

Fife Matters



Supplementary Guidance
on Affordable Housing



SUPPLEMENTARY GUIDANCE ON AFFORDABLE HOUSING

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This document is available in large print. For further information Call 01592 413483.

Foreword

We are pleased to present to you detailed guidance on the delivery of affordable housing in Fife. This guidance should be read in conjunction with "Fife Matters", the consultative draft Structure Plan for Fife and Fife's Local Housing Strategy (LHS). In particular the LHS forms a sound strategic basis for meeting housing challenges in the future whilst Fife Matters represents a bold and ambitious strategic land use planning framework for the next 20 years.

Fife Council is fully committed, in the interests of social inclusion, to creating mixed and balanced communities and to ensure that the needs of those who are unable to compete in the open housing market are met.

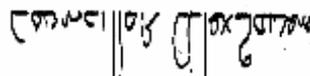
We face considerable challenges in addressing shortages of affordable housing in Fife and it will be crucial therefore for everyone involved to work closely in partnership. A key objective of this guidance is indeed to encourage and facilitate good working relationships. In this regard the work started by the Fife Housing Partnership will form a good platform from which to take things forward.

Delivery of affordable housing is a complex and constantly changing challenge and this draft guidance note must not be seen as being a definitive panacea. It will be reviewed at regular intervals and shaped to take into account changing circumstances and feedback from all parties involved.

This document is a consultative draft, which we hope will stimulate comments. The guidance is not final and your comments and suggestions will be very welcome. As such, we would encourage you to contribute to this debate and submit comments by Monday 2nd May 2005. If you have any queries please do not hesitate to contact Development Services on 01592 413483.



Councillor Mike Rumney
Chair
Environment and Development Committee



Councillor Alexander Sawers
Chair
Fife Housing Partnership

What is This Guidance About?

- 1.0 Housing is a fundamental human need and it is important that everyone in Fife has access to a decent, high quality home, as specifically recognised in the Community Plan. The overall objective for this guidance is to ensure that new housing development meets the needs of the whole community.
- 1.1 This document has been produced jointly by the Council's Housing Service and Development Services in consultation with wider services and agencies. Its overall aim is to provide detailed guidance in order to address the priorities of the Fife Local Housing Strategy (LHS) and supplement the policies contained in the Fife Development Plan.
- 1.2 It sets out the Council's procedure for addressing the shortage in affordable housing and is intended to provide a clear and positive framework for all interested parties, including house builders, registered social landlords (RSLs), planning consultants, Tenants and Residents Associations and Community Councils. In this regard, it will be crucial to foster co-operation between all the parties concerned.

2.0 What is the Policy Justification for this Note?

Local Housing Strategy

- 2.1 Section 5 of the Housing (Scotland) Act 2001 requires each Local Authority to prepare an LHS that outlines the strategic priorities for action in housing across all tenures over a 5 year period. The LHS is the key document directing the development of the housing system and its ability to address housing need across Fife.

Fife Council submitted its LHS to the Scottish Executive in April 2004. It was assessed as being of an overall 'good' standard. The strategic aim of Fife's LHS 2003-2008 is to:

Ensure that everyone in Fife has access to an affordable, warm, secure, well-maintained home appropriate to their needs.

The preparation of Fife's LHS, involved comprehensive analysis of the local housing system in order to identify the key issues requiring a policy response. This resulted in the production of the Fife Housing System Analysis, 2002, which is a systematic assessment of housing needs, demands and conditions across all tenures in Fife. The document also focuses on existing housing pressures and imbalances, taking into account the relationship between housing and wider influencing factors. Housing needs assessments have been and will continue to be carried out to assist in identifying imbalances within the housing market. Progress against key actions of the LHS and their effect on the housing system in Fife will be continually monitored

SPP3 – Planning for Housing

- 2.2 SPP3, which provides a statement of government policy on planning for housing, includes a section on affordable housing. It establishes a Government commitment to ensuring that every household has access to a decent home. It states that:
 - The planning system can make a contribution to the provision of affordable housing
 - Where a housing needs assessment within a current LHS identifies a shortage of affordable housing, this is a material consideration in planning processes.

