



STRATEGIC HOUSING INVESTMENT PLAN (SHIP)

2023-2028



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Foreword

I am pleased to present this 14th Strategic Housing Investment Plan (SHIP) which sets out proposed delivery of new affordable housing in the Borders during 2023-28. The impact of the Covid pandemic has been massive, in particular causing delays to programmed site starts and completions due to the closure of the Scottish construction sector from late March to July 2020, with related impacts on budgets and project reprogramming. Fortunately the construction sector is recovering and the construction activity is widespread across Scottish Borders for all to see. There were 329 affordable homes under construction at 31 March 2022. We welcome the high level of annual Affordable Housing Investment Programme funding allocated by Scottish Government including up to 2025/26, and the announcement of revised benchmark grants. Together these provide stability and support to project and programme delivery, in the face of a very challenging tender climate, rising costs and materials delays and shortages.



This plan has been produced through collaboration with Registered Social Landlords in particular, and demonstrates projects which are on track for completion by 31 March 2023, and across the plan period. The plan identifies additional projects some of 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 contribute to the economic recovery.

These partnerships will help us deliver a range of affordable, safe, energy efficient and attractive homes and places, through extra care housing in Kelso, Hawick and Eyemouth, local area regeneration, more rural housing, more housing for people with particular needs including wheelchair users, as well as providing general needs housing at affordable rent. In total this SHIP sets out ambitious proposals for up to 1,320 new affordable Borders homes at a total estimated investment value in the region of £268m during 2023-2028. Together with the envisaged completion of around 165 homes in 2022/23 means that around 1,491 homes could potentially be delivered to Borders communities over the next 6 years.

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 2023-28 submission.

Councillor Robin Tatler

Executive Member for Communities and Equalities.

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 Donna Bogdanovic, Lead Officer, Housing Strategy, Policy and Development.

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1. Introduction

The Scottish Government wants everyone to have a safe, high quality home that is affordable and meets their needs in the place they want to be. In March 2021, Scottish Government published its first long term housing strategy, "Housing to 2040" route map which sets out what it wants housing and communities to look and feel like for the people of Scotland, together with actions on how to get there.

- Part 1 – More homes at the heart of great places.
- Part 2 - Affordability and choice.
- Part 3 - Affordable warmth and zero emissions homes.
- Part 4 – Improving the quality of all homes.

It is recognised that the ambitions and actions set out in the route map will also make an important contribution to the Housing to 2040 vision but will also bring benefits across the wider National Performance Framework. Under the "More Homes Scotland" approach, the Scottish Government is increasing the supply of homes across all tenures through a range of measures. "Housing to 2040" reinforces the Scottish Government's commitment to continue to invest in the supply of affordable housing. It sets an ambition to deliver a further 100,000 affordable homes by 2032, with at least 70% of these for Social Rent, helping to tackle Child Poverty and Homelessness, once the current 50,000 affordable home target has been delivered. "Housing to 2040" puts ambitions for Place at its core, creating not only good quality homes, but quality places too. It highlights that Scottish Government will embed the Place Principle in terms of reference and conditions of sponsored and supporting public bodies, agencies and organisation to ensure a collaborative approach to delivery of great places.

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. Scottish Councils are required to submit a SHIP to the Scottish Government on an annual basis. As well as being 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 a range identified need and address locality housing stock mismatches in the Scottish Borders.

The affordable housing investment priorities detailed in this plan cover the period 2023-2028, and align with, and are consistent with the Council's Local Housing Strategy (LHS) identified priorities. The LHS also aligns with this action plan and key outcomes such as Increasing the Supply of affordable housing, reducing homelessness, improving standards of gypsy traveller accommodation and reducing fuel poverty are all indicators within the action plan to help reduce child poverty. The Council is currently developing its new Local Housing Strategy 2023-2028, which includes [undertaking a needs analysis and consultation](#) in relation to provision for Gypsy/Traveller families in the Borders. The outcomes of this work, and the emerging LHS priorities, will inform the next Strategic Housing Investment Plan. This SHIP will assist Scottish Government

to meet its current and future affordable housing targets, and helps inform the Scottish Government's investment decisions and the preparation of future Strategic Local Programme Agreements (SLPA).

This SHIP submission has been prepared in accordance with the current SHIP Guidance issued by Scottish Government in July 2022. It rolls forward the projects and planning horizons set out in the previous SHIP 2022-2027. It is updated by current information, following massive project re-programming and revision of budgets due to the impacts of closure of the Scottish construction sector due to the Covid-19 pandemic, and subsequent re-starting of the sector. However following the re-start of the construction sector there has been steady recovery across the affordable housing programme with 329 homes under construction across Scottish Borders at 31 March 2022. The SHIP also sets how the Council and its partners have identified and prioritised projects that are capable of being delivered within the period 2023-28, 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 Scottish Borders growing older people population, and considers the requirements to increase supply of wheelchair accessible housing to meet the Council's Wheelchair Accessible Housing Annual Target. 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 first submitted back in 2007, the Council and its partners have delivered 1,690 new affordable homes via all available delivery mechanisms. Scottish Borders Registered Social Landlords (RSLs) collectively now have an estimated 12,504 affordable homes for social and mid-market rent as at 31 March 2022. As a consequence of the Council's large scale voluntary stock transfer to Scottish Borders Housing Association in March 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, and performance in delivery of plan actions are is monitored and reported to Council and key stakeholders. 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. The primary link between RRTP and SHIP 2023-28 is to increase the supply of affordable housing. The Council's strategic housing priorities are aligned with, and are consistent with, the RRTP priorities and outcomes.

This is the Council's 14th SHIP submission, and since SHIPs were introduced, RSLs and other affordable housing delivery agents have adapted to a number of major challenges such as the changes in grant funding, funding mechanisms and changes in payment arrangements, the challenges posed due to the changes in market conditions following the financial crash, including being able to access private sector

capital funding at acceptable terms and conditions, and most recently Covid. The Council and its partners have welcomed the significant increase in Affordable Housing Supply Programme funding and the opportunities presented through increasing affordable housing delivery to contribute towards Scottish Parliamentary successive affordable housing targets, in the face of considerable tender price inflation issues. There was a keen interest across the housing sector in the outcomes and recommendations of the Affordable Housing Supply Programme Investment Benchmarks Working Group, and the subsequent [announcement of new grant benchmarks](#) by Scottish Government in October 2021 was generally welcomed across the affordable housing sector.

Recent Affordable Housing Supply Programme [AHSP] Allocations of £15.998m (2019/20); £16.975 (2020/21) and £18.562m (2021/22) have been provided by Scottish Government to Scottish Borders; with a £16m commitment for 2022/23. However annual outturn spend always varies against annual Allocation. To illustrate this, in 2019/20 Scottish Borders was allocated an additional £3.777m which represents a record annual grant spend. In 2020/21, largely due to Covid related factors, there was an underspend of £2.8m from the Borders Allocation which was reallocated by Scottish Government across the national programme. Finally in 2021/22 Scottish Borders secured an additional £0.276m Allocation. This SHIP 2023/28 has been framed by the new Scottish Government SHIP Guidance published in July 2021, and Affordable Housing Supply Programme annual Allocations up to and including 2025/26, which were announced in July 2021. Whilst these allocations pre-dated the new benchmark rates, they still provide more certainty in resources in the face of continued increasing annual unit total costs, which enables Borders RSLs to deliver an 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. In the context of the Covid situation easing and the economic recovery including the construction sector, getting back to work, Scottish Borders RSLs are well placed to deliver their biggest and most ambitious affordable housing programme to meet identified needs. Unfortunately the Covid pandemic adversely impacted on the affordable housing programme by reducing the numbers of homes which completed in 2020/21 with many of these homes being delayed and re-programmed with RSLs completing a new annual high figure of 237 additional homes in 2021/22, in addition to the purchase of 60 existing homes. Current information estimates that potentially around 165 new affordable homes will be delivered during 2022/23.

In preparing this SHIP 2023-2028, 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 re-started to consider the housing needs at a localities level to link with Community Planning processes. To illustrate this, the Housing Contribution Statement is being assimilated into the text of the developing Scottish Borders Health and Social Care Integration Strategic Plan, rather than as a separate appendix. To inform this, work has started on the next Joint Strategic Needs Assessment with the target that this will be completed by end of March 2023. 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 further developed and to oversee the delivery of the 4 workstreams envisaged in this Strategic Plan as part of the new strategic commissioning arrangements. In 2019, consultants also provided their final report of their study to consider the Housing Needs and Aspirations of Borders Young People. This is has been being considered by the Council, IJB and Community Planning partners, and the new South of Scotland Enterprise Agency made aware of it as new working relationships are forged.

More recently in January 2020 consultants also provided their final report “Space to live – Wheelchair Accessible Housing in the Scottish Borders”, which provided an evidence base for Council to set an annual Wheelchair Accessible Housing Target of 20 homes. It was agreed that RSLs will provide 15 homes and it is hoped that other providers will deliver the balance of 5 homes. This was agreed by the Council’s Executive Committee at its meeting of 17 November 2020. It is envisaged that these homes will all be built to Housing for Varying Needs – Wheelchair Housing Standard. Delivery of Wheelchair Accessible Housing in the context of new homes completed is now being monitored and reported annually to the Council’s Executive Committee. During 2020/21, Trust Housing Association provided the only 2 wheelchair accessible homes delivered in Scottish Borders. However during 2021/22 Berwickshire Housing Association provided 2, and Eildon Housing Association provided 46.

This SHIP 2023-2028 has been developed in collaboration with key Council services including, Planning, Infrastructure and Environment, Finance, Health and Health and Social Care , 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 2023-2028 provided by Scottish Government and includes a range of funding mechanisms. It is also predicated on RSL financial capacity to raise the necessary complementary private funding via borrowing through a range of available 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 to assist delivery of planned and future affordable housing projects.

This new SHIP 2023-2028 rolls forward the 5 year planning horizon set out in the previous SHIP 2022-2027 for a further year to 31 March 2028. The SHIP 2023-2028 remains underpinned by the SESPlan Housing Needs and Demand Assessment 2, and takes cognisance of the current Scottish Borders Local Development Plan 2016, and work being done to inform the new Local Development Plan 2, which will guide future development for the period 2022/23-2027/28 and work to contribute to the Edinburgh and South East Scotland City Deal workstreams, supported by Housing and Planning Officers from the participating Councils. A new Housing Need and Demand Assessment 3 has been developed and received “Robust and Credible” status from the Scottish Government’s Centre for Housing Market Analysis in July 2022. This updated Housing Need and Demand Assessment, alongside draft National Planning Framework 4, will inform the setting of the Housing Supply Targets as part of the development of the next [Local Housing Strategy 2023-28](#).

The proposed [Local Development Plan 2](#) was presented to Full Council on 10 March 2022 and Elected Members agreed officer responses to consultation feedback to the Proposed Plan, and that it should be forwarded to the Directorate for Planning Environment and Appeals [DPEA] for Examination. Officers are compiling all the required documents to be sent to the DPEA for Examination by Scottish Government Reporters. The conclusion and recommendations of the Reporters will be taken into account by the Council before the Proposed Local Development Plan can be adopted, superseding the adopted Local Development Plan 2016.

The SHIP 2023/28 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 current Housing Supply Target of 348 homes per annum, of which 128 should be additional affordable homes. The SHIP 2023/28 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 new affordable homes per year. The group includes the following key stakeholders: SBC Housing, Planning Infrastructure and Environment 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, and 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, individual project proposals are normally prioritised accordingly and best realistic 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.

In 2021, in relation to the Lowood site at Tweedbank, Supplementary Planning Guidance (SPG) and Design Guide (DG) was agreed by Council. Council also approved the construction of road and service infrastructure into Business Zones 1 & 2 and into housing allocation. In March 2022 a planning application was submitted for the road and service infrastructure, with approval anticipated in autumn 2022.

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 long-standing contributor to the SHIP process for the past decade, SHIP 2019-2024 saw a proposed housing-led regeneration project from Waverley Housing included in 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. Updated details of this regeneration project feature further on in this SHIP document (pages 26-27).

