



**EXECUTIVE COMMITTEE  
HELD ON TUESDAY 19 NOVEMBER,  
2019**

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**Please find attached the report in respect of Item 8 on  
the agenda for the above meeting**

8.	<b>Strategic Housing Investment Plan 2020-2025 Submission (Pages 3 - 54)</b>  (Copy attached).
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# Strategic Housing Investment Plan (SHIP)

2020 - 2025

STRATEGIC HOUSING  
INVESTMENT PLAN (SHIP)





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## Foreword

I am pleased to present this 11<sup>th</sup> Strategic Housing Investment Plan (SHIP) which sets out proposed delivery of new affordable housing in the Borders over 2020-25. We welcome the high level of Affordable Housing Investment Programme funding being allocated, and the stability and confidence this provides to project and programme delivery to 31 March 2021, and the opportunities presented to the housing and construction sectors into the next Parliamentary period.



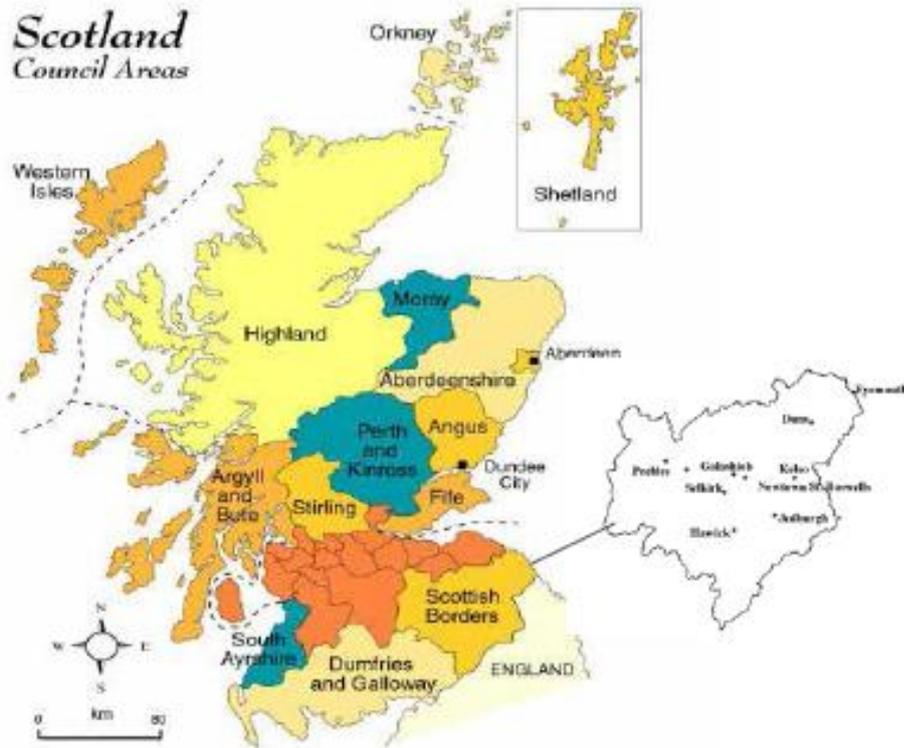
This plan has been produced through collaboration with Registered Social Landlords in particular, and demonstrates projects which can be delivered by 31 March 2021, and identifies additional projects which are capable of being brought forward in response to potential slippage or accelerated funding opportunities. This illustrates a very positive position throughout Scottish Borders, by working in partnership with locally active Registered Social Landlords to address local housing needs and contributing towards delivery of the Scottish Government's 50,000 national affordable homes target.

These partnerships will help us deliver a range of affordable, safe, energy efficient and attractive homes and places through extra care housing starting in Duns and Galashiels, local area regeneration, more rural housing, more housing for people with particular needs, as well as providing general needs at affordable rent. In total this SHIP sets out ambitious proposals for up to 1066 new affordable Borders homes at a total investment in the region of £158m for 2020-2025. Together with the envisaged completion of 126 homes in 2019/20 means that as many as 1192 homes could potentially be delivered to Borders communities over the next 6 years, bringing the total investment figure closer to £170m over the period.

I am certain that the affordable housing developments identified in this SHIP will have a major positive contribution to improving quality of life in the Borders and, on behalf of Scottish Borders Council and our partners it gives me great pleasure to present this SHIP 2020-25 submission.

Councillor Mark Rowley

*Executive Member for Business and Economic Development*



If you would like any further information concerning Scottish Borders Strategic Housing Investment Plan, or have any comments to make on this report update, please contact Gerry Begg, Lead Officer, Housing Strategy, Policy and Development.

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## 1. Introduction

Three years on from when the Minister first announced the *More Homes Scotland (MHS)*, overarching approach to support an increase in supply of homes across all tenures which would incorporate a variety of existing and new initiatives to help deliver its target of over 50,000 affordable homes by 2021. Scottish Government has already made a commitment to invest over £3 billion in affordable housing in order to deliver these 50,000 homes over the lifetime of the current Scottish Parliament, with £827m being made available in 2019-20 which equates to £15.998m allocation to Scottish Borders area.

The Strategic Housing Investment Plan (SHIP) has a core purpose to set out the key strategic housing investment priorities for both affordable housing and other tenures over a five year period. Councils are required to submit its SHIP to the Scottish Government on an annual basis. As well as a five year operational plan the SHIP, reinforces the Council as the Strategic Housing Authority and sets out the Council's strategic policy approach to enable the delivery of high quality housing and housing related services across tenures to meet identified need in the Borders.

The affordable housing investment priorities detailed in this plan cover the period 2020-2025, and align with, and are consistent with the Council's Local Housing Strategy (LHS) identified priorities. This SHIP will assist Scottish Government to meet its ambitious affordable housing targets and helps inform the Scottish Government's investment decisions and the preparation of the Strategic Local Programme Agreements (SLPA).

This SHIP submission has been prepared in accordance with the revised SHIP Guidance issued by Scottish Government in August 2019. It is updated by current information, where applicable, and it sets how the Council and its partners have identified and prioritised projects that are capable of being delivered within the period 2020-25, and identifies where there are development constraints in relation to particular projects. It sets out estimated timescales for project delivery and identifies a range of funding sources and resource mechanisms including Scottish Government grant, Registered Social Landlord own resources and private sector borrowing other funding initiatives and the Council's own resources.

It also reflects the Scottish Government's aspiration to develop a range of funding arrangements, and through creative collaboration with partners identifying solutions to deliver extra care housing that addresses the housing needs of our growing older people population, and considers the requirements to increase supply of wheelchair accessible housing. The SHIP also seeks to identify projects that could be accelerated should additional funding become available, or where infrastructure issues and/other challenges are resolved.

Since SHIPs were introduced, and submitted back in 2007 the Council and its partners have delivered 1,151 new affordable homes which include social and mid-market rent. Scottish Borders Registered Social Landlords (RSLs) collectively now have a stock profile of 11,974 affordable homes for social and mid-market rent. Following a large scale voluntary stock transfer in 2003, RSLs are the only providers of social rented

housing in the Borders. Therefore as a stock transfer authority the Council relies on its partners to help it discharge its Statutory Homelessness Duty. The Council and its partners have developed a Rapid Rehousing Transition Plan (RRTP) which was submitted as required to Scottish Government by December 2018. This has been considered by Scottish Government. RRTP will be reflected in the Council's next Local Housing Strategy, and specific RRTP-related projects may be identified in future Scottish Borders SHIP submissions.

This is the Council's 11<sup>th</sup> SHIP submission, and for much of the past decade of SHIP delivery RSLs have adapted to a number of major challenges such as the changes in grant funding, funding mechanisms and changes in payment arrangements, with the most significant challenge being the changes in market conditions following the financial crash including being able to access private sector capital funding at acceptable terms and conditions. However, following the Scottish Government's commitments the Council and its partners have welcomed the significant increase in Affordable Housing Supply Programme funding which is understood set to continue over part of the period of this SHIP. That aside, there is current renewed interest emerging in the housing sector to review the grant regime.

Resource Allocations of £15.998m (2019/20) and £16.975 (2020/21) have been provided by Scottish Government to Scottish Borders. This SHIP has been framed by the new Scottish Government Guidance and above Allocations. This level of Allocation, includes the most recent increase in the RSL unit bench mark rate by 20%, provides certainty in resources in the face increasing unit total costs, and certainty enabling Borders RSLs to deliver their biggest and most ambitious affordable housing programme to meet identified need. Over recent years the lending market has eased considerably, which has enabled RSLs to access a wider range of lending products at terms and conditions which are more acceptable to them. Looking to the future, Scottish Government's review of the planning system with a focus on improving planning processes to support the delivery of good quality housing should also contribute towards achieving delivery of affordable housing, although these forthcoming changes will not impact on the delivery of the affordable housing programme in the short term.

In preparing this SHIP 2020-2025, consideration has been given to priorities across sub areas and by tenure and house size, type which depend on a range of factors, including relative need, land availability and development constraints. Sustainable development ambitions have also been given consideration and projects aligning with these ambitions are included in this SHIP. Work has started to consider the housing needs at a localities level to link with Community Planning processes. To illustrate this, the Housing Contribution Statement has been assimilated into the text of the current Scottish Borders Health and Social Care Integration Strategic Plan, rather than as a separate appendix. During 2018/19, an Integrated Strategic Plan for Older People's Housing, Care and Support Needs 2018-28 was developed and agreed by the Council and Integrated Joint Board (IJB). Governance arrangements have also been developed and established to oversee the delivery of the 4 workstreams envisaged in this Strategic Plan. More recently in 2019, consultants also provided their final report of their study to consider the Housing Needs and Aspirations of Borders Young People. This is being considered by the Council, IJB and Community Planning partners, and in particular stakeholders with economic development interests. This may influence investment priorities for affordable housing which will be included in future SHIP submissions.

This SHIP 2020-2025 has been developed in collaboration with key Council services including, Planning, Assets and Infrastructure, Finance, Health and Social Care services and, with a range of stakeholders of the SHIP Working Group including aligning housing priorities to reflect identified needs and commissioning intentions of the Scottish Borders Integrated Joint Board's Strategic Plan. It is underpinned by Resource Planning Allocations and assumptions for the period 2020-2025 provided by Scottish Government and includes a range of funding mechanisms. It is also predicated on RSL financial capacity in order to raise complementary private borrowing through a range of lending products. The Council will also use its affordable housing funding sources such as Second Homes Council Tax, and Affordable Housing Policy Developer Contributions and strategic disposals of Council owned land and/or buildings.

This SHIP 2020-2025 update rolls forward the previous 2019-2024 SHIP 5-year planning horizon for a further year to 2025, and is underpinned by the SESPlan Housing Needs and Demand Assessment 2, and takes cognisance of the Scottish Borders Local Development Plan and work done to contribute to the South East of Scotland Plan (SESPlan). It illustrates how a variety of funding mechanisms can be drawn upon in order to ensure and maximise project delivery in order to meet the affordable housing targets and contribute to the outcomes set out in the Council's Local Housing Strategy 2017-2022 (LHS), and meet the housing supply target of 128 additional affordable homes per year. The SHIP is a realistic, resource based operational plan that sets out how, when and where the Council and its partners propose to deliver identified housing investment priorities in the Scottish Borders over the next five years.

The SHIP Project Working Group remains the Council's key working group responsible for overseeing the development and delivery of the SHIP and the ongoing review and evaluation process. This includes the identification and prioritisation of sites for inclusion and monitoring delivery of affordable homes against the Scottish Borders Local Housing Strategy target of 128 homes per year. The group includes the following key stakeholders: SBC Housing, Planning and Assets and Infrastructure and RSLs who link in with SEPA, Scottish Water, Scottish Gas, Homes for Scotland, the Rural Housing Service, the local construction sector and the Scottish Rural Property and Business Association.

The Council and its partners are optimistic that through effective partnership collaboration resources allocated can be fully spent in order to deliver the projects set out in this plan. Projects have been identified which could potentially be accelerated in order to manage slippage in the programme, potentially attract and spend additional grant in the event that infrastructure issues and other challenges can be resolved. Given the challenges of the necessary lead-in timescale for project delivery, the individual projects have therefore been prioritised accordingly and best estimate provided for year of completion. Notwithstanding the projects identified, work continues to identify new potential development opportunities and these will be explored and brought forward when feasible and with regard to available resources.

Berwickshire Housing Association, Eildon Housing Association and Scottish Borders Housing Association are the local developing Registered Social Landlord (RSL) partners that play a key role in the delivery of affordable housing projects across the Scottish Borders. Although being a contributor to the SHIP process for the past decade, SHIP 2019-2024 saw proposed housing-led regeneration projects from Waverley

Housing included SHIP for the first time. This followed the conclusion of the master-planning exercise for part of Upper Langlee in Galashiels focussing on the Beech Avenue area. Details of this regeneration project will feature further on in this SHIP document (page 23). As a result of the selection process in 2016, Eildon Housing Association and Trust Housing Association are the two RSL partners selected to work in partnership with the Council to ensure efficient and effective delivery of Extra Care Housing developments in a number of main Borders towns. The first 2 such developments are now under construction at Todlaw Duns and Langhaugh Galashiels, with the Kelso project envisaged to start on site early in 2020.

The Extra Care Housing Board, established in 2016 includes representatives from Health & Social Care, SBC Finance, Assets and Infrastructure, Planning, Housing, and the above two RSLs, remains the key governance arrangement to ensure the delivery of the extra care projects. With the completion and launch of the Integrated Strategic Plan for Older People's Housing, Care and Support 2018-28, new governance arrangements sees this Board continue, but renamed as a Working Group, with a widened remit reporting directly into the new Older Peoples Strategy Board, and in turn to the Council and the Integrated Joint Board.

In addition, the new Older Peoples Strategy Board will provide oversight of the delivery of other workstreams and new initiatives such as Technology Enabled Care and service reform, and exploration of the "care village concept". The Integrated Strategic Plan for Older Peoples Housing Care and Support also identified the issue of 'not fit for purpose' older person's housing. Council Housing Strategy staff have met with all the RSLs with affected housing stock regarding this issue, most of which are developing their respective asset management and investment strategies. Therefore it is envisaged that affected RSLs will bring forward future project proposals to address these issues through potential modernisation and/or remodelling in due course. Eildon Housing Association has 2 such project proposals, at Elm Court Hawick and Miller House Melrose, identified in this SHIP.

The funding resources required and available to deliver the investment priorities are outlined in Section 7 Table 12 (page 46) and are set out in Appendix 5. The SHIP does not address unsubsidised private sector market housing, however it is recognised that new private sector house building makes a significant contribution to the local economy and to communities' sustainability, as well as meeting a wider housing need in communities. Development of a Housing Supply Strategy is underway in an effort to identify impediments to delivery and encourage a greater diversity in supply to meet the broader housing needs across Borders.