- The development plan should indicate the role that the planning system can play in the provision of affordable housing and should provide clarity on the expected scale of provision and the locations in which this will be sought.
- In areas of development pressure and where land values are relatively high the private housebuilding industry may be able to make a contribution to the supply of affordable housing.
- The provision of land for affordable housing in a particular local plan area need not relate to the specific requirements of households resident in that area. The aim is to help address the shortage of land for affordable housing in the housing market area as a whole.
- Diverse, mixed residential communities, including a range of housing types to meet the needs of all the community and all market segments should be encouraged. This includes affordable housing, housing for families, the elderly remove extra space and those with special needs.

Fife’s Community Plan “A Stronger Future for Fife”

- 2.3 The Community Plan identifies the provision of good quality affordable housing as being crucial to Fife’s future and highlights the need for such provision in Fife. It also highlights the need to address a core of poor quality dwellings. It states that good quality and appropriate affordable housing is essential in order to sustain a local community. Innovative integrated and creative solutions will be developed to address housing needs, which aim to ensure that everyone in Fife has an affordable, warm and well maintained home.

The Fife Structure Plan 2002

- 2.4 This contains a policy (H3) to promote affordable housing, through Local Plans. There is also an exceptions clause built into Policy (H6), which deals with situations in which the housing land requirement may be exceeded. This plan is however being reviewed through a new 20 year Plan “Fife Matters”.

Consultative Draft Structure Plan “Fife Matters”

- 2.5 The Consultative Draft Structure Plan sets out the broad strategic approach to the provision of affordable housing in Fife. Policy H5 sets the overall framework. At housing market area level, it sets the following detailed requirements (expressed as a percentage of site capacity) for sites of 10 units and over:

Dunfermline	30%
Kirkcaldy/Mid Fife	25%
Cupar	40%
St Andrews	45%.

For sites of between 2 and 9 units inclusive a commuted sum will be sought. In Kirkcaldy and Mid Fife, the contribution will be the equivalent of 25% of site capacity to facilitate wider regeneration. This is because in Mid Fife, there is not only a shortage of affordable housing in many parts but also a mismatch between need and house type.

The emerging Structure Plan also contains a policy (H6) to promote affordable housing from non-residential development, where this is justified.

Local Plans

- 2.6 There are currently 10 Area Local Plans in Fife with one subject Local Plan dealing with minerals. As their development covered a long timespan, their treatment of affordable housing varies, as might be expected. These are being reduced to 3 Area Local Plans:

Dunfermline and West Fife, Kirkcaldy and Mid Fife, and St Andrews and East Fife. The new Local Plans will address affordable housing in a consistent way, dovetailing with the Consultative Draft Structure Plan and this guidance, whilst reflecting local circumstances.

The Scottish Executive is publishing a Planning Advice Note (PAN) on affordable housing. This will come too late to influence the affordable housing section of the new consultative draft Fife Structure Plan "Fife Matters" and this guidance note. However, both of these documents will be updated, at the earliest opportunity, to reflect this advice.

3.0 What Do We Mean By Affordable Housing?

- 3.1 The most commonly asked question about affordable housing is what is meant by the term. It is a relative rather than absolute measure but while there is no commonly agreed definition, the Scottish Executive broadly defines affordable housing, in SPP3, "Planning for Housing" as "housing of a reasonable quality that is affordable to people on modest incomes." This is also the definition used in the Fife Development Plan, "Fife Matters". SPP3 makes no distinction between tenures but suggests that such provision should include:

- social rented accommodation
- low cost housing for sale, including for example shared ownership, self build or other subsidised or discounted housing for sale
- some private sector rented accommodation, available at lower cost than market rents, and provided either by local landowners or commercial landlords.

In areas characterised by low house prices, the market may be able to provide some or all of the affordable housing that is needed.

- 3.2 Fife Council will therefore recognise the following categories of housing as being affordable.

- Social rented housing: owned and/or managed by a Registered Social Landlord (i.e a Housing Association or Fife 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. The 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. It should however be noted that developments by RSLs are not guaranteed to receive public subsidy.
- Shared Ownership Schemes: form a mixed tenure between renting and home ownership. 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. Householders have the opportunity to staircase up and down in 25% tranches and can buy the properties out right.

- 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.
- Low Cost Home Ownership/Discounted Sale: this will normally involve housing for sale at a price below full market value. This will be achieved through the use of Section 75 legal agreements. However, given the steep rise in house prices experienced in recent years, this particular method of delivery may not achieve the objective of addressing genuine affordable housing need.
- Mid Market Rent: private rented accommodation at a level agreed between Fife Council and private developers/landlords. This can be built with a lower or no market subsidy. Relevant only in areas where demand and pressure is great.
- Housing For Sale on the Open Market: this will only apply, in very limited circumstances to housing in areas characterised by low house prices. The affordability threshold will be defined in the Implementation Guide.
- Self Build: houses built by the intended owner occupier.

