Care Leavers.<br>• Exploring the potential for specialist housing models.<br>• Increasing the use of technology in housing to support independent living.<br><br>The Health & Social Care Strategic Plan is currently subject to further review to be concluded by autumn 2022. As part of the review, a Health & Social |

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| | Care Housing Strategy Group are currently looking at the longer-term needs for support and care. |
| Property needs | In assessing the need for supported accommodation, as well as considering the future requirements associated with housing for older people, the HNDA guidance should also consider the provision of care homes and residential homes for this client group. Future requirements for accommodation based support services for key client groups including those with metal health conditions, physical disabilities, learning disabilities, developmental disorders and other complex need; should also be considered.<br><br>Supported accommodation provision is often commissioned by health and social care partnerships to meet the requirements of households with complex care needs providing accommodation and on-site support to enable people to live well and with as much independence as possible.<br><br>Supported accommodation covers a wide range of commissioned housing models. The common factor is that properties are typically built, designed, or adapted for the needs of the client group. Generally, there is a national shift away from large-scale congregate developments for all client groups with support needs, to housing based within a community setting which provide flexible care and support to meet individual needs.<br><br>**Care homes**<br><br>Care homes are designed to care for adults (aged over 18+) with high levels of dependency, who need a complete package of 24-hour care. As well as accommodation care homes offer nursing, personal and/or personal support to vulnerable adults who are unable to live independently. Residential Care is open to people with a range of care needs when a vulnerable person cannot return home safely so resides in a hospital/care setting for a prolonged period. These can include up to 24-hour supervision/monitoring.<br><br>**Housing for Older People**<br><br>Housing for older people takes many forms across the Tayside region but includes sheltered housing, extra care provision, retirement housing and other types of provision which offer accessible homes and neighbourhoods with some form of warden or on site supervision for households aged 60+.<br><br>**Supported accommodation for key client groups**<br><br>Types of supported housing provision could include:<br><br>• Core and cluster developments: smaller scale, community based housing provision where care and support services are available to increase independence.<br><br>• Specialist support housing projects: open to client groups with a range of care needs. Typically, 24 hour support is available as well as self-contained accommodation spaces and communal living spaces. Depending on the client group, personal care, medical support and wellbeing activities are also provided on site.<br><br>• Group homes: small scale shared housing projects, where individuals live in a group setting typically with no more than 4 others. This is often in |

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| | singled shared property with communal cooking facilities and living space. Support and/or care is provided typically 24/7. |
| Care & support needs | The housing care and support needs of households across the Tayside region will include:<br>• Housing support services<br>• Tenancy sustainment support<br>• HSCP and NHS commissioned services for key client groups including those listed below<br>• Third Sector support and advocacy services<br>• Nursing staff<br>• Social work support staff<br>• Care/Home care workers offering personal care<br>• Warden, kitchen and cleaning staff |
| Suitable for | Households with high support and care needs, including<br>• Frailty<br>• Dementia<br>• Long-term illness, disease or condition<br>• Mental health conditions<br>• Physical disability<br>• Learning disabilities<br>• Neurological disorder<br>• Developmental disorder<br>• Drug/alcohol dependency<br>• Multiple complex needs |
| Evidence | **Care Homes**<br>In 2017 in Fife there were 41 registered places in care homes for older people per 1,000 population, which represents a reduction of 2.6 places per 1,000 population since 2007. Furthermore, there were 17 care homes in Fife in 2017 which represents a 6% reduction between 2007 and 2017.<br>North Fife has the largest percentage increase in care home residents between 2007 and 2017 at 13%, with 548 residents in 2017. At this time care home occupancy rates were 87%.<br>**Housing for Older People**<br>There are 130 units of housing for older people in North Fife, 25 % of the total social housing stock and 33% of all specialist housing in the Tayside area.<br>In North Fife, there are 277 waiting list applications for housing for older people amounting to 15% of all applications. This equates to 21.87 applications for every available tenancy.<br>**Supported accommodation for key client groups** |

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| | There are 107 supported tenancies provided by social housing providers across North Fife, which account for 20% of the total housing stock in the area. There are 21 waiting list applications for supported housing.<br><br>Over and above this, there are just units of supported housing in the North Fife area (HSCP commissioned tenancies) which are for households with learning disabilities. Fife Council estimate there is a further requirement for 49 HSCP commissioned tenancies, including a further 2 tenancies for households with learning disabilities and 47 tenancies for mixed use client groups.<br><br>**Supported accommodation for homeless households**<br><br>Currently in North Fife, there is no accommodation based support services in place for homeless households. Alternatively, floating support services are delivered to homeless households with support needs in dispersed temporary accommodation in the community.<br><br>In Fife, it is estimated that 17% of the homeless population have housing support needs. Of those who require support, 11% have medium support needs, 5% require intense wrap around support and 1% require residential supported accommodation.<br><br>Key findings supporting the evidence on supported housing is provided in Appendix L Specialist Provision Databook. |
| Stakeholder consultation & engagement | Research and evidence building (including stakeholder engagement and consultation) across housing, health and social care partners has been instrumental in building the evidence required on the need for supported housing across North Fife. This work is taken forward by the Housing Market Partnership in the North Fife area, to support the development and implementation of the Housing Contribution Statement and Strategic Commissioning Plan. This work includes consultation, engagement and data-sharing to assess the needs of those who require supported housing. |

**Table 6.3: Supported Provision Requirements**

## 6.5 Care & Support for Independent Living at Home Evidence

| Care & Support for Independent Living at Home | |
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| National policies | **The Carers (Scotland) Act 2016** places a duty on each local authority and Health & Social Care Partnership to jointly prepare a Carers Strategy which sets out plans for identifying carers, understanding the demands for support, an assessment of unmet needs and timescales involved in preparing adult carer support plans.<br><br>**Social Care (Self-directed Support) (Scotland) Act 2013** ensures social care is controlled by the supported person and personalised to their own outcomes and respects the person's right to participate in society. Individuals should be involved in developing their support plan, understand the options available to them and be aware of the budget available to them.<br><br>**Age, Home and Community**: **A strategy for housing for Scotland's older people 2012-2021** was published in 2011. It sets out Scottish Government's vision that older people in Scotland are valued as an asset, |

