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|  | Strategic Statement prepared by the  Housing Emergency Programme Board | Fife Council logo |
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| Fife’s Housing Emergency Strategic Statement:  Options to deliver medium-term change to the housing system  **June 2025** | | |
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## Executive Summary

#### Declaring an emergency

The housing emergency represents systemic challenge across the sector. Fife Council’s declaration of Housing Emergency on 21st March 2024 cited a combination of pressures:

* Scottish Government reducing the 2024/25 affordable housing budget by 24%.
* Reduced turnover of empty council and housing association properties 2020-23.
* Decreasing property numbers and increasing rents in the private rental sector.
* High numbers of long-term empty homes across both public and private sectors.
* Regular breaches of our statutory homelessness duties (temporary accommodation offers and Unsuitable Accommodation Order Breaches) despite doubling temporary accommodation resources since 2020.
* Research indicating homelessness could increase by 30% over next two years[[1]](#footnote-2)

Work has focussed on short-term actions, the challenges have deepened due to the ongoing cost of living crisis, inflation and capacity issues within the building / construction industry and further competing demands on landlord budgets arising from condition issues, net zero measures and stock improvement requirements to name a few. These issues make it evident that fundamental and systemic change to the housing, and supporting systems, is required to ensure everyone has access to an affordable, suitable and safe home.

**Housing Emergency Proposed Actions in the Medium Term: (2025-27)**

The Housing Emergency Board recognise that in addition to a continuing focus on short-term actions to maintain and work to increase housing supply through new build, property acquisitions and other measures tackling empty properties with a focus on reducing homelessness pressures and wider housing needs, there is a need for strategic actions to address systemic failure of the housing system in Fife.

**The following 6 recommendations and 24 actions are proposed to address acute pressures and improve outcomes within the housing system for more people:**

**Recommendation 1 - Boosting New Build Affordable Housing within the context of a multi-tenure housing approach**

1. Ensure finances are in place to deliver the final 3 years of the Affordable Housing Programme (AHP) (2026-29)
2. Develop multi tenure approaches as part of wider area regeneration and masterplanning approaches to supplement single site development and make use of specific funding approaches targeting rural housing and economy issues.
3. Work with Scottish Government and other partners to develop and adopt a cross-subsidised housing tenure model for larger sites and town centres.
4. Consider a process for all Fife Community Partners to release land and empty properties to support the new build programme.
5. Consider and impact assess an approach to ensure General Fund land can be transferred to the HRA for nil value to support the AHP.
6. Develop an investment and allocation approach to recognise the role of key workers in building strong and sustainable local economies with a focus on rural areas

**Recommendation 2 – Meeting Homelessness Statutory Duties**

1. Eradicate the use of hotels, B&Bs and other forms of unsuitable temporary accommodation, ensuring there is access to appropriate temporary accommodation and rapid rehousing where homelessness can’t be avoided.
2. Develop a funding and resource model to Increase the number of community-based furnished temporary accommodation by 200 over the next 2 years.
3. Conclude a bid to Scottish Government and Fife Council to re-introduce a successful Private Sector Leasing Scheme of 100 properties with financial deficit support by the Scottish Government and Fife Council.

**Recommendation 3 Targeted Reduction of the Homeless Backlog, increasing the range of housing options available and accelerating the move to Rapid Rehousing**

1. Develop an approach to promote the development and use of options such as Mid-Market Rent and of low-cost home ownership to address, in particular, the growing challenge of housing for single people and the financial challenges for households due to current housing market conditions.
2. Increase annual flipping of scatter flats (converting the occupant’s temporary tenancy to a permanent home) from 100 to 200 per year with a specific focus on families with children in temporary accommodation.
3. Implement the recent Cabinet decision to enable single people to be offered two-bedroom properties addressing supply and demand issues for single people, including considering ways that shared accommodation could support vulnerable households
4. Simplify housing allocations policy and practice by developing more commonality across partners and a focus on housing need and boost turnover.
5. Consider the impact of, and work toward, the implementation of a transfer-led housing allocations approach by Fife Housing Register partners to boost turnover of stock.
6. Address contractual and supplier issues to reduce the numbers and time properties are empty at change of tenancy to maximise the availability and use of existing properties.
7. Work with owners and relevant partners to significantly reduce the number of long-term empty homes in the private sector and maximise renting options.

