

Affordable Housing Policy Implementation Guide



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1. Introduction

- 1.1 Approval was given by the Environment and Development Committee in September 2004 for Fife Council’s overall approach to addressing the need for affordable housing through the planning system. The basis for this approach lies in the Local Housing Strategy for Fife (LHS), which covers the period 2003-08. Draft Supplementary Guidance on Affordable Housing was approved by Members of the Environment & Development Committee in November 2005.
- 1.2 This implementation guide should be read in conjunction with the Supplementary Guidance on Affordable Housing and the emerging replacement Fife Structure Plan ‘Fife Matters’. These notes are intended to provide practical advice on how the requirements of the planning process can be met in terms of the affordable housing policy.
- 1.3 These notes have been agreed jointly between Fife Council’s Housing Service, Development Services and the Law and Administration Service and in consultation with wider services and agencies.

2. Affordable Housing Needs

- 2.1 The Council’s Supplementary Guidance on Affordable Housing has been developed based on the housing needs identified by the Council’s Local Housing Strategy.¹
- 2.2 The shortfall of affordable housing has been identified by undertaking housing needs and affordability assessment studies, most recently during 2005 by specialist housing consultants Arneil Johnston (Fife Council Housing Needs and Affordability Study²).
- 2.3 In order to support the Council’s Affordable Housing Policy, Fife Council will undertake to continually monitor housing needs and affordable housing issues in Fife through the LHS. This will include commissioning of formal housing needs surveys as appropriate.
- 2.4 The Supplementary Guidance on Affordable housing sets individual requirements for the four housing market areas in Fife. Detailed exceptions will apply in respect of 7 Locality areas in the Dunfermline and Kirkcaldy housing market areas as shown. Housing sites should contribute the following percentages of their capacity in the form of affordable housing.

Housing Market Area	% requirement	Locality Area	% requirement
Dunfermline	25%	Kelty	5%
		Benarty	5%
		Lochgelly	5%
		Cowdenbeath	5%
Cupar	20%		
St. Andrews	30%		
Kirkcaldy	10%	Methil	5%
		Buckhaven	5%
		Kirkcaldy Localities	15%

More information on how these percentages have been calculated is provided within the Supplementary Guidance on Affordable Housing.

A map of Fife illustrating the above % requirements is included at appendix 1

¹ LHS Update - Finalised statement 2005

² Study available on line at www.fifedirect.org - search for affordable housing.

- 2.5 In urban areas the site size threshold for on-site provision will be 20 units and above with off-site provision for sites of less than 20 units. For rural areas (settlements of 3,000 persons or less) the threshold for on-site provision will be 10 units and above with off-site provision below this level. Sites of 1 unit in both urban and rural areas will be excluded from the requirement.

3. Affordability Mix

- 3.1 ‘SPP3 Planning for Housing’ broadly defines affordable housing as “housing of a reasonable quality that is affordable to people on modest incomes”. Affordability is a relative rather than an absolute measure. How much a household can afford will depend on income level, household size, and household preferences. How much rent should be charged will depend on property size, type, location and property condition. It is therefore not appropriate to set definitive affordability thresholds. However, examples have been given to assist with understanding. As is emphasised in ‘SPP3 Planning for Housing’, the Council will seek to promote mixed, balanced communities developing a range of housing at sub-market levels of affordability.
- 3.2 In response to the housing need assessment Fife Council’s primary requirement and hence priority is for social rented housing. This will be on the ratio of 65% rented 35% other affordable tenures, although this will vary by location. The housing needs study identified that 35% of those in need and requiring affordable housing envisage the need would be met through the market and 65% of those in need and requiring affordable housing envisage the need to be met through the social rented sector.
- 3.3 In addition, the housing needs study identified that a large part of the need in Fife should be met by special needs housing. (See tables 120 & 121 - paragraphs 14.2 & 14.4 of Housing Needs Assessment on pages 119 & 120).
- 3.4 Fife Council recognises that the availability of public subsidy will be a significant factor in determining which form of affordable tenure may be provided. Where public subsidy is not available (see section 8) it may not always be possible to deliver housing for social rent. However, the Council will work proactively with Developers and Registered Social Landlords (RSLs) to ensure that alternative tenures can be delivered.
- 3.5 Fife Council also recognises that in some cases there is a requirement for the developer to either provide, or make a financial contribution to, other major supporting and infrastructure elements such as schools, drainage, road improvements etc. On particular sites there may be high costs to remediate contamination or address poor ground conditions. Where the developer can demonstrate to the Council that the percentage requirement for affordable housing might render the development uneconomic this will be taken into account.