It is now six years since Scottish Borders Council Members considered a Final Business Case and approved proposals for new affordable (mid-market rent) housing in the Borders. This Council-led Affordable House programme was delivered via the National Housing Trust/ Local Authority Variant (NHT) model in partnership with the Scottish Futures Trust and the Scottish Government in order to provide additional affordable housing that helped meet an established social need whilst sustaining and creating construction sector jobs and stimulating the economy in the Borders. This led to the creation of Bridge Homes as a limited liability partnership ((LLP) to deliver and own the housing delivered via the initiative.

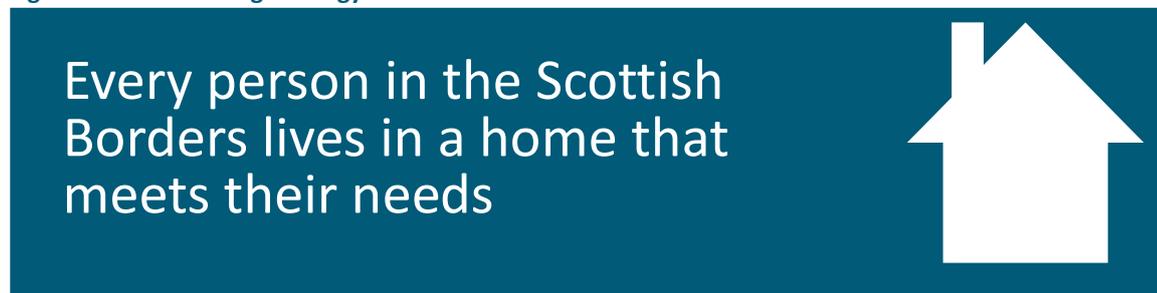
The programme was made possible by the Council being given consent to borrow from the Public Works Loan Board and was underpinned by a Scottish Governmental rental guarantee to support the delivery of these additional new homes for affordable mid-market rent. All of the properties have been built to current Scottish Building Standards as a minimum, with a number being built to Housing for Varying Needs Standard, and have been acquired in key strategic areas where there was a need and demand for this type of affordable rent. Despite some interest from the house building sector, due rising costs and unrealistically high land price expectations increasingly made it difficult to deliver more new homes within the financial viability parameters despite an initiative extension to 31 March 2019. During 2018/19, Bridge Homes acquired 4 flats at Hydro Gardens Peebles and 5 houses at Washington Avenue, thereby bringing the total number of homes delivered via this initiative to 54. Officers are now in discussion with key partners and Scottish Government seeking to explore disposal options for the Bridge Homes properties, including the potential option of them remaining in the affordable rented sector in perpetuity.

Tweedside LLP is the Council's original National Housing Trust LLP. In 2016 the Council agreed that Eildon Housing Association would be its nominee to take on ownership of the properties as its exit strategy for the disposal of the Tweedside LLP properties. After the fifth anniversary of their completion, October 2018 saw the completion of the transfer of Tweedside LLP's remaining homes at James Hogg Court to Eildon Housing Association, thereby keeping them in the affordable rented sector in perpetuity. The process of winding up Tweedside LLP is now being progressed by Scottish Futures Trust.

## 2. Local Housing Strategy Outcomes and Targets

The Council's five year Local Housing Strategy (LHS) 2017-2022 provides the strategic direction to tackle housing need and demand and to inform the future investment in housing and related services across the Scottish Borders area. The LHS identifies an annual affordable housing target of 128 as well as identifying housing for the growing ageing population as a priority to be addressed.

Figure 1: Local Housing Strategy Vision



The Local Housing Strategy sets out the vision and priorities for the future of housing and all housing related services across the Scottish Borders. It considers all tenures and types of accommodation and reflects both national priorities and local needs. In terms of the national priorities, the LHS is expected to show how its actions will support and make a contribution to the Scottish Government's vision for housing

that “all people in Scotland live in high quality sustainable homes that they can afford and that meet their needs”. The LHS is built on a solid evidence base, and is underpinned by a detailed ‘Housing Need and Demand Assessment 2’ (HNDA2) and Housing Supply Target which estimated that 348 new houses would be required each year in the Scottish Borders, of which 128 should be affordable. Therefore, the agreed vision is that “every person in the Scottish Borders lives in a home that meets their needs” and this includes affordability, quality, energy efficient and location, see figure 1 on page 11.

To develop and build up the Local Housing Strategy (LHS) 2017-2022 the Council worked in collaboration with a wide range of partners to assess local needs, agree priorities and define ideas and solutions to deliver a shared vision for housing in the Scottish Borders. Housing plays a vital role in meeting the needs of local people, communities and the economy and plays an important role in place making. The Local Housing Strategy sets out a framework of action, investment and partnership working to deliver local priorities and was developed in a very different strategic and financial context from the previous LHS. The Strategy was developed and co-produced in accordance with the Scottish Government’s then current published LHS Guidance (2015), and was informed by a number of current existing plans and strategies and it is underpinned by the South East of Scotland Strategic Development Plan Housing Needs and Demand Assessment (SESPlan HNDA2) 2015, and reflects the Scottish Borders Local Development Plan.

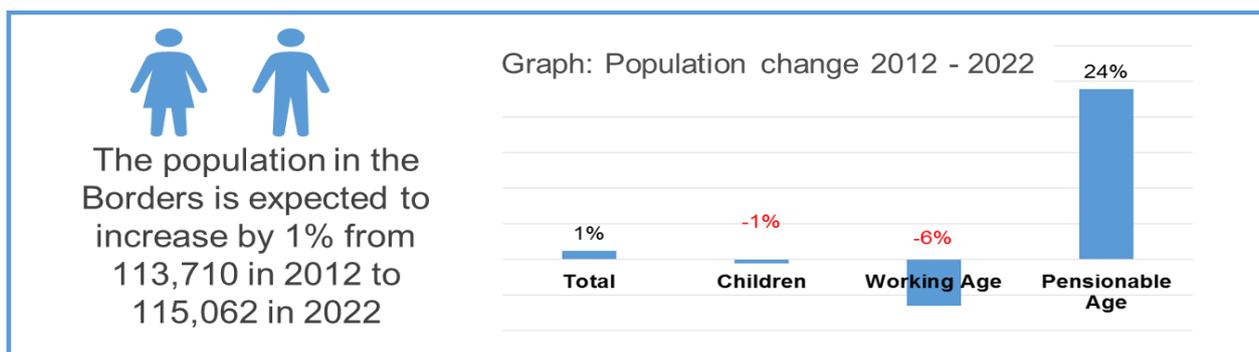
Figure 2 below sets out the Local Housing Strategy’s four strategic outcomes. The affordable housing project priorities identified in this SHIP are consistent with these strategic outcomes which, are aligned to the Scottish Government’s National Health and Wellbeing Outcomes.

**Figure 2: LHS Priority Outcomes**



Housing is at the heart of independent living, and having appropriate housing in place to keep people living independently for as long as possible was identified as a strategic priority in the LHS. Figure 3 below shows the Scottish Borders projected increase in the older population as 24%, which is 3% higher than the comparable increase across Scotland.

**Figure 3: Population Change**



Recognising the size and scale of housing and service challenges arising from the projected demographic changes and increasing numbers of older people, 2018 saw the development and launch of the Integrated Strategic Plan for Older People’s Housing, Care and Support 2018-2028 underpinned by the projected growth in the number of older people living in the Borders which is likely to increase demand for specialist housing. This new ambitious plan sets out a vision where older people will have greater choice in terms of where they live, and the services they can access. In order to address some of this need there will be an increased focus on the types of affordable housing (including wheelchair accessible) provision in this SHIP and future SHIPs.

Figure 4 below seeks to demonstrate the pivotal role and the positive impacts that developing new affordable housing has on the wider social, economic and physical environment. It helps support the local construction industry and provides a funding stimulus into the supply chain and also supports with the Council’s new Corporate Plan for 2018-2023 called ‘Our Plan and Your Part in it’ (which was approved at the Council meeting on 20 February 2018) aligning strongly with the themes “Supporting independent, Achieving People” and “Developing Empowered Vibrant Communities”. It also links in with the objectives set out in the Council’s Scottish Borders Economic Strategy 2023 by helping “create the conditions for businesses to compete and build on our assets”.

**Figure 4: Housing’s Contribution to Social and Economic Wellbeing of the Borders**



The Scottish Health and Inequality Impact Assessment Network (SHIAN) report published in June 2017 confirms the positive impacts that the new affordable housing on this scale has on health and wellbeing for particular groups and communities. These findings align with previous research evidence that also showed that better housing can lead to some improvements in self-reported physical and mental health and reductions in some symptoms. Heating and energy efficiency measures can improve the indoor environment and also alleviate fuel poverty which can improve occupant’s health and wellbeing against current Public Health Reform priorities and actions.

The SHIAN report also identified that characteristics of high quality housing that benefit health include high levels of energy efficiency, thermal comfort, ventilation, appropriate space for the household, and provision of safety features. The affordable housing projects set out in this SHIP will aim to seek to maximise the opportunities for energy efficiency and reduction of fuel poverty and to achieve the Silver Standard as a minimum thus meeting the Scottish Housing Condition Standards (SHQS) and Energy Efficiency Standard for Social Housing (ESSH and ESSH2). Eildon Housing Association are currently exploring Energiesprong and Passivhaus design as a “Green House Pilot” as direct response to the increasing risk of Scottish households falling into fuel poverty, and this is detailed on pages 31 and 32.

There are also direct linkages with the Scottish Borders Economic Development Strategy and Corporate Plan, called ‘Our Plan and Your Part In it’.<sup>1</sup> Delivery of the SHIP also links and supports the Council to deliver on its ‘Connected Borders’ Vision for delivering better communities in the next 5 years (2017 – 2022) helping our communities have the skills, ambition and sense of purpose to lead the Scottish Borders into the future, a future that delivers economic growth and sustainable development, a future that builds our communities into strong, energetic towns and villages.

**Figure 5: Connected Borders Vision for Delivering Better Communities**



Under the Community Empowerment (Scotland) Act 2015 the Scottish Government has made it a requirement to put in place a Local Outcomes Improvement Plan (LOIP) with a particular focus on reducing inequalities. In the Scottish Borders this is known as the Community Plan and delivery of the SHIP contributes to achieving the LOIP’s Community Plan’s ambition to improve the quality of life for all who live in the Scottish Borders through working together with our communities and through partnership action. Figure 6 on the next page illustrates the outcomes of the Community Plan. It is considered that the affordable housing programme envisaged in this SHIP will make a large positive contribution to delivery of

<sup>1</sup> Our Plan and Your Part In it

LOIP by achieving many of its outcomes and have a direct benefit in reducing inequality for many people living in the Scottish Borders.

**Figure 6: LOIP Outcomes**

<b>OUTCOMES by Theme</b>
<b>Our Economy, Skills &amp; Learning</b>
More people working more productively for higher wages
More business people benefitting from greater investment and better support for their new and existing businesses, particularly in key growth sectors
More highly skilled workers
More people shopping, visiting and spending in local town centres
More people benefitting from better connectivity
More LAC (looked after and accommodated) children and young people in positive and sustained destinations
More children, particularly those living in poverty, achieving higher levels of attainment
<b>Our Health, Care &amp; Wellbeing</b>
More people in good health and leading an active lifestyle at every age and stage of life
More people in good mental health at every age and stage of life
Improved support and care for older people
<b>Our Quality of Life</b>
Fewer people experiencing violence (incl. domestic abuse)
Fewer people experiencing anti-social behaviour (ASB)
Fewer people killed or seriously injured on our roads
<b>Our Place</b>
More people able to afford to heat their homes
More people living independently in affordable and sustainable homes

Beyond the provision of affordable housing for social rent, the Scottish Borders general house building position over recent years has mirrored the national picture reflecting a significant and concerning reduction in the number of new homes being built and brought to the market. Albeit there has been some market recovery elsewhere in Scotland and the UK, the Scottish Borders housing market remains worryingly sluggish.

This is evidenced by the number of new homes built on average each year. In 2013-2014, 288 homes were completed, rising to approximately 370 in 2015-2016, dropping again to 309 in 2016-2017, dropping further to 250 in 2017-2018, and last year saw just 220 houses being built. These figures include the affordable housing completions in those years. These can be contrasted to 717 new homes being delivered when the market was at its peak in 2006-2007 when only 60 of these were built for social rent, whereas 130 of last year's 220 were for social rent (see Table 1 on page 16).

### **3. Affordable Housing Delivered 2018-2019**

Table 2 of the previous SHIP 2019-2024 (page 20) envisaged that there would be 213 affordable housing completions for the period April 2018 – March 2019 set against a new identified affordable housing target of 128 additional affordable homes per year.

Table 1 on the next page sets out the progress on the delivery of the Border's affordable housing projects for the period 2018-2019 which shows a total of 192 additional affordable homes were delivered over that

financial period thus exceeding the LHS target of 128. Of the 192 homes delivered, 161 homes are for social rent through new build, remodelling and acquisitions by Registered Social Landlords, and 22 via the Scottish Government’s Open Market Shared Ownership mechanism. Finally Bridge Homes LLP acquired 9 new build homes for mid-market rent, thereby bringing an end to Bridge Homes’ development phase and increasing its property portfolio total to 54 homes.

Most of the envisaged RSL completions for 2018-2019 did complete as expected, apart from Berwickshire Housing Association’s project at The Glebe Chirnside, and Eildon Housing Association’s projects at High Street Selkirk and former St. John’s Manse, Hawthorn Road, Galashiels. The Glebe and High Street developments completed early in 2019/20. It is anticipated that the re-modelling of the St. John’s Manse will complete in January 2020. Two Eildon Housing Association developments at Craigpark Gardens Galashiels and High Street Selkirk were nominated for the Scottish Home Awards 2019 for “Housing development of the year – Social Rent”, with the latter winning the award.

**Table 1: Project Completions for 2018-2019**

RSL	Project Name	Supplier	Units GN	Units PN	Units Total	Status Update as at 31/03/19
BHA	Acredale 3 Eyemouth	HA Rent	28	2	30	Completed
EHA	James Hogg Crt Innerleithen	HA Rent	24	0	24	Completed
EHA	E.Langlee Ph3 Galashiels	HA Rent	47	0	47	Completed
EHA	Sergeant’s Park Ph1 Newtown	HA Rent	34	0	34	Completed
EHA	Craigpark Gardens Galashiels	HA Rent	7	2	9	Completed
SBHA	Rose Court Galashiels	HA Rent	10	0	10	Completed
SBHA	Individual house purchase	HA Rent	1	0	1	Completed
Bridge	Hydro Gardens Peebles	MMR	4	0	4	Completed
Bridge	Washington Avenue Kelso	MMR	5	0	5	Completed
WH	Individual house purchase	HA Rent	6	0	6	Completed
OMSE	Open Market Shared Ownership	Shared Equity	22	0	22	Completed
<b>Total</b>			<b>188</b>	<b>4</b>	<b>192</b>	

Open Market Shared Equity (OMSE) is a Scottish Government funded scheme that enables eligible applicants to be financially assisted to purchase their own home through a shared equity arrangement and to be able to identify a property on the open market.