As a result of the Council-led 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 30 flat development completed was Longfield Crescent [Todlaw] Duns by Trust Housing Association which completed in March 2021, with Eildon Housing Association completing its 39 flat Wilkie Gardens development [Langhaugh] in Galashiels in November 2021. Following Covid related reprogramming, the next project is now underway at the former High School Kelso which is being converted and remodelled by Eildon Housing Association to form 36 flats. Current information estimates that this will complete in summer 2023.

“The Integrated Strategic Plan for Older Peoples Housing Care and Support 2018-28” 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 projects in this SHIP, i.e. Elm Court Hawick which officially opened in August 2022, and Oakwood Park Galashiels which is under construction. A third development at Millar House Melrose was previously identified as a potential pipeline project, but is now being used to meet the housing needs of a another client group with particular needs. In addition, in 2021/22 Cairn Housing Association completed a project at Abbotsford Court Galashiels. Finally Berwickshire Housing Association are considering additional potential remodelling opportunities for their development at Gowanlea in Coldstream.

The funding resources required and available to deliver the investment priorities are outlined in Section 7 Table 13 (page 55) 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. Market housing projects also provide opportunities to deliver affordable housing through use of Section 75 Planning Agreements.

It is now 10 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 at Mid-Market Rents that helped meet an established social need whilst sustaining and

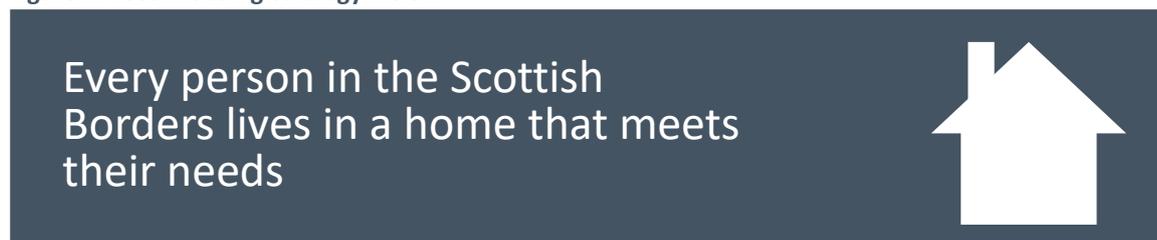
creating construction sector jobs, and stimulating the economy in the Borders. This led to the creation of Bridge Homes as a limited liability partnership (LLP) to deliver and own the housing delivered via the initiative. In December 2021 the Council decided to dispose of all 54 homes owned by the LLP to Eildon Housing Association.

The disposal was settled on 25 March 2022. This enabled the tenants to remain living in their current homes and secured all the homes in the affordable rented sector in perpetuity. Subsequent new tenancies will be on the basis of social rented housing.

2. Local Housing Strategy Outcomes and Targets

The Council is working on the development of a new Local Housing Strategy. 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 current 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 above.

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 then 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



The Council's Executive Committee agreed that the new Local Housing Strategy be deferred, pending agreement on how the Housing Need and Demand Assessment 3 be progressed. This was developed by

It is a statutory requirement through the Housing (Scotland) Act 2001 for local authorities to provide an assessment of housing need and demand and the provision of related services. The production of Housing Need and Demand Assessments (HNDAs) are overseen by the Scottish Government's Centre for Housing Market Analysis (CHMA) which considers whether the HNDA is 'robust and credible'. The third [Housing Need and Demand Assessment](#) (HNDA3) for the South East Scotland area achieved robust and credible status from CHMA on Thursday 28th July 2022. HNDA3 provides the evidence base for policy decisions in Local Housing Strategies and land allocation decisions in Local Development Plans for the local authorities in South East Scotland (City of Edinburgh Council, East Lothian Council, Midlothian Council, West Lothian Council, Fife Council and Scottish Borders Council) subject to subsequent agreement of housing supply targets. The Council is currently developing the next Local Housing Strategy 2023-28, which will include setting the housing supply targets.

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 19%, which is higher than the comparable increase across Scotland.

Figure 3: Population Change 2018-2028



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 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 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”.

More recently the Council has also agreed the “Scottish Borders Council Plan 1 April 2022 – 31 March 2023” which lays out a template for the way the Council will be working in future to focus on the following Outcomes.

Figure 4: Council Plan 2022-2023 Outcomes



Figure 5: Housing’s Contribution to Social and Economic Wellbeing of the Borders



The SHIP 2023-2028 addresses the following National Outcomes:

- Poverty - We tackle poverty by sharing opportunities, wealth and power more equally
- Economy - We have a globally competitive, entrepreneurial, inclusive and sustainable economy
- Environmental - We value, enjoy, protect and enhance our environment
- Human Rights - We respect, protect and fulfil human rights and live free from discrimination
- Communities - We live in communities that are inclusive, empowered, resilient and safe
- Health - We are healthy and active
- Children and Young People - We grow up loved, safe and respected so that we realise our full potential
- Education - We are well educated, skilled and able to contribute to society

The SHIP 2023-2028 will also bring benefits across the National Performance Framework as recognised in “Housing to 2040”.

- Affordable Housing helps to tackle poverty and inequality.
- How we live in, heat and build our homes impacts on the environment.
- Safe and warm homes and good neighbourhoods improve physical and mental health and well-being and build strong communities.
- High quality homes and neighbourhoods improve children’s well-being and development.
- Housing creates and supports jobs and social benefits.

The Scottish Health and Inequality Impact Assessment Network (SHIAN) report published in June 2017 confirms the positive impacts that the new affordable housing 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. More recently Public Health Scotland have been promoting a whole system approach towards place and community in pursuit of a sustainable, inclusive economy with equality of outcomes for all. Public Health Scotland also recognise that the fundamental causes of health inequalities are an unequal distribution of income, power and wealth. Inequalities in income, wealth and power can lead to marginalisation, and also influence the distribution of wider environmental influences on health, such as the availability of work, education and good quality housing.

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 progressing delivery of a number of low and zero carbon new build housing projects through their “Green Homes Pilot” action based research initiative. This is in direct response to the increasing risk of Scottish households falling into fuel poverty, and this is detailed on page 36.

There are also direct linkages with the [South of Scotland Regional Economic Strategy](#) which is a ten-year strategy which focuses on making the South of Scotland "Green, Fair and Flourishing". Delivery of the SHIP also links and supports the Council to deliver on its Corporate Plan, '[Working Together and Improving Lives](#)' (2022-23). A new Council Plan is being developed currently and will be presented to full Council in February 2023.

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 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 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: Local Outcome Improvement Plan

OUTCOMES by Theme
Our Economy, Skills & Learning
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
Our Health, Care & Wellbeing
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
Our Quality of Life
Fewer people experiencing violence (incl. domestic abuse)
Fewer people experiencing anti-social behaviour (ASB)
Fewer people killed or seriously injured on our roads
Our Place
More people able to afford to heat their homes
More people living independently in affordable and sustainable homes

The objectives of the LHS and SHIP are consistent with the United Nations Sustainable Development (SDG) Goals 11 - Sustainable Cities and Communities, and 13 - Climate Action. Specifically the SHIP responds to the ambition of SDG 11 by providing access for all to adequate, safe and affordable housing by ensuring integrated, inclusive and sustainable settlement, and by strengthening regional development planning. With respect to SDG 13, development will be at least consistent with Scottish Building Standards and national objectives of net zero greenhouse gases by 2045. It should be noted that the Council agreed a "Scottish Borders Climate Change Route Map" further developing its previous commitment to setting a target as soon as possible for achieving a reduction in the Council's carbon emissions which is at least consistent with the Scottish Government target of net zero by 2045, and the intermediate targets set out in the Climate Change (Emissions Reduction Targets) (Scotland) Act 2019. The Council's Planning and Building Standards will reflect the developing public policy positions nationally and locally. Most recently at the Full Council meeting of 17 June 2021, the Council considered and agreed the recommendations set out in a Climate Change Route Map Report.

Following the Financial Crash in 2008/09, the Scottish Borders general house building position mirrored the national picture to a degree reflecting a significant and concerning reduction in the number of new homes being built and brought to the market. However in recent years whilst there has been market

recovery elsewhere in Scotland and the UK, the Scottish Borders housing market remains worryingly sluggish with annual house sales and completions remaining considerably less than those prior to the financial crash when 717 new homes were completed in 2006/07 when the market was at its peak, with only 60 of these being built for RSL Social Rent. Affordable housing construction in Scottish Borders currently represents a large proportion of all annual house completions.

This is evidenced by the average number of new homes built each year. See Table 1 below which sets out recent available house completion information, and sets out the increased proportion of these by the RSL sector.

Table 1: New House Completions 2016-2021

Year	RSL	Market	Total
2016/17	75	175	250
2017/18	112	110	222
2018/19	130	215	345
2019/20	114	207	321
2020/21	94	200*	294
2021/22**	297	N/A	N/A

*2020/21 market figure is a draft figure prior to completion of the Housing Land Audit

**New house completion figures for 2021-22 are not available at the time of writing.

3. Affordable Housing Delivered 2021-2022

Table 4 of the previous SHIP 2022-2027 envisaged that there would be 312 affordable housing completions for the period April 2021 – March 2022 set against the identified affordable housing target of 128 additional affordable homes per year.

Table 2 below sets out affordable housing delivery for the period 2021-2022, which shows that a total of 314 additional affordable homes were delivered during that financial year thus considerably exceeding the LHS annual target of 128. Of the above 314 homes delivered, 297 homes are for affordable rent through new build, remodelling and acquisitions by Registered Social Landlords. Of these, 48 were built to wheelchair standard. The Scottish Government also provided additional funding of £0.626m to assist eligible individuals purchase 16 homes via the Open Market Shared Ownership mechanism.

For a range of reasons new build RSL projects at Elm Court Hawick [21 homes], High Buckholm Galashiels [11 homes], Glensax Road Peebles [6 homes], and Tweed Court Kelso [12 homes] did not complete as envisaged by 31 March 2022.

Finally the Ettrick and Yarrow Community Development Company's Kirkhope Steading project also did not complete as expected. It is envisaged that these projects will all complete in 2022/23. Scottish Borders

Housing Association opted not to progress the proposed integration of 2 bedsit flats at Croft Street Galashiels. Affordable Housing delivery for 2021/22 is set out below in Table 2.

Table 2: Project Completions for 2021-2022

Provider	Project Name		Supplier	Units GN	Units PN	Units Total
BHA	Beanburn Ph1	Ayton	HA Rent	21	10	31
Cairn	Abbotsford Court	Galashiels	HA Rent	0	2	2
EHA	Angraflat	Kelso	HA Rent	49	-	49
EHA	Bridge Homes	Various	MMR	54	-	54
EHA	Buckholm Ph1	Galashiels	HA Rent	11	-	11
EHA	Huddersfield Street	Galashiels	HA Rent	35	-	35
EHA	Sergeants Park Ph2	Newtown	HA Rent	63	-	63
EHA	South Park	Peebles	HA Rent	18	-	18
EHA	Wilkie Gardens ECH	Galashiels	HA Rent	0	39	39
SBHA	Allars Crescent	Hawick	HA Rent	2	-	2
SBHA	Individual House Purchases	Various	HA Rent	3	-	3
WH	Individual House Purchases	Various	HA Rent	1	-	1
RHF	Plenderleith Farm	Oxnam	MMR	1	-	1
OMSE	Open Market Purchases	Various	Shared Equity	16	-	16
Total				263	51	314

Open Market Shared Equity (OMSE) is a Scottish Government funded scheme that financially assists eligible applicants to purchase their own home on the open market through a shared equity arrangement.

From a position of no Open Market Shared Equity sales concluded in the first year (2014-2015) there are small numbers of individual house purchases concluded annually within Scottish Borders through this assisted purchase opportunity, despite efforts by Council Officers to work in partnership with Link Housing Association who are the scheme's managing agent to promote it. Whilst it is good to see continued uptake in the scheme, but notwithstanding eligibility changes, it remains unclear why the numbers of assisted sales concluded through use of this scheme continues to be relatively low in Scottish Borders when compared to other nearby Council areas. Officers continue to liaise with Link Housing Association, in order to better understand why this should be the case. Table 3 below shows the locations where OMSE purchases have been concluded over the last 7 years.