**Recommendation 4 – Increasing Property Acquisitions to Reduce Children in Temporary Accommodation**

1. Over the medium term, develop a financial model to increase and maximise the role of property acquisitions, utilising available funding such as resettlement and work with Scottish Government to target specific gaps in provision with subsidy support.
2. Establish resources to increase property acquisitions within the context of a revised policy to meet housing and homelessness needs that can’t be met through turnover

**Recommendation 5 – Enhancing the Prevention of Homelessness**

1. Examine and increase the use of technology, provision of equipment and adaptations to respond to demographic change and help vulnerable households remain at home safely.
2. Enhance homelessness prevention measures in preparation for wider public sector duties to reduce reliance on crisis response services and the negative impacts / trauma associated with homelessness.
3. Upscale Housing First to provide 200 more tenancies over the next 2 years
4. Establish a Whole Systems Approach linked to the development of No Wrong Door and other innovative models to establish a comprehensive support package to help people sustain tenancies and build capacity within public sector bodies

**Recommendation 6 – Enhancing Funding Opportunities for Housing & Homelessness Services**

1. Building on the work of the Housing Investment Task Force, continue to work with Scottish Government and CoSLA to develop alternative funding approaches to sustain and increase the supply of a broad range of affordable provision, addressing issues in the subsidy and funding system for social housing while continuing to deliver the affordable housing programme.
2. Present a case to the Scottish Government to continue with financial support post March 2026 to support the Fife Ending Homeless Together Plan (formerly the RRTP Plan).

## Introduction

The Housing Emergency is due to the fragile and uncertain finance and subsidy framework in the housing system. These issues have been ongoing for years and the Housing Emergency response encourages innovation and systems reset at local and national levels.

This Strategic Statement shows the Housing Emergency Programme Board's (later referred to as the Board) progress with short-term changes and existing resources which is summarised in Appendix 1. These measures can go so far, with the Statement highlighting the need for a fundamental approach to address local and national challenges and create a housing system that works for everyone. The following narrative outlines the complexity of issues across three themes and make recommendations that need further consultation.

The Board is committed to working with Scottish Government and other partners to increase investment, stability, and flexibility in housing supply and planning. Key focus areas include:

* **Maximising housing supply** through the affordable housing programme combining a strategic focus on new build with a commitment to acquisitions to make the best use of subsidy and opportunities within the finance and subsidy regime.
* **Reducing long-term empty homes** in both private and public sectors, seeking additional funding for private sector issues.
* **Improving quality, accessibility, and environmental impacts** of existing housing stock.
* **Adopting a prevention and sustainability-based approach** to housing services, focusing on housing options and supporting vulnerable households.
* **Enhancing access to all housing options** and addressing barriers to specific tenures.

Fife Council declared a housing emergency in March 2024 due to significant pressures on housing and homelessness services and a range of systemic issues.

A National Housing Emergency was declared by the Scottish Government on 15th May 2024 and to date, 13 local authorities and several representative sector bodies (e.g. Shelter Scotland, Chartered Institute of Housing) have formally declared housing emergencies.

In November 2024, Scottish Government created a Housing Emergency Unit and Fife is one of five authorities participating in a national ‘Sprint’ and, at this time, the next steps nationally remain unclear. This has acted as a catalyst for positive change and help reset the Housing to 2040[[2]](#footnote-3) agenda, recognising the current systemic constraints and aligning local and national responses.

A Housing Emergency Summit was held in May 2024, bringing together a range of housing partners, community planning partners and housing developers to discuss the Emergency and formulate a response to it. A range of initiatives and proposals were made through the Summit and these were taken into the Board to plan and co-ordinate a strategic response. Within this the Board sought to;

* Ensure a collective focus to address immediate issues and challenges; and
* Consider possible changes to current policy and practice to develop a strategic approach in the medium and longer term.

Three ‘Themes’ were identified to guide the work of the Board:

* Maintaining Affordable Housing Supply,
* Making best use of existing properties and
* Enhancing housing access & prevention of homelessness

These were agreed by Cabinet Committee on the 6th June 2024[[3]](#footnote-4) with further work commissioned to explore areas where transformational change could promote improvement across housing and related services;

* Maintaining new supply including financial investment models
* Procuring land in places of housing need and demand
* Managing empty social sector homes
* Long-term private sector empty homes
* Making best use of technology to look after homes
* Preventing homelessness and maximising housing options

These areas were scrutinised by the Board and relevant partnership groups to identify and prioritise a focussed number of high impact actions. These are put forward to the Council and Partners as key recommendations to strategically intervene in the housing system in Fife, but recognising that they will also require UK and Scottish Government Action to support them legally and fiscally.