4. Tenure

- 4.1 This section defines different types of affordable tenure.
- 4.2 As per the Supplementary Guidance on Affordable Housing, Fife Council recognises the following categories of housing as being affordable:

- a) **Housing for Social Rent:** Owned and / or managed by a Registered Social Landlord (RSL) (i.e. a Housing Association or Council). RSLs are regulated and inspected by Communities Scotland and are required to meet minimum standards of performance across key functional areas, including housing management, property management and property development. The wider direction and general conduct of a RSL's business and its method and systems of management are subject to regular scrutiny. Fife Council will therefore not require any further assurances regarding the affordability of housing where there is involvement of a RSL regulated under Section 79 of the Housing (Scotland) Act 2001. Although this is the preferred tenure of Fife Council for the provision of affordable housing it should be noted that developments by RSLs are not guaranteed to receive public subsidy. Rents should follow RSL rent policies, which are subject to regulation by Communities Scotland. To qualify for public subsidy, Communities Scotland will require that design specifications meet their quality standards and accommodation will be allocated according to needs based allocation systems administered by RSLs and / or the Council.
- b) **Shared Ownership Schemes:** Form a mixed tenure between home ownership and renting (usually from an RSL). The proportion of property ownership and renting can vary depending on the household's circumstances and preferences and the policies operated by the housing provider. Households have the opportunity to staircase up in 25% tranches and can buy the properties outright. Again the Council will not require any further assurances regarding the affordability of such housing, where this is an RSL regulated under Section 79 of the Housing (Scotland) Act 2001. First preference will be given to households that are approved as a priority client group under the RSL's scheme. Shared ownership meets the needs of affordable housing through the initial sale only, therefore it is not reasonable to expect this tenure to be available in perpetuity.
- c) **Shared Equity Schemes:** Where a RSL or private developer retains a stake in the ownership of a property. RSLs are usually involved, but if not then an appropriate mechanism must be in place to ensure units remain affordable. A new shared equity scheme "Homestake" is being launched by Communities Scotland in 2005 for RSLs. A key target group will be first-time buyers. This will include new households but also people affected by marital breakdown and people currently renting. The scheme will also be designed flexibly so that it can be used, for example, to assist disabled people and older people to access more suitable housing. Unlike shared ownership the owner pays no rent for the equity stake which is retained by the RSL or developer. As with shared ownership, this tenure meets the needs of affordable housing through the initial sale only, although in certain areas of high pressure it will be possible for RSL's to retain a 'golden-share' in the property.
- d) **Low Cost Home Ownership / Discounted Sale:** This will normally involve housing for sale at a price below full market value. However, given the steep rise in house prices experienced in recent years, this particular method of delivery may not always achieve the objective of addressing genuine affordable housing need. The selling price must consider the maximum income level of the target priority purchase group. Fife Council will make use of Section 75 agreements and other appropriate powers to ensure future sales continue to be affordable and are promoted to priority client groups. First preference will be given to purchasers within the priority client group. This will require to be assessed on a case by case basis and will require to be monitored over time, by Fife Council.

A copy of the Discounted Sale Pack, which includes an information leaflet as well as a procedure note, is available from Fife Council Housing Service (see contacts section).

As an indication, the following maximum income levels and associated target house prices for the LHS areas within Fife should be used.

LHS Area	Mean Income	Target House Price (mean * 3.5) for a 2 bedroom property	Max. Income level (2+ person HH's)	Max. Income level (single person HH)
Cowdenbeath	£21,765	£76,176	£22,000	£18,000
Dunfermline & the Coast	£29,699	£103,945	£30,000	£26,000
West Fife Villages	£27,834	£97,419	£28,000	£24,000
Cupar & Howe of Fife	£28,026	£98,092	£28,500	£24,500
Largo & East Neuk	£28,313	£99,097	£28,500	£24,500
St Andrews	£29,597	£103,589	£30,000	£26,000
Tay Coast	£29,238	£102,332	£29,500	£25,500
Glenrothes	£24,742	£86,596	£25,000	£21,000
Kirkcaldy	£23,733	£83,066	£24,000	£20,000
Leven	£20,857	£73,000	£21,000	£17,000

These income levels are informed by mean CACI PayCheck 2003 income levels. The maximum residual savings after purchase should not exceed £5,000 (although, this may be reviewed if the applicant is an older retired person). These income levels/target house prices will be reviewed at least every two years by analysis of CACI PayCheck and Sasines, independently produced data sources.