From a position of no Open Market Shared Equity sales concluded in the first year (2014-2015) there have only been small numbers of individual house purchases concluded annually through use of this assisted purchase opportunity, despite efforts by Council Officers to work in partnership to promote it. It is positive to continue to see some uptake in the scheme but it is difficult to speculate why the demand for this type of housing product is still low when compared to other Council areas. Officers are in liaison with Link Housing Association who are the scheme managing agents in order to better understand why this should be

the case. Table 2 below shows the locations where OMSE purchases have been concluded over the last 4 years.

**Table 2: Scottish Borders OMSE by Settlement 2015/16 to 2018/19**

	2015/16	2016/17	2017/18	2018/19	Total
Ayton				2	2
Berwick-Upon Tweed			1		1
Chirnside	1	2	1		4
Coldstream			3		3
Duns	1		1	1	3
Earlston			1		1
Eyemouth	3	7	7	4	21
Galashiels	1	7	7	4	19
Hawick	1	2	3	2	8
Innerleithen	1	2		1	4
Jedburgh			3	1	4
Kelso	2	3	4		9
Lauder				1	1
Morebattle				1	1
Newtown St Boswells		2		1	3
Peebles			3		3
Selkirk	1			3	4
Whitsome				1	1
<b>Total</b>	<b>11</b>	<b>25</b>	<b>34</b>	<b>22</b>	<b>92</b>

Source: Scottish Government 2019

The 22 OMSE-assisted purchases concluded in 2018/19 were made possible by Scottish Government funding of £0.715m which was additional to the £14.065m Affordable Housing Supply Programme funding allocated for 2018/19. In an effort to promote and increase take up of this low cost home ownership scheme Council Officers continue to work with Link Housing Association to maximise publicity through the use of libraries, contact centres and the Council website. Current available information indicates 8 OMSE-assisted purchases in 2019/20 to the end of September 2019.

Figure 7 on the next page shows images of some of the affordable housing projects which completed in Scottish Borders during 2018-2019. These are (top left to right) Washington Ave Kelso which were the final 5 homes acquired by Bridge Homes via the NHT/Local Authority Variant initiative. Bridge Homes also acquired 4 flats at Hydro Gardens Peebles earlier in 2018/19. Eildon Housing Association completed the acquisition of James Hogg Court Innerleithen from Tweedside LLP. Scottish Borders Housing Association completed 10 homes at Rose Court Upper Langlee on the site of a demolished flatted maisonette block. Berwickshire Housing Association completed a 3<sup>rd</sup> phase of 30 new build homes on a green field site at Acredale Eyemouth. Eildon Housing Association took handover of the remaining homes at their Sergeant's Park Ph1 development at Newtown St. Boswells. Not shown below however, Eildon Housing Association also completed the 10 house development at Craigpark Gardens Galashiels which was nominated for Scottish Home Awards for 2019 – Housing Development of the Year (Social Rent).

Figure 7: Affordable Housing Developments Completed 2018- 2019



### 3.1 Development Project Status Update as at September 2019

The Council and its partners are confident that they are on track to deliver 126 new homes during 2018-2019, and table 3 below sets out the projects with estimated completion during this period.

It should also be noted that these estimates do not include other affordable housing delivered through other private sector-led mechanisms. With the increased effort to promote the Open Market Shared Equity Scheme it is hoped that there will be an even greater number of new affordable homes purchased via this mechanism. As noted above, 8 OMSE-assisted purchases have been confirmed so far for 2019-2020.

Table 3: Estimated Project Completions in 2019-2020

RSL	Project Name	Tenure	Units GN	Units PN	Completions anticipated by March 2020 - Total Units
BHA	The Glebe Chirside	HA Rent	24	1	25
BHA	Todlaw 4 Duns	HA Rent	22	5	27
EHA	High St Selkirk	HA Rent	10	-	10
EHA	Hawthorn Rd [St. John's Manse] Galashiels	HA Rent	-	3	3
EHA	Howdenburn Jedburgh	HA Rent	24	4	28
EHA	Station Yard Cardrona	HA Rent	17	-	17
EHA	Individual house purchase	HA Rent		1	1
EHA	Individual house purchase	MMR	1		1
SBHA	Individual house purchase	HA Rent	1	-	1
WH	Howdenburn Jedburgh	HA Rent	4	-	4
WH	Individual house purchase	HA Rent	1	-	1
RIHF	The Glen Innerleithen	MMR	2	-	2
RIHF	Cessford Farm Cottages Cessford	MMR	6		6
<b>Total</b>			<b>112</b>	<b>14</b>	<b>126</b>

The above estimated project delivery of 126 homes falls short of the 150 homes envisaged and set out in table 7, page 32 of the previous SHIP 2019-2024. Projects at Heriot Field Oxtan [4 homes], Glensax Road Peebles [6 homes], Tweed Court Kelso [12 homes], Tweedbridge Court Peebles [40 homes], Springfield Terrace St Boswells [homes] and Woodside Galashiels [3 homes] have all slipped for a variety of reasons. Finally the original Springfield Ph1 Duns project has been aborted due to withdrawal of the developer, but on a positive note this has been replaced by the re-titling and acceleration of the project previously referred to as Springfield Ph2 Duns [29 homes] which is now under construction.

The Council and its partners continue to seek to develop in areas of high demand and identified need across towns and more rural communities. Table 4 below provides a position statement on the progress of all projects in the SHIP 2019-24, and Strategic Local programme Agreement (SLPA) at 9 October 2019.

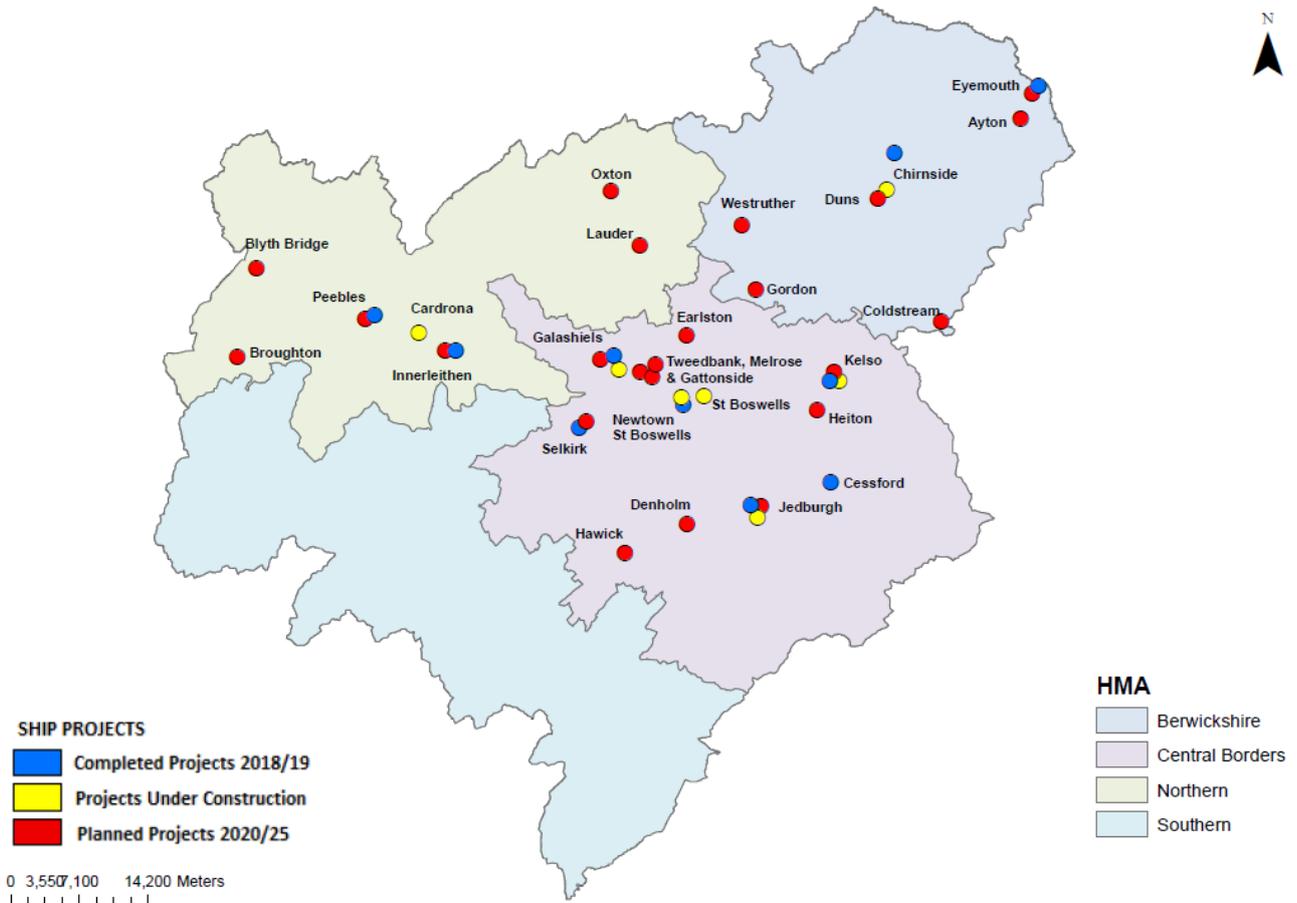
**Table 4: Project Position Statement from SHIP 2019/24 and Strategic Local Programme Agreement at 9 Oct 2019**

RSL	Project Name	Units General Need	Units Part. Need	Position Update
EHA	James Hogg Court, Innerleithen	24	-	Complete
EHA	Easter Langlee Phase 3, Galashiels	47	-	Complete
EHA	Sergeant's Park Phase 1, Newtown St Boswells	34	-	Complete
EHA	High Street, Selkirk	10	-	Complete
EHA	Hawthorn Rd [St.John's Manse], Galashiels	-	3	Under construction
EHA	Craigpark Gardens, Galashiels	7	2	Complete
SBHA	Rose Court, Galashiels	10	-	Complete
BHA	Acredale Phase 3, Eyemouth	28	2	Complete
BHA	The Glebe, Chirnside	25	-	Complete
Bridge	Hydro Gardens, Peebles	4	-	Complete
Bridge	Washington Avenue, Kelso	5	-	Complete
Private	Cessford Farm Cottages	6	-	Complete
SBHA	Tweed Court, Kelso	12	-	Tender return
SBHA	Glensax Road, Peebles	6	-	Tender return
EHA	Howdenburn, Jedburgh	28	4	Complete
BHA	Todlaw Phase 4, Duns	22	5	Under construction
BHA	Springfield Phase1, Duns	10	-	Project aborted
BHA	Springfield Phase 1, Duns [Formerly Ph2]	27	2	Under construction
EHA	Springfield Terrace, St. Boswells	3	-	Under construction
EHA	Woodside, Galashiels	3	-	Re-design.
EHA	Tweedbridge Court, Peebles	22	-	P/App lodged
EHA	Edgar Road, Westruther	12	-	P/App lodged
SBHA	Heriot Field, Oxtan	4	-	Tender return
Private	The Glen, Innerleithen	2	-	Complete
Trust	Todlaw, Duns [ECH]	-	30	Under construction
Trust	Todlaw, Duns [Amenity]	-	19	Under construction
EHA	Former high school, Earlston	52	12	P/App lodged
EHA	Langhaugh, Galashiels [ECH]	-	39	Under construction
EHA	Sergeant's Park Phase 2, Newtown St Boswells	63	-	Under construction
EHA	Jedward Terrace Phase 2, Denholm	12	-	P/App lodged
EHA	Springwell Brae, Broughton	12	1	P/App lodged

<b>EHA</b>	Station Yard, Cardrona	17	-	Under construction
<b>EHA</b>	Huddersfield Street, Galashiels	27	7	Pre site start
<b>EHA</b>	Elm Court, Hawick	21	-	Rehousing tenants
<b>EHA</b>	Former St. Aidans church site, Galashiels	24	-	P/App lodged
<b>BHA</b>	Beanburn Phase 1, Ayton	21	10	Pre site start
<b>BHA</b>	Hillview / Priory Bank, Coldstream	12	-	Design stage
<b>EHA</b>	Stirches, Hawick [ECH]	-	40	Design stage
<b>EHA</b>	Former college site, Galashiels	33	-	Site negotiation
<b>EHA</b>	Angraflat, Kelso	49	-	Under construction
<b>EHA</b>	Coopersknowe, Galashiels	63	6	Pre site start
<b>SBHA</b>	Queensway, Earlston	6	-	P/App withdrawn
<b>SBHA</b>	St Dunstans, Melrose	8	-	Pre App
<b>SBHA</b>	Mossilee, Galashiels	5	-	P/App withdrawn
<b>BHA</b>	Former high school, Eyemouth	24	-	Masterplan stage
<b>Trust</b>	Former high school, Eyemouth [ECH]	-	36	Masterplan stage
<b>Trust</b>	Former high school, Eyemouth [Amenity]	-	10	Masterplan stage
<b>SBHA</b>	Tarth Crescent, Blyth Bridge	6	-	Design stage
<b>EHA</b>	Former high school, Kelso [ECH]	-	34	P/App lodged
<b>WH</b>	Beech Avenue Phase 1, Galashiels	30	8	Design stage/rehousing
<b>EHA</b>	Thirlestane, Lauder	9	-	Under construction
<b>EHA</b>	South Park, Peebles	18	-	Under construction
<b>SBHA</b>	Caerlee Mill, Innerleithen	21	-	Aborted
<b>SBHA</b>	Hartrigge Road/Crescent, Jedburgh	11	-	Design stage
<b>BHA</b>	The Avenue, Eyemouth	12	-	Design stage
<b>WH</b>	Beech Avenue Phase 2, Galashiels	38	-	Design stage/rehousing
<b>WH</b>	Beech Avenue Phase 3, Galashiels	39	-	Design stage/rehousing
<b>EHA</b>	Main Street, Heiton	8	-	Site negotiation
<b>EHA</b>	Peebles Road, Innerleithen	12	-	P/App lodged
<b>EHA</b>	The Valley, Selkirk	8	-	P/App lodged

Figure 8 on the next page shows the locations where developments were completed during 2018-2019 and to date, and where there are developments under construction and planned for the period 2019-20 to 2024-25.