**The Housing Emergency context and risks are related to;**

* Reductions in new build site approvals and starts during 2024/25. Even with restoration of the housing subsidy level by the Scottish Government, it will take some time to recover momentum in new site starts over the next 2 years.
* To continue the Council’s policy to acquire private sector homes, a more strategic and subsidy based approach is required to maximise opportunities to meet housing needs
* Council’s and Registered Social Landlords (RSLs) will need to prioritise investment decisions and face choices between investment in existing stock and new supply due to limited housing finance available within capital and revenue budgets.
* Continuing real time downward pressure from increasing construction costs and volatility within the affordable housing budget and subsidy levels, presenting challenges to the supply of a range of housing options, specifically new build social homes.
* Housing market operational trends which are reducing access to private rented sector accommodation.
* A limited supply of below market rent options including mid-market and other below market subsidised products in the development pipeline will place pressures on the social rented sector and limit household options.
* Pressures on the ability to generate specific needs and specialist / supported housing due to the financial and resourcing considerations involved.
* Predictions that economic and other factors are going to continue to drive homelessness and housing vulnerability in the short-term placing pressure on temporary accommodation and other homelessness / housing support services.

## Fife Context and Key Challenges

Fife faces complex and interconnected challenges. Solving one issue might negatively affect others. We need to balance needs and demands within limited resources, considering the uncertain economic, planning, and environmental context.

#### Housing Need and Demand

In addition to a robust and mature strategic planning framework, Fife has a strong track record of delivering new social rented homes linked to the combined Housing Need and Demand Assessments (HNDA)[[4]](#footnote-5)[[5]](#footnote-6) for Fife. The most recent HNDA’s indicate that 2,392 households are in housing need and require social rented housing to meet that need. This existing need has been used to inform a range of housing scenarios to calculate housing estimates for both affordable and market housing.

The agreed scenario for Fife was steady growth which estimates a need for 673 new homes per annum (401 affordable, 272 market) from 2021 to 2030. This information is used to inform the Housing Supply Target in Fife, along with Affordable Housing Programme requirements by tenure and Housing Market Area.

#### Fife Housing Register

Common Housing Register housing lists are demand driven and should not be used to indicate housing need. However, the data can be examined to provide an indication of the sizes and types of properties required for social rent, along with an idea of the local areas required. In 2024:

* 11,847 applicants were on the Fife Housing Register (FHR) list with the predominant proportion (50%) of households entitled to a 1-bed property.
* 1,289 of FHR applicants were homeless, with 76% of this group also having a prevalent need for a 1-bed property.
* 66% of applicants are new to social housing in Fife which means a social housing tenancy would not be freed up through the chain of supply.
* There are 42,225 properties recorded across all social landlords in Fife, with RSL stock constituting 26% of this.
* Across all social housing stock, 2-bed properties are most common at 48%, with 25% of stock recorded as 3-bed.

**Homelessness Demand**

Around 2,700 households become homeless each year, and this number may rise by a third (about 900 more households) in the next two years[[6]](#footnote-7). Despite progress in tackling homelessness, over 1,600 households, including 360 children, are still waiting for a permanent home. This situation shows a growing problem of households struggling to find safe, secure, and long-term housing. Solutions must address current needs and also prepare for future demand, which is hard to predict.

**A Multi-Tenure Approach**

Based on HNDA housing estimates, 673 new homes are needed each year until 2030. Of these, 401 should be affordable and 272 for market. Approximately, 20% of affordable homes should be below market rent.

Developing a mixed tenure housing programme faces several challenges:

* Short-term budgeting and uncertain subsidies make long-term planning difficult.
* Limited suitable land and new infrastructure are needed for growth.
* Local Development Plan reviews will take time to address housing land requirements.
* Construction sector capacity issues affect housing delivery.
* Supply and demand mismatches exist, especially for single-person households and larger families.
* Proposed rent caps in the Housing (Scotland) Bill may discourage investment, impacting housing supply.

**Private Ownership and Long-Term Empty Homes**

The Private Rented Sector is shrinking due to rising costs, lower returns, and increased responsibilities. Private landlords are selling up or raising rents, making the sector unaffordable for many.

Currently, there are 2,664 empty private homes in Fife. The reasons vary, and engaging with owners is complex and time-consuming. There is a lack of funding to bring these homes back into use, potentially as social housing.

**Balancing Priorities Within Existing Stock**

While improving the overall housing market, Fife Council and partner landlords must also invest in its existing homes to meet national standards and provide safe, quality homes while keeping rents affordable.

All landlords face challenges with new design and energy efficiency standards to achieve net zero in social homes, all within a tight budget. An ageing population and the need for more specialist housing for those with disabilities require changes to help people stay in their homes.

Demand for supported accommodation is rising, needing more Housing First and other supported housing options. Supporting these households is challenging due to financial pressures on service providers.

The Council struggles to meet its duty to provide temporary accommodation and comply with the Unsuitable Accommodation Order. Limited funding for homelessness prevention and the end of the Scottish Government's Rapid Rehousing Transition Plan in March 2026 put services at risk.

