



Strategic Housing Investment Plan

2026/27 – 2030/31



October 2025

Foreword

I am pleased to present Fife's Strategic Housing Investment Plan (SHIP) 2026/27–2030/31 on behalf of Fife Housing Partnership members, setting out how the Local Housing Strategy's priorities for affordable housing investment will be delivered across Fife.

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

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

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

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



Cllr Judy Hamilton

Chair of the Fife Housing Partnership

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Table of Contents

Foreword.....	2
Alternative Formats	3
Abbreviations.....	6
1.0 Introduction, Purpose and Summary	7
1.1 Introduction	7
1.2 Purpose	7
1.3 Summary.....	7
2.0 Strategy, Consultation and Equalities.....	8
2.1 Strategic Links	8
2.2 Local Outcome Improvement Plan	8
2.3 Local Child Poverty Action Report	8
2.4 Local Development Plan (FIFEplan)	9
2.5 Local Housing Strategy (LHS)	10
2.6 Housing Emergency	10
2.7 Consultation and Collaboration.....	11
2.8 Equalities and Sustainability	12
3.0 Identifying Housing Need	13
3.1 Housing Need and Demand	13
3.2 Specialist Housing Requirements	16
4.0 Affordable Housing Supply	17
4.1 Housing Supply Targets.....	17
4.2 Affordable Housing Delivery	18
4.3 Affordable Housing Investment Priorities	18
4.4 Specialist Housing Targets	19
4.5 Future Affordable Housing Supply.....	20
4.6 Future Specialist Housing Supply.....	22
4.7 Larger Family Homes	22
4.8 Supply Through Property Acquisitions	22
4.9 Connection with Town Centre Activities	23
4.10 Connection with Regeneration Activities	24
5.0 Connection with Other LHS Priorities and Activities	25
5.1 Rapid Rehousing Transition Plan	25
5.2 Gypsy Traveller Sites.....	26
5.3 Empty Homes Services.....	26
5.4 Rural Affordable Homes for Key Workers	29

6.0	Prioritising Projects	30
7.0	Available Resources	31
7.1	Available Resources	31
7.2	Affordable Housing Supply Programme	31
7.3	Fife Council Investment	32
7.4	Fife Housing Association Alliance Private Finance	32
7.5	Second Homes and Long-Term Empty Homes Council Tax (2HCT)	32
7.6	Private Developer Contributions through the Affordable Housing Policy	33
7.7	Alternative Finance Models	34
7.8	Fife Council and Housing Association Land	34
7.9	Vacant and Derelict Land Investment Programme Funding	34
7.10	Housing Infrastructure Funding	35
8.0	Delivery Outcomes and Required Resources	36
8.1	Delivery Outcomes	36
8.2	Meeting Housing Need	36
8.3	Required Resources	37
9.0	Development Constraints & Land Availability	39
9.1	Development Constraints	39
9.2	Education Contributions	40
9.3	Council Land	40
9.4	Other Public Sector Land	40
9.5	Open Market Land Sales	40
10.0	Delivery Vehicles	41
10.1	Developer Arrangements	41
10.2	Contracting with Private Developers	41
10.3	Offsite Construction and Procurement	41
10.4	Open Market Purchases	42
11.0	Conclusions	43
12.0	Contacts	44
	Appendix 1 - SHIP Scoring Methodology	45

Abbreviations

The following abbreviations have been used throughout the report:

2HCT	Second Homes Council Tax
AHP	Affordable Housing Programme
AHSP	Affordable Housing Supply Programme
ALACHO	Association of Local Authority Chief Housing Officers
CIH	Chartered Institute of Housing
CoSLA	Convention of Scottish Local Authorities
FC	Fife Council
FEAT	Fife Environmental Assessment Tool
FHAA	Fife Housing Association Alliance
FHP	Fife Housing Partnership
FHR	Fife Housing Register
HEAP	Housing Emergency Action Plan
HMA	Housing Market Area
HNDA	Housing Need and Demand Assessment
HRA	Housing Revenue Account
LDP2	Local Development Plan 2
LHA	Local Housing Allowance
LHS	Local Housing Strategy
LHSA	Local Housing Strategy Area
MATHLR	Minimum All-Tenure Housing Land Requirement
NPF4	National Planning Framework 4
OMSE	Open Market Shared Equity
RPA	Resource Planning Assumption
RRTP	Rapid Rehousing Transitional Plan
RSL	Registered Social Landlord
SEA	Strategic Environmental Assessment
SEHP	Scottish Empty Homes Partnership
SHIP	Strategic Housing Investment Plan
SE-RDA	South East Regional Delivery Alliance
TAHP	Transitional Affordable Housing Programme

1.0 Introduction, Purpose and Summary

1.1 Introduction

The Strategic Housing Investment Plan (SHIP) for 2026/27 - 2030/31 sets out how investment in affordable housing should be directed to achieve the priorities and outcomes set out in the five-year Fife Local Housing Strategy (LHS) 2022-2027 and in the Housing Emergency Action Plan Strategic Statement reported to the Cabinet Committee in June 2025.

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

1.2 Purpose

The SHIP is a working tool produced each year to support longer-term strategic planning. It provides a practical plan detailing how LHS investment priorities can be delivered, forms the basis for more detailed programme planning and provides a focus for partnership working. The SHIP is used by the Scottish Government to inform the allocation of resources from a national to a local level.

The SHIP consists of two elements, firstly the context of the SHIP is detailed in this document and secondly the proposed affordable housing projects expected to require Scottish Government funding and / or are due for completion during the five-year SHIP period are detailed within the separate SHIP Projects Table. In addition, all proposed affordable housing projects listed in the Projects Table must be recorded electronically on HARP, the Scottish Government's electronic affordable housing funding monitoring system.

1.3 Summary

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

The 2026/27 - 2030/31 SHIP demonstrates the potential to deliver 2,640 affordable homes equating to around 528 homes per annum. There is an over provision of around 27.6% included to prepare for any slippage in the programme and to take advantage of any additional funding that may be available. A further 50 affordable homes are estimated to be delivered through the Scottish Government's Open Market Shared Equity (OMSE) scheme, taking the total to 2,690 affordable homes, an average of around 538 homes per annum. This demonstrates the potential to meet the affordable housing need as set out in the combined HNDAs. There is an ambition to maximise the delivery of affordable housing and the need identified through the HNDAs should be viewed as a minimum target. Therefore, opportunities to maximise the delivery of affordable housing within the available resources are currently being explored including the development of multi tenure approaches.

2.0 Strategy, Consultation and Equalities

2.1 Strategic Links

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

Fife's Strategic Housing Investment Plan 2026/27 – 2030/31 sets out how investment in affordable housing can be targeted to support the priorities, outcomes and actions of Fife's Local Housing Strategy 2022-2027. The Partnership has established a robust strategic planning framework which directly supports the delivery of housing outcomes within the Plan for Fife 2017-2027 and the Plan for Fife Recovery and Renewal 2021-2024 Update through the LHS, FIFEplan and the SHIP.

The partnership supports the Scottish Government's Housing to 2040 vision for everyone in Scotland to have a safe, high-quality home that is affordable and meets their needs in the place they want to be.

2.2 Local Outcome Improvement Plan

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

The Fife Partnership Board committed in August 2024 to retaining these policy priorities for action in the 2024-2027 period. The SHIP 2026/27 – 2030/31 has a significant role in supporting people and communities to thrive through the provision of more affordable homes in the right places. Investment in the delivery of much needed affordable housing is essential to addressing homelessness, delivering equality and reducing child poverty. All of which are areas of concern identified in the Fife Strategic Assessment 2024 which has been produced to support the ongoing development of the Plan for Fife.

2.3 Local Child Poverty Action Report

The Fife Local Child Poverty Action Report 2024/25 prepared jointly by Fife Council and NHS Fife provides an update on progress and developments for 2024/25 and gives a comprehensive picture of the expansive ways that Fife is working to reduce child and household poverty. Fife is working to tackle poverty and prevent crisis, helping to break cycles of disadvantage and provide early support, through the implementation of a 'No Wrong Door' approach. The focus is on prevention, supporting families before they reach crisis point. Early advice and support is offered to households to address issues relating to housing, employment, income maximisation, fuel / food poverty and family issues.