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| | their voices are heard and they are supported to enjoy full and positive lives in their own home or in a homely setting.<br><br>**Housing to 2040** aims to 'modernise and develop the core services in social housing to deliver cross-sector support for aspects such as welfare advice, tenancy sustainment, wellbeing and care and support'. There is a Route Map indicating the importance of digital connectivity as a key dimension of supporting independent living.<br><br>**Housing Support Duty -** The purpose of the housing support duty ('the duty') is to help prevent homelessness among people that the local authority believe may have difficulty in sustaining their tenancy. The duty is intended to complement the preventative approach developed in recent years through the Housing Options Hubs across Scotland rather than to shift focus and resources from prevention to dealing with the crisis of homelessness. Local authority staff are already providing housing support and advice to applicants through homelessness prevention activity.<br><br>**Care and Repair Scotland, Good Practice Guide** highlights the standards expected during the management and delivery of Care and Repairs services throughout Scotland. |
| Local policies/strategies | **Fife**<br>Fife's Strategic Commissioning Plan sets out priorities that promote care at home and independent living and therefore impact on housing. These include reducing hospital admissions and residential care, developing a care at home model to facilitate hospital discharge, development of an intermediate care at home model, stimulating community based and volunteer run models of service, developing a help to stay at home service and considering the impact of telecare and telehealth to enable people remain independent for longer. It is acknowledged that enabling households to live safely and independently at home will require a partnership approach alongside housing to ensure homes meet the requirements of the people who live in them. |
| Property needs<br>Care & support needs | The delivery of preventative housing solutions which enable households to live independently in the communities they prefer, reflects the policy shift away from institutional settings and congregate environments in Scotland, towards the delivery of practical care, support and assistance personalised to each individual. Individuals may require care and support at different points in their life, or not at all.<br><br>There are a wide range of relevant care and support services available across Tayside to enable residents to live independently in their own housing setting. These are services generally unconnected with the forms of specialist housing outlined in previous templates. These services will include:<br><br>• Property related interventions or assistance such as:<br>    o Mobility aids and equipment<br>    o Property adaptations<br>    o Small repairs services including handypersons |

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| | <ul><li>Care & Repair services including support to manage repair, maintenance or improvement works</li><li>Telecare/Telehealth and community alarms</li></ul><ul><li>Care and support interventions or services such as:<ul><li>Self-directed support</li><li>Home care workers</li><li>Specialist support workers</li><li>Carers</li><li>Social workers</li><li>Welfare Rights Advisors</li><li>Housing/tenancy support workers</li></ul></li></ul> |
| Suitable for | Households who require some form of support or care service to enable independent living at home could include:<ul><li>Frailty</li><li>Dementia</li><li>Long-term illness, disease or condition</li><li>Mental health conditions</li><li>Physical disability</li><li>Learning disabilities</li><li>Neurological disorder</li><li>Developmental disorder</li><li>Drug/alcohol dependency</li><li>Multiple complex needs</li></ul> |
| Evidence | **Care at home services**<br>North Fife has the highest smallest proportion of households where one or more member of the household are receiving care services at 5%, the lowest of all Tayside partners and lower than the rate for Scotland at 7%.<br>In 2017, 13% of all care home clients in Tayside were located in North Fife (769 households) each receiving around 17 hours of care per client (the highest number of hours in the Tayside area). This equates to roughly 9.8 clients per 1,000 population, the lowest level in the Tayside area. The top 3 services used to deliver independent living in Fife are Social worker (40%), Community Alarm/Telecare (32%) and Homecare (12%).<br>Fife has experienced a 44% reduction in the number of home care clients between 2008 and 2017 yet, has retained a consistent number of care hours in the same period.<br>There were 6,966 unpaid carers in North Fife recorded by the 2011 Census, 9% of the population. This is equal to the proportion across Tayside (9.15%) and Scotland (9.3%).<br>**Aids & adaptations**<br>The Scottish House Condition Survey 2019 indicates around 1,000 dwellings require adaptations in North Fife with a total of just over 33,000 |

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| | properties already being adapted (18% of all homes in the North Fife area). The highest proportion of adapted properties is within social rented sector (35%). Furthermore, the HNDA survey confirms that 25% of households in North Fife have adaptations installed in their homes.<br>The most popular housing adaptations currently fitted in homes in Fife are Handrails (22%), Level Access Showers (14%) and an adapted bath/shower seat (12%).<br>The Scottish Housing Regulator ARC shows that Fife had 180 approved adaptation applications at the start of 2019/20 with 142 completions. Across Fife, the total cost of adaptations in 2019/20 totalled £2.3M (figures for North Fife not available).<br>The Scottish Government Scheme of Assistance Grants provided 132 adaptations to households in private sector housing from 2014 to 2021 at a cost of over £1M (figures for North Fife not available).<br>**Telecare & Personal Care**<br>Around 2,100 households across North Fife are supported to live independently as a result of using assistive technology (Telecare). 73% of telecare clients across North Fife are not currently receiving a homecare service.<br>**Self-directed support**<br>Public Health Scotland, Social Care Insights Dashboard indicates that in 2018/19 there were 1,832 households opting for Option 3 Self-Directed Support in North Fife. The number of people choosing SDS has been increasing year on year since 2007. |
| Stakeholder consultation & engagement | Research and evidence building (including stakeholder engagement and consultation) across housing, health and social care partners has been instrumental in building the evidence required on the need for support to enable independent living across North Fife. This work is taken forward by the Housing Market Partnership in the North Fife area, to support the development and implementation of the Housing Contribution Statement. This work includes consultation, engagement and data-sharing to assess the needs of those who require independent living support.<br>Key findings supporting the evidence on care and support for independent living is provided in Appendix L Specialist Provision Databook. |

**Table 6.4: Care & Support for Independent Living Requirements**

## 6.6 Specialist Housing/Site Provision Evidence

| Site Provision | |
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| National policies/strategies | **Gypsy/Travellers and Care** published in 2021 by the Equal Opportunities Committee (EOC) sets out that Gypsy/Travellers do not enjoy the benefits of universal health care.<br>**Scottish Government (2020) Gypsy/Traveller accommodation needs: evidence review** |

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| | **Improving Gypsy/Traveller Sites: Guidance on minimum site standards and site tenants' core rights**<br>Thematic Report on Gypsy/Traveller Sites commissioned by the Scottish Housing Regulator **'Improving the Lives of Scotland's Gypsy/Travellers'** (2019)<br>**The Planning Act (Scotland) 2019** sets out the need for planning authorities to embed stronger engagement with Gypsy/Travellers in local development planning as a statutory requirement.<br>**Equality and Human Right's Commission's report Developing Successful Site Provision for Scotland's Gypsy/Traveller Communities**<br>**Scottish Government (2019) Improving the Lives of Gypsy Traveller: 2019-21**<br>**Scottish Government (2019) Gypsy/Traveller Sites in Scotland**<br>**Scottish Government (2020) Gypsy/Travellers-accommodation needs: evidence review**<br>**Housing to 2040** made a commitment to make available up to £20M over five years for more and better Gypsy/Traveller accommodation from 2021-22 |
| Local policies/strategies | **LHS Commitments to Gypsy/Travellers**<br>Fife's Local Housing Strategy 2027-27 includes a commitment to 'improving sites for Gypsy/Travellers by installing chalets and providing caravans as part of a 3-year capital plan'. The LHS also confirms there is no current authorised site provision exclusively for Travelling Showpeople in Fife. The needs for this group will continue to be monitored throughout the duration of the LHS. |
| Land needs | The HNDA should set out current need and demand for the provision of sites and pitches for both Gypsy/Travellers and Travelling Showpeople. Gypsy/Travellers are recognised as a distinct ethnic group by the Scottish Government. There is a large body of evidence, both in Scotland and in the UK, which shows a lack of access to culturally appropriate housing which is a major contributory factor in poor health, education and societal outcomes experienced by Gypsy/Travellers.<br>As defined in the Scottish Government's Local Housing Strategy Guidance, the term Gypsy/Traveller refers to a range of distinct groups including Romanies, Scottish, Irish, English and Welsh Travellers, who regard the travelling lifestyle as part of their cultural and ethnic identity. Travelling Showpeople are not an ethnic minority and do not seek this status, however they do have a distinctive cultural and historic identity and are explicitly identified as a key client group in their own right, distinct from Gypsy/Travellers.<br>**Land needs**<br>Land need for both communities will include either permanent or temporary (transit) sites and pitches for caravans and mobile homes, with offer |