Fife has also taken in families from conflict areas, which has had a limited impact on housing so far, but this situation is fragile and could add more pressure on temporary and permanent housing.

## Policy Options & Actions

The declaration of a Housing Emergency in Fife and nationally shows failures in policy, finance, and strategy to provide affordable, safe, and healthy homes. This was confirmed by the Scottish Housing Regulator in 2024[[7]](#footnote-8).

Fife's housing system needs policy changes to maintain social rented homes, use existing housing effectively, support households in need, and prevent homelessness. There are interconnected issues blocking sustainable communities and housing options.

Pressure on crisis services, especially homelessness, requires long-term changes to tackle poverty and improve wellbeing. This Statement shows that focused actions in housing management, homelessness services, and private sector intervention can help but have limited long-term impact.

Ther current system underpinning the Affordable Housing budget highlights the vulnerability of the housing supply programme, leading to reduced housing supply over the next 2-3 years. The Emergency response needs strategic and policy changes to improve outcomes for tenants and those in housing need. There must be an ambition to create more certainty within the investment programme providing a minimum 3 year, ideally a 5 year, financial planning framework. The anticipated Housing Investment Task Force report may go some way to supporting this aspirational approach, together with wider public sector financing reform.

The Council’s Place agenda and programmes to tackle poverty, sustainability, and environmental improvement offer opportunities for innovative partnerships, building on existing strong arrangements, with a focus on the following specific actions across the three themes which are framed as a series of Actions in Appendix 2.

**Maintaining Affordable Housing Supply**

Maintaining the supply of new homes is crucial for addressing the housing emergency. While building social rented housing is a priority, there is a need for a broader range of affordable housing options within the Strategic Housing Investment Plan. Housing should meet the needs of Fife households, adhere to design standards, and create sustainable communities as part of a revised approach to Place, Planning and Design.

The Statement highlights several challenges limiting the pace and scale of new build housing delivery. These include issues with the current housing finance and subsidy system, rising inflation and costs, infrastructure and land constraints, and capacity and skills shortages in the construction sector. The Statement suggests exploring alternative funding options and delivery models for affordable housing.

To improve the delivery of affordable housing in Fife, property acquisitions funding needs to be identified to strategically increase purchases annually to meet homelessness and other needs included in the recommendations and action plan. This will expand social rented stock without the challenges of new builds. However, a new build affordable housing programme must remain as the primary delivery vehicle with new funding mechanisms to bridge the gap.

There is a shortfall in below-market-rent (BMR) initiatives, so the affordable housing programme should increase the delivery of products subsidised below market value. BMR includes mid-market rent (MMR) and cross-subsidised tenure models for larger and town centre sites. These should be included in future Strategic Housing Investment Plans to reduce pressure on the social rented sector.

A rural housing working group has researched accessing the national ‘Rural Affordable Homes for Key Workers’[[8]](#footnote-9) fund to provide affordable housing in rural areas for key workers. To access this fund, key workers must be defined in the Housing Allocations Policy. Addressing this policy change will help access additional subsidies to increase the supply of affordable housing, target underused or empty homes and retain key workers in rural communities.

*The key issues summarised:*

1. Finance and Subsidy Issues: The current housing finance and subsidy system is limiting the delivery of new build housing.

2. Rising Costs: Increasing inflation and costs are impacting construction of new homes.

3. Infrastructure and Land Constraints: There are limitations due to the availability of suitable land and necessary infrastructure.

4. Construction Sector Capacity: There are shortages in skills and capacity within the construction sector.

5. Shortfall in Below-Market-Rent (BMR) Initiatives: There has been a lack of BMR housing initiatives, increasing pressure on social rent delivery.

6. Housing Options for Key Workers: There is a lack of housing options for key workers, which adds pressure on social rented housing.

7. Policy and Funding Adjustments: Changes in policy and new funding mechanisms are required to support the delivery of affordable housing.

**Making Best Use of Existing Properties**

Fife Council, one of the largest social landlords in the country, manages a significant housing stock through the Fife Housing Register. Maximising occupancy and efficiently using existing properties is crucial for addressing housing pressures in Fife. This focus is central to the housing emergency response and landlord business plans.

Fife Council promotes a transfer-led approach to housing allocations, aiming to provide the best options for tenants and create housing opportunities for priority needs groups. There are around 400 empty properties at any one time, and efforts are focused on minimising relet timescales. Streamlining the process to reduce the time properties are empty can improve rental income and free up temporary accommodation for homeless households.

In an environment of limited supply, there needs to be a specific focus on making the best use of stock. Over 1,000 tenants have indicated a desire to move because their homes are too big, but finding suitable, smaller homes is challenging. Interim changes to the Allocation Policy could simplify housing allocations, promote commonality across the FHR Partnership, enhance turnover, and ensure homes are allocated more efficiently. Financial or practical assistance incentives could be enhanced to promote mobility and address local supply and demand issues through effective tenancy management.