A wide range of work is under way to improve access to affordable, healthy and sustainable accommodation and to address fuel poverty. Increasing the supply of new affordable housing will provide greater choices for families and most of the projects included in the SHIP Projects Table include housing suitable for families unless the developments are exclusively for older persons. In 2022 the LHS introduced a target to deliver a minimum of 5% of the new affordable housing as larger family homes, more details are provided in section 4.7. In addition, the new homes will be built to greener standards (Silver Aspect 1 and 2) which will result in reduced energy costs making them more affordable to run.

The increased supply of affordable housing through both the new build programme and acquisition programme will help to eliminate the need for children living in temporary accommodation and promote rapid rehousing by supporting families presenting as homeless to transition from temporary accommodation into settled permanent homes. In 2024/25 the average number of days a homeless household spent in temporary accommodation reduced from 139 to 134 and the number of children in temporary accommodation reduced from 387 to 342.

2.4 Local Development Plan (FIFEplan)

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

Work has commenced on the review of FIFEplan and the preparation of Local Development Plan 2 (LDP2). The evidence gathering stage of the Local Development Plan process has now been completed, the Evidence Report was approved by full Council committee on 21st March 2024 with submission to the Scottish Ministers on 15th April 2024 for independent assessment. The Gate Check assessment of the Evidence Report concluded that there was insufficient information to enable Fife Council to prepare the new LDP; the Evidence Report was returned. Fife Council's Planning Services' Policy and Place team, working with colleagues across Council services and the Fife partnership together with the Key Agencies Group, has revised the Evidence Report. The resubmission, which addresses the issues raised by last year's Gate Check assessment, was resubmitted for further assessment on 30th June 2025.

The next stage is the Proposed Plan stage, a Place Matters invitation event ran for 14 weeks from 18 November 2024 until 24 February 2025, for communities, individuals and organisations to submit ideas to be included in the new LDP. Work is now undergoing in assessment of these submissions against site assessment criteria, as well as referencing national and local planning policies, and an emerging spatial strategy. Preliminary work has started on preparing a new spatial strategy for the LDP which will set the context for determining which sites and proposals will be recommended for inclusion in the plan, and how the strategy will complement and support the Plan for Fife.

LDP2 is scheduled to be adopted in May 2028. Any updates to timescales and further details on the LDP2 review will be available in future Development Plan Schemes and Fife Planning Update e-newsletters.

2.5 Local Housing Strategy (LHS)

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

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

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

Table 1: LHS Priorities 2022-2027

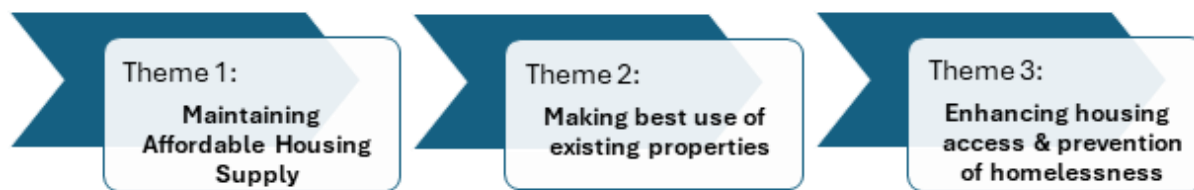
1.	Ending Homelessness
2.	More Homes in the Right Places
3.	A Suitable Home
4.	A Quality Home
5.	A Warm Low Carbon Home

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

2.6 Housing Emergency

On the 21st of March 2024, Fife Council declared a housing emergency due to the unprecedented pressures on housing and homelessness services. This has since been deemed to be 'systemic failure' by the Scottish Housing Regulator in recognition of the fact that these pressures are not in the control of the local authority as a landlord or strategic body. During June 2025, Cabinet Committee approved a Housing Emergency Strategic Statement: Options to deliver medium-term change to the housing system, including six recommendations and twenty-four high impact and priority actions. It requires further consultation and development to ensure the actions can be resourced and delivered to support recovery.

The proposed recommendations and actions to address acute pressures and improve outcomes within the housing system sit within the following themes as outlined in the high-level Housing Emergency Action Plan (HEAP) established in June 2024.



The approach to expanding and consulting on actions will be developed and refined through the governance structure and continued engagement with the Scottish Government Housing Emergency Unit, local authority peers and national bodies such as Association of Local Authority Chief Housing Officers (ALACHO), Chartered Institute of Housing (CIH) Scotland and Shelter Scotland.

It is evident that the delivery of new affordable housing has a pivotal role to play in responding to the emergency. However, finance, subsidy and resource restrictions and other constraints place limitations on the pace and scale of delivery of social housing and other affordable tenures. Alternative funding options and delivery models for affordable housing will be explored as part of the detailed action plan development. Underpinning the response to the Housing Emergency is a multi-tenure approach promoting a wider range of affordable housing tenures in addition to social rent.

A range of consultations have taken place to help inform action plan priorities, and further details can be found within section 2.7 consultation.

2.7 Consultation and Collaboration

The investment priorities for the SHIP have been influenced by the LHS priorities, outcomes and actions which were informed by a regular programme of consultations as part of the development of the LHS 2022-27.

Particular areas influenced by the LHS consultations include the importance of the provision of specialist housing. The LHS workshops identified a need for new homes in particular areas to accommodate the higher density of over 75-year-olds. This has influenced the setting of a target to deliver more housing specifically for older persons and several housing projects have been included in the SHIP Projects Table which are expected to deliver retirement and extra care housing. In addition, the research outcomes and stakeholder views from the wheelchair and accessible housing study concluded in December 2022 reinforced the need to maintain our existing target to deliver 30% of the AHP as specific needs housing and to increase our wheelchair accessible target to 6.5%.

Since the development of the LHS, a range of consultation has occurred to help inform the Housing Emergency Action Plan which has also influenced the investment priorities for the SHIP including enhancing the property acquisition programme as part of the AHP to compliment the delivery of new build affordable units and the need to identify more new build projects within the Central and Mid Fife area which is reflected in the project prioritisation scoring methodology. Those consulted included FHP members, Council Leadership Team, council employees from various services, public and voluntary sector representatives, land promoters, private developers and Homes for Scotland.

Fife Council's Housing Services with the involvement of the Fife Housing Association Alliance (FHAA), Fife's preferred Registered Social Landlord development partner, have led in the development of the annual SHIP updates to successfully deliver the LHS outcomes and priorities particularly 'priority 2 – More homes in the right places'. The SHIP has been developed through collaboration and engagement with various stakeholders including private developers, land promoters, communities and various

other Council Services including, but not limited to, planning, education, economic development and health & social care (further details can be found in sections 9 and 10). This has influenced the projects that have been included in the SHIP Projects Table, as well as the tenure, mix of house types, property sizes and the prioritisation of the projects. In addition, consultation conducted on area housing plans in Fife, identified a 'lack of family homes' which has led to the setting of a target to deliver more family sized homes. (See sections 4.3 and 4.4 for further details).

The SHIP was discussed with elected members at a special engagement and information session held in November 2025 and was then considered by elected members and approved at Cabinet Committee on 8th January 2026.

2.8 Equalities and Sustainability

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

No negative impacts have been identified following an equalities impact assessment which has been conducted to inform proposals in the SHIP. The delivery of new affordable housing is expected to deliver positive impacts for people with protected characteristics under the Equalities Act 2010, for example in providing specialist housing for older people or people with a physical disability. Another positive impact is that new affordable housing will have reduced energy costs and will be more affordable to run which will benefit families on low or limited incomes.