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| | communal facilities and which are made available to meet the accommodation needs of Gypsy/Travellers and/or Travelling Showpeople.<br>This will include sites suited for residential and yard storage/ maintenance areas, as well as ensuring appropriate access to the sites. Primary sites are likely to be public sector/local authority provision but could also include private sites and parks. The Scottish Government has published formal guidance on site and pitch standards, in terms of space, amenities and so on, and all landlords are required to ensure these are met in full. It should be noted that Gypsy/Travellers across Tayside do seek, or are required by circumstances to consider, permanent housing in mainstream homes which are delivered and accessed through allocation procedures.<br>**Care and support needs**<br>Gypsy/Travellers require the same access to a range of public services as the rest of the resident population, including health care and education. They may also require additional care and support to enable independent living in their community. |
| Suitable for | Gypsy/Travellers<br>Travelling Showpeople |
| Evidence | **Fife 2021 Site Provision for Gypsy/Travellers:**<br>In 2016, there were 395 Gypsy/Travellers and Travelling Showpeople in Fife with 30% living on private sites.<br>There are currently 20 pitches for Gypsy/Travellers across North Fife with 5 voids meaning there is 75% occupancy. Furthermore, in 2019/20 there were 5 unauthorised encampments in Fife.<br>There have been no allocations since 2019 due to renovation of the site when it will move from 20 to 16 pitches.<br>In 2016, 78% of Council sites for Gypsy/Travellers and Travelling Showpeople in Fife were occupied with16 households vacating on average each year. The most popular site is Heatherywood which was full at the time of the study.<br>Weekly Pitch Rent in Fife is approximately £4 cheaper than the average rent on a 2 bed council property at £61.88.<br>The 2016 Tayplan study included a Housing Need & Demand Calculation specifically for the Gypsy/Traveller population. It concluded that over a 5 year period (taking into account existing and newly emerging need) in Fife, there is anticipated to be a 30 to 40 surplus in Gypsy/Traveller site pitches across the next 5 years.<br>**Travelling Showpeople**<br>The Showmen's Guild of Britain and Ireland indicates that there are nearly 400 members, each being a small business in their own right, totaling over 2,000 Showpeople in Scotland.<br>Fife's current LHS indicates that there are three large funfairs held in Fife during the spring / summer months with one of these in the Tayside area of Fife. Licenses are provided per site and an area is provided at the |

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| | showground for accommodation and storage while the funfairs are operating.<br>The 2022-27 LHS confirms there is no current authorised site provision exclusively for Travelling Showpeople in Fife. The needs for this group will continue to be monitored throughout the duration of the LHS.<br>Key findings supporting the evidence on site requirements is provided in Appendix L Specialist Provision Databook. |
| Stakeholder consultation & engagement | In 2016, Tayside partners commissioned a research study into the 'Accommodation Needs of Gypsy/Travellers and Travelling Showpeople in the Tayplan area'. This study offers the most recent estimates of accommodation/site requirements for Gypsy/Travellers across the Tayside region. Tayside housing market partners await the publication of Supplementary Scottish Government guidance on Gypsy/Traveller Needs Assessment (scheduled under the 'More and Better Accommodation' element of the Gypsy/Traveller Action Plan in 2022) to guide the approach to updating this analysis. |

**Table 6.5: Tayside Site Provision Requirements**

## 6.7 Core Output 3: Key Issues – North Fife

The assembly of Core Output 3 of the HNDA has provided Dundee Housing Market Partners with a clear, evidence-based understanding of:

- future property requirements associated with specialist housing provision including accessible and adapted housing, wheelchair housing and non-permanent accommodation for key client groups
- future care and support requirements to enable independent living including supported housing for key client groups, plus housing support and homecare services
- future site provision to meet the needs of the Gypsy/Traveller and Travelling Showpeople communities.

Synthesising the evidence assembled from Core Output 3, allows North Fife to establish a starting point in estimating the extent and nature of future provision required across each category of specialist housing as follows:

| Specialist Housing Requirements: Future Provision | | |
|---|---|---|
| Accessible, adapted and wheelchair housing | • It is estimated that up to 2,000 households across North Fife may require a more accessible form housing such as accommodation without stairs<br>• It is estimated that 900 households may require wheelchair housing<br>• It is estimated that 5,300 households across North Fife may require adaptations to their current home | 2021 Tayside HNDA survey |
| Non-permanent housing | • It is estimated that student accommodation spaces in St Andrews will increase by 1,000 | Local evidence |

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| | from 4,000 units to 5,000 as part of a Student Accommodation Masterplan<br>• Roughly 20 ex-personnel from the Leuchars MOD base require accommodation | |
| Supported housing | • It is estimated that roughly 700 households across North Fife require housing for older people<br>• 8% of the annual homeless population in Tayside (520) have complex support needs and may benefit from Housing First tenancies (42 Housing First tenancies)<br>• 4% of the annual homeless population in North Fife (520) is estimated to require housing with support (20 supported tenancies)<br>• There is a need for 49 commissioned tenancies/spaces for key care groups. | • 2021 Tayside HNDA survey<br>• Local evidence |

It should be noted that estimates arising from the Tayside HNDA household survey provide a self-assessment measure of requirements for specialist housing provision. Whilst this insight offers a helpful, cross tenure estimate of existing households who require specialist housing, further validation will be required to determine the both the extent of assessed need for specialist housing and the potential role that in-situ solutions could perform in meeting housing need.

Future Housing First and supported accommodation needs for homeless households should also be carefully assessed as temporary accommodation provision is reshaped through the delivery of the Rapid Rehousing Transition Plan. There are also gaps in insight associated with estimated requirements for future provision around care and support services for independent living.

Furthermore, whilst the most recent insight suggests that there is a surplus of provision in site provision for gypsy travellers in North Fife, the need to update this analysis is acknowledged aligned to the publication of Supplementary Scottish Government guidance on Gypsy/Traveller Needs Assessment (scheduled under the 'More and Better Accommodation' element of the Gypsy/Traveller Action Plan in 2022).