3.3 All of the above means of provision will have a role to play, but on the basis of need as identified by the 2004 Fife Housing Needs and Affordability Study, the Council's clear priority is for social rented housing. This is addressed in detail in the accompanying technical implementation guide.

3.4 In terms of low cost housing for sale, the technical implementation guide defines geographically what is meant by affordability. This is based on average house prices for a given area and local household income data. The 2004 Housing Needs and Affordability Study suggests that, based on lending institutions trends, a 3.5 times multiple of household income should be used.

What is the Need for Affordable Housing in Fife? The Housing Needs Assessment

3.5 In order to provide a comprehensive understanding of housing needs and of issues relating to affordability, a new study was carried out in 2004 by a firm of specialist housing consultants, Arneil Johnston in partnership with market research specialists MORI. The survey entailed approximately 100 face-to-face interviews being carried out in each of the Council's 23 Locality Office areas. This amounted to 2,423 interviews Fife wide. In addition, a range of other information involving for example income data, house price data, Census of Population statistics etc was analysed to supplement fieldwork.

3.6 This analysis found that Fife has and will continue to have a very substantial need for affordable housing, although this need is projected to remain relatively stable over time. The table below illustrates the level of need in 2004, and projected need at 2009 and at 2016.

Table 1: Level of Housing Need in Fife 2004, 2009 and 2016

2004	2009	+ / -	2016	+ / -
10,832	11,033	1.9%	10,658	-3.4%

3.7 All four proposed housing market areas in Fife display a shortfall of affordable housing i.e. a net surplus of households whose housing need cannot be met given the current supply of affordable housing. The need is most pronounced in the St Andrews HMA where 1 in 8

households have a net housing need. In the Cupar HMA 1 in 20 households has a net housing need. In the Kirkcaldy HMA 1 in 19 have a net housing need and in the Dunfermline HMA 1 in 14 have a net housing need. The precise shortfalls are as follows:

Dunfermline HMA 4,564

Kirkcaldy HMA 3,388

Cupar HMA 576

St Andrews HMA 2,304

3.8 Table 2 below provides a detailed breakdown of the shortfall of affordable housing Local Housing Strategy areas in Fife.

Table 2: Shortfall by LHS Area

LHS Area	Households in need	As % of total households
St Andrews Area	1,781	18.6
West Villages	604	8.9
Dunfermline & Coast	2,804	8.3
Largo & East Neuk	546	7.3
Tay Coast	402	7.3
Cupar & Howe of Fife	765	5.5
Kirkcaldy Area	1,133	3.9
Glenrothes Area	564	2.8
Cowdenbeath Area	249	2.7
Levenmouth	337	2.3

3.9 The need for affordable housing in Fife is therefore a complex issue as it is more than simply numerical need. There are also issues of stock condition, quality and type in Mid Fife, where the Council's priority is regeneration. In Mid Fife there is a mismatch between need and provision in terms of size and type. It is important that provision meets the particular demographic needs of those in need.

What Mechanisms will be used to Secure Affordable Housing?

3.10 Fife Council is determined to meet its targets for affordable housing and recognises that this can only be achieved through working closely with developers, RSLs and other partners. Developers are encouraged to seek early discussions with Fife Council on aspects of site development including number, type, tenure, type and design of housing and the method of delivery.

3.11 The LHS sets a general requirement that:

- 30% of all housing on sites of over 10 units should be affordable;
- and
- a commuted sum per unit be required from sites of under 10 units.

This overall approach has been taken forward in more detail by the consultative draft Structure Plan for Fife which sets individual requirements for housing market areas as below.

All housing sites of 10 units or more should contribute the following percentages of their capacity in the form of affordable housing:

Dunfermline	30%
Kirkcaldy / Mid Fife	25%
Cupar	40%
St Andrews	45%

3.12 In Mid Fife, in order to meet local needs, the requirement will be defined more broadly than provision of new affordable housing. It will also involve contributing towards wider community regeneration. This will specifically exclude repairs both major and minor to existing housing stock. For example it will focus on environmental improvements and measures to improve community security/safety.

3.13 On small sites that is those of 2-9 units (inclusive) across Fife, an appropriate financial contribution towards the provision of affordable housing elsewhere will be sought.