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

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

3.0 Identifying Housing Need

3.1 Housing Need and Demand

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

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

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

Table 2: Existing Housing Need

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

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

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

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

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

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

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

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

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

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

Key points highlighted from HMA data are noted below:

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

3.2 Specialist Housing Requirements

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

Table 5: Specialist Housing Requirements in Fife

Specialist Housing Type	Provision	Need / Gap	Source
Accessible housing	22% of households say their home is accessible to a wheelchair user visiting the property.	2,689 accessible homes required across private and social housing tenures.	Wheelchair & Accessible Housing Study including household survey 2022. Carried out by Arneil Johnston consultants.
Wheelchair housing	1% of homes are wheelchair adapted housing.	612 wheelchair homes required across private and social housing tenures.	Wheelchair & Accessible Housing Study including household survey 2022. Carried out by Arneil Johnston consultants.
Adapted housing	18.5% of homes have adaptations / 35% of social housing.	2% of homes require adaptations / 8% in social housing. Low level of adaptations in private housing.	Scottish House Condition Survey 2017-19. (updated survey expected to be available 2026)
Non-permanent housing	1,032 households in temporary accommodation. Around 4,100 purpose-built student bedspaces St Andrews for 10,234 students.	2,624 households presenting as homeless. Identified need for around 1,000 additional bed spaces in St Andrews.	Fife Council April 2024-March 2025. University of St Andrews (2023-24) / online information.
Supported provision	985 sheltered. 310 very sheltered. 1,295 community alarm.	1,992 households requiring sheltered housing (nil points excluded).	Fife Council March 2025 Fife Housing Register July 2025.
Care and support for independent living at home	5% of households have one or more members receiving care.	Low provision of care services in private housing.	Scottish House Condition Survey 2017-19.
Site provision	46 pitches for Gypsy Travellers across 3 public sites, with 16 new chalets at Cupar.	Site improvements (including chalet installation) underway on other public sites.	Fife Council March 2025.

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

4.0 Affordable Housing Supply

4.1 Housing Supply Targets

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

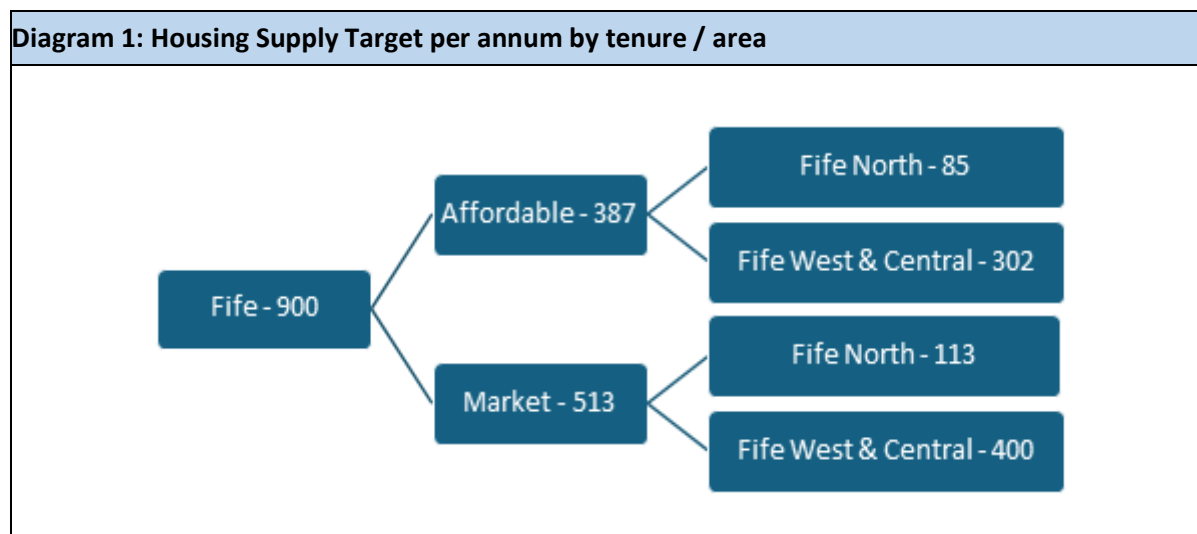
The HNDA estimates that 673 new homes will be required in each of the years from 2021-30 or 6,730 across ten-years. The MATHLR is 7,300 units over ten-years (730 p.a.). The MATHLR is higher than the HNDA steady growth estimate, principally due to the 25% flexibility allowance in the calculation. See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

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

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

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

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



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

4.2 Affordable Housing Delivery

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

Since 2010, Fife has a strong track record in the delivery of new affordable housing through four 'phases' of the AHP. The AHP consists of 4 main work streams including new build affordable housing delivered by Fife Council, new build affordable housing delivered by the Fife Housing Association Alliance (FHAA), our RSL development partner, the purchase of off-the-shelf new build properties from developers and the acquisition of existing properties on the open market by both Fife Council and the FHAA. The primary delivery vehicle and focus of the AHP is the provision of new build affordable housing. The current AHP is progressing well and covers the period 2024-29, to date there have been 356 affordable homes started on site and 80 affordable homes delivered. The delivery programme covering the final 3 years of the current AHP is under development to determine what can realistically be delivered within the resources available.

The Council and its partners are faced with the challenges of maintaining the supply of new build affordable housing at current levels due to the housing finance and subsidy system, rising inflation and construction costs, infrastructure and land constraints and the capacity and skills shortages in the construction sector. The importance of maintaining and indeed boosting the supply of new build affordable housing is recognised within our Housing Emergency Strategic Statement and is included as a recommendation with various actions identified including the promotion of a multi-tenure approach to increase funding options.

4.3 Affordable Housing Investment Priorities

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

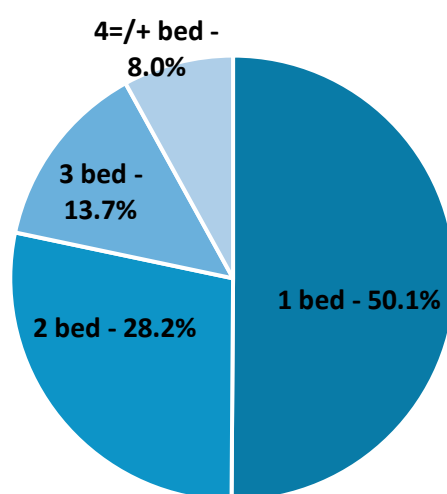
In the first five years of the HNDAs steady growth scenario, 83% of the affordable housing requirement is for social rented housing and 17% for below market housing. Across ten years, this proportion adjusts to around 80% social rented housing and 20% below market housing. The current priority of the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

The HNDAs housing estimates under the steady growth scenario have been disaggregated by household distribution across Fife's HMAs – refer to table 4 above. Glenrothes, Kirkcaldy, & Central Fife requires the highest number of social rented homes at 133 (41%) each year, followed by

Dunfermline & West Fife at 105 (33%), St Andrews and North East Fife at 47 (15%) and Cupar and North West Fife at 36 (11%).

HNDAs estimate the amount of new housing required but not the property size that should be delivered. The need for specific property sizes can be identified through the bedroom entitlement for applicants on the Fife Housing Register with 78% of 11,684 households requiring one or two-bedroom homes and 22% for three bedrooms or more. Diagram 2 below details the breakdown of applicants. However, the requirement varies across different areas of Fife depending on need, existing stock and turnover so the Fife level figures need to be treated with caution.

Diagram 2: Fife Housing Register Applicants by Bedroom Entitlement



Source: Fife Housing Register - July 2025 / Applicants by bedroom entitlement. Excludes nil points.

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

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

4.4 Specialist Housing Targets

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

For households with specific needs due to age, disability or health conditions, remaining in their own home is often the best option. Providing the right equipment, adaptations or other support can benefit affected households and reduce the need for rehousing. Therefore, a range of housing solutions will be explored to meet the affordable housing net annual need identified through the study rather than relying solely on the AHP to deliver new build accessible and wheelchair housing. Work is progressing on the development of a specific needs housing database for the private sector which is being led by the Disabled Persons Housing Service (Fife). The conclusion of this, will allow a mapping exercise to be undertaken on the wheelchair, accessible and specialist housing across all tenures in Fife.

The targets for new affordable housing delivery for specific needs remains at 30% for the duration of the Local Housing Strategy, as evidence suggest this is adequate to meet the outlined need. This is inclusive of wheelchair, amenity / accessible, retirement and extra care housing.

Since 2017, when the 5% affordable housing wheelchair target was introduced, 129 new wheelchair accessible homes have been provided across Fife through the Affordable Housing Supply Programme (AHSP). From April 2026, the wheelchair target increases from 5% to 6.5% for all new affordable housing developments. The outlined need and targets for wheelchair housing will be reviewed alongside the development of phase 4 of the AHP as well as on an annual basis through the LHS.