Table 3: Scottish Borders OMSE by Settlement 2015-2021/22

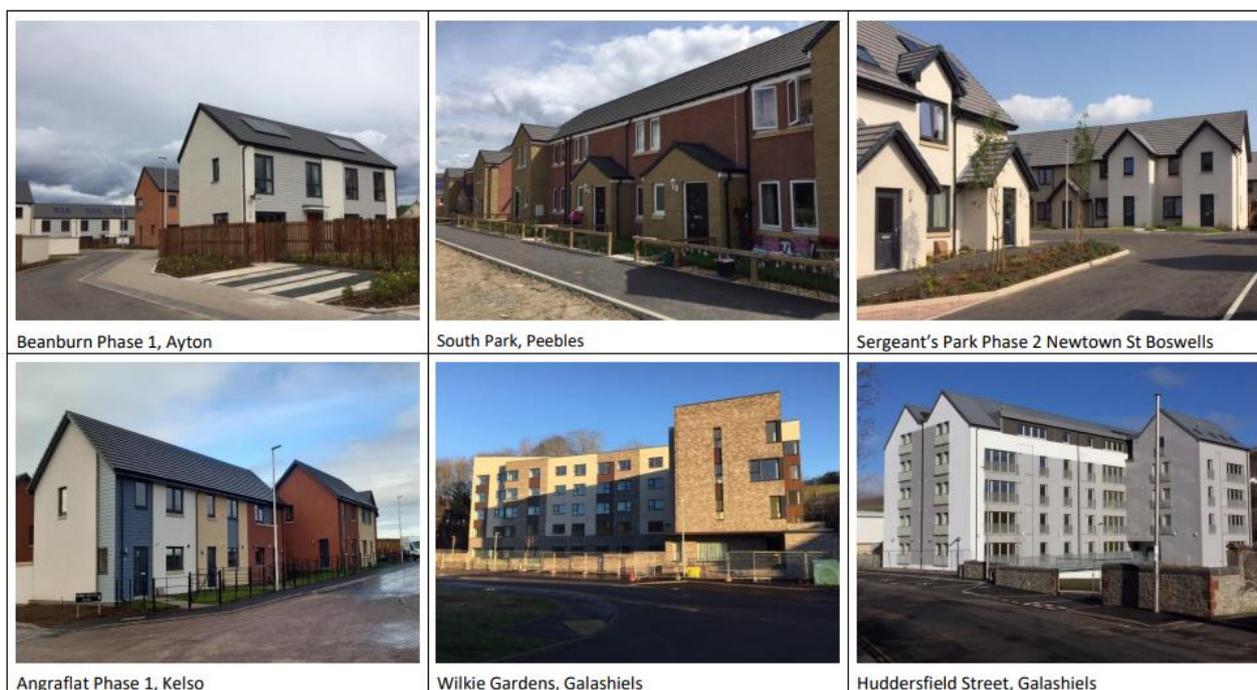
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	Total
Ayton				2				2
Berwick-Upon Tweed			1					1
Chirnside	1	2	1					4
Coldstream			3		1		1	4
Duns	1		1	1	2	1		6
Earlston			1					1
Eyemouth	3	7	7	4	2	1	3	24
Galashiels	1	7	7	4	5	3	4	27
Hawick	1	2	3	2			3	8
Innerleithen	1	2		1				4
Jedburgh			3	1			1	4
Kelso	2	3	4			1	1	10
Lauder				1				1
Morebattle				1				1
Newtown St Boswells		2		1				3
Peebles			3			1		4
Selkirk	1			3			3	4
Stow					1			1
Walkerburn					2	2		4
Westruther					1			1
Whitsome				1				1
Total	11	25	34	22	14	9	16	131

Source: Scottish Government 2022

The 16 OMSE-assisted purchases concluded in 2021/22 were made possible by Scottish Government estimated funding of £0.626m, which was additional to the £18.8382m year-end outturn Affordable Housing Supply Programme allocation for 2021/22. 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. It is considered that this limited number of sales completed in 2020/21, and 2021/22, may be in part due to the adverse impact of the Covid pandemic, and the recovery of the operation of housing market and wider economy.

Figure 7 on page 22 shows images of some of the affordable housing projects which completed in Scottish Borders during 2021-2022. These are (top left to right) Beanburn Ph1 Ayton by Berwickshire Housing Association, South Park Peebles for Eildon Housing Association, Sergeant's Park Ph2 Newtown St. Boswells for Eildon Housing Association, Angraflat Kelso for Eildon Housing Association, Wilkie Gardens Extra Care Housing Galashiels for Eildon Housing Association, and Elworthy Place, Huddersfield Street Galashiels by Eildon Housing Association.

Figure 7: Affordable Housing Developments Completed 2021-2022



3.1 Development Project Status Update

As a result of the Covid-19 pandemic and the resultant closure of construction sites, and delayed project site starts, together these factors have had a massive impact on project delivery timescales, resulting in a number of planned project completions slipping from 2020/21 into 2021/22. Inevitably it has also taken some time for the construction, manufacturing and supply sectors to re-mobilise and contribute towards delivery of planned projects. More recently the Delta and Omicron variants have adversely impacted on the construction sector through further delays. That aside, the Council and its RSL partners are optimistic that that the construction sector and related manufacturing and distribution sectors of the wider economy are recovering to the extent that it is estimated that around 165 additional affordable homes could potentially complete during 2022/23. Table 4 sets out these projects.

Table 4: Estimated Project Completions in 2022-2023

Provider	Project Name		Tenure	Units GN	Units PN	Total Units	Status
BHA	Springfield Ph2	Duns	HA Rent	28	-	28	Phased handovers
EHA	Coopersknowe Ph1	Galashiels	HA Rent	63	6	69	Phased handovers
EHA	Elm Court	Hawick	HA Rent	20	1	21	Complete August 22
EHA	High Buckholm Ph1	Galashiels	HA Rent	11	-	11	Complete June 22
EHA	Oakwood	Galashiels	HA Rent	0	4	4	Under construction
SBHA	Open Market Purchase	Various	HA Rent	6	-	6	Active work
SBHA	Glensax Road	Peebles	HA Rent	6	-	6	Under construction
SBHA	Tweed Court	Kelso	HA Rent	12	-	12	Under construction
WH	Individual House Purchase	Various	HA Rent	2	-	2	Rehousing needs
RHF	Kirkhope Steading	Ettrick Br.	MMR	5	-	5	Under construction
RHF	7 Roxburgh Mains	Near Kelso	MMR	1	-	1	Complete
Total				154	11	165	

It should be noted that this estimate does not include other affordable housing delivered through other private sector-led mechanisms. With continued effort to promote the Open Market Shared Equity Scheme it is hoped that there will be additional affordable homes purchased via this mechanism. However as noted above, there has been 1 OMSE assisted purchase confirmed to 30 April 2022 and likely to be more throughout 2022/23. .

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 5 below provides a position statement on the progress of all projects in the SHIP 2022/27, and Strategic Local programme Agreement (SLPA) at 31 March 2022.

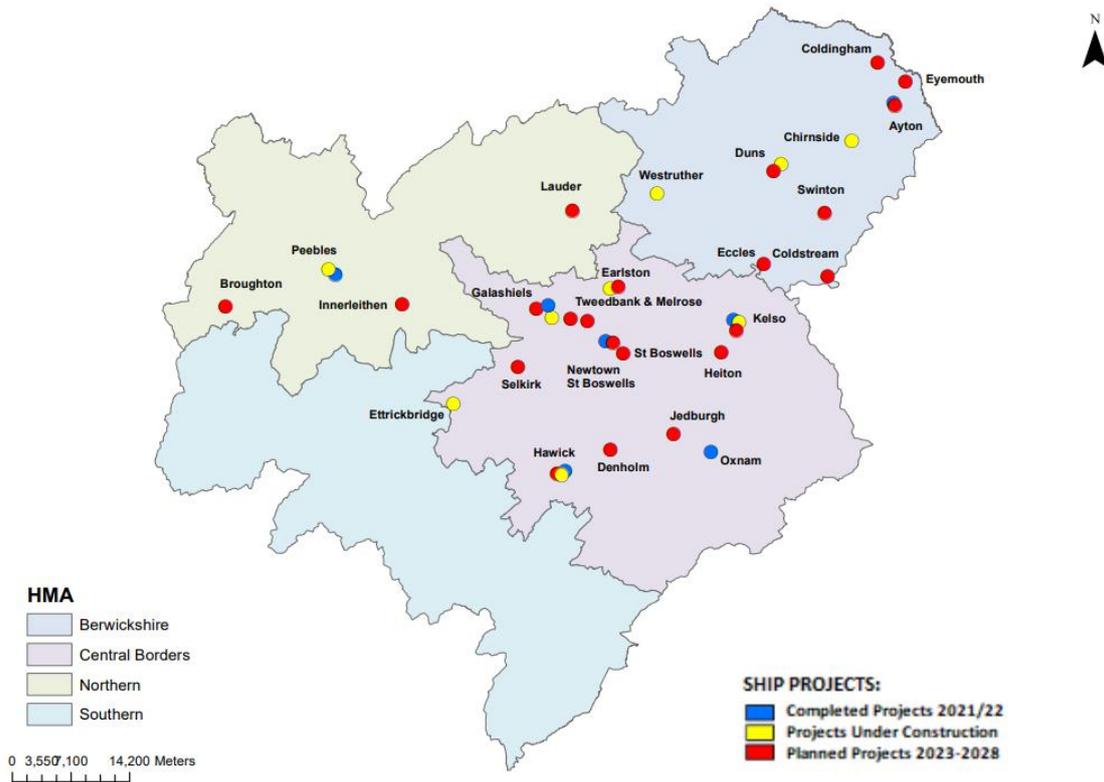
Table 5: Project Position Status

Provider	Project Name		Units General Need	Units Part. Need	Status
BHA	Acredale Ph4	Ayton	32	-	BHA own site. Design stage.
BHA	Acredale Ph5	Eyemouth	22	-	BHA own site
BHA	Acredale Ph6	Eyemouth	14	-	BHA own site
BHA	Beanburn Ph1	Ayton	21	10	Complete
BHA	Beanburn Ph2	Ayton	19	-	BHA own. Consent granted.
BHA	Ex High School site	Eyemouth	34	-	Pending SBC decision re Primary School. SBC master planning
BHA	Springfield Phase 2	Duns	28	-	Phased handovers. Completion October 22
BHA	Springfield Phase 3	Duns	22	2	Planning Application
BHA	The Avenue	Eyemouth	12	-	Re-design
Cairn	Abbotsford Court	Galashiels	-	2	Complete
EHA	Angraflat	Kelso	49	-	Complete
EHA	Bogangreen	Coldingham	20	-	Pre-Planning Application
EHA	Buckholm Phase 1	Galashiels	11	-	Complete June 22
EHA	Buckholm Phase 2	Galashiels	69	-	Under construction
EHA	Comrades Park East	Chirnside	55	2	Under construction
EHA	Coopersknowe Phase 1	Galashiels	63	6	Phased handovers
EHA	Coopersknowe Phase 2	Galashiels	30	-	EHA own site
EHA	Edgar Road	Westruther	10	-	Under construction
EHA	Elm Court	Hawick	20	1	Complete August 22
EHA	Ex High School	Earlston	62	2	Under construction
EHA	Ex High School Phase 1A ECH	Kelso	-	36	Under construction
EHA	Ex High School Phase 1B	Kelso	14	2	Planning Applications
EHA	Ex Howdenburn Primary	Jedburgh	67	4	Pre-Planning Application?
EHA	Ex Mart	Reston	46	-	Developer led project
EHA	Hermitage House	Selkirk	12	-	Feasibility
EHA	High Street/Market Place	Jedburgh	4	-	Design stage
EHA	Home Farm	Eccles	10	2	Waste water & sewage feasibility options
EHA	Huddersfield Street	Galashiels	31	4	Complete
EHA	Jedward Terrace Phase 2	Denholm	12	-	Got Consent
EHA	Expansion site Phase 1	Tweedbank	30	-	SBC master planning
EHA	Expansion site Phase 2	Tweedbank	25	-	SBC master planning
TBC	Main Street	Heiton	8	-	Developer led project