Tayside partners are committed to using the evidence provided in HNDA Core Output 3 as starting point to robustly evidence future requirements for each form of specialist provision within the development and delivery of their future Local Housing Strategies.

| North Fife HNDA: Core Output 3: Specialist Housing Provision | |
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| LHS & Development Plan | Key Issues identified in the HNDA |
| Property needs | • **Accessible and adapted housing:** It is estimated that there are 530 units of specialist housing provided by social landlords in North Fife, representing 7.5% of all social tenancies.<br>• 50.3% of waiting list applications across North Fife are for accessible housing. |

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| | • 24% of households currently have a special form of adaptation in their home, with handrails being most common. 15% (5,302) of households surveyed have an unmet need for adaptations.<br>• **Wheelchair housing**: 4% of specialist homes in North Fife are fully wheelchair accessible. 859 of households surveyed have an unmet need for wheelchair accessible housing in North Fife. There are 4 applicants on the waiting list for Wheelchair accommodation in North Fife. Based on the last three years, the average annual turnover of wheelchair properties in North Fife was 5.<br>• **Non-permanent housing:** There are 89 temporary accommodation units in North Fife to meet the needs of homeless households. 81% (72 units) of the temporary accommodation households live in self-contained temporary accommodation within the community, 17% live in hostel accommodation (15 units) and 2% (2 units) live in refuge accommodation. There were 142 households in temporary accommodation across North Fife on 31st March 2021. The average total time spend in temporary accommodation in North Fife was 179 days in 2020/21, lower than the Scottish average (199 days).<br>• According to the Seasonal Agricultural Workers (SAW) Scheme registration of 2013, Fife was one of the top four areas for SAW with 468 workers representing 2.3% of the UK total. It should be noted that this data will not reflect the impact of Brexit on the migrant agricultural workforce.<br>• At the time of writing, there is no known housing needs arising from the MoD facility at Leuchars in Fife. In November 2021 it was confirmed that seven properties at the Leuchars base have been identified to accommodation families on the Afghan Relocation and Assistance programme with a five year lease likely from the MoD.<br>• St. Andrews University provides more than 4,000 accommodation spaces for its 9,300-strong student population, although student numbers are expected to grow to at least 10,000. This projected increase in the student population is anticipated as early as 2021/22 and the strategy is to increase residential capacity to around 5,000 beds. |
| Care and support needs | • **Supported provision:** There were 548 total residents in care homes inclusive of long, short stay and respite in 2017 across North Fife, with the occupancy rate in care homes of 88%. There were 17 care homes for Adults across North Fife in 2017.<br>• 24% (130) of specialist homes provide housing for older people including sheltered housing.<br>• There is a need for 49 HSCP commissioned tenancies/spaces across North Fife, with almost all (47) |

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| | requirements for flexible models for mixed use client groups.<br>• **Care/support services for independent living:** In North Fife the proportion of households receiving care services is below the Scottish figure (7%) at 5%. In North Fife, those households residing in social housing (14%) are more likely to be in receipt of care services than any other tenure (owner occupied 2%).<br>• The total number of homecare clients in North Fife is 769 with a total of 13,146 hours of care provided, which amounts to around 17 hours of care per client on average, the highest average of all Tayside partners. The top 3 social care services received by clients in North Fife are Social worker (40%), Community Alarm/Telecare (32%) and Home Care (12%).<br>• Around 2,100 households across North Fife are supported to live independently as a result of using assistive technology (Telecare). 73% of telecare clients across North Fife are not currently receiving a homecare service. |
| Locational or land needs | • In 2016, Tayside partners commissioned a research study into the 'Accommodation Needs of Gypsy/Travellers and Travelling Showpeople in the Tayplan area'. This study offers the most recent estimates of accommodation/site requirements for Gypsy/Travellers across the North Fife area. Tayside housing market partners await the publication of Supplementary Scottish Government guidance on Gypsy/Traveller Needs Assessment (scheduled under the 'More and Better Accommodation' element of the Gypsy/Traveller Action Plan in 2022) to guide the approach to updating this analysis. Key findings from the 2016-21 study for the North Fife area are as follows:<br>• **Site provision**: In 2016 there were 395 Gypsy/Travellers and Travelling Showpeople in Fife across 170 households with 30% living on private sites.<br>• Fife has three council sites with a total capacity of 50 pitches (only 1 of these public sites (with 20 pitches) is in the North Fife area). In 2016, 78% of council sites for Gypsy/Travellers and Travelling Showpeople in Fife were occupied with 16 households vacating on average each year.<br>• Weekly Pitch Rent in Fife is approximately £4 cheaper than the average rent on a 2 bed council property at £61.88. The 2016 Tayside HNDA found that there was a surplus of 6-8 Gypsy/Traveller site pitches across North Fife. |

**Table 6.6: 2021 North Fife HNDA Key Issues -Core Output 4 Specialist Housing Provision**

# 7 Core Output 4: Housing Stock Profile and Pressures

Chapter 7 provides an overview and insight into housing stock profile and pressures across the North Fife area as described in 'Core Output 4' of the Housing Need and Demand Assessment Practitioners Guide (December 2020).

Core output 4 evidence should:

*'profile the local housing stock and identifying stock pressures (e.g. hard to let properties, stock in high demand and identify those in existing need whose housing need can be met using an in-situ stock solution.*

*This should consider housing issues faced by existing tenants which would be addressed by managing the existing stock i.e. transfers, improving house condition, reducing overcrowding'.*

Assessing the housing stock profile and pressures across North Fife has enabled the Council to identify what existing stock is available to meet local housing needs, whilst identifying any under-supply or surplus of housing types. The evidence also indicates where there is scope for the existing housing stock to be managed more effectively to meet housing need through allocations, investment or improving accessibility.

## 7.1 Core Output 4: Key Issues – North Fife Housing Market Area

The assembly of Core Output 4 of the HNDA has provided North Fife Housing Market Partners with a clear, evidence-based understanding of:

- key stock condition issues influencing the operation of the North Fife housing system
- key housing stock pressures influencing the operation of the North Fife housing system
- key stock profile issues influencing the operation of the North Fife housing system

| North Fife HNDA: Core Output 4: Housing Stock Profile & Pressures | |
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| LHS & Development Plan | Key Issues identified in the HNDA |
| Housing (condition) quality | • **Occupation profile**: Relative to other Tayside partner areas, North Fife has the lowest proportion of dwellings in the area being vacant at 3%.<br>• **Tenure profile:** According to the HNDA Survey outcomes, 65% of households owned their property in the North Fife area. This is broadly in line with other data sources such as 2011 census (65%), 2019 Scottish Government Housing Statistics (60%) and 2017-19 Scottish House Condition survey (65%).<br>• North Fife has the lowest percentage of private renting (11%) across all partners and is lower than the Scottish average (c12% 2011 Census). The survey also indicates that just under a quarter (24%) of households reside in social housing. North Fife has the lowest proportion of households privately renting and living in dwellings built pre 1945 at 48%.<br>• **Dwelling type and size:** The HNDA survey outcomes suggest 19% of dwellings in North Fife are flats/tenements with houses/bungalows accounting for 80% of dwelling types. The |