Although a target has been set for the delivery of wheelchair accessible affordable housing an all-tenure target has yet to be set as there are currently no mechanisms available to enforce an accessible wheelchair target on private developers. There are also recognised challenges in holding private developers to account, monitoring compliance and recording the completions in the private sector. A development area was added to the LHS from year 2 to establish an all-tenure wheelchair accessible housing target, however, this has been extended due to the challenges raised around compliance and monitoring. A short life working group has recently been established to progress this development area including representatives from housing services, planning services, housing land audit and building standards to review the opportunities through the preparation of LDP2 to promote wheelchair accessible housing in market housing through the introduction of local policy and to review existing process and procedures to enable the delivery to be monitored and recorded. The development of policy to set and meet outlined needs and targets across all tenures for wheelchair accessible housing will be reported on in future SHIPS.

Due to the need identified for households requiring supported housing, the delivery of older persons housing has been prioritised with a target set through the LHS for the delivery of additional homes. Since 2017, 157 new homes specifically for older persons have been provided across Fife through the AHP. During the period of the current LHS there have been 68 extra care homes delivered, with a further 116 retirement and extra care homes anticipated to be delivered, over the remaining duration of the LHS. The provision of older persons housing will continue to be monitored on an annual basis.

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

4.5 Future Affordable Housing Supply

Fife's SHIP has the potential to deliver 2,640 affordable units over the five-year SHIP period subject to the availability of funding. Details of the individual projects which make up these potential units is

provided in the SHIP Projects Table. The SHIP Projects Table shows what could be delivered in Fife over the next 5 years based on the indicative Resource Planning Assumptions (RPAs) provided by the Scottish Government and assuming the associated required funding will be available through the HRA Capital Budget and FHAA's private finance to support the delivery of Fife's AHP.

There is an over provision of around 27.6% included to prepare for any slippage in the AHP and to take advantage of any additional funding that may be available. The ability to take advantage of any investment opportunities arising from slippage elsewhere is part of managing the programme. This has been successful in the past and provides some flexibility.

Projects have been included as a result of the assessment of housing need within the area and consideration of the deliverability of the projects. It may not always be possible to deliver the exact housing mix and tenure currently detailed, until full consideration of project viability, land availability, funding availability etc. has been given. Table 7 below provides a summary of the potential units that could be delivered by housing provider and tenure across each HMA.

Table 7: Tenure Mix of Proposed SHIP Projects

Housing Market Area	Social Rented Units		MMR Units		Total in HMA
	FC	HA	FC	HA	
Fife Wide	250	0	0	0	250
Glenrothes, Kirkcaldy & Central Fife	446	199	0	100	745
Dunfermline and West Fife	774	419	13	84	1,290
St Andrews & North East Fife (incl. Greater Dundee)	91	90	0	15	196
Cupar & Northwest Fife	64	95	0	0	159
Totals	1,625	803	13	199	2,640

Source: SHIP Projects Table

The high proportion of social rented properties currently reflected within the SHIP is indicative as every site will be subject to further design work and refinement. The LHS has identified an affordable housing requirement for 80% social rented housing and 20% below market rented housing across the first 10 years of the HNDA steady growth scenario. Currently, the projects within the SHIP have the potential to deliver the affordable units as 92% for social rent and 8% for MMR. Future phases of the AHP will need to ensure that housing supply is balanced to meet the tenure requirements emerging from the HNDAs, therefore, opportunities to increase the supply of below market rented housing will continue to be explored.

Whilst the projects within the SHIP provide a target for meeting housing need, further analysis is required to agree the exact housing mix for size and tenure. This will be based on information from the combined HNDAs, analysis of Fife Housing Register housing applications, and consultation with Housing Associations, the Health & Social Care Partnership, the Specific Needs Team, Area teams and other groups as appropriate, ensuring the best strategic and local solutions to meet Fife's housing

needs. In general, all projects are expected to meet the specific needs, wheelchair and larger houses targets as detailed in section 4.4 and 4.7. Any exceptions must be discussed and agreed with Fife Council at the earliest opportunity.

4.6 Future Specialist Housing Supply

Various targets have been set for specialist housing through the LHS as detailed in section 4.4 above. It is estimated that the projects included within the SHIP Projects Table have the potential to deliver 32% of the properties to meet specific needs and 6.6% of the properties to wheelchair accessible standard.

It is anticipated that approximately 307 amenity style properties designed to meet Housing for Varying Needs ambulant disabled standard will be delivered in the first 2 years of the SHIP, with the potential for a further 361 properties to be delivered over the final years.

In addition, it is also anticipated that approximately 93 wheelchair accessible homes will be provided between 2026/27 and 2027/28 across Fife through the Affordable Housing Supply Programme (AHSP). An estimated £23million investment will be required to deliver these new homes. A further 82 wheelchair homes could potentially be delivered if all projects in years 3 to 5 of the SHIP Projects Table were to proceed which would require an estimated £20 million investment.

A proportion of these amenity and wheelchair accessible homes will be specifically provided for older persons as either retirement or extra care housing and it is anticipated that 150 homes specifically for older people could be delivered over the SHIP period.

4.7 Larger Family Homes

In order to improve access to affordable, healthy and sustainable housing for larger families a target to deliver 5% of the new build social rented properties in the AHP as larger family homes i.e. homes with 4 or more bedrooms has been set through the LHS 2022-27. Since 2022, 147 affordable homes with 4 or more bedrooms have been delivered through the AHP across Fife. It is estimated that the projects within the SHIP Projects Table have the potential to deliver 12.3% of the properties as four or more-bedroom houses, which exceeds the current target.

4.8 Supply Through Property Acquisitions

Fife Council has identified a budget of £10.788m within the capital plan during 2025/26 to support the purchase of open market housing that will be transferred into social housing. This funding will be targeted to meet local housing needs, support area-based regeneration, prevent homelessness and return empty homes back into use.

In April 2024 an additional £80m grant funding over 2 years to boost housing supply by acquiring properties to bring into use for affordable housing and help reduce homelessness was announced by the Scottish Government. Following agreement between COSLA leaders and Ministers, the Scottish Government confirmed in September 2024 that Fife would be allocated £2.242m of this additional fund in 2025/26 which should be directed towards acquisitions to help address temporary accommodation pressures or, where appropriate, to bring long term empty homes back into use. An

additional £40m was made available nationally in September 2025 to double the Governments investment in acquisitions in 2025/26, with Fife being awarded an additional £2.194m.

This additional grant funding will assist in the acquisition of more open market properties, with £10.788m committed through the HRA Business plan to property acquisitions. The Property Acquisition Programme will concentrate on buying back ex council houses on the open market. Purchasing completed new build properties off-the-shelf from private developers will form a further workstream of our new build programme to mitigate the Housing Emergency pressures mainly in mid Fife. The primary focus will be on the acquisition of properties by Fife Council, however, consideration will be given to any proposals submitted by our FHAA partners for use of the fund provided the properties are used to house a homeless household in temporary accommodation.

Increasing the supply of property acquisitions has an important role in reducing the number of children in temporary accommodation and there is a recommendation and action within our Housing Emergency Strategic Statement to investigate and develop a financial model to maximise the number of property acquisitions over the period of 2025 to 2027. As part of the approach an additional £2.6m resettlement funding has been redirected to build capacity and meet the needs of specific households. The funding is linked to other approaches with the overall aim to boost the acquisition of open market properties in recognition of the number of households within the resettlement and humanitarian environment that are likely to rely on local housing and homelessness services

Our intention is to acquire a minimum 100 properties per annum, however a review of the Capital Investment Plan will need to take place to identify additional HRA funding to support this approach. In the meantime, a nominal 50 properties per annum have been included in the SHIP Projects Table to reflect the role of property acquisitions within the AHP.

4.9 Connection with Town Centre Activities

Consistent with the Town Centre First Principle, and as part of the ongoing response to the declared Housing Emergency, officers from the Place Programmes and Policy (Town Centre Development Unit) and Economic Development teams continue to work with colleagues from Housing Services and the FHAA on the identification of potential town centre housing sites. This builds on the current town centre housing approach intended to both assist in meeting housing need and demand while regenerating sites in key town centres. Creating the conditions for the provision of private sector residential development in town centres is also a priority.