Transitions between temporary and permanent accommodation can create significant challenges for homeless households. Rapid Rehousing commitments aim to convert 100 temporary tenancies into permanent homes. Increasing financial resources to maintain temporary accommodation could improve outcomes for homeless households and make better use of available housing stock, particularly for families with children.

For households with specific needs due to age, disability, or health conditions, remaining in their own home is often the best option. Evidence suggests that adaptation and equipment budgets are not keeping up with demographic and health trends. Providing the right equipment, adaptations, or other support can reduce the need for rehousing and benefit affected households. Fife Council has been supporting vulnerable tenants to remain in their homes or be discharged from hospital by installing environmental sensors and exploring SMART Technology or TEC options. Increasing investment in technology and digitalisation could deliver more positive outcomes for tenants and those in housing need, but further investigation of available options is necessary to stay ahead of technological developments.

Reducing empty homes in the private sector and considering the conversion of non-residential properties is a complex issue requiring various resources, legal, and environmental considerations. Private sector properties can significantly increase the availability of homes in Fife. Initiatives could include redirecting resources to buy back empty homes or gaining permission to convert non-residential properties to housing, which could have a wider economic impact on local communities. With 2,600 empty homes and many empty units in town centres, this area could significantly impact increasing affordable housing options in the private sector.

*The key issues summarised:*

1. Empty Properties: There are around 400 empty properties at any one time, and minimising relet timescales is crucial to improve rental income and free up temporary accommodation for homeless households.

2. Limited Supply: There is a need to focus on making the best use of existing stock due to limited housing supply. Over 1,000 tenants want to move because their homes are too big, but finding suitable smaller homes is challenging.

3. Transitions for Homeless Households: Converting temporary tenancies into permanent homes can be difficult, and increasing financial resources for temporary accommodation is necessary to improve outcomes for homeless households.

4. Specific Needs: Households with specific needs due to age, disability, or health conditions require adaptations and equipment, but budgets are not keeping up with demographic and health trends.

5. Technology and Digitalisation: There is a need to invest in technology and digitalisation to support vulnerable tenants, but further investigation of available options is necessary.

6. Private Sector Role: Reducing empty homes in the private sector and converting non-residential properties to housing is complex and requires various resources, legal, and environmental considerations.

#### Enhancing housing access & preventing homelessness

Since 2018, Fife has focused on Rapid Rehousing Transition Planning and the Scottish Government’s Ending Homelessness Together Action Plan. This has helped understand the causes of homelessness in Fife and created a large and diverse homelessness service with around 1,300 temporary accommodation placements. Due to high demand, hotels and B&Bs are sometimes used.

The service has grown due to strategic planning and responses to the pandemic, cost of living crisis, and other factors. To manage this, a long-term strategy for temporary and supported accommodation is being developed, focusing on understanding the needs of those requiring social housing.

The Fife Housing Register receives about 600 new applications monthly. In the past three years, around 2,700 applicants made homelessness applications, with 89% needing permanent homes. Most applicants (80%) have no or low support needs, highlighting housing supply issues.

Homelessness in Fife is often due to financial problems, relationship breakdowns, and loss of private tenancies. Certain groups, like care-experienced young people, people leaving institutions, and those experiencing domestic abuse, are more likely to face homelessness and need support services.

Recent changes in homelessness laws have increased the rights of homeless households but also created challenges for local authorities. A new Housing (Scotland) Bill will emphasise homelessness prevention, requiring public bodies to prevent homelessness where possible.

To address homelessness, there is a need to focus on prevention and crisis response services, and to increase housing supply and access. This includes working with private landlords and developing social enterprise models to provide temporary accommodation. This would increase the supply of Fife Housing Register properties for mainstream allocations and improve housing supply for those in greatest need and reduce reliance on unsuitable accommodation.

Fife’s Rapid Rehousing Transition Plan has evolved into the Homelessness Strategy 2024-27, leading to positive changes. The Fife Housing First Programme, which provides housing and support, has been successful but needs to be scaled up to meet demand. Working and funding Housing First collaboratively can have an impact not only on the individual’s health and wellbeing but also on reducing demand for services such as health, social care, criminal justice, substance use[[9]](#footnote-10).

Many projects to prevent homelessness are funded by the Rapid Rehousing Transition Plan fund, but its future is uncertain. Decisions will need to be made about which projects to continue and how to fund them

*The key issues summarised:*

1. High Demand for Temporary Accommodation: The need for temporary housing is so high that hotels and B&Bs are sometimes used.