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| | survey also highlights that across North Fife, 2 and 3 bedroom properties account for 72% of all dwellings.<br>• North Fife is the least densely populated Tayside partner area with 10.45 dwellings per hectare.<br>• North Fife has the lowest number of social housing properties of all the Tayside partner areas at 5,240 units (from partner returns). Of those properties, 79% have between 1-2 bedrooms. In addition, Fife has one of the highest proportion of bedsits of any Tayside partner areas at 2%.<br>• North Fife has the lowest number of registered PRS properties across the Tayside partner areas at 5,601. Fife has 738 registered HMO's as of 2020, with 39% having 5 occupants and 30% having 4 occupants. |
| Size, type, tenure and location of future social housing supply | • **Dwelling type and size**: According to Scottish Government Statistics, in 2017, 45% dwellings in Fife had up to 3 rooms, with 54% offering 4+ rooms per dwelling. This dwelling size profile shows slight increases for both property sizes since 2007 and since Census outcomes in 2001.<br>• The 2021 survey results indicate that across Fife, 38% of homes offer 1-2 bedrooms, with 57% offering 3-4 bedrooms.<br>• The 2021 survey results indicate that this bedroom size profile varies significantly by housing tenure with the owner occupied sector offering a greater proportion of larger homes. In the owner occupied sector, 28% offer 1-2 bedrooms, with the majority (71%) offering 3+ bedrooms.<br>• In contrast in the social housing sector, a significantly higher proportion of homes have 1-2 bedrooms (79%) with fewer 3+ bedroom dwellings (19%).<br>• Whilst 59% of homes across Fife offer 4+ bedrooms, the house size profile in the social housing sector will restrict the available housing options of larger household types. The growing population of smaller and single person households across Fife also raises questions over a growing mismatch of households to homes by property size.<br>• According to the 2021 HNDA survey, 80% of all dwellings are houses across Fife, with 19% flats.<br>• The Scottish Household Survey 2019 indicates that there is a much higher proportion of houses in the owner occupied sector (88%) than flats (12%).<br>• There are more houses (55%) than flats (44%) in the social housing sector which is opposite to PRS where there are 52% flats and 47% houses<br>• There are 738 registered HMOs in Fife, the majority (285) have 5 occupants<br>• **Property condition:** 2% of dwellings in North Fife are considered to be Below the Tolerable Standard (BTS). 18% of dwellings in Fife are in urgent disrepair, the lowest of all |

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| | Tayside partners and 10% lower than the Scottish average (28%). Just over half (56%) of Fife's dwellings have evidence of disrepair again this is the lowest of all Tayside areas and below the Scottish average (71%). 24% of properties within North Fife experience some form of fuel poverty and tenants in social (44%) or private rented accommodation (41%) are three times as likely to be fuel poor than owner occupied properties (14%).<br>• Across North Fife social rented stock, 93% of properties met SHQS and 84% of properties met EESSH as at March 2021. |
| Housing stock pressures | • **Stock pressures:** As per CHMA estimates, 3% of North Fife households are overcrowded and 1% have a concealed household. The majority of respondents to the HNDA Survey stated that they do not share household amenities with another household (96%) or have overcrowding issues (79%). However around 7,600 said they had one or two fewer bedrooms than needed compared to around 4,200 who had one or two too many bedrooms.<br>• On average 13% of social rented properties within North Fife have turned over in the last three years. Across North Fife there are 2,452 waiting list applicants, this equates to 3.6 applicants to every 1 available property. The main reason for housing applications across North Fife relates to homelessness and urgent need.<br>• **Future Supply:** The projected SHIP completions between 2021 and 2026 are estimated at 986 across North Fife. The unconstrained land supply per the Fife LDP equates to 5,145 units. The total historic house completions over 2010-19 varies depending on source with MATLHR data estimating 2,403 for North Fife and local data much lower at 1,141.<br>• 44 demolitions are programmed in the North Fife area.<br>• **In-situ solutions:** Fife has the lowest rate of social housing with adaptations of all Tayside partner areas at 35%. From HNDA survey, 24% of respondents reported some form of adaptation in their current property. In North Fife, the most common adaptation fitted is handrails at 21.9%. Fife had the highest level of spending on adaptations relative to the other Tayside partner areas in 2019-20, amounting to 26% of the Tayside total spend of £3.7M. Fife Council funded 41% of adaptations (30% from other sources) through their own provisions whereas RSLs in the area funded 2% of their total adaptations spend with the remainder being grant funded. Fife's average time to complete adaptations is 9 days. 15% of survey respondents from North Fife reported unmet need in relation to housing adaptations.<br>• Analysis of Fife's housing stock profile and pressures identifies a range of factors contributing to housing needs. Across Fife, there is potential for stock management approaches to be implemented to address housing need |

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| | which maximise the use of existing housing assets. These 'in-situ' solutions offer a variety of approaches and opportunities which could be considered by partners across Fife, including:<br>• **Adaptations:** The Scottish Housing Condition Survey 2019 indicates that 18% of all properties have been adapted with 35% social housing tenants having adaptations in their home. Of those surveyed in 2021, 24% have special forms of adaptation. 15% of survey respondents confirmed that they had unmet demand for housing adaptations amounting to 5,302 households. Most people reporting unmet need for adaptations in Fife are handrails (2.7%) followed by level access shower (2%) and then bath/shower seat 1.8%. The most common singular adaptation is handrails. In 2019/20 £2.3M was spent by social landlords on adaptations with £1.2M being funded by landlords and the remainder from grants or other funding sources.<br>• **Technology Enabled Care:** Over 2,000 households across Fife are supported to live independently as a result of using assistive technology (Telecare). Increasing investment in technology enabled care as well as other support for independent living will enable households to live well in the community they choose (detailed in Core Output 3, Chapter 6). This approach could enable Fife to meet the needs of a growing population of older people, as well as young people with complex needs without the need for new specialist housing provision.<br>• **Housing allocations:** 8.4% of households currently registered on social housing waiting lists across Fife (206) are overcrowded. Housing allocations policies across each partner area are designed to make best use of existing stock by awarding points to applicants who are overcrowded, under-occupying, or sharing facilities with another household; as well as those with a range of other defined needs. Incentives to encourage movement across the housing stock including encouraging under-occupiers to downsize could make a meaningful contribution to addressing housing need.<br>• **Housing condition and repair:** 18% of all homes across Fife show evidence of urgent disrepair. Mechanisms to support property maintenance and improvement, including funding and support to private homeowners via the Scheme of Assistance, are likely to have a major role in maximising the effectiveness of existing stock and helping to alleviate some aspects of housing need including fuel poverty.<br>• **Empty Homes:** 3.1% of all dwellings across Fife are currently classified as empty (1,159 properties). 1.5% of all dwellings are long-term empty homes. Investing in long term empty properties not only increases the supply of local housing but improves condition of housing stock and helps to |