In recent years this approach has seen the repurposing of commercial buildings and land in both Kirkcaldy and Cupar. Planning approval has been granted at Inner Court, Cupar which will see a derelict, brownfield area redeveloped to create 23 affordable mixed tenure homes. The development will positively contribute to Cupar's Town Centre by bringing a long-term vacant and disused site back into sustainable use, supporting the reopening of public pedestrian closes, providing affordable housing designed to meet need and enhancing the historic environment of the area.

A number of other projects are proposed in Lochgelly, Kirkcaldy and Cowdenbeath which are included in the SHIP Projects Table for development in the coming years subject to the availability of funding. Opportunities for Levenmouth town centre projects will be explored further. Housing services are involved in the work around the regeneration of Kirkcaldy's town centre and waterfront through the Kirkcaldy Town Centre Vision and Delivery Plan group and will continue to engage in this process to investigate future opportunities.

4.10 Connection with Regeneration Activities

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

The Southeast Inverkeithing project continues to progress with Fife Council now leading on the third and final phase. Kingdom Housing Association (KHA) will project manage this phase on behalf of Fife Council with works started on site in August 2025.

Planning approval has been received, and a site start is expected in early 2026 at the former Glenwood Centre site in Glenrothes, with KHA leading the project in partnership with Fife council Housing Services. The development will include flatted retirement accommodation with communal facilities for Fife council tenants, flats suitable for more mature KHA tenants and a Community Hub serving the wider community.

Progress has been made with the Templehall development in West Kirkcaldy, involving several Fife Council services, with demolition of the former Community Centre and acquisition of the church by Housing Services. Demolition of the former local office and library is anticipated to take place in the summer of 2026, and a design team will be established in the near future.

Redevelopment of the former Mayview flats site in Anstruther to provide a new Care Village in partnership with Social Work, has an estimated site start of late 2026. With the redevelopment of the associated Lady Walk care home site to provide general needs housing to follow on completion of the care village.

Demolition of flatted blocks was completed at Alexander Road, Glenrothes, Martin Crescent, Ballingry and Howard Place, Dysart during 2024/25. Although there are no plans for redevelopment at the Ballingry site, Fife Council's, framework developer Lovell are currently preparing planning applications for the Glenrothes and Dysart sites after community consultation.

The first phase of the Touch, Dunfermline regeneration project is ongoing, with flatted blocks being emptied in preparation for demolition towards the end of 2027. Work is progressing on developing plans for the site once demolition has taken place with community consultation playing a significant role in this process.

5.0 Connection with Other LHS Priorities and Activities

5.1 Rapid Rehousing Transition Plan

Fife's first Rapid Rehousing Transition Plan (RRTP) was submitted to the Scottish Government in December 2018. It was developed in collaboration with a wide range of local partners including Fife Council, the Health and Social Care Partnership, NHS Fife, Housing Associations and voluntary sector organisations through Fife's Housing Support and Homelessness Public Social Partnership (PSP). The RRTP covered a five-year period from 2019 to 2024.

With the conclusion of the RRTP five-year plan, Fife introduced a new three-year Homelessness Strategy, approved by the Cabinet Committee on 11th January 2024. This Strategy builds on the foundations of the RRTP and aligns with the Local Housing Strategy, the Plan for Fife and other key strategic priorities across Health and Social Care and NHS Fife.

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

The Strategy focuses on three high level priorities, aligned with the themes of the LHS:

Priority 1 – Preventing Homelessness.

Projects under this priority address inequalities among other vulnerable groups, including:

- **Substance Use Support:** Helping people leaving A&E or hospital to sustain accommodation
- **Community Link Workers:** Supporting individuals with housing issues identified through GP visits
- **Upstream:** Working with young people to provide support where it is predicted that they could become homeless

This priority also focuses on targeted prevention for priority pathways groups, aiming to reduce homelessness presentations from:

- Prison leavers
- Hospital discharges
- Care-experienced young people
- Victims of domestic abuse
- Armed forces personnel

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

Aligned with the Strategic Housing Investment Plan (SHIP), this priority supports the expansion of affordable housing through:

- Continuing the AHP for new builds
- Expanding the property acquisition programme to purchase homes on the open market
- Supporting initiatives to bring Long-Term Empty Homes (LTEH) back into use

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

To help prevent repeat homelessness, different levels and types of support can be provided:

- **Housing First:** Wraparound support for individuals with complex needs
- **Starter packs:** To help provide the goods needed to help a household settle into their home

In March 2024, Fife declared a housing emergency and as a result there are strong linkages between Priority 2 in the Homelessness Strategy and areas being considered as part of the wider housing emergency, and the SHIP.

5.2 Gypsy Traveller Sites

Fife Council is committed to raising housing and site standards across all three of its permanent Gypsy Traveller sites. The pitch amenity blocks at the Tarvit Mill site in Cupar have been replaced with chalet style Residential Mobile Homes, providing a mix of accommodation sizes and layouts, with facilities that meet the needs of our residents and reflect their preferences. The new accommodation allows digital connection, is energy efficient and is accessible, providing for a range of needs and meets the standards set out in the Interim Gypsy Traveller Site Design Guide.

Stage 2 improvement works are ongoing to complete the remaining work at Tarvit Mill which include: a toddler playpark, visitor parking, caravan storage and improvements to the community use space. This work is estimated to be completed by June 2026. The site at Tarvit Mill in Cupar is one of the demonstration projects identified by the Scottish Government. In 2021-22 and 2022-23, Fife Council successfully bid for funding from the Scottish Government's Gypsy Traveller Accommodation Fund which funded fourteen decant pods and decarbonisation measures for the new chalets.

Improvement works at our other two sites at Heatherywood near Kirkcaldy and Thortonwood near Keltie are planned to take place on completion of the works at Tarvit Mill. Applications for funding for future gypsy traveller accommodation projects will be submitted through the Affordable Housing Supply Programme at the appropriate time to support the capital funding that has already been identified to deliver these improvements. Early discussions have taken place with the residents at Heatherywood, and a Place Standard Assessment is due to be carried out with residents to help inform the design brief for the planned works.

5.3 Empty Homes Services

Fife Council has operated an Empty Homes Service since 2014 with a dedicated part-time Housing Professional (Empty Homes). As of May 2024, there are 2 dedicated Housing professionals (Empty Homes) to bring empty homes back into use, a total resource of 1.8 full time equivalent posts which is fully funded by Fife Council. The service offers support and advice to bring long-term empty properties back into use.

The Housing Service maintains an active Empty Homes Register which is updated monthly from Council Tax records. Table 8 below shows the annual published statistics which provides a measure of the number of empty homes not contributing to meeting housing needs on a permanent basis.

Table 8: Empty Homes Trend – Scotland and Fife (6 months or more)

Year	2019	2020	2021	2022	2023	2024
Scotland	40,963	47,333	43,766	44,601	46,217	43,538
Fife	2,690	2,943	2,508	2,421	2,471	2,617
Fife %	6.57%	6.22%	5.73%	5.43%	5.35%	6.01%

Source: Housing statistics: Empty properties and second homes - gov.scot (www.gov.scot)

An Empty Homes Strategy (2024–2029) was developed and approved at Fife Housing Partnership in May 2024 and sets out how the council and partners will work together to proactively tackle the impact of empty homes on communities, neighbourhoods, homeowners and residents. [Empty Homes Strategy](#)

An Action Plan is in place to enable the council and partners to deliver, monitor and evaluate the impact of empty homes activity with five key objectives:

- Objective 1: Maintain, Develop and Analyse the Empty Homes Register
- Objective 2: Raise Awareness and Increase Engagement around Empty Homes
- Objective 3: Empty Homes Area Project Approach
- Objective 4: Review and Develop Options for Empty Homes
- Objective 5: Address Empty Homes in a State of Disrepair

Since 2014 Fife Council has successfully brought back 615 empty homes into use, 66 empty homes were brought back into use in 2024/25 exceeding the target of 45. Table 9 below shows the three-year profile of the homes returned to use and the length of time they have been empty.

Table 9: Number of Empty Properties Brought Back into Use

Year	Length of Time Homes have been Empty					TOTAL
	Less than 1 year	Between 1 & 2 years	Between 2 & 5 years	Between 5 & 10 years	More than 10 years	
2022/23	7	19	23	8	5	62
2023/24	3	6	17	9	4	39
2024/25	6	7	24	20	9	66
Totals	16	32	64	37	18	167
% over 3 years	10%	19%	38%	22%	11%	100%

Support and advice provided is tailored to the requirements of the owners and the condition of the empty property. In some cases, owners may have multiple options to assist bringing their empty homes back to use. Table 10 below shows the support and advice provided for three years to bring empty homes back into use.