Figure 8: Completed Developments 2018-2019, Under Construction and Planned for 2020-25



Back in 2009, a locality planning approach for the development of priority areas was established to reflect local needs and issues and was introduced in SHIP which at the time provided the catalyst to develop both the Peebles and Hawick Housing Strategies. The delivery of the Tweedbridge Court project will complete the redevelopment of the last remaining site included in the Peebles Housing Strategy. Eildon Housing Association has acquired the site from Blackwood and has demolished the original flatted and terraced blocks which occupied the site. Redevelopment proposals for around 22 homes have been prepared and a revised Planning Application submitted.

Stonefield in Hawick was also at that time recognised as a local priority with the issues of poor housing quality, low demand, and the mismatch of available stock types and sizes all prevalent. Scottish Borders Housing Association’s Area Renewal and Modernisation Programme has addressed this, assisted by the AHSP grant assistance for demolition, new build and major reconfiguration work supported by the SHIP. Works to date have reconfigured units from within the shell of existing blocks with, in some cases, 2 flats being knocked into one. After lengthy negotiations SBHA have secured the last remaining Right to Buy (RTB) flat at Block 5/6 in the regeneration area which is being demolished in October 2019/20. SBHA will tidy up the site as an interim arrangement to allow time to consider the future need and demand in Hawick in order to inform potential development options in due course. In conjunction with this programme, Waverley Housing undertook improvement works to 4 blocks of flats in Stonefield where Waverley Housing owns most of the flats, with a small number being privately rented.

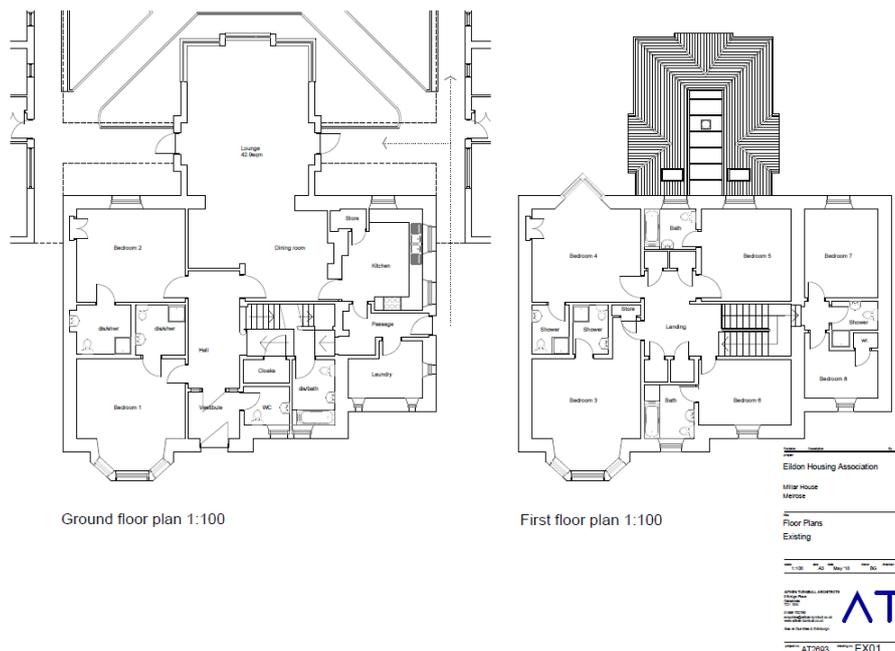
The Integrated Strategic Plan for Older People Housing, Care and Support 2018-28 identifies a number of developments for older people across Borders that are “no longer fit for purpose”. In tandem of the development of this strategy Eildon Housing Association (EHA) have been considering the future as several blocks identified as such in the strategy. SHIP 2019/24 saw the inclusion of the proposed remodelling of its Elm Court development in Hawick. After having explored a number of alternative potential uses, this year Eildon Housing Association has also signalled its intention to form 5 new flats through remodelling the original building at Millar House Melrose. Millar House is a former Abbeyfield Home which the Association acquired some years ago as part of a transfer of engagements exercise.

**Figure 9: Millar House Melrose**



Figure 9 shows an image of Millar House as it currently stands. The Association is currently engaging with its tenants to identify personal rehousing options to be offered to affected tenants. Figure 10 below shows the architects designs of Elm Court which through re-modelling and redevelopment could provide 5 larger and more flexible flats to meet housing need and demand in the area.

**Figure 10: Millar House layout**

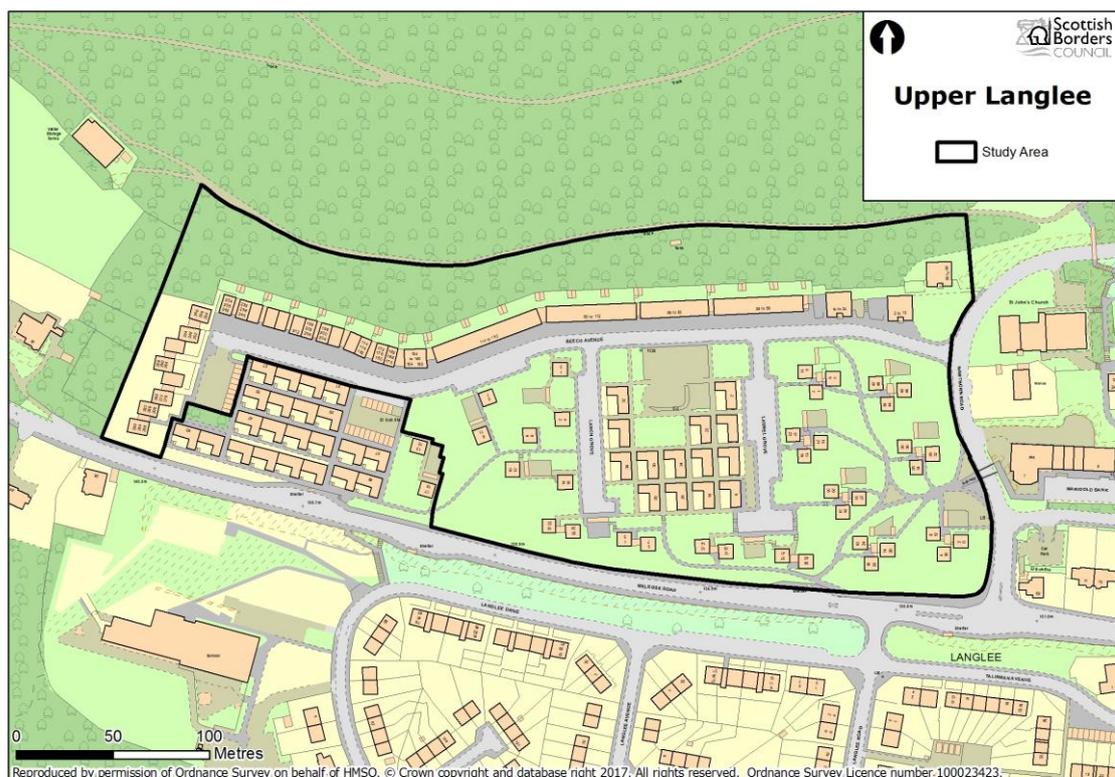


As reported in SHIP 2019-2024, the Council has been working closely with Waverley Housing to consider suitable options for the future of an estate within the Upper Langlee area of Galashiels. The Council funded

consultants to develop comprehensive detailed and costed, proposals via a master planning approach for the area focussing on Beech Avenue. The consultant's proposals received approval of Waverley Housing's Board on 21 June 2018. There are 229 homes in the study area, and the proposals envisage the demolition of 159 homes, refurbishment of 70 homes and provision of 115 new build homes which will better meet the needs of tenants and residents in the local community and address future housing demand in the Galashiels area. Figure 11 below shows the area of Upper Langlee which is the subject of the masterplan study and regeneration proposals.

This is a high cost regeneration project with estimated costs in the region of £21.6m. This will be delivered over a number of financial years through a process of rehousing remaining tenants, demolition of vacant blocks and anticipated 3 phases of follow on new building which are set out in this SHIP 2020-2025. This proposed phasing may require to be reviewed with regard to available future Affordable Housing Supply Programme allocations. These projects are being led by Waverley Housing and funded from a mix of anticipated Scottish Government grant funding, Waverley Housing's own funds and private finance borrowing. In 2018/19 the Council agreed to grant fund Waverley Housing up to £0.300m to assist it acquire a small number of "Right to Buy" properties in order to facilitate proposed demolition of unpopular blocks. There has been desire to regenerate and transform this part of Upper Langlee for some years and this is considered to be a strategic housing priority for Waverley Housing and the Council.

**Figure 11: Upper Langlee, Galashiels**



### 3.2 Resource Planning Allocations and Assumptions

The Council's resource planning assumptions (RPA) and Allocation was increased from £13.167 to £14.065m for 2018-2019, however slippage adversely impacted on delivery of a number of large projects. Despite best efforts to accelerate existing and new project opportunities to reduce the slippage, the year end outturn spend was circa £11.765m. The Council welcomes the confirmation of the full Resource Planning Assumptions as Allocations for Scottish Borders of £15.998m for 2019/20, and £16.972m for 2020/21. Together these Allocations provide £32.970m which provides more certainty in progressing Scottish Borders projects towards the delivery of the Scottish Parliament's 50,000 affordable home target. Through working in partnership with locally active Registered Social Landlords and Scottish Government, the Council has identified a larger pipeline of projects than can be resourced through the above Allocations. Therefore the Council and its partners are keen to discuss any opportunities which might present to enable Scottish Government maximise the use of resources across the national programme. It is recognised that projects which cannot be delivered by 31 March 2021 will inevitably slip to be managed and delivered within available resource allocations in future years.

The Council welcomed the decision by both Eildon and Berwickshire Housing Associations to seek and secure charitable bond funding of approximately £4.6m in lieu of Affordable Housing Supply Programme funding which was used to deliver 2019/20 completed developments at High Street Selkirk, Howdenburn Jedburgh and The Glebe Chirnside, providing 10, 28 and 25 homes respectively.

These increases in resources provides the Council and its partners with more certainty in developing and delivering an ambitious housing programme as well as enabling us to take forward the development of much needed extra care housing whilst also being creative in use of sites through strategic release of SBC owned land. In addition, and in collaboration with RSL partners the Council seeks to able to deliver an ambitious SHIP that has a positive economic impact such as sustaining jobs and creating training opportunities, and in collaboration with the Edinburgh and South-East Scotland City Region Deal Programme ambitions, seek to maximise opportunities presented within the railway corridor. To illustrate this, SHIP 2020-2025 includes a proposed first phase of affordable housing development within Lowood Estate, Tweedbank which was acquired by the Council in December 2018.

Based on the Resource Planning Allocations for the period 2019-2021 (£32.97m), the Council and its partners estimate that an indicative grant of £72k per unit could potentially deliver up to 458 units over the remaining 17 month period of the Scottish Parliament. However, through the SHIP and Quarterly Programming Group arrangements projects have been identified that could potentially deliver 581<sup>2</sup> new affordable homes over 2019-2021 (see Tables 3, 7 and 7A pages 18, 32 and 33). For the full five-period of the SHIP projects have been identified and over-planned on this basis and a total of 1,066<sup>3</sup> new affordable homes could potentially be delivered.

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<sup>2</sup> Over-programmed by minimum 25%

<sup>3</sup> See Table 11 page 40

This is assuming that all development constraints are overcome, sufficient grant available to assist project delivery and developers are willing to collaborate in order to open up identified sites. However, the identified projects provide some reassurance that there are sufficient development sites that will ensure that RPA allocations can be fully spent in the Scottish Borders, and could support the case to potentially secure any slippage funding from other Local Authority areas. In addition Table 8 on page 40 identifies a number of additional potential pipeline projects, most of which are developer-led, which could potentially be brought forward into future SHIP submissions in due course. It should be noted that there may be other as yet unidentified and un-programmed Private Developer-led projects, OMSE and Discounted Sales that could potentially deliver additional affordable homes throughout the SHIP 2020/25 period.

The Council and its partners will continue to review and bring forward projects that have been identified through the routine project prioritisation assessment and review process that could be delivered within the timeframes to provide more new homes in the Borders and contribute to the Scottish Government's ambitious affordable housing targets. Quarterly programme meetings with the Registered Social Landlords, the Scottish Government and the Council are instrumental in this process. The Council and its partners will continue to explore re-development and re-modelling opportunities arising from the development and implementation of the Integrated Strategic Plan for Older People's Housing, Care and Support 2018-28.

#### **4. Project Prioritisation Methodological Process**

Projects contained within the SHIP programme are prioritised on a site by site basis within the context of available Affordable Housing Supply Programme Funding (AHSP) allocations; the balance of the programme across sub areas including tenure and type, and are prioritised on a number of factors. These factors include; deliverability (including land ownership and the financial capacity to deliver the projects and if required to front fund individual total project costs), strategic fit (ie; aligning with the Integration's Strategic Plan, specialist provision including extra care housing), housing need, homelessness pressure spots, rurality, social, economic and environmental impact. The Rapid Rehousing Transitional Plan and Child Poverty Action Plan have also been referred to in this year's project prioritisation process. The intention is to embed the Housing First approach in local plans to ensure that there is enough affordable housing available.

The SHIP 2019/24 previously introduced minor modifications to the prioritisation methodology, with the weighting revised to take cognisance of the Integrated Strategic Plan for Older People's Housing, Care and Support 2018-2028. The Locality Plans also featured in the prioritisation process where account was taken of community aspirations if possible. The documentation has also been updated to take account of changing demographics, RSL stock numbers, RSL housing demand information and updated Scottish Government Urban/Rural land classification.

##### **4.1 Project Priority Assessment Tool**

The Project Priority Assessment Tool is a project priority weighting matrix that has been developed to provide a bottom up assessment of relative priorities of housing projects delivered by RSLs (and other

potential Developers) in the Scottish Borders over the five year life of SHIP. Deliverability, including financial capacity is still seen as key factors for considering the viability of a project and thus the 40% weighting is retained. This now includes meeting the needs of older people, including delivering on our 10% wheelchair target which is being reviewed to develop a new baseline of evidence of need. The Council has commissioned consultants to carry out a Wheelchair Accessible Housing Needs study, and it is envisaged that the final report will be vital by providing an evidence base to assist the Council and partners to set a revised target. The Strategic Fit section has also been revised to include a reference to the Council's Rapid Re-housing Transition Plan, and Child Poverty Action Plan.

Land supply and development projects are initially identified by RSLs or others and SBC by an external environmental assessment of current and proposed local strategies, analysis of SBC's Land Audit and Local Plan and local knowledge. From this, a list of potential projects is developed by each RSL in conjunction with SBC. A standard project descriptor template is used and individual projects are then assessed by using the Project Priority Assessment Tool. The project priority weighting matrix set out in table 5 on page 27 has been developed as a mechanism to assess the priority of projects and RSL financial capacity and not for assessing project or revenue viability.