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| | regenerate communities. Continued investment in bringing empty homes back into use could make a positive contribution to meeting housing across Fife.<br>• **Second homes and holidays lets:** Options for future policy around the 499 second homes in Fife could also be considered by partners aligned to new powers to license regulate and control short terms lets in areas of identified housing pressure. |
| Sustaining Communities | • **Support for private owners:** The Council's empty homes service is offered Fife wide. Advice and assistance is available to owners to encourage them to bring their properties back into use. The assistance available includes our:<br>o Matchmaker scheme, where it can link owners with interested buyers<br>o Empty Homes Loan scheme - where there are funds available for refurbishment work or capital purchase of an empty property<br>o Buyback scheme - identifying empty homes that could potentially be of interest<br>• **Scheme of Assistance:** Fife Council's Housing Service and Health and Social Care Partnership work together to provide practical and financial assistance to allow individuals in private sector housing to live independently in their own home for as long as they choose. Individuals living in private sector housing can also receive financial assistance for improving the condition of their property to bring up to a tolerable standard. This may include carrying out an adaptation. Figures below show private grants approved in North East Fife between 19/20 and 21/22:<br>o 2019/20 - 31 private housing grants totaling £215,501.82<br>o 2020/21 - 19 private housing grants totaling £139,089.56<br>o 2021/22 (Q1 - Q3) - 19 private housing grants £98,709.94<br>• **Regeneration Projects:** In 2019 North East Fife Area Committee approved a proposal to demolish 4 blocks of mid-rise flats at Mayview in Anstruther. These had been in decline for many years, becoming unpopular due to anti-social behaviour and drug problems. Demand for this type of accommodation had reduced significantly in the coastal village as employment and population trends changed across the area. 18 tenants were rehoused as part of the regeneration project and 4 privately owned properties purchased to facilitate the works, with the majority of residents rehoused within the North East Fife area.<br>o Initial plans to redevelop the site for mainstream housing were reconsidered in favour of a Care Village for the elderly and disabled. This is a joint project between Housing and the Health and Social Care Partnership and follows a model which has been utilised across Fife. This will allow the replacement of the current Lady Walk Care Home in Anstruther which is no longer fit for purpose, and |

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| | in turn the redevelopment of that site for general needs housing. Work is due to begin on site at the end of 2022.<br>• County Buildings, Cupar was brought back into use as affordable housing as well (8 flats in the existing building and 10 flats in a new build extension) – this was mainly through FC Housing, but with a bit of CARS/THI input to retain/ reinstate historic features.<br>• Some of the small grant scheme projects improved existing traditional housing stock (e.g. improved thermal comfort for occupiers) and in one case brought a flat that wasn't habitable back into use (this was in the building where the chimney had collapsed and was rebuilt with a grant).<br>• **Strategic Investment**: In the North East Fife area properties are sourced for buyback via the open market and empty homes via the Council's buy-back scheme. Any property size and type are considered however 3+ bedrooms are a preference in this area. The buyback team engage with Housing Staff to check for any housing management concerns/ issues in the area before purchasing a property. Properties which help secure a majority back to block are also targeted. The homeless team are also consulted with to help secure properties which resolve a homelessness situation.<br>• **Change of use/Town Centre Regeneration projects:** In June 2021, Policy and Coordination Committee approved the development of a Town Centre Housing approach as part of an in-principle proposal for the development and delivery of a transitional two-year development programme from May 2022. The Council's Planning, Business & Employability, Estates, Communities & Neighbourhoods, and Housing Services and the FHAA have collaborated on town centre housing projects during the Phase 2 and Phase 3 Affordable Housing Programmes. These projects are important to stimulate town centre regeneration, economic recovery and to create affordable town centre living opportunities.<br>• Projects in Lochgelly, Cowdenbeath, Kirkcaldy (SES area) and Cupar (Tay area) have demonstrated that mixed use developments could enable the Council to lever in other sources of funding. The partners have worked to assemble town centre sites of sufficient scale for 20 - 30 units. These have been assembled from repurposing Council assets, former industrial buildings, sites in the ownership of FHAA partners and using Compulsory Purchase Orders. Different approaches are being tested to work within education capacities such as smaller units, targeting older occupiers and mid-market rental units to cater for the widest range of occupiers and funding opportunities.<br>• Town Centre Regeneration at Inner Court, Cupar has been granted with an estimated project completion date of March 2023. Kingdom HA and Fife Council propose to build 23 new affordable homes and one retail unit in Cupar Town Centre. |

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| | These will be a mixture of 1 and 2 bedroom flats and houses with a tenure mix of Social Rent and Mid Market Rent. |

**Table 7.1: 2021 North Fife HNDA Key Issues - Core Output 4 Housing Stock Profile and Pressures**

# 8 Stakeholder Engagement & Consultation

A crucial element in producing the 2021 Tayside HNDA study focused on securing the scrutiny, feedback and support of external partners and stakeholders in building the HNDA evidence base and in validating Core Outputs and housing estimates.

To ensure external stakeholders have had meaningful opportunities to engage in the HNDA process, two major stakeholder engagement events were held on 25th May 2021 and 10th December 2021. As a result of Government Guidance on Covid19, both events were held in a virtual environment using interactive consultation techniques to encourage stakeholder participation and engagement.

Whilst the purpose of the first conference on 25th May 2021 was to inform MATHLR[1] submission responses to the Scottish Government as part of the delivery of the new National Planning Framework in Scotland; this consultation event served a dual purpose of allowing external stakeholders to apply scrutiny to key components of the North Fife HNDA calculation, namely estimates of newly arising and existing housing need. In total, over 80 delegates attended the stakeholder engagement event including local authorities, RSLs, private developers, economic development agencies, health and social care partnerships and third sector organisations.

Stakeholder feedback from the May 2021 Conference was used to inform HNDA calculation scenarios as well as HMP judgements on the most credible range of housing estimates to form the basis of final HNDA outputs. A briefing report outlining the outcomes of the May 2021 Conference is detailed in Appendix B: North Fife HNDA Stakeholder Engagement Outcomes Report.