Table 10: Routes Used to Help Bring Properties Back into Use

Empty Homes Support and Advice	2022/23	2023/24	2024/25	Total
Sold through Matchmaker Scheme	1	0	3	4
Purchased through Property Acquisition Programme	19	5	2	26
Used external grant funding raised by YMCA Glenrothes	1	0	0	1
Provided support to access VAT Discounts, merchants and services discounts etc.	21	18	20	59
Provided help and support to obtain Council Tax discretion enabling owner to bring property up to standard	13	8	22	43
Provided advice and information to owners about renting or selling	3	15	10	28
Provided facilitation, problem solving, partnership working (help with common repairs, renovation, sweat equity, etc)	3	6	17	26
Engagement with non-active owners and a range of services to encourage actions to bring properties back to use	6	11	32	49
Totals	67	63	106	236

Fife Council will continue to invest in Empty Homes activity in the following ways:-

- 1.8 FTE Housing Professionals (Empty Homes)
- Proposals to increase resources through Scottish Government and Scottish Empty Homes Partnership (SEHP) funding
- Property Acquisition of long-term empty homes
- Link with other strategies to alleviate homelessness and housing pressures
- Empty Homes Loan Scheme
- Implementation of an Enforcement Fund
- Implementation of a missing shares pilot
- Monitor regulatory requirements such as Compulsory Sales Orders, Compulsory Rent Orders and Compulsory Owners Associations
- Investigate refurbish to rent opportunities
- Ongoing proposals for funding through Scottish Government and SEHP funding

As part of the declared housing emergency, bringing empty homes back into use is a priority for 'Making best use of existing properties' to help reduce homelessness by providing safe and secure homes for Fife residents.

5.4 Rural Affordable Homes for Key Workers

A working group was established to investigate the options for Fife in relation to the Scottish Government Rural and Islands Housing Action Plan and the opportunities available to access additional funding.

The Rural Affordable Homes for Key Workers Fund (RAHKWF) is available for local authorities and registered social landlords to acquire suitable existing properties which can be used to provide affordable homes for key workers where there is an identified need. Up to £25 million is available nationally between 2023 and 2028 which could also assist with part funding to purchase existing properties in rural areas. To access the funds a key worker policy / statement must be in place, and this is currently in development. This policy change will provide the Council with an opportunity to access additional subsidy to help increase the supply of affordable housing and retain key workers in rural communities as well as linking to other housing priorities to tackle empty homes and help alleviate homelessness.

Currently there are no community led housing proposals in Fife and therefore no projects being brought forward through the Rural and Islands Housing Fund.

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

6.0 Prioritising Projects

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

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

A summary of the scoring methodology is provided in table 11 below. Further details on the scoring process is included in Appendix 1.

Table 11: Scoring Summary

Item	Points Range
Housing Need	35 - 100
Development Deliverability	10 - 160
Strategic Fit	10 - 50
Minimum to maximum points range	55 - 310

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

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

7.0 Available Resources

7.1 Available Resources

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

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

7.2 Affordable Housing Supply Programme

The total Resource Planning Assumption (RPA) for Fife in 2025/26 is £33.799m this is comprised of our Core RPA of £34.556m and our share of the additional fund of £40m announced in April 2024 to support the acquisition of properties on the open market of £2.242m. The Scottish Government has yet to confirm RPAs for future years but have advised that the Core RPA figure for 2025/26 should be assumed for each year of the SHIP. The assumed RPAs are detailed in table 12 below.

Table 12: Resource Planning Assumptions

Year	2025/26	2026/27	2027/28	20258/29	2029/30	Total
RPA	£34.556m	£34.556m	£34.556m	£34.556m	£34.556m	£172.780m

For the purposes of this SHIP the affordable housing investment benchmark assumptions used are based on the guidance included within the latest More Homes Division Guidance Note - Affordable Housing Supply Programme: Process and Procedures (MHDGN 2023/01) and the updated affordable housing investment benchmarks advised in an email from the More Homes Division dated 10 October 2024. The baseline benchmark grant funding available to Fife Council per social rented unit is £87,763 (3 person equivalent) and per Mid Market Rent unit is £60,415 (3pe). The equivalent baseline benchmark per RSL social rented unit is £95,741 (3pe) and per RSL MMR unit is £65,699(3pe). Additional funding per unit is available for various additional quality measures, for example the installation of automatic fire suppression systems or the installation of zero direct emission heating systems.

During 2024/25 and 2025/26 Fife's RPA was increased respectively by £1.848m and £4.436m with this uplift identified specifically to support property acquisitions to help address temporary accommodation pressures. These increases in RPA represented the share of the additional fund of £80m announced in April 2024 and the further £40m announced by the Scottish Government in September 2025 to support the acquisition of properties on the open market allocated to Fife. From 2026 onwards property acquisitions will require to be funded from standard RPAs with no specific funding ring fenced to support these. For SHIP purposes it is assumed that an average of £50,000 per

unit grant funding will be available for future Open Market Purchases (OMPs) i.e. properties acquired by Fife Council on the open market.

The Scottish Government SHIP Guidance states that the SHIP should include a substantial over provision of at least 25% on an annual basis to allow for unforeseen slippage. This will ensure the Council and partners can spend the base allocation and may also allow advantage to be taken of any additional funding should it become available. This SHIP provides an average over provision of 27.6% across the 5-year period.

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

7.3 Fife Council Investment

There is currently a budget of £242.648m identified in the capital plan up to March 2029 which will support the completion of the current phases of the AHP. The level of future investment required to continue with the AHP beyond 2029 will be considered at the next capital plan review scheduled for 2027.

A land acquisition budget of £1.8m is also available for investment in land assets to support future new build programmes. The focus will be on acquiring Council owned land to continue to maximise the use of Fife Council assets.

There is also currently £10.788m included in the capital plan to support the acquisition of privately owned properties on the open market. Additional investment required to continue with the Property Acquisition Programme beyond 2026 is due to be considered as part of the Housing Emergency Strategic Statement actions with details included within the budget report to Full Committee in February 2026.

7.4 Fife Housing Association Alliance Private Finance

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

7.5 Second Homes and Long-Term Empty Homes Council Tax (2HCT)

Revenue raised from Second Homes and Long-Term Empty Homes Council Tax will assist the AHP in allowing more projects to be delivered than would otherwise be possible. The revenue raised from 2HCT has been committed to affordable housing projects to further enhance Scottish Government grant funding. Since this was introduced in 2005/06, £31.733m has been collected up to 2024/25, with

a further estimated £1.93m expected to be allocated to affordable housing projects annually from 2025/26 – 2030/31. (Source: baseline assumptions from the HRA Capital Investment Plan 2024-2029).

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

As at August 2025 there is £5.921m unspent 2HCT monies and this will be carried on into future years, £3.560m of this is already committed to specific projects through previous grant offers and the 2025/26 Strategic Local Programme Agreement (SLPA) but cannot be drawn down fully until all the Scottish Government affordable housing grant has been claimed on each project. As mentioned above, the SHIP assumes a 2HCT contribution of £1.930m over the five-year timeframe totalling £9.650m.

The amount of 2HCT that has been collected previously as well as estimates for 2025/26 and 2026/27 and how it contributes to the provision of affordable housing in Fife is detailed in Table 13. Further information on individual 2HCT allocations can be found in the SHIP Projects Table.

Table 13: Details of Second Homes Council Tax contribution to Affordable Housing

Year	2HCT Raised (£m)	2HCT Spend (£m)	Affordable Units Assisted
Pre 2024/25	£28.774m	£19.849m	1,666
2024/25	£2.959m	£3.382m	215
2025/26 (Estimates)	£1.930m (E)	£6.141m (E)	194 (E)
2026/27 (Estimates)	£1.930m (E)	£1.900m (E)	99 (E)

7.6 Private Developer Contributions through the Affordable Housing Policy

The affordable housing contribution required from private housing developments is detailed within Fife’s Affordable Housing Supplementary Guidance. The preference and priority is to provide social rented units in conjunction with the Council or partner Registered Social Landlord. However, where an on-site affordable housing provision is not required or practical to deliver commuted sums are requested. The SHIP Projects Table details which projects are being delivered as part of a private development’s contribution to meet Affordable Housing Policy requirements to deliver on-site affordable housing.