Provider	Project Name		Units General Need	Units Part. Need	Status
EHA	Melrose Road [Ex College]	Galashiels	42	4	Pre-Planning Application?
EHA	Milestone	Newtown	48	-	Developer led project
EHA	Peebles Road	Innerleithen	9	-	Got Consent
EHA	Sergeant's Park Phase 2	Newtown St Boswells	63	-	Complete
EHA	South Park	Peebles	18	-	Complete
EHA	Springwell Brae	Broughton	10	1	Got Consent
EHA	St. Aidans Gala Park	Galashiels	20	-	Got Consent
EHA	Stirches Phase 1 [ECH]	Hawick	-	40	Pending Care Village decision
EHA	Stirches Phase 2 [Amenity]	Hawick	-	12	Pending Care Village decision
EHA	The Valley	Selkirk	4	-	Got Consent
EHA	Tweed Bridge Court	Peebles	22	-	Got Consent
EHA	Wilkie Gardens [Langhaugh] ECH	Galashiels	-	39	Complete
EHA	Woodside	Galashiels	3	-	Consent granted
RHF	Plenderleith Farm	Oxnam	1	-	Complete
RHF	Kirkhope Steading	Ettrick Bridge	5	-	Under construction
SBHA	Allars Crescent	Hawick	2	-	Purchases Complete
SBHA	Glensax Road	Peebles	6	-	Under construction
SBHA	Individual House Purchases	Various	3	-	Complete
SBHA	Leishman Place	Hawick	4	-	Design stage
SBHA	Linglie Road	Selkirk	20	-	Pre Planning Application
SBHA	Mart	Newtown St Boswells	37	-	Planning Permission in Principle granted
SBHA	Miller Street Innerleithen	Innerleithen	4	-	Pending vacant possession
SBHA	St. Dunstons	Melrose	6	-	Pre/App
SBHA	Stonefield Place	Hawick	6	-	Potential Project status.
SBHA	Tweed Court	Kelso	12	-	Under construction
SBHA	Tweedbank Expansion [Aberlour]	Tweedbank	-	4	Master planning
SBHA	Queensway	Earlston	4	-	Pre-App
EHA	Ex High School [ECH]	Eyemouth	-	36	Pending SBC decision re Primary School - SBC master planning
TBA	Ex High School [Amenity]	Eyemouth	-	10	Pending SBC decision re primary School - SBC master planning
WH	Beech Avenue Phase 1A	Galashiels	25	-	Consent granted
WH	Beech Avenue Phase 1B	Galashiels	-	20	Consent granted
WH	Beech Avenue Phase 1C	Galashiels	26	-	Consent granted
WH	Beech Avenue Phase 2	Galashiels	16	-	Consent granted
WH	Beech Avenue Phase 3	Galashiels	21	1	Consent granted
WH	Individual House Purchases	Various	1	-	Complete

Figure 8 shows the locations where developments were completed during 2020-2021 and to date, and where there are developments under construction, and planned or proposed for delivery during the period 2023-2028.

Figure 8: Completed Developments 2021/2022 to date, Under Construction, and Planned/Proposed for 2023-2028



Back in 2009, a locality planning approach for the development of priority areas for housing investment was established to address 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 Tweed Bridge 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 largely flatted development which occupied the site. Planning Consent has been granted for 22 new build homes, with site start reprogrammed and estimated completion around June 2025.

SBHA brought forward proposals for a 6 house redevelopment of the cleared site of block 5 and 6 Stonefield Place Hawick which were included in SHIP 2022/27. This project is currently identified in Table 9 as a Potential Pipeline Project. This project will complete the housing-led regeneration of Stonefield Hawick as per the Hawick Housing Strategy.

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 with the development of this strategy Eildon Housing Association have been considering the future of developments identified as such in the strategy. SHIP 2019/24 first saw the inclusion of the proposed remodelling of Eildon’s Elm Court development in Hawick, which completed in August 2022. SHIP 2020/25 saw the inclusion of the proposed remodelling of the original building at Millar House Melrose, but this has not been included in this SHIP as a result of decisions to re-purpose it for a different client group. The SHIP 2021/26 saw the inclusion of proposed remodelling of the former Council-operated Day Centre at Eildon’s Oakwood Park development in Galashiels to provide 4 new Amenity standard flats. This is now under

construction with estimated completion in October 2022. In addition, Cairn Housing Association have progressed their project, without Scottish Government grant, to form 2 new flats through remodelling at their Abbotsford Court in Galashiels. This project completed in August 2021.

Figure 9: Elm Court Development Hawick



Figure 10: Abbotsford Court Galashiels (Cairn Housing Association)



As first reported in SHIP 2019-2024, the Council has been working closely with Waverley Housing to consider suitable options and progress regeneration of former public sector housing in and around the Beech Avenue area in Upper Langlee, 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, and replacement with 109 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. Planning Consent was granted on 29 March 2021. Waverley Housing are progressing rehousing of remaining tenants affected by the intended block demolitions. Scottish Government have been supportive in working towards delivery of the regeneration vision and have assisted the rehousing effort by making available grant to assist Waverley Housing purchase a number of homes to provide additional rehousing options. In 2021, Waverley Housing funded and completed the refurbishment of the 68 flats being retained as one element of the regeneration strategy.

Figure 11: Beech Avenue Upper Langlee Galashiels



This is a high cost regeneration project with estimated costs in the region of £19.5m. This will be delivered over a number of financial years through a process including rehousing remaining tenants and demolition of vacant blocks. Waverley are working with a number of Utilities providers in order to clarify location of services to be retained, redirected or disconnected as a precursor to tendering for a demolition contractor. The demolition contract started in July 2022 with demolition works expected to be completed by the end of December 2022, thus clearing the way for the anticipated Phase 1 site start in February 2023. Current thinking is that there will be 5 phases of new building which are set out in this SHIP 2023-2028. These projects are being led by Waverley Housing and will be funded from a mix of anticipated Scottish Government grant funding, Waverley Housing’s own funds and private finance borrowing. 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.

3.2 Resource Planning Allocations and Assumptions

The Council’s Affordable Housing Supply Programme 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 annual outturn

spend was circa £11.765m. The Council welcomed the Allocation of £15.998m for 2019/20, which was fully expended, plus an additional £3.377m funding secured. The 2019/20 out-turn spend of £19.375m set a record Scottish Borders high annual grant spend. The Scottish Government Allocation to Scottish Borders for 2020/21 was £16.972m. However largely due to Covid and other factors, there was an underspend of circa £2.855m. The 2021/22 Allocation was £18.562m which was fully spent, and Borders was allocated an additional £0.276m at year end which brought outturn spend up to £18.838m. These Allocations have provided considerably more certainty in progressing Scottish Borders projects towards the delivery of the Scottish Parliament's affordable housing targets, in the face of an increasingly challenging tender climate.

In July 2021, Scottish Government confirmed the following AHSP Allocations to Scottish Borders - £18.562m in 2021/22, £16.0m in 2022/23, £15.954m in 2023/24, £16.010m in 2024/25 and £16.275m in 2025/26, which together amounts to £82.801m. A Resource Planning Assumption of £16.275m has been made for 2026/27. In addition, Scottish Government has also introduced a new Heat Transitions Deal Budget of £5.0m across the national programme via an internal transfer arrangement. This was intended to assist all RSL projects receiving tender approval in 2021/22 for costs of zero emissions measures at point of use heating systems. Through working in partnership with locally active Registered Social Landlords and Scottish Government, the Council has identified a larger pipeline of potential projects than can be resourced through the above Allocation. The challenge for RSLs remains to acquire sites and quickly accelerate these projects to delivery, otherwise there remains the risk of potential future underspend of annual AHSP Allocations. Therefore the Council and its partners are keen to discuss any opportunities which might present, to enable Scottish Government maximise the use of allocated resources within Scottish Borders, and across the national programme. It is recognised that some projects which cannot be delivered by estimated years as set out in Table 8 will need to be managed and delivered within the constraints of subsequent future annual resource Allocations.

These increases in resources provide 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 the use of sites through strategic release of SBC owned land. In addition, and in collaboration with RSL partners, the Council seeks to be able to deliver an ambitious SHIP that has a positive economic impact to sustain jobs and create training opportunities, in collaboration with the Edinburgh and South-East Scotland City Region Deal Programme ambitions, and seeks to maximise opportunities presented within the railway corridor. To illustrate this, for the first time, SHIP 2020-2025 included a proposed Phase 1 of affordable housing development at Lowood, Tweedbank which was acquired by the Council in December 2018. SHIP 2021-2026 subsequently included an additional proposed Phase 2, which has been included in Table 9 as a Potential Pipeline Project in this SHIP 2023/38. Finalised Supplementary Planning Guidance and a Design Guide for the Tweedbank Expansion were agreed by Council in June 2021. It is envisaged that a proposed marketing strategy will be considered by Council in autumn 2022.

To assist budget estimating, the Council and its partners have developed this SHIP 2023/28 on the basis of an indicative grant of £96k/unit, and RSL Private Finance contribution of £104k/unit, which illustrates the

increasing pressure on individual RSL finite financial capacity. However, through the SHIP and Quarterly Programming Meeting arrangements, projects have been identified that could potentially deliver **1320** new affordable homes over 2023/28 (see Tables 4, 8 and 8A-8D pages 22 and 37-39). In addition, Table 9 on page 41 identifies Potential Pipeline Development Projects which require further work before they could potentially be accelerated into the 5 year programme, or included in future SHIPs in due course. Most of these are developer-led or privately owned sites, which draws attention to the importance of the housing market in the delivery of affordable housing.

This is assuming that all development constraints are overcome, sufficient grant is available to assist project delivery and developers are willing to collaborate in order to open up identified sites, and lenders continue to lend at rates and terms and conditions that are acceptable to RSLs, and individual RSLs have sufficient financial capacity to enable them to borrow private funding, there remains limited capacity with the construction sector through this period of economic recovery following Covid pandemic. However, the identified projects provide some reassurance that there are potential development sites that could ensure that future funding Allocations can be fully spent in the Scottish Borders, and in turn subject to success in progressing these, could be potentially be used to support the case for Scottish Borders to potentially secure additional slippage funding from elsewhere across the national programme. 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 during the SHIP 2023/28 period. Scottish Government / More Homes Division Officials have indicated support to provide grant to enable Waverley Housing acquire homes via Open Market Purchase to assist rehousing tenants to support the start of the Beech Avenue demolitions and new build projects in Galashiels. In addition Officials have also indicated support to enable Scottish Borders Housing Association to carry out limited Open Market Purchases to facilitate proposed housing-led regeneration at Allars Crescent Hawick and Croft Street Galashiels, in addition to flat purchases to enable progressing stalled common repairs projects.

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 current and future affordable housing targets. Quarterly programme meetings with the Registered Social Landlords, the Scottish Government and the Council are key to this process. The Council and its partners will also seek to identify 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 [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 (i.e. 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 "Space to live" report, Rapid Rehousing Transitional Plan and Child Poverty Action Plan have all been referred to in the project prioritisation process. The intention is to embed the Housing First approach in Scottish Borders Partners 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 feature 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. The Strategic Fit section has been revised slightly to refer to also include the Council's all tenure Wheelchair Accessible Housing Target of 20 per annum, of which 15 should be RSL provided, which was agreed following finalisation of the "Space to live – Wheelchair accessible housing in the Scottish Borders" consultant's report which provided a new baseline of evidence of need.

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 6 on page 31 was developed as a mechanism to assess the priority of projects and RSL financial capacity and not for assessing project or revenue viability.

Assessment is carried out by a panel of representatives from the four main locally based RSLs and Lead Officer - Housing Strategy, Policy and Development from the Council. The process is facilitated by the Council 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 6: Project Priority Weighting Matrix

Deliverability (40% weighting)
1. Funding (RSL financial capacity and ability to front fund total project costs, is funding for new development contained within RSL Business Plans)
2. Land availability (is there an effective land supply? Is it available/ willing vendor?)
3. Project programme delivery (eg; is it an off the shelf project, implemented immediately)
4. Constraints (Legal/ infrastructure/ site/ planning/ flood risk/ industry capacity supply chain etc)
Housing Need (25% weighting)
1. As identified through SBC's Housing Needs Assessment (HMA's) –
2. Validated Source – (e.g.; RSL waiting list info, local community housing needs study, homelessness)
3. Equalities – Need identified for specialist provision (e.g.; extra care, wheelchair user; elderly, re-provisioning)
Strategic Fit (30% weighting)
1. Regeneration (Area regeneration/ brown field/ housing estate community regeneration/ re-provision)
2. Rurality (as defined by a population of 250 or less – this incorporates landward areas)
3. LHS Priority – (is it identified in the LHS 2017-2022)
4. Part of Existing Agreed strategy or Programme (e.g.; Extra care Housing Delivery Framework, and Rapid Rehousing Transition Plan.)
5. Links with other non-housing Strategies and policies (e.g.; Eyemouth High School, City Region Deal/ Railway Blueprint Corridor and Child Poverty Action Plan)
6. IJB Strategic Plan – Housing Contribution Statement
7. Support Town Centre Living Strategy
8. Does the project meet the conditions set out in Scottish Government's Guidance Notes
9. Older peoples Integrated Strategic Plan
10. Locality Plans
Impact (5% weighting)
1. Social (is this project likely to have a positive social impact on the Community?)
2. Economic (what is the economic impact of this project likely to have)
3. Environmental (What will the environmental impact of the project be?)