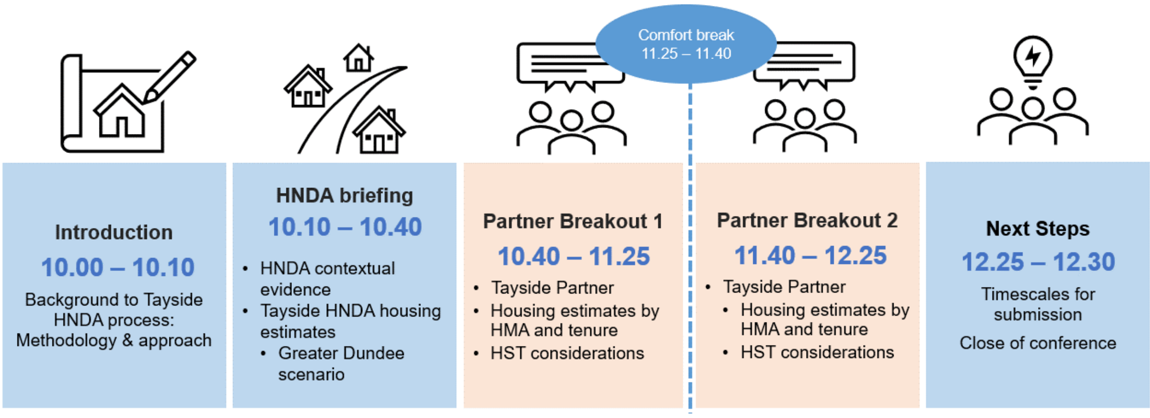
The second stakeholder engagement conference was held on the 10th December 2021 providing external stakeholders with a meaningful opportunity to scrutinse HNDA evidence and validate final HNDA housing estimates by sub-area and tenure. A total of 54 partners and stakeholders attended the event.

The second HNDA stakeholder conference also proved to be a successful and engaging event, providing meaningful feedback to the North Fife HMP, validating the range of housing estimates presented and providing crucial feedback on the contextual factors which should be given serious consideration when using housing estimates as the basis for future policy development. The outcomes of the event are detailed below.

## 8.1 North Fife HNDA Stakeholder Engagement Workshops

Given ongoing Covid-19 restrictions, the event was held digitally via Microsoft Teams. A total of 54 partners and stakeholders attended the event. The programme for the consultation event was as follows:

[1] Minimum All Tenure Housing Land Requirement




Delegates from across the four local authorities and HMPs were presented with background information on the Tayside HNDA process including the methodology and approach. Following this, stakeholders received a detailed presentation on the inputs and assumptions that inform HNDA calculations, as well as an overview of the HNDA evidence base on housing market drivers including demographics, the economy, housing profile, housing pressures and housing affordability. The headline outcomes of the 2021 HNDA household survey were also presented.

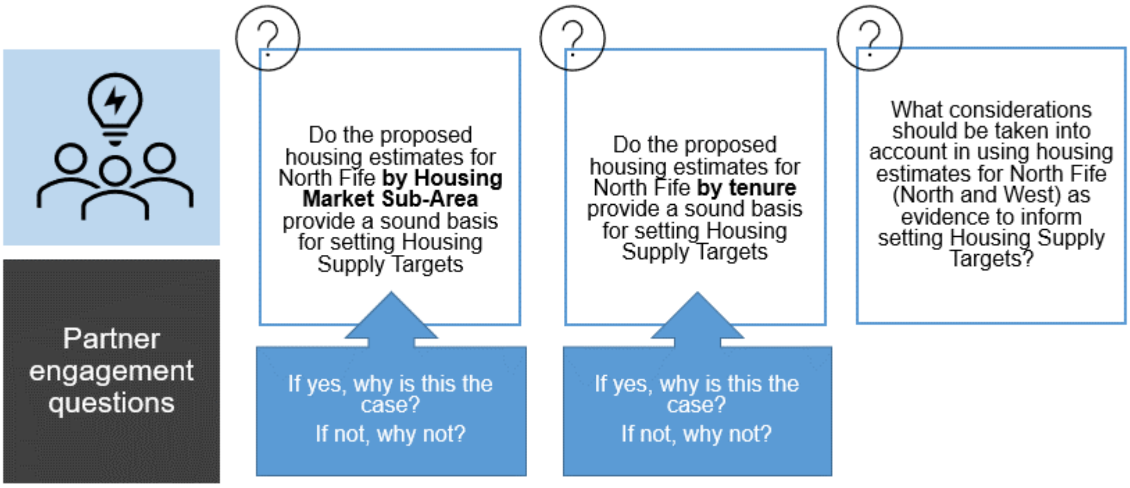
A total of 15 partners and stakeholders attended the North Fife Workshop sessions, including representatives from the following organisations:

- Fife Council
- Homes for Scotland
- Muir Group
- Dundee City Council
- Persimmon Homes
- Campion Homes
- Robertson Construction

The objectives for the breakout session were to:

- share and discuss housing estimates for North Fife by submarket area
- share and discuss housing estimates for North Fife by tenure split
- to discuss further considerations that should be considered when using housing estimates to inform housing supply targets in North Fife.

During the interactive breakout session, delegates were asked to give their views on the following three questions:



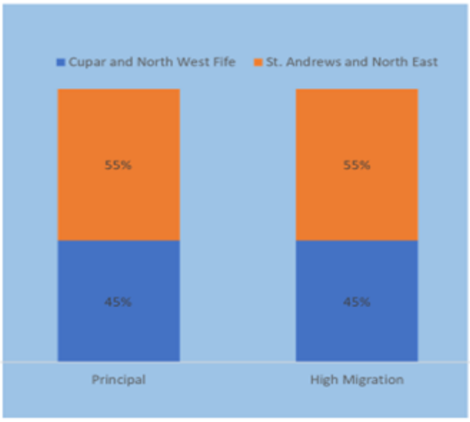

An interactive whiteboard was used at each of the sessions to record the views and opinions of stakeholders.

## 8.2 Housing Estimates by Sub Market Area - Consultation Feedback

The following information in relation to North Fife HNDA housing estimates by Housing Market Sub-Area was shared with stakeholders:

Tayside Housing Need & Demand Assessment Calculation

**North Fife Housing Estimates by Sub-market Area**




| Principal | Cupar and North West Fife | St. Andrews and North East |
|---|---|---|
| 2021-2025 | 534 | 665 |
| 2026-2030 | 122 | 152 |
| 2031-2035 | 116 | 144 |
| 2036-2040 | 94 | 117 |
| Total | **865** | **1,078** |
| Average per annum | **43** | **37** |
| | **45%** | **55%** |
| **High Migration** | **Cupar and North West Fife** | **St. Andrews and North East** |
| 2021-2025 | 564 | 703 |
| 2026-2030 | 164 | 205 |
| 2031-2035 | 164 | 205 |
| 2036-2040 | 146 | 182 |
| Total | **1,039** | **1,295** |
| Average per annum | **52** | **37** |
| | **45%** | **55%** |

The following questions were posed to stakeholders to encourage scrutiny and stimulate debate:

Do the proposed housing estimates for the North Fife Housing Market Sub-Area provide a sound basis for setting Housing Supply Targets Housing Land Requirements?

If yes, why is this the case? If not, why not?

Given that the North Fife Housing Market is only split into two HMAs, stakeholders firstly considered whether the overall housing estimates for the North Fife offered a reasonable starting point for housing and land use policy (a range of between 1,900-2,300).