- e) **Special Needs Housing:** Fife Council's Housing Needs Assessment has highlighted that one particular cause of housing need in Fife is a shortage of housing suitable for households with particular needs. Housing for elderly or disabled people, or others with special design or management requirements may be categorised as an acceptable form of affordable housing but must still fulfil the requirements of one of the forms of affordable tenure set out above. Fife Council will work with developers/RSLs to provide for priority clients with a need for special housing. Fife Council and the development industry will require to work together to promote housing that meets housing for varying needs standards.
- f) **Mid Market Rent:** This is defined as housing with rents set at a level higher than purely social rent, but lower than market rent levels, and affordable by households in the priority client group. It is expected that Mid Market Rent would normally be provided through an RSL or other affordable housing provider agreed by the Council. This tenure type has the advantage that given the higher rent levels the development can be built with a lower or no public subsidy. Mid Market Rent will only be relevant in areas where demand and pressure is great. First preference will be given to those that are approved as a priority client.
- g) **Housing for Sale on the Open Market:** Housing for sale without subsidy. It will need to be clearly demonstrated that such housing meets the needs of and is affordable to categories of household identified through the housing needs survey. This tenure type will only apply, in limited circumstances to housing in areas characterised by low house prices. These areas include Dysart, parts of Levenmouth, the Lochgelly/Ballingry area and parts of the West Fife Villages.

- h) **Other types of Affordable Housing:** Other types of affordable housing tenure may be suggested by developers if innovative or through Scottish Executive policy changes. It is also recognised that discounted serviced plots for self-build by the intended owner occupier can contribute to the overall need, particularly in rural parts of Fife.
- 4.3 Fife Council's clear priority is for the provision of social rented housing, although all of the above listed tenures have a role to play in the provision of affordable housing for Fife. The priority for social rented housing would only apply in suitably sized sites. Early negotiations with Housing Service staff would clarify the number of social rented units or other tenures that developers would be required to provide.
- 4.4 As per the Supplementary Guidance on Affordable Housing the Council's preference is for on-site provision, however, where this is deemed to be inappropriate, fully serviced land may be provided (at a reduced cost) or as a last resort, the Council may accept payment of an appropriate financial contribution towards the provision of affordable housing (see Section 11 of this Implementation Guide for further information on Commuted Sums).

5. Priority Client Groups

- 5.1 Where households apply for social rented housing, they will be assessed and will qualify for housing under the criteria used by the Council or a RSL in respect of its allocations policy and housing register. This includes those who by reason of age, infirmity or disability are in need of special housing.
- 5.2 RSLs operating in Fife will have their own particular eligibility criteria for Shared Ownership and Shared Equity.
- 5.3 Where the type of affordable housing being developed is for:
- Low Cost Home Ownership / Discounted Sale or
 - Mid Market Rent

The Council or partner RSL will give priority to applicants who fulfil the following criteria:

- A. **First time buyers** - Defined as applicants who have never owned or part-owned a home before and who are seeking to step onto the home ownership ladder for the first time.
- B. **Those not presently home owners** - consideration will be given to applicants who have previously been owner-occupiers where the personal circumstances warrant it (e.g. significant deterioration in the applicant's financial circumstances or a relationship breakdown).
- C. **Applicants who are currently living in public rented sector housing** - (i.e. housing associations or council) because the effect of a successful sale/allocation to one of these applicants is to free up an affordable rented unit for another household in housing need.
- D. **Housing list applicants of an RSL operating in Fife (Fife Council or Housing Association) who have a housing need.**

In each of the above cases A, B, C or D applicants must demonstrate the following:

- E. Their **income is low enough** that they could not compete on the open market.
- F. The priority purchase property must be used as the applicant household's **permanent home**.
- G. They have a **local connection** either through work, family or cultural networks.
- H. The **size of the property allocated should be appropriate to the size of the household**.