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 sequence of prioritisation ranking, e.g.; 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

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 pages 27 and 28 Resource Planning Allocations and Assumptions.

The process was developed and operated over many years when AHSP grant allocations were considerably less than in recent years, and provided a clear and consistent means of considering and prioritising projects within the limits of then available grant funding. The impact of Covid and home working and greatly increased AHSP Allocations has enabled the Council to adopt a more light touch approach without the need to adhere to the process with a focus on meeting identified housing need, project deliverability and delivering new homes.

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. This SHIP 2023/28 introduces new RSL projects, of which Allars Crescent Hawick, Coopersknowe Ph2 Galashiels [formerly Melrose Road], Allanbank Lauder, Fairhurst Drive Hawick, and Heather Mill Selkirk. In addition, Berwickshire and Scottish Borders Housing Associations have been collaborating to explore redevelopment of a number of their garage sites to provide additional affordable housing through use of the HUSK modular building system which are identified by [H] in the project name set out in Table 8 and 8A-8D on pages 37-39.

A number of the above projects have been accelerated, and included in the Strategic Local Programme Agreement as a result of discussions between Council Officers, Scottish Government More Homes Division officials, and RSL representatives. These projects are set out in more detail in Appendix 1 / Part 3. This has enabled Scottish Borders grant slippage to be redistributed across other Borders projects and increased the grant Allocation spent. Appendix 1 / Part 4 contains individual Project Descriptors which provide details of each project. 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 considerations, plus Planning Application and other Statutory Consent processes.

5. Investment Priorities for Affordable Housing 2023-2028

As with the previous SHIPs, this year following the Covid pandemic, there is an even greater impetus to progress delivery, and where possible seek to minimise project slippage against original programmed completions. 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 fully spend all the Affordable Housing Supply Programme annual Allocations.

As mentioned previously in this SHIP, the Council has agreed an annual Wheelchair Accessible Housing Target of 20 units, of which it is anticipated 15 will be delivered by RSLs. It is intended that this new supply wheelchair accessible Housing will be built to comply with current Housing for Varying Needs Standards for Wheelchair Housing. Since setting this annual target in November 2020, RSLs delivered 2 wheelchair homes in 2020/21 and 48 in 2021/22. Current programme information indicates that RSLs will deliver an estimated 7 Wheelchair Accessible Housing units in during 2022/23, and a further 169 over the period 2023/28. To set this in context the target over a 5 year period would be 75 units. Whilst on first impression the anticipated 2022/23 figure falls short of the annual 15 unit target for 2022/23, when taken as an average over multiple years the 15 unit target is being exceeded.

Meeting the housing needs of older people is identified as a key priority for the Local Housing Strategy 2017-2022. 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 contributes towards desired delivery of 300 new homes for older people across all tenures.

Table 7 below has been updated from the previous SHIP submission and sets out the revised proposed project delivery timeframes for the delivery of pipeline Extra Care Housing developments across the Scottish Borders.

Table 7: Proposed Delivery Timescales for proposed Extra Care Housing Developments

	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28	Total
Duns	30	-	-	-	-	-	-	-	30
Galashiels	-	39	-	-	-	-	-	-	39
Kelso	-	-	36	-	-	-	-	-	36
Hawick	-	-	-	-	-	40	-	-	40
Eyemouth	-	-	-	-	-	-	-	36	36
Peebles	-	-	-	-	-	-	-	-	30
Total	30	39	36	0	0	40	0	36	211

As stated earlier in this SHIP, as a result of a Council-led selection process, 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, which are estimated to provide circa 211 flats. A site has yet to be identified for the proposed Peebles development, hence reason for no estimated completion year being illustrated in Table 7 above, which covers the SHIP 2023/28 period.

Trust HA completed the first 30 flat extra care housing development at Longfield Crescent [Todlaw] Duns in March 2021. Eildon HA completed the second development of 39 flats at Wilkie Gardens Galashiels in November 2021.

Figure 12: Wilkie Gardens Extra Care Housing Galashiels



Eildon Housing Association is also working in partnership with M&J Ballantyne Ltd to provide 36 Extra Care Flats as one element of the regeneration of the site of the former High School in Kelso. The Council has agreed to grant assist the Association up to £0.750m using Second Homes Council Tax Funding. Site works started in March 2021, with estimated completion around spring 2023. The Association is also progressing

the opportunity to deliver an additional 16 new homes for affordable homes elsewhere on this site, including 2 wheelchair standard homes.

Figure 13: Proposed Extra Care Housing Kelso



The Council is carrying out a number of reviews covering Council budgets, corporate priorities and Capital Programme. At the time of writing, it is not possible to provide any timelines against these reviews. This may have implications for the re-development of the former High School site in Eyemouth where there has been some progress made towards reconciling a number of development ambitions through a Council-led master-planning approach. Redevelopment of this site identifies the potential provision of a 36 flat Extra Care Housing development plus some Elderly Amenity housing, thereby replicating the approach previously undertaken at Todlaw Duns. However the affordable housing projects have stalled because the Council is currently carrying out a public consultation exercise regarding options for the provision of the Primary School. The anticipated resolution of the master-planning challenges will also provide more certainty regarding the design and programming the delivery of the Berwickshire Housing Association project elsewhere on the former High School site.

Following consent from Scottish Ministers, the Council disposed of the Stirches site in Hawick to Eildon Housing Association in order that it may be developed to provide a new build development of around 36-40 Extra Care Housing Flats. In addition, the Borders Joint Learning Disability Service has identified unmet particular housing needs for a group of older people in Hawick. Responding positively to meet this need, the design team's brief has been extended, in order to bring forward proposals for around an additional 20 Amenity Housing homes at Stirches to provide for the Learning Disability Service identified need plus the balance for other older people. However design work for these housing projects has stalled pending the Council progressing an Outline and Final Business Case for the potential Care Village concept development for the whole of the Stirches site.

5.1 Investment Priorities for Affordable Housing & Energy Efficient Scotland

Improving energy efficiency and reducing fuel poverty are key housing priorities for Scottish Government and for the Council. Scottish Government’s ambitious “Housing to 2040” policy vision aims to link the affordable warmth and zero emissions homes agendas and to end Scotland’s contribution to climate change by 2045 in a just and fair way. “Housing to 2040” complements the “Heat in Buildings Strategy”, with both working together to deliver the Scottish Government’s targets for climate change and fuel poverty, and the milestones in between, in a fair and just way. This envisages zero emissions new homes and zero emissions existing homes, with the Housing Sector contributing to the green recovery. This further develops the policy thinking previously published in the Scottish Government’s “Climate Change Plan”¹.

Eildon Housing Association has secured £50,000 grant funding from the Construction Scotland Innovation Centre plus same amount 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”. Four of the Association’s SHIP projects have been selected for inclusion in the Pilot, which involves the design, development and delivery of 3 separate energy efficient solutions such as Passivhaus, Energiesprong and Volumetric off-site construction alongside a traditional build control project. The pilot will also explore volumetric design with off-site construction systems, fabric first approach and design-led solutions to provide 40 homes built to low or zero carbon standards. The Covid pandemic has impacted by delaying site starts. Edgar Road Westruther is now under construction, with the remaining projects at Peebles Road Innerleithen, Jedward Terrace Denholm and Springwell Brae Broughton have been reprogrammed [see Table 8/ 8A-8D]. Prior to the Pilot, the Association previously completed its first 3 house Passivhaus Standard development at Springfield Terrace St. Boswells in March 2020, and has gone on to progress low carbon design features in planned developments elsewhere at The Valley Selkirk [4 homes], Tweed Bridge Court Peebles [22 homes] and St. Aidans Galashiels [20 homes].

The independent evaluation of the Pilot 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. The RSLs have indicated that, across the programme, they

¹ (Climate Change Plan – The Third Report on Proposals and Policies 2018-2032, pp. 87-88)

propose to build all projects to minimum of Silver Standard energy performance, which exceeds Scottish Building Regulation minimum standards.

5.2 Investment Priorities for Affordable Housing 2023-2028

The Development projects outlined in Tables 8 to 8D on pages 37-39 have been prioritised for investment by the SHIP Project Group in accordance with the minimum slippage factor of +25% , over programme to accommodate unforeseen slippage as per the Scottish Government’s 2022 SHIP Guidance. This reflects the approach previously adopted by the Council and its RSL partners. On this basis, estimated annual completions over the period 2023-2028 are as follows.

Table 8: Estimated Project Completions 2023-2024 [Year 1]

RSL	Project Name		Tenure	Units General Need	Units Part. Need	Units Total
EHA	Comrades Park East	Chirnside	HA Rent	55	2	57
EHA	Ex- High School Phase 1	Kelso	HA Rent		36	36
EHA	The Valley	Selkirk	HA Rent		4	4
EHA	Edgar Road	Westruther	HA Rent	10		10
EHA	Ex- High School Phase 2	Kelso	HA Rent	14	2	16
EHA	St. Aidens	Galashiels	HA Rent	20		20
SBHA	Bothwell Court [H]	Hawick	HA Rent		4	4
SBHA	Lothian Road Jedburgh [H]	Jedburgh	HA Rent		6	6
SBHA	Open Market Purchases	Various	HA Rent	6		6
SBHA	Ramsay Road [H]	Hawick	HA Rent		6	6
SBHA	40-47 Whitefield Avenue	Newtown St Boswells	HA Rent	4		4
Waverley	Beech Avenue Phase 1A	Galashiels	HA Rent	25		25
BHA	Springfield Phase 3	Duns	HA Rent	19	2	21
Developer	Everly Meadow	Swinton	MMR	2		2
Developer	Everly Meadow	Swinton	Shared Equity	2		2
Total				157	62	219

Table 8A: Estimated Projects Completions 2024-2025 [Year 2]

RSL	Project Name		Tenure	Units General Need	Units Part. Need	Units Total
EHA	High Buckholm Phase 2	Galashiels	HA Rent	69		69
BHA	Priory Hill	Coldstream	HA Rent		7	7
EHA	Ex High School	Earlston	HA Rent	62	2	64
EHA	Peebles Road	Innerleithen	HA Rent	9		9
EHA	Bogangreen	Coldingham	HA Rent	20		20
EHA	Tweedbridge Court	Peebles	HA Rent	22		22
EHA	High Street	Jedburgh	HA Rent	3		3
BHA	The Avenue	Eyemouth	HA Rent		5	5
EHA	Duns Road	Coldstream	HA Rent	57	2	59
EHA	Springwell Brae	Broughton	HA Rent	10	1	11
BHA	Hinkar Way	Eyemouth	HA Rent		4	4
BHA	Windram Place	Chirnside	HA Rent		4	4
SBHA	Allars Crescent	Hawick	HA Rent	16		16
SBHA	Borthaugh Court	Hawick	HA Rent		2	2
SBHA	Branxholme Court	Hawick	HA Rent		6	6
SBHA	Fairhurst Drive	Hawick	HA Rent	10		10
SBHA	Leishman Place	Hawick	HA Rent	4		4
SBHA	Heather Mill Phase 1	Selkirk	HA Rent	35		35
SBHA	Main Street	Heiton	HA Rent	12		12
SBHA	Murray Place	Selkirk	HA Rent		3	3
SBHA	Roberts Avenue	Selkirk	HA Rent		5	5
SBHA	Tweedbank Expansion Aberlour Project	Tweedbank	HA Rent		4	4
SBHA	West Allanbank	Lauder	HA Rent	27		27
Waverley	Beech Avenue Phase 1B	Galashiels	HA Rent		20	20
Waverley	Beech Avenue Phase 1C	Galashiels	HA Rent	26		26
EHA	Jedward Terrace Phase 2	Denholm	HA Rent	12		12
SBHA	Linglie Road	Selkirk	HA Rent		2	2
Total				394	67	461