Most stakeholders agreed that the high migration figure should be set as the starting point for setting future Housing Supply Targets. Furthermore, it was suggested by several stakeholders that this figure is still too low. Several stakeholders voiced concern that this figure does not reflect the likely levels of inward migration into the North Fife area.

It was suggested that there is recent evidence which shows that consumer preferences are shifting with many households looking to leave City environments following experiences of lockdown resulting in an upward trend of inward migration into North Fife.

*"Basing the estimates on historic data means that we are understimating the fact that many households are moving out of the cities and into areas such as North Fife. This is putting stress on the housing stock in desirable areas. In the East Neuk we are seeing house prices rising which is creating major pressures in this area".*

*"We should be setting a higher than high figure in order to help to counteract the previous trends".*

The point was also raised that demographics are changing which means there are more single person households and that there is evidence to suggest that less people want to move out of Fife and want to stay in residing areas close to their social networks. It was suggested that inward migration could result in increasing prices in these areas which mean that households who want to remain in their local areas will be priced out of the market as they are unable to afford the rising house prices in the area.

One stakeholder did however suggest that inward migration is less likely in the North Fife area and that its more likely to affect the South and West areas of Fife.

*"There is a need for robust evidence base on inward migration into North Fife to justify any increases beyond that which has projected through the HNDA toolkit".*

Stakeholders generally agreed the methodology applied in relation to the breakdown of housing estimates into the two HMA areas in North Fife. There was no real concern with the proportionate split of supply estimates by HMA which was presented from the HNDA toolkit calculation.

Stakeholders did suggest that there is a need to breakdown the figures not only by area and tenure, but also specific form of provision such as specialist housing types.

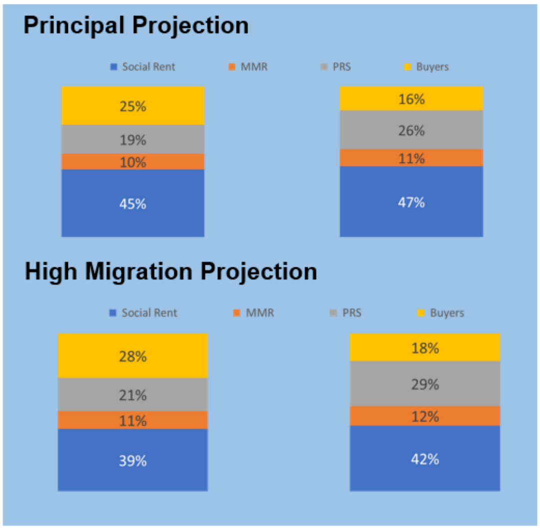
*"There is anecdotal evidence across North East Fife that there is a number of complaints on the lack of adapted properties particulary properties for children with disabilities – Fife Council are working wth HSCP to get a better picture of the extent of this need".*

## 8.3 Housing Estimates by Tenure - Consultation Feedback

The following HNDA calculation outcomes detailing housing estimates by tenure were shared with stakeholders:

Tayside Housing Need & Demand Assessment Calculation

## North Fife Housing Estimates by Sub-area & Tenure




| Principal | Cupar and North West Fife | St. Andrews and North East | Cupar and North West Fife | St. Andrews and North East |
|---|---|---|---|---|
| Social Rent | 388 | 505 | **45%** | **47%** |
| MMR | 89 | 121 | **10%** | **11%** |
| PRS | 166 | 278 | **19%** | **26%** |
| Buyers | 219 | 171 | **25%** | **16%** |
| Total | **863** | **1,075** | | |
| High Migration | Cupar and North West Fife | St. Andrews and North East | Cupar and North West Fife | St. Andrews and North East |
| Social Rent | 410 | 539 | **39%** | **42%** |
| MMR | 117 | 159 | **11%** | **12%** |
| PRS | 220 | 369 | **21%** | **29%** |
| Buyers | 291 | 227 | **28%** | **18%** |
| Total | **1,038** | **1,293** | | |

The following questions were posed to stakeholders to encourage scrutiny and stimulate debate:

Do the proposed housing estimates for North Fife by tenure provide a sound basis for setting Housing Supply Targets Housing Land Requirements?

If yes, why is this the case? If not, why not?

Stakeholders considered the tenure profile associated with housing estimates and agreed that in general the housing tenure split feels reasonable. However, there were some concerns on how the HNDA toolkit establishes demand for housing tenures.

*"The numbers look right but there is a culture whereby we think its just about social housing and less so about the other tenures, we need to consider the fact that the buyers market is out of reach for many people and the private rented sector is becoming less affordable – this housing market is broken at the moment and there a number of factors which affect this".*

Stakeholders also agreed that affordability is a key issue in driving the tenure split and how this may or may not change in the future. The concern was raised again regarding inward migration and the fact that if migration increases, the proposed tenure split may change as locals are priced out of the market, which in turn could increase demand for social housing.

The importance of addressing the requirements by housing type was raised again by stakeholders, it was suggested that there is a significant demand for house types such as ground floor accessible housing which is in turn increasing house prices for these specific property types. The impact of this is going to create affordability pressures which again may increase the need for social housing. It was also mentioned that in North Fife the increasing volume of second homes/holiday homes will continue to price locals out of the market.

## 8.4 Further considerations - Consultation Feedback

For the final question stakeholders were asked:

What considerations should be taken into account in using housing estimates for North Fife as evidence to inform setting Housing Supply Targets?

Stakeholders again were asked to identify their preferred starting point for housing estimates in North Fife based on the two scenarios presented (principal and high migration). Almost unanimously, stakeholders would opt to use the high migration scenario as the starting point for housing and land-use policy. However, one stakeholder supported a more ambitious approach.

*“We should be planning for higher than the high migration figure”.*

It was suggested that whilst the high migration scenario is the preferred option by stakeholders, there needs to be recognition of the constraints that the current economic climate and zero carbon agenda will have on house builder delivery costs; these rising costs may have an impact on developers being able to deliver the targets set, particularly if they are ambitious.

Stakeholders agreed that policies must prioritise building the right profile of housing to meet local need by sub-area, housing type and by tenure.

*“North East Fife has an ageing population, we can’t just plan around numbers we need to consider what is the right type of housing required”.*

**“***People are living longer and there is more of a need for specialist adapted housing and due to Covid, PRS landlords moved out of student accomodation. Therefore a 10 year programme is fine but it could quickly change again – the plan needs to have flexability to react to changes in the future”.*

Whist stakeholders agreed in principle with the estimates shared, concerns were raised that the calculation takes no account of the climate change agenda and the potential effects that this pay have on the estimates, again it was discussed that the plan needs to have flexibility to react to changes in the future.

*“We can’t underestimate the impact of climate change on setting our estimates”.*

Lastly it was raised by several stakeholders, that affordability will have a massive impact on the estimates required, particularly by house type and tenure.

*“There is a need for a bit more bit more critical thinking around affordability and the impact that it will have on the housing estimates and housing supply targets”.*