Where a commuted sum is deemed appropriate this is agreed through the planning application process and is secured through Section 75 legal agreement. Once received, Fife Council allocates the funds to affordable housing projects ensuring, where possible, these are spent in the same Local Housing Strategy Area or Housing Market Area in which they are collected.

The total amount of Commuted Sums that have been collected and how they have contributed to the provision of affordable housing in Fife is shown in Table 14.

Table 14: Commuted Sums contribution to Affordable Housing

Year	Sums Raised	Sums Spent	Units Assisted
Pre 2022/23	£2.141m	£1.004m	657
2022/23	£0.176m	£0.000m	0
2023/24	£0.040m	£0.008m	51
2024/25	£0.060m	£0.000m	0
2025/26	£0 (to August 2025)	£1.069m	293

As at August 2025 there is £0.336m unspent Commuted Sums, these have been allocated to specific affordable housing projects for spend in future years. Any new monies received through Developer contributions will continue to be allocated to projects and approved by Fife Council and the Scottish Government. Commuted sums are not included in funding assumptions due to not being able to predict how much may be available in future years.

7.7 Alternative Finance Models

The current housing finance and affordable housing subsidy system is limiting the delivery of new build housing; therefore, the Council and delivery partners are investigating the potential for the use of new and innovative finance models including cross subsidised tenure models for larger and town centre developments. This will further develop the work on alternative delivery models between the Scottish Government and CoSLA through the Housing Investment Task Force.

7.8 Fife Council and Housing Association Land

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

7.9 Vacant and Derelict Land Investment Programme Funding

The Scottish Government's Vacant and Derelict Land Investment Programme (VDLIP) is no longer open for applications having been paused due to unprecedented pressure on capital investment budgets. Fife Council did not seek any funding in relation to any potential affordable housing projects.

Fife Council has, however, over recent years secured almost £3m of funding from the Scottish Government's Vacant and Derelict Land Fund (VDLF) to support a number of affordable housing projects on long term vacant and derelict land which are at various stages of design and development. These are High Street, Cowdenbeath; Inner Court, Cupar and Hall Street, Lochgelly. The Council are currently working in partnership with KHA on these three sites which all feature in the SHIP Projects Table.

7.10 Housing Infrastructure Funding

A Full Business Case (FBC) to part-fund the Dunfermline Strategic Growth Transportation Infrastructure Programme, as part of the Edinburgh and South East Scotland (ESES) City Region Deal, was approved by the ESES City Region Deal Joint Committee in June 2021. The proposal, supported through the Scottish Government's Housing Infrastructure Fund (HIF), aims to unlock and accelerate investment in essential strategic transportation infrastructure within the Dunfermline Strategic Growth Area. This infrastructure is critical to unlocking up to 2,000 affordable homes by enabling large-scale mixed-use development and investment in the Dunfermline and wider Edinburgh City Region economy including unlocking up to 2,000 affordable and 6,000 private homes.

The delivery of the Dunfermline Strategic Development Area extends beyond the current SHIP period. Strategic transportation infrastructure will be delivered over approximately 30 years, while the build-out of the proposed 8,000 residential units is expected to span around 40 years. Fife Council secured £16.54 million of HIF funding across three Scottish Parliamentary periods. This funding supplements the funding secured via developer contributions and is aligned with the 25% affordable housing provision across the strategic sites.

The Phase 1 HIF grant of £4.85 million (2021/22–2025/26) has supported the delivery of a key Strategic Transportation Intervention Measure (STIM) and allowed considerable progress to be made on detailed design of the next required STIMs.

Fife Council is progressing an application for Phase 2 HIF funding of £6.1 million, in line with the approved FBC to support the continued delivery of key transport infrastructure for new affordable homes. The Phase 2 grant would continue to close the capital gap, ensuring continued delivery of strategic infrastructure and prevent delays to housing development.

The Government has confirmed that HIF funding accessed through the City Region Deal will not affect the amount of potential HIF funding available to Fife Council through its Affordable Housing Supply Programme. Funding will continue to be applied for and phased over three five-year grant periods, aligned with Scottish Parliamentary cycles.

Table 15: Housing Infrastructure Fund Phasing

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

8.0 Delivery Outcomes and Required Resources

8.1 Delivery Outcomes

Fife's SHIP has the potential to deliver 2,640 affordable units over the five-year SHIP period subject to the availability of funding. The individual projects are detailed within the SHIP Projects Table. It should be noted that the SHIP contains an average 27.6% over-provision which prepares for any slippage that may occur. The final output is therefore likely to be less than the number of units estimated. The over-provision also allows for any further investment that may become available to be utilised.

The breakdown of the number of units that can potentially be provided by both Fife Council and the FHAA is shown in table 16 below.

Table 16: Breakdown of Potential Affordable Units by Provider

Completion Year	FC Units	FHAA Units	Total Units
2026/27	410	83	493
2027/28	616	230	846
2028/29	229	179	408
2029/30	194	270	464
2030/31	189	240	429
Totals	1,638	1,002	2,640

A further 50 units are estimated to be delivered through the OMSE scheme, taking the potential delivery total to 2,690 affordable units between 2026/27 – 2030/31.

8.2 Meeting Housing Need

The potential for the SHIP to deliver 2,640 affordable units exceeds the affordable need identified through the combined Tayside and South-East Scotland HNDAs for 2,005 affordable units over 5 years by 635 units.

Based on the number of potential affordable units that can be delivered through the SHIP, table 17 below shows the potential to meet the affordable housing need identified in the combined HNDAs within the HMAs in Fife.

Table 17: Potential to Meet Housing Need through SHIP Projects

HMA	5 Year Need - Combined HNDA's	Potential SHIP Units	Supply against HNDA	% Need Met
Glenrothes, Kirkcaldy & Central Fife	845	745	-100	88%
Dunfermline & West Fife	675	1,290	+615	191%
St Andrews & North East Fife (incl. Greater Dundee)	275	196	-79	71%
Cupar & North West Fife	210	159	-51	76%
Fife Wide	n/a	250	n/a	n/a
Total	2,005	2,640		

8.3 Required Resources

If all the potential projects detailed in the SHIP Projects table were to be delivered, then at least £220.526m of AHSP grant funding would be required over the five-year SHIP period to support the delivery of the potential 2,640 units. The breakdown of the grant required by provider per annum is detailed below in table 18.

Table 18: Breakdown of Potential Grant Required by Provider

Year	FC Grant Required	FHAA Grant Required	Total Grant Required
2026/27	£21.725m	£23.511m	£45.236m
2027/28	£22.879m	£23.960m	£46.839m
2028/29	£19.311m	£25.562m	£44.873m
2029/30	£17.522m	£24.316m	£41.838m
2030/31	£16.033m	£25.706m	£41.739m
Totals	£97.471m	£123.055m	£220.526m

Assuming unlimited grant is available and awarded to all Fife Council projects detailed in the SHIP Projects Table and should all 1,638 Fife Council units be delivered (see table 15), this would mean a cost of around £183.784m to Fife Council (based on an average new build cost of £225k per unit and £130k per unit acquisition costs, however, it is noted that unit costs could rise).

As stated previously the SHIP Projects Table includes an over provision to allow for slippage, therefore, the estimated number of affordable units that could be delivered in Fife from the subsidy available

from the combined AHSP (£172.780m) and 2HCT (£12.011m) funding (see sections 7.2 and 7.5 for details) is shown in table 19 below.

Table 19: No of Units Deliverable from Available Subsidy

Tenure	Funding Available RPAs & 2HCT (£m)	Assumed Grant Per Unit	Units Deliverable	% of total units
FC SR	£85.921m	£107,000	803	43%
FC (OMT)	£12.500m	£50,000	250	13%
HA SR	£63.480m	£115,000	552	30%
HA MMR	£22.865m	£85,000	269	14%
Totals	£184.766m	-	1,874	100%

Assumptions:-

1. AHSP grant shared equally between FC and FHAA and 2HCT allocated to FC projects only.
2. Assumed grants based on Benchmark grants as detailed in MHDGN 2023-01 and MHD Email update (Oct 2024).
3. MMR delivery estimated at 14% (Between 20% LHS identified need & 9% potential SHIP delivery).