Consistent with last year’s SHIP, the Council and its RSL delivery partners continue to be ambitious, and optimistic in seeking to progress and accelerate 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 8B: Estimated Project Completions 2025-2026 [Year 3]

RSL	Project Name		Tenure	Units General Need	Units Part. Need	Units Total
EHA	Angles Field	Selkirk	HA Rent	39	4	43
EHA	Ex College site	Galashiels	HA Rent	43	2	45
EHA	Ex Howdenburn Primary	Jedburgh	HA Rent	72	4	76
EHA	Coopersknowe Phase 2	Galashiels	HA Rent	30		30
EHA	Home Farm Eccles	Eccles	HA Rent	10	2	12
EHA	Stirches Phase 1	Hawick	HA Rent		40	40
EHA	Stirches Phase 2	Hawick	HA Rent		20	20
BHA	Acredale Ph4	Eyemouth	HA Rent	30	2	32
BHA	Callercote Way	Eyemouth	HA Rent		6	6
BHA	Glebe Park	Duns	HA Rent		2	2
BHA	Hawthorn Bank	Duns	HA Rent		6	6
BHA	Haymans Cove	Eyemouth	HA Rent		10	10
BHA	Queens Court	Eyemouth	HA Rent		2	2
SBHA	Eildon Road	Hawick	HA Rent		2	2
SBHA	Inchmead Road	Kelso	HA Rent		3	3
SBHA	Hartrigge Road	Jedburgh	HA Rent		4	4
SBHA	Howden Road	Jedburgh	HA Rent		5	5
SBHA	Linglie Road	Selkirk	HA Rent	26		26
SBHA	Lessudden Park	St Boswells	HA Rent		2	2
SBHA	Mart	Newtown St Boswells	HA Rent	37		37
SBHA	Meadow Court	Kelso	HA Rent		3	3
SBHA	Queensway	Earlston	HA Rent	4		4
Waverley	Beech Avenue Phase 2	Galashiels	HA Rent	16		16
EHA	Tweedbank Expansion Phase 1	Tweedbank	HA Rent	30		30
Total				337	119	456

Table 8C: Estimated Project Completions 2026-2027 [Year 4]

RSL	Project Name		Tenure	Units General Need	Units Part. Need	Units Total
BHA	Beanburn Phase 2	Ayton	HA Rent	19		19
BHA	Ex High School	Eyemouth	HA Rent	34		34
SBHA	Heather Mill Phase 2	Selkirk	HA Rent	35		35
SBHA	St. Dunstons	Melrose	HA Rent	6		6
Waverley	Beech Avenue Phase 3	Galashiels	HA Rent	21	1	22
Total				115	1	116

Table 8D below sets out a number of mostly new proposed development project opportunities which could deliver up to 68 homes with some of the projects being illustrated potentially delivering beyond 2027-2028.

Table 8D: Estimated Project Completions 2027-2028 [Year 5]

RSL	Project Name		Tenure	Units General Need	Units Part. Need	Units Total
BHA	Acredale Phase 5	Eyemouth	HA Rent	22		22
TBC	Ex High School (Amenity)	Eyemouth	HA Rent		10	10
EHA	Ex High School [ECH]	Eyemouth	HA Rent	-	36	36
Total				22	46	68

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 numbers have been provided where possible at the time of writing. This is subject to revision and updating as project proposals are developed through the design and Planning Application process, and so additional Particular Needs housing proposals may be identified in future SHIPs in due course. In addition, 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.

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. Many of these sites have been known to the Council and its partners for some years, and this continues to indicate a sluggish Borders Housing Market.

Table 9 on page 41 sets out a number of sites currently being investigated as future potential pipeline development opportunities and indicates that an estimated additional 465 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. In a wider infrastructural context, it is widely welcomed by the Council and local stakeholders that Reston Station opened in May 2022. It is considered that this will have a positive effect by potentially stimulating the housing market in eastern Berwickshire. Two sites in Reston are identified as Potential Pipeline Projects in Table 9 below.

Table 9: Potential Pipeline Development Projects

RSL	Project Name		Tenure	Units No.	Units Description
BHA	Acredale Ph6	Eyemouth	HA Rent	14	BHA own site.
BHA	Acredale	Eyemouth	HA Rent	15	Developer owned site.
BHA	Edinburgh Road	Greenlaw	HA Rent	15	BHA own site.
BHA	Gowanlea	Coldstream	HA Rent	6	Remodelling opportunity.
BHA	Hillview/Priory Bank	Coldstream	HA Rent	12	Design/costs option review.
BHA	Rachel Road	Duns	HA Rent	6	BHA own site.
BHA	Greenlaw (EHD)	Greenlaw	HA Rent	5	BHA owned site.
BHA	Burnmouth (EHD)	Burnmouth	HA Rent	10	Privately owned site
BHA	The Avenue	Eyemouth	HA Rent	12	Design costs option review.
EHA	Angles Field	Selkirk	HA Rent	30	Developer led project.
EHA	Burgh Yard	Galashiels	HA Rent	20	SBC owned. Being marketed.
EHA	Burnside Road	Eddleston	Ha Rent	8	Developer led project.
EHA	Dingle Bank	Melrose	HA Rent	7	Developer led project.
EHA	Duns Road	Coldstream	HA Rent	55	Developer led project
EHA	High St/Market Place	Jedburgh	HA Rent	4	SBC led project
EHA	Howdenburn Ph2	Jedburgh	HA Rent	84	Developer led project.
EHA	Lanton Edge	Duns	HA Rent	6	Developer led project
EHA	North of Horsbrugh Bridge	Cardrona	HA Rent	25	Developer led project
EHA	Royal Hotel site	Stow	HA Rent	10	Privately owned site.
EHA	Tweedbank Expansion Ph2	Tweedbank	HA Rent	25	SBC ownership/master plan
EHA	Tweedbank Expansion Ph3	Tweedbank	HA Rent	30	SBC ownership/master plan
EHA	West Mains Farm	Reston	HA Rent	9	Developer led project
SBHA	Cransfield	Ashkirk	HA Rent	12	Privately owned site.
SBHA	Stonefield Place	Hawick	HA Rent	6	SBHA own site.
RHF	Otterburn Farm	Near Morebattle	MMR	1	Potential grant application.
RHF	Rawburn	Near Longformacus	MMR	2	Potential grant application.
TBA	Ex Mart	Reston	HA Rent	40	Privately owned site
Total				465	

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 10 below illustrates 6 projects (98 homes) from SHIP 2022/27 which have not been progressed as anticipated and summarises the reason. Should a deleted project re-emerge as deliverable or potential opportunity, it will be re-considered and prioritised for inclusion in a future SHIP in due course.

Table 10: Project Removed from the SHIP 2022-2027

RSL	Project Name		Tenure	Units General Need	Reason
EHA	Ex Mart	Reston	HA Rent	46	Site sold to third party
EHA	Hermitage House	Selkirk	HA Rent	12	Project unviable
EHA	Main Street	Heiton	HA Rent	8	Infrastructure issues
EHA	Tweedbank Expansion site Ph2	Tweedbank	HA Rent	25	To Table 9
EHA	Woodside Place	Galashiels	HA Rent	3	Project unviable
SBHA	Miller Street	Innerleithen	HA Rent	4	Pending rehousing tenants
Total				98	

Notwithstanding the 314 affordable homes delivered in 2021/22 as set out in Table 2 on page 20 there are still areas of high and unmet affordable housing demand across the Borders, and areas that the private sector cannot satisfy particularly with the adverse impact limitations of the Local Housing Allowance. Table 11 below illustrates the 1320 estimated affordable homes completions which could potentially be delivered over the life of this SHIP 2023-28 through positive collaborative working between all relevant parties. When the estimated 165 completions for 2022/23 are added, these potentially provide 1491 new affordable homes for the 6 year period 2021/22-2027/28.

Table 11: Estimated Affordable Homes Completions 2023-2028

	Year 1	Year 2	Year 3	Year 4	Year 5	Total
	2023/24	2024/25	2025/26	2026/27	2027/28	
AHSP new build	219	466	457	116	68	1326
AHSP purchases	0	0	0	0	0	0
AHSP remodelling	0	0	0	0	0	0
RHR	0	0	0	0	0	0
Other	0	0	0	0	0	0
Totals	219	461	456	116	68	1320

The Council and its partners will continue to pursue the above potential pipeline projects 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. The Council is current exploring how it could collaborate with South of Scotland Community Housing towards this end.

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.

Hawick, Galashiels, Duns and Eyemouth have ample sewerage capacity for future housing development. Issues relating to land supply will be addressed in the operation of the Council’s Local Development Plan and Affordable Housing Policy.

Following the huge scale of economic impact of the Covid pandemic, and despite some recent optimism, available statistics indicate that the Borders housing market has still not yet returned to previous pre - financial crash levels of activity, and this continues to adversely impact on the developer-led land supply, and Developer Contributions received by the Council. The general trend remains however is that developers are reluctant 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 limited to a degree as some developers and owners appear to be willing to wait for full market recovery and return to pre-financial crash land prices. That aside there have been some recent successful RSL site acquisitions in 2022/23 with Scottish Borders Housing Association acquiring sites at Fairhurst Drive Hawick [10 homes] and Linglie Road Selkirk [30 homes]. In addition Eildon Housing Association has acquired a site at Melrose Road [Coopersknowe Ph2] Galashiels as a landbank site. The

Council continues to receive Pre-Planning Application enquiries and Planning Applications, albeit at lower numbers than pre-financial 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 Planning Agreement process in due course.

The Borders Care and Repair Service work provide a Home Handy Person service and deliver major adaptations to enable people to live at home. This is framed by a contract with the Council and annual 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 the Council's Director - Finance & Corporate Governance 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, LHS Annual Review, and Care and Repair contract processes.

The Occupational Therapy service 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 decentralised Health and Social Care Service Area Offices at locality level. 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 £0.615m in its Capital Budget to resource delivery of these in 2022/2023. It is estimated that this could resource delivery of an estimated 136 major adaptations.

The Covid-19 pandemic and resultant stop in assessment and construction activity has adversely impacted on delivery of major adaptations in both private sector and RSL owned housing. However the easing of restrictions has enabled a re-start to assessment and construction activity to begin to address the backlog. The spending of the above £0.615m allocation will be monitored and reported as necessary as part of the implementation of the capital budget in 2022/23, and delivery of the strategy.

It is recognised that long term empty homes and other buildings may also provide another source of housing development opportunities as RSL and others bring these into use through conversion or revert back into housing use. The Council currently provides housing information and advice to assist this activity. In addition in 2021/22 the Council has appointed a new Empty Homes Officer to be based within the Housing Strategy Team. This post is funded by the Scottish Empty Homes Partnership and the Council's Second Homes Council Tax budget. The Council has also recently introduced an Empty Homes Grant scheme and is also exploring how it could work with South of Scotland Community Housing with a view towards potentially addressing long term empty homes and vacant town centre properties.

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 greatly improved since the financial crash, RSL financial capacity remains an issue that is being monitored. However, the impact of the Covid pandemic is a cause of some concern in terms of how this might impact on the lending markets and wider economy. This is also being monitored. The construction sector appears to be recovering from the Covid pandemic, until recent setbacks being attributed to the Omicron variants, but an increasingly challenging tender climate, rising tender prices, long lead in times for manufactured or imported components and materials, plus delays in delivery dates have also adversely impacted on construction of a number of Borders projects. 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 the 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 infrastructure
- 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 Allocations, the Council and its partners work closely with Scottish Government More Homes Division officials to make best use of and maximise spending AHSP annual allocations. That aside, there is now limited opportunity to expand the level of funding secured by the Council through both Affordable Housing Policy Developer Contributions and the Affordable Housing Budget.² 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 progressed locally via Eildon Housing Association's "Green House Pilot". The Council, Eildon Housing Association and Berwickshire Housing Association are engaged with the Edinburgh Homes Demonstrator initiative which could potentially lead to the opportunity to deliver off site construction homes at scale through partnership procurement arrangements. In addition Scottish Borders Housing Association and Berwickshire Housing Associations are collaborating to explore

² 2nd Homes/Council Tax Budget (2nd HCT)

potential offsite construction unit delivery using the HUSK system as a means of delivering new housing on some of their garage sites, termed “Garages to Homes”.