- 5.4 Applicants who can afford to buy a house on the open market are not eligible, nor are those who could not properly afford to purchase the property. An assessment of the applicant's financial circumstances will take place, which requires verification from the applicant's bank or building society that he/she can truly afford and sustain all the costs involved. For the list of maximum household incomes please see table in section 4.
- 5.5 Further information on the process of applying for a discounted sale property can be found in the Discounted Sale Pack available from Fife Council Housing Service (see contacts section).

6. Marketing of Discounted Sale properties

- 6.1 Developers should provide a marketing strategy to the Council (Housing Service) in advance of the properties being completed. As sales staff will be the first point of contact for all potential applicants, they shall be required to provide advice to priority purchasers. Joint meetings will take place with the Council to ensure sales staff are familiar with the priority purchase policy.
- 6.2 For the marketing period the Council will operate a 'cascade' approach. The marketing period for discounted sale properties will be 4 months. 'Marketing' includes advertising, promoting and administering sales. If after this time period the properties cannot be successfully sold / allocated to anyone fulfilling the eligibility criteria A, B, C, or D above then the Developer (with written agreement from the Council) will be entitled to sell / allocate to applicants who can demonstrate compliance with criteria set out in E, F, G, H only. If after a further 3 months no one is forthcoming matching these criteria then the developer (with the written agreement of the Council) will be able to sell the units on the open market with no occupancy restriction attached.
- 6.3 The Council will have to be satisfied that every reasonable effort was made on the part of the developer to successfully market the properties to the priority client group.
- 6.4 There will be no centralised list held for discounted sales properties and applicants will apply for each development separately.

7. Delivering the affordable element

- 7.1 There are three principal mechanisms through which developers may fulfil their affordable housing obligations. (as detailed in Section 8 of the Supplementary Guidance on Affordable Housing).

On site Provision

- 7.2 Depending on local circumstances, the Councils clear preference will be for built units on-site, where developers build units of affordable housing as an integral part of a mixed residential development. Except in the case of Discounted Sale, these units would be transferred to a RSL for onward management and maintenance. The objective of this approach is to make it impossible to tell the tenure of a particular property from its external appearance. This approach achieves a successful integration of different tenures

both in terms of architectural appearance and in social terms. This type of development tends to be more cost effective in terms of procurement.

- 7.3 Alternatively, the transfer of fully serviced land to the Council or RSL at the appropriate value in order for an RSL to carry out the development of the affordable units themselves would be acceptable. The disadvantage of this approach is that different parts of the development are not integrated. Care should be taken to ensure that the affordable element of land is not subject to any particular development constraints. The affordable and non-affordable elements of the development should be completed within similar timescales except in exceptional circumstances. In determining an appropriate value for such land the Council will take into account any possible extraordinary servicing costs associated with the site.
- 7.4 Developers should take the requirement for affordable housing into account in negotiating a land value with site owners in order to minimise the loss of potential income. Developers/landowners may expect to receive an appropriate value for affordable housing land in Fife. In the event of any dispute over land values, an independent valuation should be commissioned by the developer e.g. the District Valuer.
- 7.5 The only exceptions to the above approach would be where circumstances can be demonstrated to the satisfaction of Fife Council that provision of affordable housing on-site would render the development uneconomic.

Off-Site Provision

- 7.6 Where Fife Council agrees that on-site provision is inappropriate, the provision of affordable housing within the same locality or if this is not possible, within the same housing market area (wherever possible) will be expected. Where the provision is on an alternative site then this should include the provision of affordable housing required from the first development site plus the contribution that would be required from the alternative site if it were to be developed in its own right for mainstream housing. Off-site provision should preferably take the form of built units or fully serviced land at a reduced value, and benefiting from the appropriate planning permission.

Commuted Sum

- 7.7 Exceptionally and as a last resort, the Council may accept payments in lieu by agreement with the developer. The disadvantage of these payments is that they do not promote the creation of balanced, mixed communities on the site being developed. They may also prove inappropriate if there are no suitable alternative sites for affordable housing in the surrounding area and they could also involve additional administration. For more details on commuted sums please refer to Section 11 of this document.