Assuming subsidy available to Fife Council is restricted to Scottish Government RPA (50%) and 2HCT monies (£98.401m), it is estimated that Fife Council will require around £114.754m funding to provide the 1,053 Fife Council units as detailed in table 19 above (based on an average new build cost of £225k per unit and £130k per unit acquisition costs, however, it is noted that unit costs could rise).

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

9.0 Development Constraints & Land Availability

9.1 Development Constraints

In order to monitor the deliverability of projects the Affordable Housing Team meet regularly with KHA as the development Lead for the FHAA, the Scottish Government, Planning Officers, colleagues from Education Services and other external agencies to ensure projects are progressing and to try and resolve any development constraints that may arise which have the potential to slow down or prevent delivery.

A combination of factors including increasing inflation rates have led to a cycle of market and price volatility and shortages across material supply, resulting in high construction costs which is having a negative impact on the delivery of affordable housing projects and budgets. Whilst price volatility appears to be levelling off, there is a significant increase in the cost of materials and contractors. The rise in inflation rates is also impacting the finance costs to fund the project costs not funded by AHSP grant.

The uncertainty around funding sources for future affordable housing projects has a detrimental effect on the Council's ability to plan affordable housing provision in future years. Some projects have had to be delayed due to the uncertainty around funding.

Many factors can affect the delivery of new affordable housing, including:

- Planning issues
- Increased project costs
- Land availability
- Education capacity issues
- Capacity issues and embargos on drainage
- Unknown ground conditions
- Complications with land titles
- Restrictions on private developer timescales on mixed tenure developments.
- Funding uncertainty

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

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

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

9.2 Education Contributions

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

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

9.3 Council Land

The review of the FIFEplan and preparation of Local Development Plan 2 (LDP2) has commenced, which has required a more detailed assessment of the Council's assets to identify those already vacant and suitable for redevelopment and those that are likely to be closed or replaced within the next 5 years. This exercise has revealed over 90 hectares of land held by Fife Council which is already available or will become available for redevelopment within the next 5 years.

Some of the identified sites will be transferred in their entirety to support the AHP. In terms of the current review, sites extending to 20 hectares have been identified for transfer to Housing Services. These sites have the potential to deliver more than 600 new affordable homes. Some of the Council assets identified will be offered for sale on the open market. Those sites with potential for being redeveloped for housing will also provide a minimum 25% affordable housing.

9.4 Other Public Sector Land

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

9.5 Open Market Land Sales

Fife Council and the Housing Associations continually seek discussions with private developers and landowners with regards to the development of their sites for affordable housing. In 2025/26, the Council secured acquisition of 2.2 hectares of land to deliver 86 affordable homes which are likely to be delivered as part of Phase 4 of the AHP. A further 4.4 hectares of land has been identified for imminent transfer with the potential to deliver a further 200 new affordable homes. Since last year's SHIP a further 15 hectares has been identified which offers the potential to deliver 450 new affordable homes in future phases of the AHP.

The wider review of the Local Development Plan is likely to deliver even more opportunities to ensure the ongoing sustainability of the AHP in future years.

10.0 Delivery Vehicles

10.1 Developer Arrangements

The Council will continue to work up to 2029 with the members of the Fife Housing Association Alliance (FHAA), comprising of Kingdom, Glen, Ore Valley Housing Associations, and the Fife Housing Group (FHG) to deliver the housing association component of the SHIP. Following a review of their business plan to determine their capacity to respond in both financial and development capacity the FHAA signed a revised preferred developer agreement with Fife Council in July 2021.

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

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

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

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

10.2 Contracting with Private Developers

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

10.3 Offsite Construction and Procurement

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

suited to larger, higher density projects to provide economies of scale, continues to be explored with the FHAA recently completing developments using Structurally Insulated Panels (SIPS) and factory finished panels. Fife Council has identified a project within the SHIP to explore the delivery of approximately 12 affordable homes through offsite construction methods.

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

The Council and the FHAA will continue to monitor the options available to provide best value. To achieve competitive tenders and the best value in the market, the procurement of each project is assessed on its own merit as to whether open tender on Public Contracts Scotland (PCS), SCAPE, Scottish Procurement Alliance (SPA) or the Scotland Excel New Build Framework is the most suitable option.

10.4 Open Market Purchases

In 2024/25 Fife Council successfully acquired 37 privately owned properties from the open market to bring into social rented use. It is anticipated that around 60 properties will be acquired by Fife Council during 2025/26 depending on the ratio of buy back of ex council stock to new build off the shelf properties with our partners anticipating acquiring 12 properties during the same period.

The Council intends to acquire a minimum of 50 properties per annum, depending on the continued availability of grant funding to subsidise these acquisitions. This intention is closely linked to the Fife Rapid Rehousing Transition Plan and the Housing Emergency Strategic Statement to increase the flow of statutory homeless households from temporary to permanent accommodation. Fife Council has also expanded this project to benefit tenants who are overcrowded or are under-occupying properties.

11.0 Conclusions

The SHIP sets out the investment priorities for affordable housing over the next 5 years (2026/27 – 2030/31) and how it will achieve the outcomes set out in the LHS and meet the affordable housing need as identified in the HNDA. The SHIP Projects Table details projects which have the potential to deliver 2,640 units throughout the 5-year period which would meet a range of identified housing needs. In addition to this, there are a further 50 Open Market Shared Equity (OMSE) units out with the AHSP estimated to be delivered within this timescale.

Prioritisation of projects has been carried out to ensure the resources are carefully allocated and details of the scoring methodology are provided along with details of current project priorities. This provides a snapshot in time which will be subject to change as projects are developed. The over provision of 27.6% detailed within the programme has been provided to take account of potential slippage from the proposed programme. It also prepares us to take advantage of any additional funding opportunities that may arise from elsewhere across the AHSP nationally.

The Council and the FHAA, alongside private developers will continue to work within the current funding environment and investigate alternative solutions to deliver units in more innovative ways while still seeking to meet the spectrum of housing needs. This will be based on what is deliverable for organisations. The Housing Emergency requirement for a multi-tenure approach to underpin the AHP is fundamentally different to previous SHIP statements and recognises a wider range of affordable housing tenures need to be adopted, recognising the current restriction on the Council's borrowing capacity in the HRA Business Plan to fund new housing over the SHIP period. It also recognises the large volume of Section 75 contributions that will come forward in Dunfermline that need to be supported by the Council and the FHAA.

12.0 Contacts

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

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Appendix 1 - SHIP Scoring Methodology

Overview

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

Scoring Summary

Item	Points Range
Housing Need	35 - 100
Development Deliverability	10 - 160
Strategic Fit	10 - 50
Minimum to maximum points range	55 - 310

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

Housing Need

The Housing Need points are separated into 2 categories. Firstly, points are awarded based on the annual affordable housing requirement across the 4 Housing Market Areas, as identified through the combined Housing Need and Demand Assessments 2021-2040 (HNDAs).

Housing Market Area Need 10 Year Need (2021-2030)

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

Secondly, points are awarded based on the percentage of affordable housing need (from 2021 to 2030) met by the number of units completed and programmed for delivery over the various AHPs across the 10 Local Housing Strategy Areas (LHSAs). The LHSAs are scored with the highest points awarded to the LHSAs where the lowest need is being met and the lowest points to the LHSAs where the highest need is being met.

Future Affordable Housing Delivery Priority

LHSA	Points
1. Kirkcaldy LHSA	50
2. Levenmouth LHSA	45
3. West Fife Villages LHSA	40
4. Largo & East Neuk LHSA	35
5. Cupar & Howe of Fife LHSA	30
6. Glenrothes LHSA	25
7. Dunfermline & Coast LHSA	20
8. Taycoast LHSA	15
9. Cowdenbeath LHSA	10
10. St Andrews LHSA	5
Fife Total	5 to 50

Development Deliverability

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

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

Land Ownership and Planning Progress

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

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

RAG Categories

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

Strategic Fit

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

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

Wider Objectives

Strategic Importance	Points
Projects with wider council objectives	20

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

Equalities Priorities

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