2. Growth Driven by External Factors: The temporary accommodation service has expanded due to the pandemic, cost of living crisis, and other environmental factors.

3. Unmet Housing Needs: The Fife Housing Register receives about 600 new applications monthly, potentially indicating a significant unmet need for housing, security or other factors meaning households need, or want, to move home.

4. Complex Needs of Certain Groups: Specific groups, such as care-experienced young people and those leaving institutions, are more likely to face homelessness and require additional support services.

5. Legislative Changes: Recent changes in homelessness laws have increased the rights of homeless households but also created challenges for local authorities in service delivery.

6. Need for Prevention and Crisis Response: There is a need to balance focus on prevention with the development of crisis response services and to increase housing supply and access.

7. Uncertain Funding: Many projects are funded by the Rapid Rehousing Transition Plan fund, but the future of this fund is uncertain, requiring decisions on which projects to continue and how to fund them.

Appendix 1

**Fife Housing Emergency: Year One Progress**

Since the housing emergency declaration, the following progress was made by the end of March 2025 in the priority areas of focus and within existing resources.

**Maintaining affordable housing supply**

* 40 property acquisitions. A further £1.848m subsidy was granted from the Scottish Government and £2.6m made available from Resettlement Funds to support the property acquisition programme in 2024/25.
* 377 new build affordable homes completed by Fife Council and the Fife Housing Association Alliance, including 10 Open Market Shared Equity properties
* Agreed the HRA Capital Plan and priorities for 2024-27.
* Established a rural housing short-life group to explore increasing delivery of affordable housing in rural areas with recommendations feeding into the Allocation Policy Review and the update of the SHIP
* Reviewed land / property audits and investigated opportunity sites to confirm that there are no immediately viable opportunities.
* Launched Place Matters public engagement as part of the LDP preparation.

**Making best use of existing properties**

* Empty homes resources increased from 0.5 full time equivalent (FTE) Housing Professionals to 1.8 FTE and UK Government resettlement funding was identified to progress work.
* 66 long term empty private sector homes have been brought back into use and £1m of funding was redirected to support further initiatives as part of the LTEH Strategy
* The Empty Homes Strategy 2024-20295 was developed and implemented.
* Streamlined social sector voids processes and improved contracts supporting a reduction in average days to relet Fife Council properties from 43.5 to 36.7 days with reductions reported across the Fife Housing Association Alliance partners.
* Reviewed long-term social sector voids to identify properties where asset management decisions were required and carried out some disposals.
* Increased allocations to homeless households across the social rented sector as part of a transfer led approach to housing allocations which increased turnover and available housing opportunities for a range of priority need groups.
* Constituted a Task & Finish Group to review and simplify the allocations policy which reported in March 2025 with further recommendations to be reported to Cabinet later in the year.
* Opened an Independent Living Hub in Kirkcaldy to offer support and assessments for adaptations.
* Delivered 193 Council Technology Enabled Care solutions to enable independent living.
* Approved provision of 100 environmental sensors in temporary accommodation with a similar number deployed in mainstream tenancies.

**Enhancing housing access & preventing homelessness**

* Contained a predicted increase in homelessness applications with presentations sustained at 2,624 which is comparable to previous year, however live homeless cases reduced to 1,678, a 13.4% decrease from last year.
* 97 temporary tenancies were flipped to provide permanent homes with no transitions and potential to increase this in future years due to efficiencies within the process
* The average days spent in temporary accommodation went down from 139 to 134. The number of children in temporary accommodation also decreased from 387 to 342.
* 202 homeless / potentially homeless households moved into private housing due to enhanced interventions to help prevent homelessness
* Initiated discussions with Scottish Government to support the development and implementation of a Private Sector Leasing Scheme to enhance the provision of temporary accommodation
* Increased the number of live Housing First tenancies with wrap around support from 66 to 103 providing a holistic response to complex needs
* Reduced the households placed in B&B type accommodation from 23.1% to 15% by ceasing the use of three hotels in Fife. This generated a corresponding reduction in Unsuitable Accommodation Order breaches from 87 to 32.
* Introduced a community link worker alongside H&SCP to prevent homelessness.
* Introduced hospital navigators and addiction workers at the Victoria Hospital to provide support to customers and awareness raising training to staff.
* Enabled self-service housing options advice through the Housing Options portal.
* Refocused Housing advice to link to the Council’s ‘No Wrong Door’ approach.
* Implemented a pilot project with HMP Perth to support end to end support for prisoners from housing options on admission to prison through to support to sustain a tenancy.

These measures reflect a short-term focus on housing management, homelessness services and interventions within the private sector and have been managed within existing resources.  More fundamental and impactful improvement will rely on a deeper dive into complex and cross cutting policy areas.