General

- 7.8 Early negotiations with Fife Council are vital. Developers are encouraged to seek early negotiations with Fife Council on aspects of site development including number, type and design of housing and the method of delivery. Where it has been decided that a developer will develop units for a RSL accessing Communities Scotland subsidy, discussions should begin with a RSL at the earliest opportunity possible. Fife Council and Communities Scotland can introduce a partner RSL to work with, where appropriate. Developers will need to ensure that Communities Scotland design standards are met within the housing it builds and also that Housing Association Grant (HAG) benchmark targets are met. Early work with a RSL will ensure that targets and standards can be met. RSLs operating in Fife have their own design briefs. Fife Council is keen to promote high quality in new design through “Creating a Better Fife” the Fife Urban Design Guide.

8. Availability of subsidy

- 8.1 Developers should note that subsidy for the provision of affordable housing is not guaranteed. Where subsidy is not available, the policy's requirement to deliver affordable housing remains. The priority areas for funding for Communities Scotland's investment are outlined in the document 'Affordable Housing Needs in Fife' - strategic local investment framework. This document will be subject to review on an ongoing basis.
- 8.2 If an acceptable development programme cannot be agreed with Communities Scotland within a reasonable time period, alternative means of providing the affordable element should be discussed with the Council at the earliest opportunity.
- 8.3 Subsidy will only be considered where the following circumstances apply:
- Proposed housing meets housing priorities of Fife's Local Housing Strategy and the areas above.
 - Proposed housing meets Communities Scotland's quality standards (as set out in "Housing for Varying Needs" reference).
 - Proposed housing meets Housing Association Grant (HAG) cost benchmarks and is acceptable to Communities Scotland.
 - Proposed housing is part of an existing or agreed development programme.
- 8.4 As previously stated, the Council's priority is the delivery of social rented housing. The rationale for this is that social rented housing:
- Is the first priority of the affordable housing policy and will best meet the priorities of the Local Housing Strategy
 - Will be kept affordable in perpetuity as rented housing (unless there is a change in legislation)
- 8.5 It is recognised that without a subsidy it will be difficult to deliver social rented housing. The Council's view therefore is that as far as practicable and possible Communities Scotland subsidy should be used to deliver this tenure type.

9. Securing the Affordable Contribution

- 9.1 In the case of social rented housing, the Council will wish to ensure that the properties remain as such, in perpetuity under the management of a Registered Social Landlord and appropriate provisions to this effect will be inserted in section 75 agreements to accompany the grant of permission.
- 9.2 With regards to private sector developments, the Council will try to ensure that housing remains affordable, normally in perpetuity, or at least for a reasonable period, by the use of Section 75 agreements or other mechanisms to regulate the resale price of individual houses and the type of purchasers entitled to buy them. A standard clause will be inserted in the agreements which will require that the future sales are tied to purchasers who meet the specific affordability requirements referred to in section 4, normally by means of reference to the then current median income levels. However, the Council may opt to require different affordability indicators such as priority client groups (see section 5).

10. Lender Interests

- 10.1 Affordable Housing should remain affordable in perpetuity. Care will be taken when drawing up legal agreements to ensure that lenders' interests are taken into consideration. Legal agreements will include clauses for lenders to be able to repossess houses where purchasers have defaulted on a mortgage. It will also include clauses that allow RSL's to dispose of a house with the written consent of Communities Scotland if it cannot be tenanted. In all cases the RSL will be given a reasonable time period in which to find an alternative priority purchaser or tenant.

11. Commuted Sums

- 11.1 Exceptionally and as a last resort, the Council may accept commuted payments from Developers. These payments would be in lieu of on-site or off-site provision. The Council prefer not to accept commuted sums as they do not promote the creation of mixed and balanced communities on the development site and they prove to be inappropriate if no suitable alternative site for affordable housing can be found in the area. Commuted sums would also involve additional administration for Council staff and partners.
- 11.2 Commuted sums will be negotiated between the Developer and Fife Council Development Service officers with support from other Services as appropriate. They will be negotiated with reference to an independent land valuation (usually carried out by the Valuation Office Agency (District Valuer) or another independent chartered valuation surveyor agreed by both parties). The valuation will take into account the end use value for affordable housing and the difference between it and the market value as well as other site specific factors such as servicing costs. This is consistent with current Government advice (Paragraph 38 of PAN 74) which suggests that land be transferred at a value relating to its end use i.e. affordable housing.