As In previous SHIPs, securing sites which are financially viable for development by RSLs remains 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 previous years. Continued 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 means 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. To illustrate this, Eildon Housing Association has recently started construction of a second phase 69 home project at Buckholm Corner Galashiels

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 current market conditions) 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 this point the Council has previously strategically 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 an RSL in order to construct the proposed new build Extra Care Housing in Eyemouth. The Council is currently marketing the Burgh Yard site in Galashiels, which is a large Mixed Use Allocated site, and so will probably be a Developer–led opportunity.

Most recently the Council has led on the negotiation and purchase of a redundant industrial site at Melrose Road Galashiels, with most of the site subsequently being sold to Eildon HA in March 2022 so that it can be redeveloped to provide Affordable Housing in due course. This site is identified in this SHIP as [Coopersknowe Ph2]. The Council is commissioning and funding the demolition and site clearance contract which is due to start in late summer 2022. This partnership working has also secured the land required by the Council to construct a mini- roundabout to improve traffic flow at the junction of the C77 with the Melrose Road in Galashiels.

The Council and Eildon Housing Association are currently in discussion and engaged in the Council led consultation exercise and Outline Business Case approach regarding a potential “Care village” in Hawick with potential links to the development of the proposed Extra Care Housing development on the Eildon-owned Stirches site in Hawick. Currently the Council, NHS Borders and Eildon Housing Association are exploring site and service commissioning opportunities across Borders in order to meet a range of identified housing needs. To illustrate this, in no particular priority, such activity covers seeking to provide more supported housing for people with a range of Learning Disabilities, including people with complex care needs, exploring opportunities to re-provide the housing element of an existing supported housing service for people with a range of mental health needs. In addition, Scottish Borders Housing Association is

collaborating with Aberlour with a view towards developing a new Residential Care and Housing facility for Children and Young People at Tweedbank.

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, opportunities will be created where practical for affordable housing development.

The Council is currently developing a Place based, or Locality Planning approach to engage local communities, which will likely provide a platform for discussion regarding future use of the Council's Estate and which might provide a steer for potential rationalisation of Council owned properties, and potentially future Community Asset Transfer opportunities.

In December 2018, the Council purchased the Lowood Estate, Tweedbank. This the only Scottish Borders strategic housing site identified in the Borders Railway Corridor and in the Edinburgh and South East Scotland City Region Deal. Following a public consultation exercise, revised and finalised Tweedbank Expansion Supplementary Planning Guidance and a Design Guide were agreed by Council in June 2021. These documents will frame future work to develop and agree a master plan for the development of the area, marketing strategy and inform the development of a funding and infrastructure investment phasing package to implement this. As the situation clarifies, the Council may need to develop a Business Case in order to seek to secure additional infrastructure funding via City Region Deal and Scottish Government processes, such as Housing Infrastructure Funding grant. The Council is developing a Final Business Case for a Care Village, and has lodged a Planning Application for the construction of a new access road, which could potentially be complete by February 2023.

The Council has built up a large bank of knowledge regarding potential and allocated housing development sites throughout its area. This provides an effective resource, one use of which is that this "knowledge" can be tapped by RSLs for site feasibility exercises. Such 'knowledge' 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 and more easily developable sites which can be considered for inclusion in future SHIPs.

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 form of intervention may be appropriate.

As reported earlier in the text of this SHIP, development opportunities provided by the Section 75 Planning Agreements remain relatively few as a result of the recession and uncertainty in the housing market during the Covid recovery period. That aside, the Council has experienced an increased appetite by some developers to develop sites via Section 75 Agreements, or for 100% affordable housing. Arguably the market is still failing to deliver enough new homes to meet demand and this is an issue which affects 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. 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 Regional Housing Board in spring 2019 to raise the profile of the contribution of housing delivery to the regional and national economy, and drive affordable housing delivery.

The Council has agreed frameworks in place 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 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, site clearance and demolition, and project “gap funding” grant contributions being recent examples how this funding has been used.

In recognition of the structural weakness in the Borders construction sector, during 2017-18 following a Framework based selection process, Eildon Housing Association entered into a Development Partnership with Crudens Builders (East) Ltd [formerly Harts Builders (Edinburgh Ltd)] to drive through a substantial element of EHA’s current development programme, in order to provide increased certainty in delivery of then envisaged up to 250 new homes in the Scottish Borders.

Crudens were 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 Crudens and the Association which sets out how projects will be secured and driven through planning and Building Warrant stage. Each individual project is let via a Joint Contracts Tribunal (JCT) Design and Build contract.

As at the end of March 2022 the partnership has delivered 158 new homes, with a further 133 under construction, as detailed in Table 12 on page 48.

Table 12: Projects being delivered via the Development Partnership

Project		No. of Units	Project stage	Total project cost	Grant
Rose Court [SBHA]	Galashiels	10	Complete	£1.803m	£0.832m
Craigpark Court	Galashiels	10	Complete	£1.885m	£0.851m
Langhaugh ECH	Galashiels	39	Complete	£7.696m	£4.861m
Sergeants Park Phase 2	Newtown St Boswells	64	Complete	£10.669m	£5.350m
Huddersfield Street	Galashiels	35	Complete	£6.004m	£2.890m
Coopersknowe Phase 1	Galashiels	69	Under construction	£11.838m	£5.686m
Ex High School site	Earlston	64	Under construction	£12.252m	£6.684m
Totals:		291		£52.147m	£27.154m

Eildon Housing Association has also progressed development partnerships with 4 other Developers. These are Cubby Construction Ltd, M&J Ballantyne Ltd, High Buckholm Ltd, and Springfield Homes.

A number of Community Initiatives have been progressing across the programme. In particular Eildon Housing Association has been focussing on what it can do in and around its development sites. Working in collaboration with its building contractors, the Association has been pushing for local employment and suppliers to be used where possible. To illustrate this, in 2019/20, 62% of the Association’s contract spend was spent locally with 73% labour employed used being local to Scottish Borders.

Figure 14: Coopersknowe Galashiels - May 2022



There are no house builder firms of any significant size based in Berwickshire. That aside, Berwickshire Housing Association is also keen to encourage “out of Borders” based house builders such as Crudens and Springfield Homes, and it contracts with both, to contract with local sub-contractors in order to maximise the economic impact of its affordable housing construction projects.

Waverley Housing are progressing its plans for delivering the Beech Avenue area new build projects, it is envisaged that when it gets to the stage of appointing a contractor, it will be using community benefit clauses in the contract in order to secure a range of measures such as apprenticeships to support the local community.

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. The contribution of Developer-led site opportunities is recognised as indicated by Table 9 on page 41, "Potential Pipeline Development Projects".
- Scottish Borders Council has very little land available for housing developments but 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. More significantly in addition to the site at the former high school Eyemouth [34 homes], the Association has also acquired larger sites at Springfield Ph2 and Ph3 Duns [28 and 21 homes respectively] and Acredale Phases 4/5/6 Eyemouth [circa 68 homes]. All the Association's sites are located in the Berwickshire area. The Association is also currently collaborating with Scottish Borders Housing Association to explore the potential use of the HUSK off-site construction system to redevelop a number of garage sites owned by the Association.
- 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, Buckholm Ph2 and former Borders College Galashiels, Comrades Park East Chirnside and Home Farm Eccles. It is actively collaborating with a number of developers regarding a range of potential sites, in particular one who is working up proposals to redevelop the site of the former Howdenburn Primary School in Jedburgh. In 2021/22 the Council led on the acquisition of a former industrial site at Melrose Road Galashiels with part of this being sold to the Association as a landbank site for future affordable housing. [Coopersknowe Ph2]
- Through an asset management strategy approach, Scottish Borders Housing Association has a small land bank arising from site clearance of existing stock, garages and public open space. The largest of these sites are in Hawick with others elsewhere now being identified in SHIP. These include, St Dunstons Melrose, Stonefield Place and Leishman Place Hawick and Queensway Earlston. The

Association is currently leading on a collaboration with Berwickshire Housing Association examining the potential redevelopment of a number of garage sites using the HUSK Off-Site Construction system. During 2021/22 the Association acquired a brown field site at Fairhurst Drive Hawick and a green field site at Linglie Road Selkirk. It is envisaged that the Association will also partner with developers in order provide affordable housing via Section 75 Agreements at Allanbank Lauder, and the Mart Newtown St. Boswells.

- 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 most likely to be provided via Section 75 Planning 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 greater 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.
- Private ownership site opportunities do arise. However these tend to be windfall or infill sites, and tend to be relatively small.
- There are two major developer-led sites in Central Borders. These are located at Melrose Gait [Easter Langlee], Galashiels (circa 550 homes) and at Newtown St Boswells (circa 900 homes). Both are considered to be areas of strategic priority.
 - Development of Melrose Gait continues for market sale, with Persimmon Homes having completed a Phase 3 of 63 affordable homes for Eildon Housing Association in 2018/19. It is envisaged that this will be the final phase of affordable housing delivery at this location.
 - Whilst the Newtown St. Boswells expansion presents a number of development opportunities, Eildon HA has collaborated with a developer to complete 53 homes for Eildon HA at Sergeants Park Ph1 in 2018/19, and a second phase of 63 homes which completed in 2021/22. These are considered as being the first phases of development in the village's "Western Expansion Area". The proposed redevelopment of the nearby Auction Mart secured Planning Permission in Principle in 2020/21 for a mixed use development including up to 150 homes. It is envisaged that Scottish Borders Housing Association will be the RSL delivery agent for the 25% on-site affordable housing requirement [37 homes] via a Section 75 Agreement. Elsewhere in the village there are potential sites identified adjacent to Milestone Garden Centre and Eildon Road. However there are some concerns regarding potential over supply of affordable housing in the village were all these additional sites to be developed in the short to medium term.

- 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 Section 75 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 intended that this will provide around 109 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. The demolition and new build proposals secured Planning Consent on 29 March 2021. Waverley Housing have funded the refurbishment of 68 flats in blocks which are being retained which completed in 2021/22. This SHIP includes 5 phases of proposed new build proposals in order to deliver this intended regeneration. As a result of clarifying requirements for retention, re-routing and disconnection of utility services, Waverley started block demolitions in August 2022, and Phase 1 new build construction is anticipated to start in February 2023.

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 Planning 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 Section 75 discussions to 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. A recent example of this is the brief for the redevelopment of the former Borders College site Galashiels which was agreed by the Council's Planning and Building Standards Committee in 2021.

Tender Inflation Cost Pressures

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. However the Covid pandemic has disrupted the previously arguably overheated tendering environment, and limited available tender information to a degree.

Locally active RSLs have been using the BCIS all-in Tender Price Index, and will continue to monitor local tender prices, since the Index 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 during 2019/20 to 2021/22 indicates that Berwickshire, Eildon and Scottish Borders Housing Associations have all had to undertake challenging "value-engineering" exercises after normal consideration and checking of tender returns in order to undertake savings exercises to keep projects financially viable and deliverable. This has also delayed planned project site starts and required re-programming spend of the budgeted Affordable Housing Supply Programme funding allocation. All other things being equal, notwithstanding increases in benchmark grant rates, 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. Recent analysis of total project cost information by Eildon HA in April 2022 indicates that it currently costs around £200k to provide an affordable home, with this being funded £96k by grant and £104k by RSL Private Funding. This is used as to inform Table 13 "Estimated required investment in affordable housing 2023-2028".