**Appendix 2**

A summary of the themed action plans is presented for consideration to support the recommendations in the Executive Summary at the head of the Statement.

**THEME 1 - HEAP Actions to maintain supply**

| **Issue / Challenge** | | **Action** | | **Strategy/Policy** | | **Resources** | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Maintain the pace and scale of housing supply due to uncertainty of availability of Government housing subsidy and costs inflation pushing up the costs of new build social housing | | * Building on the work of the Housing Investment Task Force, work with Scottish Government and CoSLA to investigate new or innovative finance models to increase the number of properties available for let from 2025-2029 complimenting the new build affordable housing programme. * Ensure finances are in place to deliver the final 3 years of the Affordable Housing Programme (2026-29) * Establish resources to increase property acquisitions during 2025-2027 with a focus on meeting specific needs and gaps (for example, helping to get children out of temporary accommodation) * Develop a financial model to increase the role of property acquisitions using existing Council resources and Scottish Government support to target specific gaps * Call on all Fife Community Partners to release land and empty properties to support the new build programme * Consider and impact an approach that enables General Fund land will be transferred to the HRA at nil value to support the Council’s Affordable Housing Programme | | Fife Affordable Housing Policy  SHIP  Fife Acquisition Policy  Fife Acquisition Policy  Affordable Housing Programme  Affordable Housing Programme | | Policy Investigation Resource Costs  AHP Agreed by Council  Capital & Revenue resource gap  (est £6.5m\*)  To be confirmed  Project Costs  Impact assessment required  \*assumes no subsidy | |
| Shortage of new build Below Market Rent initiatives, placing pressure on social rent delivery to meet affordable housing need | | * Boost provision of MMR properties and other below market alternatives to meet evidenced housing need through available housing finance models and working in partnership with Registered Social Landlords * Adopt a cross-subsidised housing tenure model for larger sites and town centre sites**.** * Develop an approach, including Mid Market Rent, Low Cost Home Ownership and other below market rent schemes targeting the growing number of single people affected by current housing market conditions | | Amendment to the SHIP required  Affordable Housing Programme | | Policy Investigation Resource Costs  Policy Investigation Resource Costs | |
| Reduced subsidy for Affordable housing and lack of housing options in rural areas for keyworkers / difficulties retaining keyworkers in rural areas | | * Amend the Housing Allocations Policy to include key workers criterion * Bid to the Scottish Government “Rural Affordable Homes for Key Workers fund” as part of a wider approach to building sustainable rural communities * Develop multi tenure approaches as part of a wider area regeneration in addition to single site developments to make us of specific funding approaches with a specific focus on rural housing and economy issues | | Change to the Housing Allocations Policy  Include in SHIP review for 2026/27  Local Development Plan | | Potential to attract SG investment via established funds  Not resourced | |

**THEME 2 - HEAP Actions to make the best use of existing properties**

| **Issue / Challenge** | **Action** | **Strategy/**  **Policy** | **Resources** |
| --- | --- | --- | --- |
| Too many empty private sector homes in Fife | * By March 2027, reduce empty homes in the private sector by 180 using existing resources such as redirected Resettlement Funding * In 2025/26 examine and implement initiatives to engage owners and other partners and return long term empty properties in the private sector to use * In 2025/26 complete a further review of land/housing audits to identify non-residential properties/sites that can be converted for housing use | Long Term Empty Homes Strategy  Long Term Empty Homes Strategy  Asset Management Plan | £1m directed to LTEH for acquisition and initiatives  Project Resource Costs  Project Resource Costs |
| Need to reduce the number and time social rented tenancies are empty through change of tenancies and significant repair / improvement | * Address contractual and supplier issues to reduce the numbers and time properties are empty at change of tenancy to maximise the availability and use of existing properties * Reduce operational voids at any one time to 350 by 2025/26 while implementing a transfer led approach to housing allocations * Reduce turnover time to less than 25 days in 2025/26 * Simplify the housing allocation policy and develop more commonality across partners focussed on housing need and to boost turnover | Voids Service Improvement Plan  Allocation Policy Review | Partnership Management resource cost  HRA / RSL Efficiency  Business Plan efficiency  FHR Business Plan |
| Very limited access to housing options for single person households | * Implement the Cabinet Committee decision to enable single people to be offered two bedroom properties to address supply and demand issues for single people * Investigate options to develop a hosting / shared tenancy arrangement based on good practice within Resettlement activity | Amendment to the Housing Allocations Policy | Resource Cost  Project Resource Costs |
| High levels of children residing in temporary accommodation | * Increase acquisitions of larger family housing to reduce time families spend in temporary accommodation during 2025/26. * Establish a focussed programme to increase flipping of temporary accommodation to secure tenancies for families during 2025/26 | Revise Property Acquisition Policy and financial guidance for purchases. | £2.6m  (20 properties)    £0.5m  (100 of 200 replacements) |
| Increased demand for supported or specific needs accommodation | * Increase the provision of equipment (including TEC) and adaptations to support vulnerable people and help them remain at home during 2025/26 | Housing Plus Strategy  Local Housing Strategy | £0.4m  Estimated Financial Requirement |