An example of calculation of a commuted sum payment would be:

The market value multiplied by the percentage requirement of affordable housing **plus** the costs of servicing the land multiplied by the percentage requirement of affordable housing **MINUS** the sum that could/would be obtained from an RSL (where there is RSL involvement).

e.g. for a site in the Cupar area with an affordable housing requirement of 25%

Market Value = £500,000

Servicing Costs = £75,000

Sum that would be obtained from RSL = £20,000

Therefore:

£500,000 x 0.25 = £125,000

+

£75,000 x 0.25 = £18,750

-

£20,000

= £123,750

- 11.3 The approach to calculating commuted sums will be reviewed over time based on the experience of implementation, best practise advice and experience elsewhere. In particular, there are current discussions between East, West & Mid Lothian Councils, City of Edinburgh Council and Fife Council to agree a common approach across these Council areas. It is hoped that this approach will produce common practice giving certainty for all and reduce disagreement.
- 11.4 Commuted sums will normally be agreed through Section 75 agreements. Payments will be made in accordance with the site, scale and phasing of the development and will be detailed in the Section 75 agreement.
- 11.5 The system for handling payments of commuted sums will be open and transparent. Payments will be made to the Council and held until they can be used for the provision of affordable housing. Commuted sum payments will be 'ring-fenced' for use in the provision of affordable housing. Commuted sums will be used in the same locality (Fife Council localities) as the original development or if this is not possible then at least in the same housing market area.
- 11.6 Payments will be released through joint agreement by the Council's Development and Housing Services and will be used to supplement Communities Scotland's programme for new affordable housing.

12. Developing and processing affordable housing proposals

- 12.1 Early contact between developers and Development Service and Housing Service officers will assist in limiting possible delays to the determination of the application. Contacts are listed in Section 13 of this note.
- 12.2 Housing Service officers are able to introduce developers to a partnership RSL where appropriate, and can also liaise with Communities Scotland to discuss the availability of subsidy. It is advisable for developers to make early contact with Registered Social Landlords to discuss proposals.
- a) **Developers:** Developers must demonstrate clearly that the proposals for affordable housing and delivery mechanisms are clearly set out as part of the initial application. Pre-application discussions are encouraged and will ensure that this happens. Fife Council Housing Service and Communities Scotland will provide advice with regard to delivery mechanisms and the availability of subsidy. They can also nominate a RSL partner where appropriate. (This will in all but exceptional circumstances be to a RSL with preferred partner status.) Early discussions with RSL development partners are required to ensure agreement on delivery of appropriate units. Recognition of the requirements for affordable housing should be reflected in land price negotiations on sites. Under normal circumstances it is anticipated that the affordable housing requirement will be delivered through a reduced land value. In the event of any dispute over land values, an independent valuation should be commissioned by the developer e.g. the District Valuer.

- b) **Fife Council - Development Services (Planning):** Development Services will assess planning applications for their compliance with the affordable housing policy. If, after initial negotiation, the application does not comply with the policy, or includes affordable tenures other than social rented housing through an RSL, consultations will be carried out with the Housing Service. The affordable component will be secured through Section 75 Agreements, as detailed in Section 9. Model conditions will be prepared by and be available from Development Services.
- c) **Fife Council - Housing Service:** Housing Service staff will be available to discuss with developers the detailed mechanisms for delivering affordable housing and the type of housing required to meet needs. Housing staff will advise Development Services as to whether the affordable housing being proposed effectively meets identified local needs.
- d) **Communities Scotland:** Communities Scotland staff will discuss and programme the availability of subsidy with RSL's and developers, and will endeavour to give an early view on this aspect. They will appraise projects to ensure value for money for public subsidy. They will also be available for advice to developers or to RSL's on the provision of affordable housing.
- e) **Fife Council - Law & Administration Service:** Law and Administration will work with Development Services to ensure that legal agreements are in place to deliver the affordable housing element.
- f) **Other Fife Council Services:** Other Council Services (for example Estates Services) will become involved as and where necessary.
- g) **Registered Social Landlords:** It is acknowledged that developers and RSLs may have developed good working relations. Housing Services and Communities Scotland welcome joint development proposals which will take account of affordable housing requirements outlined in the policy. However, agreement on the priority of the scheme for development funding from Communities Scotland and the availability of funding should be sought early in the process from Housing Services and Communities Scotland to avoid abortive work. Development will in all but exceptional circumstances be routed through RSLs with preferred partner status.³

³ Communities Scotland and Housing Services are currently working through a timetabled process to select preferred partner RSLs for development. Once chosen Communities Scotland's development funding will be directed through these partnerships. A decision on preferred partners is expected at the beginning of 2006.