Assessment has been carried out by a panel of representatives from the four main locally based RSLs and a senior Housing Officer from SBC. The process is facilitated by SBC and a note of the proceedings is produced for the record.

Assessors are each issued with:

1. Scoring Guide for Assessors – this provides information and guidance on the four key criteria and how each member of the panel should make their individual assessment.
2. Guideline Data for Assessors – this provides information on settlements and gives a broad overview of relative need by Housing Market Area and by settlement discussed and agreed by all parties.
3. Assessors Scoring Sheets – this provides a list of all projects to be assessed by RSL on which Assessor mark their scores. These papers are retained by SBC at the end of the process to provide a clear audit trail.
4. RSL project Descriptions –these are the individual project descriptions produced by each RSL containing the information required to allow assessment to be made.

**Table 5: Project Priority Weighting Matrix**

<b>Deliverability (40% weighting)</b>
<ol style="list-style-type: none"> <li>1. Funding (RSL financial capacity and ability to front fund total project costs, is funding for new development contained within RSL Business Plans)</li> <li>2. Land availability (is there an effective land supply? Is it available/ willing vendor?)</li> <li>3. Project programme delivery (eg; is it an off the shelf project, implemented immediately)</li> <li>4. Constraints (Legal/ infrastructure/ site/ planning/ flood risk/ industry capacity supply chain etc)</li> </ol>
<b>Housing Need (25% weighting)</b>
<ol style="list-style-type: none"> <li>1. As identified through SBC’s Housing Needs Assessment (HMA’s) –</li> <li>2. Validated Source – (eg; RSL waiting list info, local community housing needs study, homelessness)</li> <li>3. Equalities – Need identified for specialist provision (eg; extra care, wheelchair user; elderly, re-provisioning)</li> </ol>
<b>Strategic Fit (30% weighting)</b>
<ol style="list-style-type: none"> <li>1. Regeneration (Area regeneration/ brown field/ housing estate community regeneration/ re-provision)</li> <li>2. Rurality (as defined by a population of 250 or less – this incorporates landward areas)</li> <li>3. LHS Priority – (is it identified in the LHS 2017-2022)</li> <li>4. Part of Existing Agreed strategy or Programme (e.g.; Extra care Housing Delivery Framework, and Rapid Rehousing Transition Plan.)</li> <li>5. Links with other non-housing Strategies and policies (eg; Eyemouth High School, City Region Deal/ Railway Blueprint Corridor and Child Poverty Action Plan )</li> <li>6. IJB Strategic Plan – Housing Contribution Statement</li> <li>7. Support Town Centre Living Strategy</li> <li>8. Does the project meet the conditions set out in Scottish Government’s Guidance Notes</li> <li>9. Older peoples Integrated Strategic Plan</li> <li>10. Locality Plans</li> </ol>
<b>Impact (5% weighting)</b>
<ol style="list-style-type: none"> <li>1. Social (is this project likely to have a positive social impact on the Community?)</li> <li>2. Economic (what is the economic impact of this project likely to have)</li> <li>3. Environmental (What will the environmental impact of the project be?)</li> </ol>

Please note: each key criterion carries a possible score of 100.

Once the assessments had been carried out the scores are transferred to the Project Priority Assessment Tool model. This calculates out the summed and weighted scores for each project and then ranked each project by priority. The rankings from the Project Priority Assessment Tool in turn helped to inform the top down strategic investment planning process used in the Resource Planning Tool. Project prioritisation through applying this Tool assisted the Council and its partners to identify and bring projects forward at very short notice should any slippage occur in other areas within the planned programme or if additional resources were available, for example; an increase in grant funding allocation. However, it should be noted that programme management issues may mitigate against projects being rigidly brought forward in the context of prioritisation ranking, eg; through the application of resource planning assumption.

This is a dynamic model that reflects the reality of the ever changing political and economic climate and is used by the SBC SHIP Group to review, track and monitor the relative priority and deliverability of existing and new projects that arise. In this way projects can be either accelerated or de-prioritised and deferred depending on the circumstances that arise.

Using this tool, individual projects are considered by members of the SHIP Project Group to determine their priority ranking with existing projects being reviewed, and new projects brought forward that have been assessed for prioritisation. For analysis of the outcomes of the weighting assessment exercise and project descriptions see Appendix 1

The AHPPWM has been applied to current commitments and proposed projects set out in tables 7 to 7D on pages 32-34. All projects identified in the SHIP have detailed project descriptors which are outlined in parts 1 and 2 of the Affordable Housing Project Priority Assessment exercise which is illustrated in Appendix 1. These provide individual site specific comment including; constraints, ownership, infrastructure, contamination, planning, land banking opportunities, recession impact, site access and an equalities impact assessment statement. Individual developing or receiving RSLs are required to demonstrate how they mitigate these constraints and provide timescales which will be considered on a regular basis through the application of the AHPPWM.

## **4.2 Resource Planning Tool**

The Resource Planning Tool is a strategic investment planning model that provides a top down strategic assessment of the funding required to deliver the affordable housing objectives of the LHS. In this context, the Resource Planning Tool provides an overview of the funding allocations by tenure based on number of units, average development costs and a preliminary assessment of the funding source proportions. This SHIP has been prepared on the basis of a five-year planning horizon and is underpinned by known available funding Allocations provided by Scottish Government More Homes Scotland as set out on page 24 and Resource Planning Allocations and assumptions.

The Council and its partners will continue to seek to provide additional affordable housing to reflect the proportions of need identified through the “Housing Need and Demand Assessment 2”. The Council and its partners have historically been well placed to bring forward project opportunities at short notice as evidenced in previous SHIPs via Strategic Local Programme Agreement and shadow programme arrangements. In the event that slippage occurs within Scottish Borders or elsewhere in the region, or additional resources be made available, we will continue to seek to identify projects which can be accelerated at every opportunity. RSLs have also indicated that they will consider potential front-funding arrangements where possible in order to enable project delivery. Although proposed projects are identified in SHIP, this does not guarantee these will all be delivered, since these projects remain subject to normal design, financial, viability, Planning Application and Statutory Consent processes.

## **5. Investment Priorities for Affordable Housing 2020-2025**

As with the previous SHIPs, this year there is an even greater impetus to progress and where possible speed up project delivery in order to assist the Scottish Government meet its ambitious target of 50,000 new affordable homes by 31 March 2021. Scottish Borders Council and its partners are being extremely ambitious in an effort to maximise delivery of affordable homes for the benefit of Borders communities, and to spend all of our Affordable Housing Supply Programme allocation.

As mentioned previously in this SHIP, meeting the housing needs of older people is identified as a key priority for the Local Housing Strategy 2017-2022 which was launched in autumn 2017. The Integrated

Strategic Plan for Older People’s Housing, Care and Support 2018-2028 assimilates the Council’s previous strategic intention to address the identified need for several extra care housing developments across the main towns of Scottish Borders, and also envisages delivery of 300 new homes for older people across all tenures.

Table 6 below has been updated from the previous SHIP submission and sets out the revised proposed project delivery timeframes for the delivery of 209 extra care housing properties across the Scottish Borders.

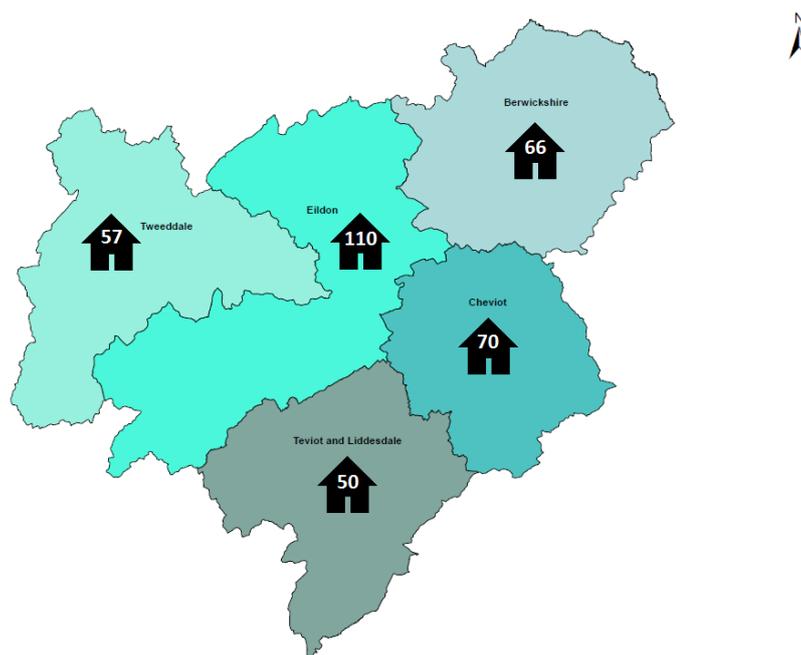
**Table 6: Proposed Delivery Timescales for Extra Care Housing Developments**

	2019/20	2020/21	2021/22	>2022/23	Total
Duns	-	30	-	-	30
Galashiels	-	39	-	-	39
Hawick	-	-	-	40	40
Eyemouth	-	-	36	-	36
Kelso	-	-	34	-	34
Peebles*	-	-	-	30*	30
<b>Total</b>		<b>69</b>	<b>70</b>	<b>70</b>	<b>209</b>

\*Likely to be delivered beyond the life of the SHIP

It should be noted that a site has yet to be identified and secured for the proposed second Extra Care Housing Development in the Peebles area (\*listed in Table 6 above, 33 for completion beyond 2022-2023). The project remains identified in the SHIP as part of the Extra Care Housing Delivery Framework and estimated completion will be programmed once a site has been identified and secured. Figure 12 below sets out the estimated need for extra care housing at a locality level which shows that the estimated need for 353 extra care houses by 2035 across Scottish Borders.

**Figure 12: Extra Care Housing Need by Locality**



As stated earlier in this SHIP, both Eildon Housing Association and Trust Housing Association were selected to develop and deliver up to six extra care housing developments in Borders main towns.

The Todlaw Duns project is under construction and will provide 30 Extra Care flats plus 19 Amenity houses. Current programme information indicates estimated completion around August 2020. During 2018/19, the Council agreed to grant assist Trust Housing Association up to £1.09m using Second Homes Council Tax funding. Eildon Housing Association is progressing the Langhaugh Galashiels Extra Care project to provide 39 flats which started on site in September 2019, and is estimated to complete in December 2020. During 2018/19 the Council agreed to grant assist this project by up to £1.8m using Second Homes Council Tax funding.

Eildon Housing Association is working in partnership with a locally based developer with a view towards providing around 34 Extra Care Flats as one element of the regeneration of the former Kelso High School site. The Council has agreed to grant assist the Association up to £0.75m using Second Homes Council Tax Funding. The Association is exploring the potential purchase of some additional Amenity Housing as part of the redevelopment of this site. Subject to securing the necessary Statutory Consents, it is hoped that a site start could potentially be achieved in November 2019, with estimated completion around November 2021. Figure 13 below provides a design impression of the Extra Care Housing development which is envisaged will be provided through the conversion of the original listed school building.

**Figure 13: Extra Care Housing Kelso Design Impressions**



Master Planning work continues for the Council owned former Eyemouth High School site via a joint exercise by Scottish Borders Council, Berwickshire Housing Association, and Trust Housing Association. The recent Council decision to provide a new primary school at this location has provided renewed impetus and clarity to progress the regeneration of the site. The masterplan includes the provision of up to 36 Extra Care flats and around 10 Amenity Houses by Trust HA. This collaboration provides the opportunity to explore closer design and tendering arrangements between Trust and the Council. Programming has yet to be clarified. It is envisaged that this development will learn any lessons and follow a similar standard set by the Extra Care development at Duns.

Following consent from Scottish Ministers, the Council has disposed of the Stirches site in Hawick to Eildon Housing Association in order that it may be developed to provide Extra Care housing. At this early stage in the development process it is anticipated that around 40 houses will be delivered for Extra Care with an estimated completion of around 2022-2023. The design team is being appointed, and meantime available Eildon resources are being prioritised in order to progress delivery of the Galashiels and Kelso Extra Care Housing projects.

## **5.1 Investment Priorities for Affordable Housing & Energy Efficient Scotland**

As stated on page 14 of this SHIP improving energy efficiency and reducing fuel poverty is a key priority for Scottish Government and for the Council. Over the period to 2032, the Scottish Government expects to see an overall reduction in emissions from residential buildings of 23% to meet existing targets. Emission reduction targets are expected to be delivered “through continued deployment of low carbon heat in off-gas properties”. Objectives have been set out to help achieve the Scottish Government’s 2032 targets:

- “By 2032, 35% of domestic buildings’ heat will be supplied using low carbon technologies, where technically feasible, and the buildings insulated to the maximum appropriate level.”
- “By 2032, improvements to the building fabric of domestic buildings will result in a 15% reduction in domestic heat demand.”<sup>4</sup>

Eildon Housing Association has secured £50,000 grant funding from the Construction Scotland Innovation Centre and match funding from Scottish Borders Council in order to carry out an action based research and independent evaluation exercise, which is now known as the “Green House Pilot”. Five of the Association’s SHIP projects have been selected for inclusion in the Pilot, which will involve the design, development and delivery of 3 separate energy efficient solutions such as Passivhaus and Energiesprong alongside a traditional build control project. The pilot will explore an off-site construction system, fabric first approach and design-led solutions to provide over 50 homes built to low or zero carbon standard, across 5 sites located at Edgar Road Westruther, Springwell Brae Broughton, Springfield Terrace St Boswells, Peebles Road Innerleithen and Jedward Terrace Denholm. All of which are envisaged to complete before 31 March 2021.

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<sup>4</sup> (Climate Change Plan – The Third Report on Proposals and Policies 2018-2032, pp. 87-88)

The independent evaluation will be undertaken by Mackintosh Environmental Architecture Research Unit which was established in 1986 within the Mackintosh School of Architecture. The Unit undertakes a wide range of aspects of sustainable environmental design, responding to a growing commitment to user centred, low energy, eco-sensitive architecture in the context of increasing global concerns. The research will also implement monitoring processes designed to measure energy efficiency and return on investment throughout the life of the Pilot.

The outcomes of the research will inform the Association’s new build design guide and its approach to component replacement and energy efficiency in its existing properties. It will also have implications for the Association’s rent setting policy which it proposes to make available to other Councils and RSLs seeking to deliver low carbon housing. It is understood that no previous study in this area has undertaken analysis at this depth, or for proposed length of time.