**THEME 3 - HEAP Actions to enhance housing access and prevent homelessness to meet statutory duties**

| **Issue / Challenge** | **Action** | **Strategy/**  **Policy** | **Resources** |
| --- | --- | --- | --- |
| Need to increase prevention of homelessness and repeat homelessness | * Upscale the Housing First Programme to provide 200 more tenancies by April 2027 * Work with Turning Point Scotland to develop the Whole Systems Approach to homelessness prevention, building capacity in public sector bodies. * Review the Homelessness Strategy to focus on prevention services by 2026 to help prepare for the “Ask & Act” duties and reduce reliance on crisis response services and reduce the negative impacts of homelessness | Fife Homelessness Strategy | £2.2m  Budget in place for 2 years  Project investigations resource costs |
| Need for increased numbers of suitable temporary accommodation to eradicate B&B and hotel usage | * Develop a Temporary and Supported Accommodation strategy by October 2025 to inform the supply and diversity of temporary and interim accommodation required from 2025-2028 * Conclude a bid to Scottish Government and Fife Council by July 2025 to reintroduce a Fife Private Sector Leasing Scheme for temporary accommodation. * Increase number of scatter flats sourced from Fife Council and RSLs by 200 to remove need for B&B placements in Fife by 2027 * Remove shared temporary accommodation by reprovision specific council homeless hostels by 2027 * Reduce transitions for homeless households by increasing the number of temporary accommodation units ‘flipped’ to 200 per year | Fife Homelessness Strategy | £0.013m Consultancy Costs  Strategy costs tbc  £1.2m  (100 Units)  Opportunity and Resource Costs  Asset Disposal and linked costs  £0.5m property replacement costs linked to family programme |
| Diminishing Private Rented Sector housing options | * Increase access and tenancy sustainment in private rented sector in partnership with Fife Private Rental Solutions and other landlord bodies * Call for the Scottish Government to develop a national private rented sector strategy by 2028. | Fife Homelessness Strategy  Local Housing Strategy | £1m  service commission costs diverted from Resettlement  Project Resource Costs |
| Funding for homelessness services is uncertain after March 2026. | * Develop a business case and call on Scottish Government to continue longer term RRTP financial support beyond March 2026 * Develop an exit strategy for RRTP funded services, including mainstreaming of services and ceasing short term initiatives by March 2026 | Ending Homelessness Together Plan | Project Resource Costs for loss of £0.536m |

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2. [Supporting documents - Housing to 2040 - gov.scot](https://www.gov.scot/publications/housing-2040-2/documents/) [↑](#footnote-ref-3)
3. [CCPublicAgendaPack2024-06-06.pdf](https://www.fife.gov.uk/__data/assets/pdf_file/0034/588382/CCPublicAgendaPack2024-06-06.pdf) [↑](#footnote-ref-4)
4. [SES+HNDA3+Final+Report.pdf](https://static1.squarespace.com/static/55c87967e4b05aa55020f656/t/62ec245985c4ef47534d36bb/1659642985738/SES+HNDA3+Final+Report.pdf) [↑](#footnote-ref-5)
5. [Tayside HNDA3 final report for North Fife](https://www.fife.gov.uk/__data/assets/pdf_file/0022/503518/Tayside-HNDA3-final-report-for-North-Fife.pdf) [↑](#footnote-ref-6)
6. [homelessness-monitor-scotland\_report2024\_v7.pdf](https://www.crisis.org.uk/media/ogcj2sun/homelessness-monitor-scotland_report2024_v7.pdf) [↑](#footnote-ref-7)
7. [Update to our February 2023 thematic review of homelessness services in Scotland - December 2023 | Scottish Housing Regulator](https://www.housingregulator.gov.scot/landlord-performance/national-reports/thematic-work/update-to-our-february-2023-thematic-review-of-homelessness-services-in-scotland-december-2023/) [↑](#footnote-ref-8)
8. [Affordable housing initiative for key workers - gov.scot](https://www.gov.scot/news/affordable-housing-initiative-for-key-workers/) [↑](#footnote-ref-9)
9. [Exploring\_holistic\_Housing\_First\_outcomes\_exec\_summary.pdf](https://homelesslink-1b54.kxcdn.com/media/documents/Exploring_holistic_Housing_First_outcomes_exec_summary.pdf) [↑](#footnote-ref-10)