How the Guidelines Will Be Applied

3.14 These requirements will apply to all housing land, which is being allocated for the first time or being re-allocated in a Local Plan and windfall sites. In the interests of equity, almost all housing sites will be expected to contribute to meeting this requirement. The exception of this will be sites of one unit, many of which will be self build and as such contribute to meeting the need for affordable housing. As windfall sites will also contribute to meeting the housing land requirement, they too will be subject to the requirements set out above. Developers making applications for windfall sites are therefore advised to enter into pre-application discussions to clarify the requirements for affordable housing. Sites with the benefit of valid planning permission will be exempt, unless the permission lapses and a subsequent application is submitted. Fife wide it has been calculated that approximately 30% of housing needs are for affordable housing.

3.15 Where provision is in the form of land, the residential area will be taken to be the gross developable area. Sites that are clearly sub-divided or reduced unrealistically to avoid these size thresholds will still be expected to provide an element of affordable housing. The terms of Section 75 agreements will be made binding on successive proprietors. These represent a key legal mechanism under Section 75 of the Town and Country Planning (Scotland) Act 1997 which allows planning authorities to enter into agreements with parties having an interest in the land in their area for the purposes of restricting or regulating the use of land.

3.16 The strongly preferred means of delivery will be on-site provision. This would take the form of fully completed affordable houses provided as an integral part of a mixed residential development or alternatively transfer of fully serviced land at nil cost to the Council or an approved RSL. This should be completed in a similar timescale to the non-affordable housing unless otherwise agreed by the Council. The only exceptions to this would be where

circumstances can be demonstrated to the satisfaction of Fife Council that this is not possible. Exceptional circumstances are likely to involve:

- Exceptional site economics. These will exclude normal costs such as foundations, demolition, retaining walls, landscaping, archaeological work. It may however however include the cost of remediating contamination. In such cases developers will be required to submit a financial appraisal. Any commercially sensitive information given to the Council, as part of this process, will be treated in confidence by the authority.
- Opportunities to achieve economies of scale involving the pooling of affordable housing contributions from several small schemes. There are clear advantages to this approach and these should be investigated wherever possible.
- Poor access to public transport or services.
- Small scale conversions

- 3.17 Where on-site provision is deemed to be inappropriate, off site provision within the same housing market area, preferably within the same settlement, will be expected. In the interests of clarity, the affordable housing contribution on an alternative site must 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 it's own right. Such provision should preferably take the form of built units, but may involve the transfer of fully serviced land at nil cost to the Council or a registered RSL.
- 3.18 Where built units are being provided, these should be completed in a similar timescale to the non-affordable housing unless otherwise agreed by the Council. To achieve this, an overall phasing strategy should be provided before development commences. This should also address issues of integration of affordable and mainstream housing to ensure there is no distinction between the two.
- 3.19 Exceptionally, and a last resort, the Council will accept commuted payments ie payments in lieu. As such contributions should meet the test of equivalency with on-site provision. The disadvantage of such contributions however is that they do not promote the creation of mixed and balanced communities on the site being developed. In addition, they may prove inappropriate if there is no suitable site for affordable in the surrounding area.
- 3.20 It is important that the system set up for handling such payments is open and transparent. Commuted payments will be paid to the Council or such other body as the Council may nominate and held until such time as it can be used to facilitate the provision of affordable housing. They will be released through joint agreement by the Council's Development and Housing Services to meet the needs for new affordable housing supplementing Communities Scotland (CS) programme. Such payments will be calculated in an independent and fair manner. Therefore they will be worked out on the basis of the District Valuers' assessment.
- 3.21 All such contributions will normally be agreed through Section 75 agreements. The payments should be made in accordance with the site, scale and phasing of the development. The provision of affordable housing using this method may take some time and no time limits for its use shall be included in any agreements.
- 3.22 Under normal circumstances, it is anticipated that the affordable housing requirement will be delivered through a reduced land value and should not impact on the economics of individual housing developments.