## 5.2 Investment Priorities for Affordable Housing 2020-2025

The Development projects outlined in tables 7 to 7D on pages 32-34 have been prioritised for investment by the SHIP Project Group using the AHPPWM, and estimated annual completions over the period 2020-2025 are as follows.

**Table 7: Estimated Projects Completions 2020-2021**

RSL	Project Name	Tenure	Units General Need	Units Part. Need	Units Total
BHA	Springfield, Phase 1 Duns	HA Rent	27	2	29
BHA	Beanburn, Phase 1 Ayton	HA Rent	21	10	31
EHA	Springfield Terrace, St Boswells	HA Rent	3	-	3
EHA	Angraflat, Kelso	HA Rent	49	-	49
EHA	Edgar Road, Westruther	HA Rent	10	-	10
EHA	Huddersfield Street, Galashiels	HA Rent	27	7	34
EHA	Langhaugh, Galashiels (ECH)	HA Rent	-	39	39
EHA	Sergeant’s Park Phase 2, Newtown St Boswells	HA Rent	63	-	63
EHA	Thirlestane, Lauder	HA Rent	9	-	9
EHA	South Park, Peebles	HA Rent	18	-	18
EHA	Jedward Terrace Phase 2, Denholm	HA Rent	12	-	12
EHA	St Aidans, Galashiels	HA Rent	24	-	24
EHA	Peebles Road, Innerleithen	HA Rent	12	-	12
EHA	Springwell Brae, Broughton	HA Rent	12	1	13
EHA	The Valley, Selkirk	HA Rent	8	-	8
EHA	Elm Court, Hawick	HA Rent	21	-	21
EHA	High St/Market Place, Jedburgh	HA Rent	4	-	4
SBHA	Heriot Field, Oxton	HA Rent	4	-	4
SBHA	Glensax Road, Peebles	HA Rent	6	-	6
SBHA	Tweed Court, Kelso	HA Rent	12	-	12
Trust	Todlaw Duns, (ECH)	HA Rent	-	30	30
Trust	Todlaw Duns (Amenity)	HA Rent	-	19	19
RHF	Kirkhope Steading, Ettrick Bridge	MMR	5	-	5
<b>Total</b>			<b>347</b>	<b>108</b>	<b>455</b>

#### 7A: Estimated Project Completions 2021-2022

RSL	Project Name	Tenure	Units General Need	Units Part. Need	Units Total
BHA	Hillview / Priory Bank, Coldstream	HA Rent	12	-	12
EHA	Miller House, Melrose	HA Rent	-	5	5
EHA	Tweedbridge Court, Peebles	HA Rent	22	-	22
EHA	Ex High School, Earlston	HA Rent	52	12	64
EHA	Ex High School, Kelso (ECH)	HA Rent	-	34	34
EHA	Coopersknowe, Galashiels	HA Rent	63	6	69
SBHA	Queensway, Earlston	HA Rent	6	-	6
SBHA	Tarth Crescent, Blyth Bridge	HA Rent	6	-	6
SBHA	Hartrigge Road / Crescent, Jedburgh	HA Rent	11	-	11
SBHA	Mossilee, Galashiels	HA Rent	5	-	5
SBHA	St. Dunstans, Melrose	HA Rent	8	-	8
Trust	Ex High School, Eyemouth (ECH)	HA Rent	-	36	36
<b>Total</b>			<b>185</b>	<b>93</b>	<b>278</b>

Table 7B: Estimated Projects Completions 2022-2023

RSL	Project Name	Tenure	Units General Need	Units Part. Need	Units Total
BHA	The Avenue, Eyemouth	HA Rent	12	-	12
BHA	Ex High School, Eyemouth	HA Rent	24	-	24
EHA	Stirches, Hawick	HA Rent	-	40	40
Trust	Ex High School, Eyemouth	HA Rent	-	10	10
WH	Beech Avenue Phase 1, Galashiels	HA Rent	30	8	38
<b>Total</b>			<b>66</b>	<b>58</b>	<b>124</b>

Consistent with last year's SHIP, the Council and its RSL delivery partners continue to be ambitious, resolute and optimistic in seeking to progress, bring forward project delivery where appropriate and possible in order to maximise the current grant opportunity to deliver more affordable homes in the Borders to meet housing need.

Table 7C: Estimated Project Completions 2023-2024

RSL	Project Name	Tenure	Units General Need	Units Part. Need	Units Total
EHA	Allanbank, Lauder	HA Rent	25	-	25
EHA	Main Street, Heiton	HA Rent	8	-	8
SBHA	Angle St/Miller Street, Innerleithen	HA Rent	6	-	6
WH	Beech Avenue Phase 2, Galashiels	HA Rent	38	-	38
<b>Total</b>			<b>77</b>	<b>0</b>	<b>77</b>

Table 7D below sets out proposed development project opportunities which could deliver up to 132 units with some of the projects being illustrated potentially delivering beyond 2024-2025. Further work and/or negotiation will be required in order to realise these potential development opportunities. It is also important to note that at this stage the number of particular needs housing in individual projects have yet to be

identified and confirmed. Project delivery timescales could also change as project timescales/new projects progress and future Resource Planning Assumptions for each year are announced and Allocations are confirmed.

**Table 7D: Estimated Project Completions 2024-2025**

RSL	Project Name	Tenure	Units General Need	Units Part. Need	Units Total
<b>BHA</b>	Springfield Phase 2, Duns	HA Rent	27	-	27
<b>EHA</b>	Woodside Court, Galashiels	HA Rent	3	-	3
<b>EHA</b>	Ex college site, Galashiels	HA Rent	33	-	33
<b>EHA</b>	Lowood Phase 1, Tweedbank	HA Rent	30	-	30
<b>WH</b>	Beech Avenue Phase 3, Galashiels	HA Rent	39	-	39
<b>Total</b>			<b>132</b>	<b>0</b>	<b>132</b>

There are a number of additional potential affordable housing projects that have been identified either through direct contact from Developers and the Registered Social Landlords which are being explored through Section 75 or anticipated Section 75 requirements. However, development of these sites is largely dependent on market led activity and commercial decisions by the Developer and site owners. Some of these sites have been known to the Council and its partners for many years and this continues to indicate a sluggish Borders Housing Market.

Table 8 on page 35 out some potential sites currently being investigated as future potential pipeline development opportunities and indicates that an estimated additional 560 affordable homes could be delivered if the market was to change, Developers were willing to progress sites, and various individual site specific related issues resolved. This is not an exhaustive list. It is envisaged that the recent Network Rail decision to re-open Reston Station by 2024 will have a positive effect by stimulating the housing market in eastern Berwickshire. Two as yet undeveloped Allocated Housing sites in Reston are included within table 8.

**Table 8: Potential Pipeline Development Projects**

RSL	Project Name	Tenure	Units Nos	Units Description
BHA	Comrades Park East. Chirnside	HA Rent	20	Developer led with Consent
BHA	Acredale Phase 4, Eyemouth	HA Rent	25	Developer led project
BHA	Springfield Phase 3, Duns	HA Rent	14	Developer led with Consent
BHA	Former Mart site, Reston	HA Rent	25	Developer led project
BHA	Beanburn Phase 2, Ayton	HA Rent	20	BHA owned with Consent.
BHA	West Reston Mains, Reston	HA Rent	20	Privately owned site
EHA	High Buckholm, Galashiels	HA Rent	60	Developer led project
EHA	Kirkbrae, Galashiels	HA Rent	9	Developer led project
EHA	Angles Field, Selkirk	HA Rent	30	Developer led project
EHA	Hendersyde, Kelso	HA Rent	30	S75 Agreement concluded
EHA	Ladykirk Estates, Swinton	HA Rent	6	Developer led P/App lodged
EHA	Wallaceneuk, Kelso	HA Rent	30	Developer led P/App lodged
EHA	Lowood, Tweedbank	HA Rent	75	SBC ownership
EHA	Burgh Yard, Galashiels	HA Rent	20	SBC Ownership
EHA	Cardrona Phase 2	HA Rent	25	Developer led project
EHA	Hunter's Yard, Gordon	HA Rent	12	Privately owned site
TBC	Brothers of Charity, Gattonside	HA Rent	15	Site being marketed
TBC	March St Mills, Peebles	HA Rent	17	Planning Appeal rejected
TBC	The Croft, Melrose	HA Rent	7	S75 project with Consent
SBHA	Auction mart, Newtown St Boswells	HA Rent	25	Developer led project
SBHA	Heather Mill site, Selkirk	HA Rent	75	Mixed use site being marketed
<b>Total</b>			<b>560</b>	

Notwithstanding the ambition and drive to deliver as many new homes as possible it is inevitable that challenges and issues means that sometimes projects stall or have to be removed from the programme. Table 9 below illustrates the 2 projects (31 homes) which have been removed from SHIP 2019-2024 and provides a short description as to the reasons. Should these projects re-emerge as potential opportunities they will be re-prioritised for inclusion in future SHIPs.

**Table 9: Projects Removed from the SHIP 2019-2024**

RSL	Project Name	Tenure	Units General Need	Reason
BHA	Springfield Phase 1, Duns (Original)	HA Rent	10	Developer withdrew from project
SBHA	Caerlee Mill, Innerleithen	HA Rent	21	Other non-housing use
<b>Total</b>			<b>31</b>	

Notwithstanding the 192 affordable homes delivered in 2018/19 as set out in Table 1 on page 16 there are still areas of high and unmet affordable housing demand across the Borders that the private sector cannot satisfy particularly with the advent of the Welfare Reform. Table 10 below illustrates the 1,066 estimated

affordable homes completions which could potentially be delivered over the life of this SHIP 2020-25 through positive collaborative working between all relevant parties. When the estimated 126 completions for 2019/20 are added, this provides potentially 1,192 new home completions for the 6 year period 2019-25.

**Table 10: Estimated Affordable Homes Completions 2020-2025**

	Year 1	Year 2	Year 3	Year 4	Year 5	Total
	2020/21	2021/22	2022/23	2023/24	2024/25	
AHSP new build	429	273	124	77	132	1,035
AHSP remodelling	21	5	-	-	-	26
RHR	5	-	-	-	-	5
<b>Totals</b>	<b>455</b>	<b>278</b>	<b>124</b>	<b>77</b>	<b>132</b>	<b>1,066</b>

The Council with its partners will continue to pursue the above pipeline and other opportunities and seek to explore new funding mechanisms for the development of affordable housing including supporting communities to explore development opportunities at a local level.

Although there remains a strong need to provide additional family housing there is also an increasing need for smaller homes and for older people in Tweeddale and Central and Eastern Borders, especially in the Galashiels, Kelso, and Peebles, Eyemouth and Duns areas, to meet demand. Galashiels, Duns and Eyemouth have ample sewerage capacity for future housing development. Issues relating to land supply should be addressed in SBC’s Adopted Local Development Plan and Affordable Housing Policy.

Following the economic downturn the housing market has still not yet returned to previous levels of activity and this continues to adversely impact on the developer led land supply and contributions identified. The general trend remains however is that developers are still not prepared to sell land without a building contract as part of the deal. This means that even with increased levels of Affordable Housing Supply Programme funding being allocated to Scottish Borders, land supply remains restricted to a degree as some developers and owners appear to be willing to wait for full market recovery and return to pre-crash land prices. The Council continues to receive pre-planning enquiries and planning applications, albeit at a much lower numbers than pre-crash levels. A number of which relate to larger sites which are anticipated will provide additional on-site delivery of affordable housing opportunities through the Section 75 process in due course.

Responsibility for identifying the level of adaptations needed and the level of funding required now rests with the Integrated Joint Board (IJB). SBC has agreed an annual budget figure its Capital Budget to resource delivery of means tested major adaptations in private sector housing.

The Occupational Therapy staffing provision located within the Care and Repair Service has been increased in order to deal with assessment and prioritisation of major adaptation requests direct, rather than receive referrals from the decentralised SWD Area offices at Locality level.

The Borders Care and Repair Service work on basis of cash planning targets to manage the workload, whilst financial responsibility for delivery of allocated budget spend and grant administration and grant offers for means tested major adaptations remains with the Council's Housing Strategy Team. Spend is monitored by SBC Chief Finance Officer and reported to both Council and Integrated Joint Board via routine reporting processes. Spend and numbers of adaptations delivered is also monitored and reported in the Council's Housing Annual Report and LHS Annual Review.

The Integrated Strategic Plan for Older People's Housing, Care and Support 2018-2028 identifies a need to increase the resources in order to deliver a greater number of means tested major adaptations in private sector housing. In order to respond to this, the Council has allocated an additional £0.075m to resource delivery of these in 2019/2020, by increasing the annual budget to £0.450m. It is envisaged that this will resource delivery of an estimated 80-85 major adaptations in 2019/20. This will be monitored and reviewed as necessary as part of the implementation of this strategy.

## **6. Development Constraints**

There are a number of barriers and constraints that could hamper the development of new affordable housing in the Borders. The SHIP Guidance requires Authorities to demonstrate how projects contained in the SHIP will be resourced and delivered. Notwithstanding that the lending market has improved somewhat since the financial crash, RSL financial capacity remains an issue that will be monitored regularly in the event that project delivery remain at anticipated current levels beyond the life of the current Scottish Parliament.. To ensure that any development constraints are resolved by the estimated site start date, deliverability, including financial capacity is recognized as a key factor in the development of our AHPWM reported in Section 4. As part of the project prioritisation process, constraints are discussed on a site by site basis and weighting is influenced by the identification of what actions and timescales are in place to resolve them. The main constraints include:

- Land supplies
- Water and sewage
- Construction industry capacity
- Tender prices
- Public utilities (physical/infrastructure capacity, approval processes)
- Flood Risk Assessment

Most of these constraints are out with the control of the Council and its RSL development Partners but often adversely impact on the delivery of additional affordable housing in Scottish Borders. Given record Affordable Housing Supply Programme resource allocation decisions, the Council and its partners work closely with the Scottish Government More Homes Division to make best use of this grant funding

opportunity. That aside, there is now limited opportunity to expand the level of funding secured by the Council through both Commuted Sums and the Affordable Housing Budget.<sup>5</sup> The Council and its RSL development partners have ongoing discussions to explore different ways to deliver affordable housing in the Borders quicker and in the most cost effective way. To illustrate the point, currently Modern Methods of Construction [MMC] and other off-site construction techniques and procurement processes are currently being investigated linking Edinburgh and South East Scotland City Region Deal and South of Scotland interests.

In previous SHIPs, land supply was reported as an ongoing challenging issue and determining factor particularly as the Council has relatively little development land in its ownership as it has disposed of both some non-HRA and most of its former HRA land to RSLs over recent years. Weak housing market conditions have prompted some Developers to re-assess trading conditions in recent years. As a result the RSL land supply issue has eased to a degree with some Developers being more willing to partner with an RSL as a way of opening up sites for future market housing, and potentially receptive to the idea to develop sites on the basis of 100% affordable housing delivery. The Council has carried out a Call for Sites exercise which has identified a number of additional site opportunities which are being considered as part of the Local Development Plan process.