The recent announcement of the new benchmark grants by Scottish Government have generally been welcomed by the Scottish affordable housing sector, but despite the increases in benchmark grant per unit and new grant criteria, the sector continues to wrestle with a very challenging financial context in being able to continue to deliver affordable housing. However matters have considerably worsened due to current inflationary pressures on the construction sector being unprecedented and unsustainable, thereby adversely impacting on the delivery of the national programme in 3 main ways:

- Contracts already underway and on site, experiencing significant cost increases
- Contracts signed, but in the pre-construction phase, and already out of date in terms of pricing
- Contracts still to be agreed/signed but due to price volatility, contractors are not able to offer fixed prices and so agreement is needed to handle any variations

RSLs are trying to make progress to continue to deliver the programme, but clearly projects not yet subject to contract face significant issues in being agreed as viable and deliverable contract costs. Therefore project estimated completion years within this SHIP 2023/28 must be considered as being aspirational targets, based on the assumption that acceptable contract costs can be agreed between the respective RSL and contractor/developer.

The cost of providing affordable housing is likely to increase during 2023/28 at least in line with inflation. Issues regarding labour and materials, as well as recommendations regarding a continual improvement in the quality of new housing to mitigate climate change, and potentially new grant conditions are push factors for an increase in the level of grant funding to ensure that the number of new homes being sought by Scottish Government required via “Housing to 2040” can be met in the context of other competing funding pressures such as EEESH2 and Net Zero and domestic de-carbonisation ambitions.

The precise impact of Covid on housing need and demand in Scotland is not known at the time of writing, since the impacts are not clear and limited evidence is available to date. It is considered that modelling of emerging longer term trends is likely to be the most accurate approach in due course. In addition there are post Brexit related factors which are adversely impacting on future delivery of affordable housing through a continued weakening of the pound Sterling in currency rate exchanges, thereby making imported goods and construction materials more expensive, increased bureaucracy, longer ordering and delivery times and potentially negatively impacting on the lending market and the wider economy. More recently, energy price cost increases are also contribution to inflation in the UK and world economy. As the period 2023/28 progresses, the likelihood of these factors influencing housing requirements will increase, with continued adverse impact on the costs of affordable housing delivery.

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. SEPA also 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. Availability of most recent Flood Risk Assessment information has proven to be key in early screening of potential affordable housing sites.

The Council is dealing with the above constraints in a variety of ways such as regular liaison with Scottish Environmental Protection Agency, Scottish Water in particular and other public utilities to reach a greater

understanding of each organisation's respective processes, with the aim of meeting programming needs. This in turn informs the programming of development and design work in order to improve deliverability and 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 and threats, the five-year planning horizon set out in this SHIP remains positive by being able to clearly demonstrate a pipeline of deliverable projects, and additional longer term site opportunities which could potentially be accelerated in due course.

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, Open Market Shared Equity Scheme, Rural Housing Fund, RSLs Private Finance Borrowing and Scottish Water Grant Funding. Berwickshire and Eildon Housing Associations secured around £4.6m Charitable Bond funding for the first time in 2017-18 in lieu of Scottish Government Grant which was used to deliver 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. Eildon Housing Association has indicated that it may consider "front-funding" projects, in order to ensure project delivery. During 2021/21 Scottish Borders Housing Association secured a £58m loan facility from the Royal Bank of Scotland, which is intended to support a development programme of up to 300 new homes over 7 years.

In 2021/22 the Council used £0.727m from its Second Homes / Council Tax Budget, to directly assist affordable housing delivery in Scottish Borders. This was used by the Council to acquire the Melrose Road site Galashiels and subsequent "back to back sale" to Eildon Housing Association, plus a previously agreed grant contribution towards gap funding costs of the Kelso Extra Care Housing development which is under construction. The Council has also used £0.013m towards costs of employing an Empty Homes Officer. The Council also contributed £0.140m from this budget to the Council's revenue budget. Together these explain the total spend of £0.880m figure provided in Scottish Government - More Homes Division SHIP Table 5.1, within the Appendix 5.

The Council has being deliberately 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. The Council has also committed to provide grant of £0.750m to Eildon Housing Association towards costs of delivery 36 Extra Care flats which are under construction through conversion and remodelling of the former High School building in Kelso. In 2021/22 the Council paid grant of £0.262m towards the project, with the balance claimed in May 2022. It is envisaged that the Council will also be required to grant assist RSLs to deliver future Extra Care Housing projects. These Extra Care Housing developments are high cost projects, and the specification contains elements which are not eligible for Affordable Housing Supply Programme grant funding. In order to ensure best value is achieved, lessons learned from Dovecot Court Peebles has helped informed the designs going forward for Todlaw Duns, Langhaugh Galashiels, High School Kelso, Stirches Hawick and High School Eyemouth in due course. A site has yet to be identified for the proposed Peebles development.

During 2021/22 the Council agreed to make a £0.120m grant contribution to the Ettrick and Yarrow Community Development Company's, 5 home, Kirkhope Steading project in 2022/23, and also a £0.200m grant contribution to Eildon HA's, 64 home, former Earlston high school site project in 2024/25. 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 and provision of complementary Scottish Government Affordable Housing Supply Programme grant and RSL private funding.

The Council made no grant contributions from its Affordable Housing Policy Developer Contributions - Housing Market Area balances, to assist affordable housing and project delivery in 2021/22. See figures provided in Scottish Government SHIP Table 5.2 within the Appendix 5.

Table 13 below illustrates the estimated £268.226 of total investment required to deliver the affordable housing projects identified in this SHIP 2023/28. This has been developed on the basis of financial analysis and the most recent experience of Borders RSL projects, using an AHSP assumption of £96k/unit, and RSL Private Finance assumption of £104k/unit.

Table 13: Estimated required Investment in affordable housing 2023 – 2028*³

	Year 1	Year 2	Year 3	Year 4	Year 5	Total
	2023/24	2024/25	2025/26	2026/27	2027/28	
AHSP new build	21.024	45.312	43.872	11.136	6.528	128.872
AHSP remodelling	0	0	0	0	0	0
RSL Private Borrowing	22.776	48.464	47.528	12.064	7.072	137.904
Extra Care 2 nd C/Tax	0	0.200	0.750	0.750	0.750	2.45
Rural Housing Fund	0	0	0	0	0	0
Other Private borrowing	0	0	0	0	0	0
Totals	43.8	93.976	92.15	23.95	14.35	268.226

* Figures are rounded up

³ Calculations were done on the basis of grant of £96k per unit and assumed private borrowing of £104k per unit. Figures were rounded up for modelling purposes.

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 significant inequalities in Scottish Society”. Figure 2 on page 14 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”.

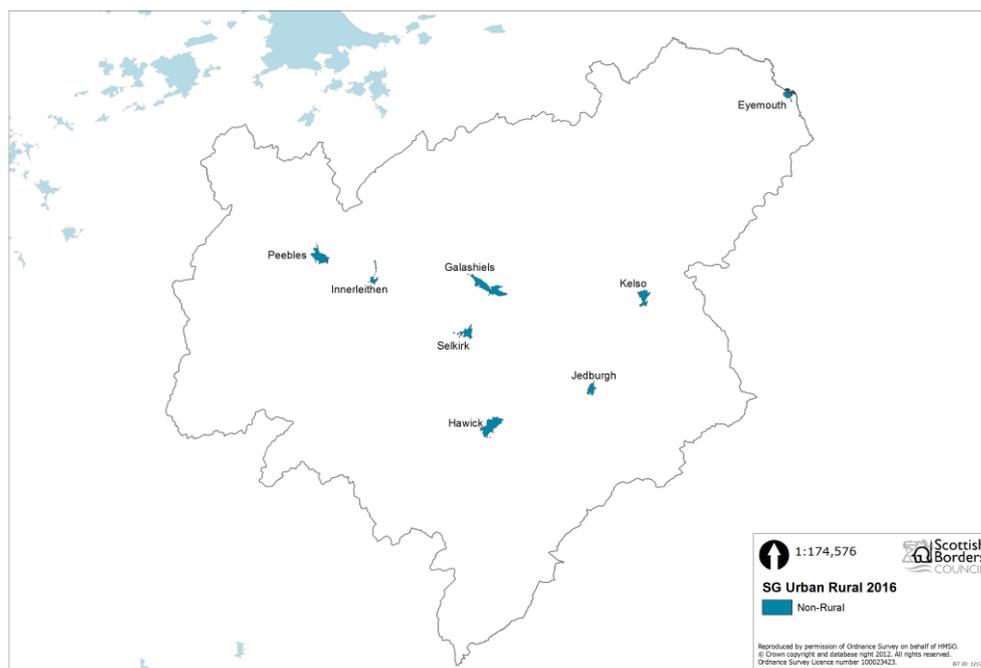
8.1 Impact Assessments

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. Some years ago the Council developed a 10 question checklist, and this 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 Rural Proofing exercise was carried out in June 2022 as part of the development of the SHIP. 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’. In effect these definitions apply to all areas of Scottish Borders out with the towns of Galashiels/Tweedbank, Hawick, Peebles, Kelso, Selkirk, Jedburgh, Eyemouth, and Innerleithen. See Figure 15 below.

Figure 15: Non Rural Areas Map



8.2 Equalities

In line with both Council policy and legislative requirement the SHIP 2023-2028 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 identified no 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 2023-2028 has 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 to align with the existing Quarterly Programme planning review meetings between the Council, Scottish Government's More Homes Division (East) and RSL representatives. 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 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 2023-2028 submission. The SHIP articulates how affordable housing priorities in the Council's Local Housing Strategy (LHS) will be resourced and delivered during the above rolling five year planning horizon.

This SHIP submission has been prepared using a variety of funding arrangements including; Scottish Government Affordable Housing Supply Programme funding Allocation for 2022/23, and a subsequent published annual allocation and resource planning assumptions covering the period up to 2028, Rural Housing Fund, RSL resources and private sector borrowing, and the Local Authority assistance through the use of Second Homes Council Tax, Affordable Housing Policy Developer Contributions, and strategic

disposal of the Council's land. 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. The new Scottish Parliament has confirmed that affordable housing delivery will continue to be a priority, and recent increases in the published benchmark grants together with previously provided confirmation of future Resource Planning Allocations and Assumptions has provided stability and certainty to facilitate affordable housing delivery for 2023/28.

The development of this SHIP 2023/28, in accordance with the current [Guidance issued by the Scottish Government](#) in July 2022. Methods of project prioritisation have been illustrated and constraints have been addressed and discussed through the SHIP development process and project prioritisation weighting matrix to ensure that proposed projects are deliverable. The SHIP also addresses the contribution that individual proposed projects will make to greener standards, energy efficiency, environmental standards and equality issues.

This SHIP submission outlines the delivery of 314 new affordable houses over the period 2021/22, anticipated delivery of 165 during 2022/23 and a very ambitious and aspirational 1320 new affordable homes over the life of the SHIP 2023/28. 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 at scale. The Council and its partners are optimistic that we can deliver more affordable homes than delivered previously, which will not only help Borders communities access affordable housing, but will also contribute towards assisting the economic recovery following the Covid pandemic.

11. Glossary

AHPPWM	Affordable Housing Project Priority Weighting Matrix
AHSP	Affordable Housing Supply Programme
BCIS	Building Cost Index Services
BHA	Berwickshire Housing Association
ECH	Extra Care Housing
EESH/ EESH2	Energy Efficiency Standard for Social Housing
EHA	Eildon Housing Association
EU	European Union
GN	General Needs housing
HA	Housing Association
HMA	Housing Market Area
HNDA	Housing Needs and Demand Assessment
HRA	Housing Revenue Account
IIA	Integrated Impact Assessment
IJB	Integrated Joint Board
LHS	Local Housing Strategy
LLP	Limited Liability Partnership
LOIP	Local Outcomes Improvement Plan
MHS	More Homes Scotland
MMC	Modern Methods of Construction
MMR	Mid-Market Rent
NHT	National Housing Trust
OMSE	Open Market Shared Equity Scheme
PN	Particular Needs
RPA	Resource Planning Assumption
RRTP	Rapid Rehousing Transition Plan
RSL	Registered Social Landlord
SBC	Scottish Borders Council
SBHA	Scottish Borders Housing Association
SEPA	Scottish Environmental Protection Agency
SESPlan	South East of Scotland Plan
SFT	Scottish Futures Trust
SG	Scottish Government
SHIAN	The Scottish Health and Inequality Impact Assessment Network
SHIP	Strategic Housing Investment Plan
SHQS	Scottish Housing Quality Standard
SLPA	Strategic Local Programme Agreements
SPA	Scottish Procurement Alliance
TBC	To be confirmed
THA	Trust Housing Association
WC	Wheelchair standard housing
WH	Waverley Housing

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