Use of Planning Gain

- 3.23 In housing market areas where the expressed Structure Plan targets are not sufficient to address the identified need for affordable housing then planning gain will be used to maximise the contribution from the planning system. The Council recognises that affordable housing may only be one of a number of potentially competing forms of planning gain that will face private sector developers. There will be number of requirements including, for example, additional water and or drainage infrastructure, roads, educational provision or community facilities. Many of these obligations would in fact be prerequisites for the development to take place at all. Residual land values might not permit all of the required contributions.
- 3.24 The measures outlined in this guidance will contribute to meeting affordable housing needs along with a package of measures being developed through Fife's LHS. The Council and its partners will therefore pursue additional initiatives through the LHS. It should be remembered that the development planning process is concerned with future needs whereas housing needs assessments focus mainly on current needs or on the medium term.
- 3.25. The current Consultative Draft Structure Plan seeks to increase the housing land requirement by just over 20%. By seeking to increase the supply of land for new housing this will assist in addressing needs for affordable housing. In the short term it will make it easier to build new affordable housing and in the long term it will help to slow the rate of house price inflation.

Affordable Contributions from Non Residential Development

- 3.26 There is also some scope for non-residential development, such as large scale retailing or proposals involving business or industry, to yield affordable housing, through planning gain. The need for affordable housing will therefore be taken into account when negotiating on such planning applications. This is mostly, but not exclusively, likely to occur in two types of situation
- where the development in question would create the need for relatively low paid workers, who were unable to access affordable housing within reasonable travelling distance i.e 10 kms of the location of that development.
 - Where the use of land for non-residential purposes would reduce the availability of sites for affordable housing.
- 3.27 The precise level of provision sought will have to be commensurate with the additional need created or the amount of land take involved, whichever is the more appropriate. For example, it could be related to the site's potential capacity in terms of affordable housing or the amount of number of low paid staff seeking affordable accommodation or the level of unfilled vacancies.

S75 Legal Agreements

- 3.28 Consideration will also be given to the use of standard S75 agreements, where affordable housing is an issue. The use of a standard procedure would assist in making the process more streamlined, efficient and quicker.

Rural Areas

- 3.29 Affordable housing is not just an urban issue it is also relevant in rural areas. Whilst accessibility by public transport is generally an important consideration, it is particularly

important in rural areas. To be acceptable in rural areas, affordable housing should be well located in relation to services, including public transport facilities.

- 3.30 Due to economies of scale, it is easier to deliver affordable housing on large sites than on small sites. Many rural sites tend to be small scale and therefore the more flexible approach to sites of under 10 units will help to facilitate affordable housing in such areas .

Quality of Housing

- 3.31 The provision of affordable housing is about more than mere numbers. It is also about the quality of what is provided, irrespective of tenure or type. Government guidance in the form of SPP1 and SPP3 stress the need for good quality mixed development. Design is, in fact, a material consideration when determining planning applications. Good design can contribute to quality of life. New housing should be innovative in terms of design, layout open space provision, construction and energy efficiency. It should also aim to use land efficiently through appropriate densities, particularly near or adjacent to public transport nodes.
- 3.32 Planning Advice Note (PAN) 67 specifically promotes the issue of housing quality. Affordable housing should be designed and built to the same standard as all other forms of housing and should be visually indistinguishable from them. Standards of open space provision, parking and garden ground should be the same for both affordable and mainstream housing. One of the priorities of the LHS is to promote improvement in housing standards. Consistent with this is the promotion of a Fife Urban Design Guide "Creating a Better Fife" by the Council in order to encourage and promote high design standards.
- 3.33 Housing for rent should meet Communities Scotland Design Guide "Housing for varying needs". In this respect the Council's Fife Housing Standard will be helpful to both developers and RSLs.

Housing Types

- 3.34 Provision of housing, including affordable housing, is not just a matter of numbers and quantity it is also about achieving the correct type and size of housing, including special needs. This should reflect demographic profiles in terms of families, the elderly and those with disabilities. For example the numbers of Fife residents aged 60 and over is projected to increase by 29% between 2004 and 2016. This will have significant implications for the provision of services, including affordable housing. In terms of new housing this will involve matching needs to house type. New affordable housing provision should therefore include a range of house types including bungalows, terraced housing, semi detached houses and flats. Affordable housing should also blend in with surrounding house types.

Development Briefs

- 3.35 Development briefs will be prepared for large sites and the provision of affordable housing will play an important and integral role in this. Early contact with the Council is therefore strongly advised.

How will Retention of Affordable Housing Be Addressed?

- 3.36 It is not sufficient simply to address the provision on new affordable housing. The retention of such stock also needs to be addressed. This however, is much easier to achieve with rented or shared equity/ownership housing than it is with housing for sale. As affordable housing should remain available to meet the future needs of households in priority need, the Council will seek to influence the continued availability of such housing.