Various techniques are now available for land assembly and land banking, and these are used through planned release by the Council, Section 75 (although the latter still remains sluggish as a result of the recession) and opportunistic site acquisitions and negotiated design and build contracts. From time to time the Council may declare land and/or buildings as surplus to requirements and these are routinely considered for their appropriateness in order to provide affordable housing. To illustrate the point the Council has recently released sites in Duns, and Hawick in order to provide sites for Extra Care Housing delivery. In addition it is anticipated that in due course the Council will also release a site to Trust Housing Association in order to facilitate construction of new build Extra Care Housing in Eyemouth. Currently the Council and Eildon Housing Association are exploring site opportunities in order to provide more supported housing for people with Learning Disabilities, including people with complex care needs. The Association is also exploring opportunities to re-provide the housing element of an existing supported housing service for people with mental health needs.

The Council continues to review its Corporate Property Strategic Asset Management Plans which sets out the broad strategy for the management of the Council's property assets in order to maximise their contribution to the Council's corporate and service goals and objectives as economically, efficiently and effectively as possible; providing the right space, at the right time, in the right location at the right cost. It is therefore important that a strategic approach to the development of affordable housing across the Borders makes the most effective use of available land and/or property wherever possible, takes advantage of the Council's property and asset rationalisation process and ensuring that through collaborative working with our local developing housing associations that opportunities will be created where practical for affordable

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<sup>5</sup> 2<sup>nd</sup> Homes/Council Tax Budget (2<sup>nd</sup> HCT)

housing development. The Council is currently consulting the Jedburgh community regarding future use of the Council's estate, and it is envisaged that this will provide a steer for potential rationalisation in the town, and may provide a process which could be applied elsewhere in other Borders towns

In December 2018, the Council purchased the Lowood Estate Tweedbank. This the only Borders strategic housing site identified in the Borders Railway Corridor and in the South East Scotland City Region Deal. Supplementary Planning Guidance is being developed and drafted in order to steer further future work to be done to develop and agree a master plan for the development and assemble a funding and infrastructure investment phasing package in place to carry this out. As the situation clarifies, the Council may need to develop a Business Case in order to seek to secure infrastructure funding via City Region Deal processes.

The Council has built up a large bank of knowledge regarding possible housing development sites throughout its area. An effective use of this resource is that it allows RSLs to tap into such 'knowledge' which covers a number of issues including flood risk assessments and contaminated land, thereby alerting them to early identification of constraints and allows them to focus their attention on less challenging developable sites which can be considered for inclusion in SHIP.

As a strategic housing authority the Council's Planning Department carries out an annual Housing Land Audit in order to ensure that there is a five-year supply of sites for housing development. As an integral part of this process consideration is given to identifying potential constraints on development such as; the availability of funding and infrastructure capacity (where drainage and sewerage are particular issues in many small rural settlements). Where development constraints are identified, these are explored to determine whether potential development is realistic and whether or not some of form of intervention may be appropriate.

As reported earlier in the SHIP development opportunities provided by the Section 75 planning agreements remain low as a result of the recession, although the Council has experienced an increased appetite by some developers to develop sites via Section 75 agreements and for 100% affordable housing. This was evidenced through the Council's earlier NHT negotiations, however more recently a number of site opportunities previously considered financially unviable for NHT projects are now being progressed and completed by Eildon Housing Association eg High Street Selkirk, The Valley Selkirk and Station Yard Cardrona. Arguably the market is still failing to deliver enough new homes to meet demand and this is a housing crisis affecting not only the Scottish Borders, but also neighbouring Councils as rising inequality and cost of living impacts on households in Borders, and other parts of the South East Scotland City Region. As reported in page 38 a regional response to these issues, presenting innovative solutions and key policy interventions, has been negotiated with both the Scottish and UK Governments through the Edinburgh and South East Scotland City Region Deal and this is currently being progressed with more focus, with the establishment of a new Regional Housing Board in spring 2019.

The Council has agreed frameworks in order to consider and prioritise funding from Affordable Housing Policy Developer Contributions and also from the Second Homes Council Tax Affordable Housing Budget. These are being used for a variety of purposes to assist provision of affordable housing, including the Extra Care Housing programme, with assistance towards land purchase, “buy backs” of former public sector flats, research, project grant “gap funding” being examples of recent uses of this funding.

In recognition of the structural weakness in the Borders construction sector, during 2017-18 Eildon Housing Association entered into a Development Partnership with Harts Builders (Edinburgh Ltd) to drive through a substantial element of EHA’s current development programme, in order to provide increased certainty in delivery. The initial partnership looked towards delivering 250 new homes across 6 schemes with an estimated total project cost of just under £35m. This has increased in scale and value as set out in table 11 below.

Harts have been selected due to their track record working with Eildon Housing Association, such as Sergeants Park Phase 1 at Newtown St Boswells. Negotiated procurement is allowed (known as direct drawdown) through the Scottish Procurement Alliance (SPA) framework thereby ensuring full compliance with EU procurement rules. There is a formal development agreement between Hart Builders (Edinburgh) Ltd and the Association which sets out how projects will be secured and driven through planning and Building Warrant stage. Each individual project will then be let via a Joint Contracts Tribunal (JCT) Design and Build contract.

The Development Partnership between the Association and Hart Builders (Edinburgh) Ltd is a real opportunity to bring in substantial investment and new homes into the Scottish Borders and has forged ahead, growing to a live programme of 311 new homes across 8 sites as detailed in table 11 below.

**Table 11: Projects being delivered via the Development Partnership**

Project	Nos of Units	Total Project Cost	Grant
Craigpark Court, Galashiels	10	£1,885,000	£851,040
Earlston High School, Earlston	63	£9,857,000	£5,115,000
Huddersfield Street, Galashiels	34	£5,104,000	£2,980,000
Sergeants Park 2, Newton St Boswells	64	£10,669,000	£5,350,000
Tweedbridge Court, Peebles	22	£3,500,000	£1,738,000
Coopersknowe, Galashiels	69	£10,152,000	£5,415,000
Langhaugh Elderly Extra Care, Galashiels	39	£8,179,000	£4,861,000
Rose Court, Galashiels (for SBHA)	10	£1,803,000	£831,600
<b>Totals:</b>	<b>311</b>	<b>£51,167,000</b>	<b>£27,141,640</b>

As at August 2019 the Partnership has 20 units completed, 73 undergoing pre-contract site work, 64 under construction and 154 within the Planning Approval process.

The Association and Hart Builders have jointly funded a Community Benefits Officer to work with the local communities, educational settings, contractors and suppliers to ensure the Partnership can maximise the positive impact of the circa £50m inward investment into the Scottish Borders. The aim is to provide training, employment and support to leave a community legacy over and above the 311 new homes the programme will provide. The site perimeter hoardings at the Huddersfield Street site in Galashiels won a national, “Ivor Goodsite”, Considerate Constructors Award following collaboration with local primary schools.

**Figure 14: Decorative perimeter hoardings at Eildon Housing Association’s Huddersfield site Gala**



## Land Supply

Land supply and control is quite fragmented in the Scottish Borders and is largely controlled by owners, developers and house-builders. The detail can be summarised as follows:

- Supply and control of land across the Scottish Borders varies. It is fragmented and where not already in the ownership of RSLs, it is largely controlled by private sector interests. This is increasing the importance of Developer-led site opportunities as indicated by Table 8 on page 35, “Potential pipeline Development Projects” .
- Scottish Borders Council has very little land available for housing developments but has collaborated with Persimmon Homes and Eildon Housing Association to secure the site for what is referred to in SHIP as Easter Langlee Phase 3 which delivered 63 homes in 2018/19. In addition the Council is developing its Corporate Strategic Asset Management Plan and community consultation

approaches seeking to reduce its Estate footprint, which may in due course release land and or buildings which could potentially provide future affordable housing opportunities.

- Berwickshire Housing Association has a small land bank and has carried out a review of potential development sites and open spaces owned by it which could be made available for redevelopment. All the Association's sites are in the Berwickshire area.
- Eildon Housing Association has been actively progressing project development and has secured ownership of a number of sites, which provides much more certainty in project delivery. These include, Huddersfield St, Sergeants Park Ph2, Langhaugh, Coopersknowe, Woodside Place, former St. Johns Manse Galashiels, former high school Earlston and Springfield Terr St Boswells, Springwell Brae Broughton, Tweedbridge Court Peebles, Stirches Hawick, Howdenburn Jedburgh, Angraflat Kelso with site acquisitions lined up for Edgar Road Westruther, Thirlestane Lauder, South Park Peebles, former St Aidans church Galashiels, Jedward Terr Denholm, Peebles Road Innerleithen, The Valley Selkirk, and former high school Kelso.
- Through and asset management plan approach, Scottish Borders Housing Association has a small land bank arising from site clearance of existing stock and garages. The largest of these sites are in Hawick with others elsewhere now being identified in SHIP. These include, Glensax Road Peebles, Heriot Field Oxton, Tweed Court Kelso, St Dunstans Melrose, TARTH Crescent Blyth Bridge, Hartrigge Road and Crescent Jedburgh, Mossilee Galashiels and Queensway Earlston. A further "own stock" regeneration site opportunity at Angle Street /Miller Street Innerleithen has been included in this SHIP.
- Land supply identified in the Local Plan tends to be in relatively small parcels and is distributed across most of the settlements. These may provide affordable housing opportunities most likely via Section 75 agreements.
- The majority of the sites identified in the Local Plan are in the control of private owners, house builders / developers, with affordable housing being provided via section 75 agreements. The trend to date has been for developers to want to act as contractor, or offer Negotiated Design and Build contracts to RSLs rather than simply selling on land, and using the certainty of collaborating with an RSL to help de-risk starting development of a site as a precursor to market housing construction when market conditions improve.
- Opportunities of sites in private ownership do arise. These tend to be windfall or infill sites and tend to be relatively small.
- There are two major development sites in Central Borders at Easter Langlee, Galashiels (circa 450 homes) and at Newtown St Boswells (circa 900 homes). Both are considered to be areas of strategic priority.

- Development of Easter Langlee continues for market sale, with Persimmons Homes having completed the balance of the 63 affordable house, [Phase 3], for Eildon Housing Association in 2018/19. It is envisaged that this will be the final phase of affordable housing delivery in this location.
- Whilst the Newtown St Boswells expansion presents a number of development opportunities, the completion of 53 homes for Eildon HA at Sergeants Park in 2018/19 is considered as being the first phase of development in the western expansion area. Work has recently started on the construction of a second phase of 63 homes for the Association which is estimated to complete during 2020/21.
- Sites are systematically reviewed as potential projects and thereafter prioritised and included in SBC's Strategic Housing Investment Plan (SHIP). This is an ongoing process to allow newly identified sites to be assessed and introduced and the status of previously identified prospective sites reviewed.

### Land Supply Strategy

Control of land supply is the key to successful programme delivery. The strategy proposed to secure short, medium and long term land supply to link in with SBC's SHIP and beyond is:

- Enter into agreements with landowners and developers
- Purchase land using SBC revolving fund
- Option available for RSLs to front fund land acquisitions
- Improve effectiveness of S75 agreements including early intervention with developers
- Partnership acquisitions with SBC to assist in strategic land assembly.
- Work in partnership with SBC to acquire land through its strategic land disposal strategy

### Locality- based Approach

Scottish Borders Council will continue to explore the need for developing locality based strategies to assist in clearly identifying short, medium and long-term affordable housing priorities and thus provide focus on land acquisitions required.

Working in partnership with Waverley Housing, through a procurement approach the Council appointed consultants to carry out a master planning exercise for a housing led regeneration of part of Upper Langlee where Waverley Housing is the majority owner. Following consideration of the options identified in the Final Report, Waverley Housing is now progressing "Option 3", following more detailed community consultation and internal due diligence work. The intended regeneration focusses on Beech Avenue and associated streets. It is anticipated that this will provide around 115 new build houses following demolition

of unpopular house types and the opportunity to redesign the public open areas to reflect Placemaking and Secured by Design principles. This SHIP includes 3 phases of proposed new build project proposals in order to deliver this intended regeneration.

### Site Development Briefs

Scottish Borders Council will, in consultation with its RSL partners, identify the size and type of housing required within Housing Market Areas, settlements and individual sites to meet housing need and to link in with other Council strategies. This will also extend to recipients of Section 75 Agreements where it envisaged that size, type, housing mix, space standards, tenure(s), method of land valuation etc will be set. Early intervention with developers on S75s including agreeing target development costs for the whole affordable housing package to achieve realistic benchmarks, master planning, design solutions, and legal agreements to tie in land and development deals to stabilise costs, will help bring greater certainty in deliverability on an ongoing long-term basis. Early discussion with developers and contractors will help provide certainty of workload and will have a greater impact on their competitiveness rather than the size of the individual project or overall programme.

The SHIP 2017-22 first noted local concerns regarding increasing tender prices from the then available information from the Building Cost Index Services (BCIS) produced by the Royal Institute of Chartered Surveyors. This has been borne out by the Borders RSLs experience. Recent BCIS information [BCIS – Quarterly review of building prices construction March 2019, Issue 152] predicts the following annual increases in “All-in Tender Prices”; +3.1% in 2018/19, +3.9% for 2019/20, +6.3% for 2020/21 and +6.4% for 2022/23. Locally active RSLs have been using the BCIS all-in Tender Price Index, and will continue to monitor local tender prices since their experience does not always reflect the projections for the Scottish market in the Affordable Housing Sector. Such tender price inflation is clearly a matter of concern for programme delivery. An exercise was done to review recent local RSL tender returns, and recent experience indicates that Berwickshire, Eildon and Scottish Borders Housing Associations have all had to undertake challenging “value-engineering” exercises after consideration and checking of tender returns in an attempt to keep projects financially viable and deliverable. All other things being equal big increases in tender costs well in excess of probable costs will require to be met by RSL private finance arrangements. Such cost increases will continue to put pressure on individual RSL private funding capacity. Tender price inflation is a cause of concern for both Scottish Councils and RSLs and there is view emerging that their respective representative bodies should collaborate and seek a review of Scottish Government Affordable Housing Supply Programme grant rates. In addition there is a related Brexit factor which could potentially manifest itself through a continued weakening of the pound sterling in currency rate exchanges, thereby making imported goods and construction materials more expensive, and potentially negatively impacting on the lending market.