13. Further Information Contacts

Fife Council

For further information about and the interpretation of the Affordable Housing Policy:

David Robertson
Team Leader (Partnership & Development)
Fife Council Housing Service
Room 208, Unicorn House
Falkland Gate
GLENROTHES KY7 5NS
Telephone: 01592 416729
E-mail: david.robertson@fife.gov.uk

Dave Wardrope
Planner (Plans & Policy)
Development Services
Room 120, Fife House
North Street
GLENROTHES KY7 5LT
Telephone: 01592 413483
E-mail: dave.wardrope@fife.gov.uk

For information about housing needs, appropriate tenure mixes and delivery mechanisms:

Aleen Slater
Development Officer
Tel: 01592 413953
E-mail: aleen.slater@fife.gov.uk

Or one of the following Housing Project Officers:

Karen Gubby/Carole Kennedy
East Fife
Tel: 01592 414106
E-mail: karen.gubby@fife.gov.uk
carole.kennedy@fife.gov.uk

Claire Mackinlay
Central Fife
Tel: 01592 414113
E-mail: claire.mackinlay@fife.gov.uk

Marie Parry
West Fife
Tel: 01592 414112
E-mail: marie.parry@fife.gov.uk

Pre-application discussions should be through the relevant Development Promotion & Design Team in the 3 areas:

East
Lead Officer
Development Services
Development
(Promotion & Design)
County Buildings
St Catherine Street
CUPAR KY15 4TA
Tel: 01334 412804

Central
Lead Officer
Development Services
Development
(Promotion & Design)
Forth House
Abbotshall Road
KIRKCALDY KY1 1RU
Tel: 01592 412525

West
Lead Officer
Development Services West
Development
(Promotion & Design)
New City House
1 Edgar Street
DUNFERMLINE KY12 7EP
Tel: 01383 609120

Communities Scotland

For information regarding the availability of subsidy:

Alastair Dee
Investment Manager
Communities Scotland
Rosebery House
9 Haymarket Terrace
EDINBURGH
EH12 5YA
Telephone: 0131 313 3700
E-mail: alastair.dee@communitiesscotland.gsi.gov.uk

June McCormack
Investment Co-ordinator
Communities Scotland
Rosebery House
9 Haymarket Terrace
EDINBURGH
EH12 5YA
Telephone: 0131 313 3700
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14. Further Reading List

14.1 The following documents all relate to Fife Council's Affordable Housing Policy or affordable housing in general. Fife Council documents are available from Fife Direct www.fifedirect.org.

- a. Fife Matters - Fife Structure Plan 2006 - 2026
Written Statement
Consultative Draft March 2005 (Due to be finalised in 2006)
- b. Fife Local Housing Strategy 2003-2008
Finalised Statement
- c. Fife Council Housing Need & Affordability
Final Report
March 2005
Arneil Johnston
- d. Fife Council Supplementary Guidance on Affordable Housing
Draft
Version 6
August 2005
- e. Planning Advice Note: PAN 74 Affordable Housing
Scottish Executive Planning Division
March 2005
- f. Scottish Planning Policy: SPP1 The Planning System
Scottish Executive Planning Division
November 2002
- g. Scottish Planning Policy: SPP3 Planning for Housing
Scottish Executive Planning Division
February 2003
- h. Planning Advice Note: PAN 67 Housing Quality
Scottish Executive Planning Division
February 2003