- 3.37 Where the developer of affordable housing is a RSL and the housing is to be rented or shared equity/ownership, it can be retained as such for future occupiers, although there is no guarantee that the occupiers of such housing would not be granted a right to buy in future legislation. The provision of housing for rental by a RSL is however the most effective way of ensuring that it remains affordable for successive occupiers in the longer term.
- 3.38 Many housing developments by RSLs are aimed at providing housing of mixed tenures with developments commonly providing a proportion of the housing for rent, a portion for shared ownership and a portion for outright sale. Difficulties have been encountered in the past over attempts to ensure that the shared ownership and low cost housing for sale are affordable in perpetuity. Developers commonly receive a subsidy from Communities Scotland (or their predecessors) in the form of a GRO grant which is “clawed back” on a sliding diminishing scale if the house is sold within a specified period. This period is usually ten years but the Council has been successful in making a case to Communities Scotland in particularly pressured areas to extend the claw back period to fifteen years. Clearly, however, the houses can be sold on by the initial purchasers at any time at open market value, even if for a certain period a proportion of the GRO grant requires to be repaid.
- 3.39 With regard to private sector developments, the Council will try to ensure that housing remains affordable in perpetuity or at least for a reasonable period, by the use of Section 75 agreements to regulate the resale price of individual houses and the type of purchasers entitled to buy them. Agreements however, might be very complex. Where private sector developers are involved, and there is no involvement from RSLs, there are several options which could be used when planning permission is granted; and
- a formula should be incorporated into the agreement to the effect that the initial sale price of the individual houses and future resales should not exceed a value related to 3.5 times the average household income for the area in question together with a mechanism for determining the open market value and linked to this; and
 - Specifying the category of person entitled to purchase the housing. This will involve such criteria as the Council considers appropriate and will include a mechanism for the Council to check that nominated purchasers meet the criteria.

These issues will be addressed in detail in the implementation guide.

The Importance of Partnership Working

- 3.40 Success in meeting affordable housing needs will be dependent on co-operation between all parties involved and the Council will work hard to ensure a partnership approach. This theme of partnership working is promoted by SPP3, the Community Plan for Fife and the LHS. In this respect, the Council will seek to be flexible, and work closely with developers, RSLs, land owners, community planning partners and others to maximise the number and quality of affordable homes achieved. The Fife Housing Partnership, set up in late 2002, has already played a key role in partnership working although much still remains to be done.
- 3.41 It is expected that developers will work closely with RSLs to deliver the policy objective such as transferring an area of land to a RSL in order for them to carry out the development of affordable units and manage the properties. However, the Council will be flexible on such matters as whether developers wish to build affordable houses themselves, as part of an integral part of their own development, or transfer an area of land to a RSL in order that they may carry out the development of affordable units. Where developers are building social

rented units in partnership with RSLs, rather than providing land, it is vital that they should engage with the RSL concerned from the outset to ensure that the housing meets CS Housing Association Grant (HAG) benchmarks and design standards.

- 3.42 It is important that discussions should take place at the earliest possible opportunity, preferably prior to submission of planning applications, to agree an appropriate tenure mix and identify the practical delivery mechanism to meet the identified need. Whilst confidentiality is an important issue, discussions should be open and constructive if they are to lead to a greater understanding of the all the issues involved. Effective partnership working will assist in avoiding delays to development which, if they occur, are of no benefit to the parties involved.

What is the Detailed Implementation Guide?

- 3.43 As mentioned earlier a detailed implementation guide covering such issues as retention of low cost housing for sale and calculation of commuted sums are addressed in a separate implementation guide.

How will this Guidance be Monitored and Reviewed?

- 3.44 It will be important to ensure that the Council's approach to delivering affordable housing remains up-to-date and appropriate and so annual monitoring will be undertaken. This will be carried out as part of the housing land audit process. It will also be useful to monitor the types of houses being built to ensure diversity of provision.
- 3.45 The results of this annual process will inform the LHS, which is itself subject to annual review, the Development Plan and this guidance note. Amendments to these documents will be made as and when appropriate. This guidance will also be amended to reflect any new national guidance or housing needs assessments. In any event, it is suggested that this guidance note be reviewed regularly on a biennial basis.

Who Should I Contact for Further Advice?

- 3.46 Further advice can be obtained by contacting Fife Council, Development Services on 01592 413483 (Dave Wardrope) e-mail dave.wardrope@fife.gov.uk or Housing Services on 01592 416729 (David Robertson) e-mail david.robertson@fife.gov.uk.

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