It is difficult to bring projects from inception through to tender approval quickly due to ever increasing external factors and compliance requirements. Consultation with public utilities, Scottish Environmental Protection Agency (SEPA) all impact on project design and the design and development process. This in turn

impacts on the ability of RSLs to accelerate projects or to bring forward a shadow programme unless the land is already owned and the project already substantially worked up. However, SEPA continues to be regularly represented at the joint meetings between the Council, RSLs and Scottish Water with the aim of meeting programming needs and thus improving deliverability.

The Council is dealing with the above constraints in a variety of ways such as regular liaison with Scottish Water and other public utilities to reach a greater understanding of each player's respective processes. This in turn informs the programming of development and design work in order to produce realistic project delivery timescales.

Brief details on all of the above constraints and any actions being taken to remove or reduce these constraints are provided on a site by site basis. Notwithstanding these constraints the five-year planning horizon set out in this SHIP remains relatively stable with a clear demonstration of projects being delivered and sites that can be developed with some confidence previously .

## **7. Resourcing the Programme**

The Council has been previously used borrowing and on-lending from Public Works Loan Board in order to progress affordable Housing delivery via the National Housing Trust Round 1 and Local Authority Variant initiatives. The Council still supports affordable housing delivery through use of available Second Homes Council Tax and Affordable Housing Policy Developer Contributions. There are a number of other funding resources that the Council and its development partners can draw upon including Affordable Housing Supply Programme Funding, Rural housing Fund, RSLs Private Finance Borrowing and Scottish Water Grant Funding. Berwickshire and Eildon Housing Associations secured Charitable Bond funding for the first time in 2017-18 in lieu of Scottish Government Grant which was used to deliver recently completed developments at The Glebe Chirnside, High St Selkirk and Howdenburn Jedburgh. Most Recently, in July 2019, Eildon Housing Association secured a £40m investment from the Pension Insurance Corporation, which is this Lender's first such private placement with a Scottish RSL.

In 2018-19 the Council used £0.331m from its Affordable Housing Budget, also referred to as the Second Homes Council Tax Budget to assist affordable housing delivery in Scottish Borders. This was grant to Bridge Homes LLP to assist 9 property acquisitions at Hydro Gardens Peebles and Washington Avenue Kelso, grant to enable Scottish Borders Housing Association to purchase the last remaining privately owned "Right to Buy" flat in the demolition area within Stonefield Hawick. The Council also made a £0.140m contribution to the Council's revenue budget. This explains the figures provided reflected in Scottish Government SHIP Table 5.1 within the Appendix 5.

The Council has been consciously building up an available balance being held in the Second Homes Council Tax budget in anticipation of it being used to assist delivery of extra care housing developments to augment Affordable Housing Supply Programme grant funding from Scottish Government's More Homes Division and Private Finance contributions from both Eildon Housing Association and Trust Housing Association.

During 2018/19, the Council agreed to contribute £1.090m to assist Trust Housing Association to deliver 30 Extra Care flats and 19 Amenity Houses at Todlaw Duns, and up to £1.8m to assist Eildon Housing Association deliver 39 Extra Care flats at Langhaugh Galashiels, and £0.750m to Eildon Housing Association to deliver 34 proposed Extra Care flats at the former high school site in Kelso. These are high cost projects and in order to ensure best value is achieved, lessons learned from Dovecot Court Peebles has helped informed the designs going forward for Todlaw and Todlaw, and pipeline extra care developments. The Council has also agreed to grant assist Waverley Housing up to £0.300m to assist purchase of a small number of privately owned flats as a precursor to block demolitions as part of the Beech Avenue regeneration project. The Council's Second Homes Council Tax budget has finite annual income which will be a key determinant of both the level of financial support available to assist construction of individual developments, and the potential programming of these grant contributions to dovetail with construction activity.

The Council spent £0.072m from its Affordable Housing Policy Developer Contributions Housing Market Area balances to assist affordable housing and project delivery in 2018-19. See figures provided in Scottish Government SHIP Table 5.2 within the Appendix 5. This was used to fund Master Planning Study for Upper Langlee, Housing Needs and Aspirations of Young People Study, and Integrated Strategic Plan for Older People's Housing care and Support.

Table 12 below illustrates the estimated £158m level of total investment required to deliver the affordable housing projects identified in this SHIP 2020/25.

**Table 12: Estimated levels of investment in affordable housing 2020 – 2025\*<sup>6</sup>**

	Year 1	Year 2	Year 3	Year 4	Year 5	Total
	2020/21	2021/22	2022/23	2023/24	2024/25	
AHSP new build	30.888	19.656	8.928	5.544	9.504	£74.520m
AHSP remodelling	0.400	0.125	-	-	-	£0.525m
RSL Private Borrowing	34.125	20.475	9.300	5.775	9.900	£79.575m
Extra Care 2 <sup>nd</sup> C/Tax	1.500	0.750	0.750	-	-	£3.000m
2 <sup>nd</sup> Homes C/Tax	0.150	-	-	-	-	£0.150m
Rural Housing Fund	0.390	-	-	-	-	£0.390m
Private borrowing	0.306	-	-	-	-	£0.306m
<b>Totals</b>	<b>£67.759m</b>	<b>£41.006m</b>	<b>£18.978m</b>	<b>£11.319m</b>	<b>£19.404m</b>	<b>£158.466m</b>

\* Figures are rounded up

## 8. Equalities

A good supply of high quality affordable housing is a basic requirement and fundamental in ensuring the effective delivery of a number of the national outcomes particularly outcome 7 'We are tackling the

<sup>6</sup> Calculations were done on the basis of 3p 3 apartment benchmark grant of £72k per unit and assumed private borrowing of £75k per unit and 2<sup>nd</sup> Homes Council Tax. Figures were rounded up for modelling purposes.

significant inequalities in Scottish Society'. Figure 2 on page 12 sets out our Local Housing Strategy 2017-2022 Priority Outcomes, the first of which is "The supply of housing meets the needs of our community".

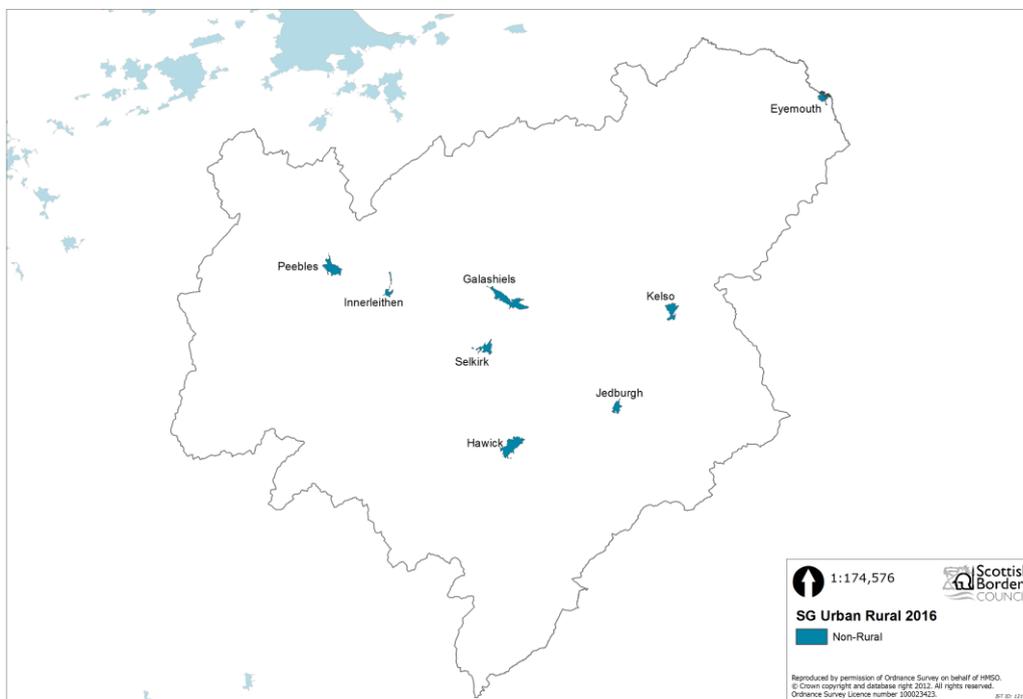
## 8.1 Impact Assessments

### Rural Proofing

Rural proofing is designed to help ensure that the needs of rural areas are fully taken into account in the development of all new Scottish Borders Council policies and strategies. Rural proofing aims to check that rural areas are not overlooked, or adversely affected, by Council policy and strategy decisions. A 10 question rural proofing checklist was developed and is applied to ensure that the needs of people who live in, work in, or visit rural areas within Scottish Borders are considered.

The SHIP project working group carried out a rural proofing exercise as part of the preparation of the SHIP in August 2019. It was determined that the delivery of this SHIP will not have an unforeseen impact on the rural area and that the needs of rural areas have been properly taken into account. Rural proofing applies to all areas of Scottish Borders classified by Scottish Government as 'remote rural' or 'accessible rural'. This applies to all areas of Scottish Borders out with the towns of Galashiels/ Tweedbank, Hawick, Innerleithen, Peebles, Selkirk, Eyemouth, Jedburgh and Kelso. See Figure 15 below.

**Figure 15: Non Rural Areas Map**



## 8.2 Equalities

In line with both Council policy and legislative requirement the SHIP 2020-2025 update was subjected to an Integrated Impact Assessment (IIA). The IIA considers the Council's Public Sector Equality Duty (previously covered by Equality Impact Assessment) and, where appropriate, the Fairer Scotland Duty. The outcome of that impact assessment has not identified any concerns about the way the delivery of the SHIP is likely to affect any of the equalities groupings.

In accordance with Section 7 of the Environmental Assessment (Scotland) Act 2005 a pre-screening assessment of the SHIP 2019-2024 had been undertaken using the criteria specified in Schedule 2 of the Act. The pre-screening assessment identified no or minimal effects in relation to the environment hence the SHIP is exempt from SEA requirements under Section 7 (1) of the Act.

## 9. Monitoring and Evaluation

The SHIP Project Group continues to act as a steering group to monitor the delivery of the SHIP and is responsible for the on going review process. The group meets twice yearly to align with the existing quarterly programme planning review meetings between the Council and the Scottish Government's More Homes Division (East). New potential project opportunities are routinely assessed by the group using the AHPPWM and prioritised within the context of already prioritised affordable housing projects. Similarly, any changes in circumstances in those projects already assessed are reviewed within the same framework. This has allowed the Council and its partners to respond to dynamic circumstances and realise opportunities when they present. The overall monitoring of the delivery of SHIP is reported to Council, the Community Planning Partnership and Borders LHS Partnership is done on an annual review basis.

## 10. Summary

Local Authorities are required to produce and submit a SHIP to the Scottish Government annually for review. Scottish Borders Council with the involvement of its key partners via the SHIP Working Group has prepared this SHIP 2020-2025 submission. The SHIP articulates how affordable housing priorities in the Council's Local Housing Strategy (LHS) will be resourced and delivered over the above rolling five year planning horizon.

This SHIP submission has been prepared using a variety of funding arrangements including; Scottish Government resource Allocations for 2019-2021 and a subsequent four year resource planning assumption covering the period up to 2021-2025, Rural Housing Fund, RSL resources and private sector borrowing, and the Local Authority assistance through the use of 2<sup>nd</sup> Homes Council Tax, Affordable Housing Policy Developer Contributions, and strategic disposal of the Council's land. It remains to be seen what the level of Scottish Government funding will be towards assisting affordable housing delivery by the new Scottish Parliament. A creative and practical approach has been adopted in the preparation of this SHIP which has

been developed from a continued confirmation of RSL financial capacity and assurance on the deliverability of projects. The Council and its RSL partners are confident that processes are in place which will enable the management of the delivery of the affordable housing programme to continue following the Scottish Parliamentary elections in 2021. It is hoped that affordable housing delivery will continue to be a priority for the new Scottish Parliament, and that future Resource Planning Allocations and Assumptions will provide stability and certainty for 2021-2022 and beyond.

As stated on page 7, the development of this SHIP, in accordance with the current Guidance issued by the Scottish Government in August 2019. Methods of project prioritisation have been illustrated and constraints have been addressed through the SHIP process and project prioritisation weighting matrix to ensure that projects are deliverable. The SHIP also addresses the contribution that the project priorities make to greener standards, energy efficiency, environmental standards and equality issues.

This SHIP submission outlines the continued excellent delivery of 192 new affordable houses over the period 2018-2019, an anticipated delivery of 126 during 2019-2020 and a very ambitious and aspirational 1066 new affordable homes over the life of the SHIP 2020-2025. Should all identified challenges and infrastructure issues be resolved in a timely manner, the anticipated grant funding is forthcoming, the sector has the capacity to deliver on such a scale then the Council and its partners are optimistic that we can deliver substantially more affordable homes than delivered previously, which will not only help Borders communities access affordable housing but contribute towards meeting the Scottish Government's ambitious 50,000 new affordable homes target over the life of the current Parliament.

## 11. Glossary

AHSP	Affordable Housing Supply Programme
BCTG	Borders Construction Training Group
BHA	Berwickshire Housing Association
B'wood	Blackwood
BRPCP	Borders Regional Procurement Partnership
ECH	Extra Care Housing
EHA	Eildon Housing Association
GN	General Needs housing
GIS	Geographic Information System
HA	Housing Association
HCS	House Condition Survey
HCS	Housing Contribution Statement
HECA	Home Energy Conservation Act
HMA	Housing Market Area
HNDA	Housing Needs and Demand Assessment
HNS	Housing Needs Study
IJB	Integrated Joint Board
LA	Local Authority
LD	Learning Difficulties – (housing for people with)
LCHO	Low Cost Home Ownership
LHS	Local Housing Strategy
ME	Minority Ethnic
MHS	More Homes Scotland
NHT	National Housing Trust
OMSE	Open Market Shared Equity Scheme
OMV	Open Market Value
OP	Older Persons' housing
PAN	Planning Advice Note
PRS	Private Rented Sector
PSHG	Private Sector Housing Grant
RPA	Resource Planning Assumption
RRTP	Rapid Rehousing Transition Plan
RSL	Registered Social Landlord
RTB	Right To Buy
SBC	Scottish Borders Council
SBHA	Scottish Borders Housing Association
SESHoF	South East Scotland Housing Forum
SG	Scottish Government
SHCS	Scottish House Condition Survey
SHIF	Strategic Housing Investment Framework
SHIP	Strategic Housing Investment Plan
SHIPPG	Strategic Housing Investment Plan Project Group
SHQS	Scottish Housing Quality Standard
SLP	Strategic Local Programme
SPP	Scottish Planning Policy
TBC	To be confirmed
THA	Trust Housing Association
TOPS	Transforming Older Peoples Services
WC	Wheelchair standard housing
WH	Waverley Housing

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**HOUSING STRATEGY, POLICY & DEVELOPMENT**

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