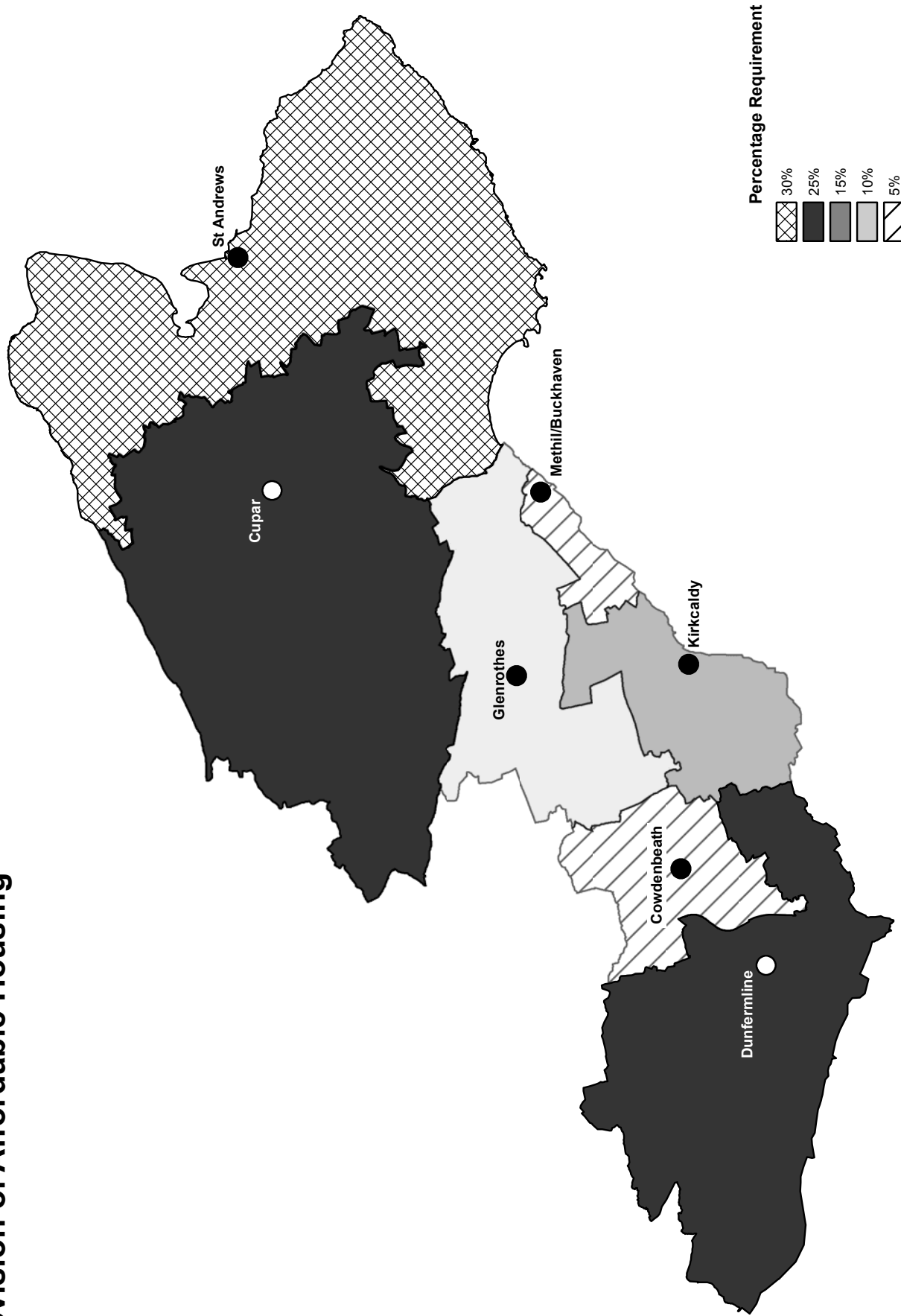
15. Monitoring & Review

- 15.1 Fife Council will undertake to regularly monitor and review its development plan policy on affordable housing and the Supplementary Guidance on Affordable Housing. An annual audit of affordable completions will take place through the Housing Land Audit Review. Responsibility for this will lie with Development Services.
- 15.2 The Council will also as previously mentioned, through the Local Housing Strategy ensure that housing needs and affordability assessment is regularly updated.
- 15.3 As with the Supplementary Guidance on Affordable Housing, it is suggested that this Implementation Guide be reviewed at least every two years in consultation between the Housing Service and Development Services as well as Communities Scotland. This will reflect any changing circumstances, new national guidance or updated housing needs assessments. Household incomes and target house prices will be reviewed and updated as part of this process.
- 15.4 The Council will seek to publish regular updates of progress as part of the monitoring process. This will include the recording and monitoring of:
- Numbers of units of affordable housing delivered by size and type
 - Numbers of market units delivered
 - Transfer value of riles and grant payable
- 15.5 The Housing Service will also monitor Discounted Sale properties to ensure that timescales and criteria are being met.

16 Appendices

Appendix 1 Map of Fife

Provision of Affordable Housing



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