

Appendix 3 - Integrated Impact Assessment (IIA)

Stage 1 Scoping and Assessing for Relevance

Section 1 Details of the Proposal

A. Title of Proposal:	Strategic Housing Investment Plan 2026-2031
B. What is it?	A revised Policy/ Strategy/ Practice
C. Description of the proposal: (Set out a clear understanding of the purpose of the proposal being developed or reviewed (what are the aims, objectives and intended outcomes, including the context within which it will operate))	The Council's Local Housing Strategy 2023-28 is the Statutory strategy which provides an overview of the issues and challenges of the Scottish Borders housing context and sets out the Council's five strategic housing outcomes. This was developed through a broad process of engagement and a consultative approach to arrive at the five strategic priorities. 1. Strategic Outcome 1: More homes in well designed, sustainable communities that increase opportunity for all and support our economy to thrive. 2. Strategic Outcome 2: People have access to homes which promote independence, health and wellbeing. 3. Strategic Outcome 3: Improved energy efficiency of homes and a reduction in fuel poverty while supporting a Just Transition to Net Zero through decarbonising domestic heating and energy. 4. Strategic Outcome 4: Communities are regenerated through improving the quality and condition of housing and the built heritage. 5. Strategic Outcome 5: Homelessness is prevented wherever possible, and a range of housing options are provided so people can secure a suitable and sustainable housing outcome as quickly as possible. The Strategic Housing Investment Plan is an implementation plan which provides a rolling 5-year planning horizon to set out prioritised affordable housing projects which the Council and delivery agents propose to deliver new supply affordable housing to support the delivery of the above priorities. The SHIP 2026-2031 is the 17th such submission to Scottish Government. The development of the SHIP is made possible by mature processes in order to identify, prioritise and deliver identified projects across a programme approach. The

Scottish Borders Council

	development of the SHIP is framed by Scottish Government Guidance and is underpinned by Resource Planning Allocations provided by Scottish Government, plus additional grant contributions from the Council. Local Authorities are required to produce and submit an annual SHIP to the Scottish Government for review. Scottish Borders Council has prepared this SHIP update in consultation with the SHIP Working Group in order to articulate how the Council will assist the Government in targeting its Affordable Housing Supply Programme funding and, how the Council's affordable housing investment needs identified in the Council's Local Housing Strategy (LHS) 2023-2028 will be prioritised and addressed in practice over a five-year period. The SHIP 2026-2031 aims to: • Prioritise the delivery of affordable housing over the next five years • Form the basis for more detailed programme planning and prioritises projects • Deliver on priority outcomes identified in the Local Housing Strategy 2023-2028 • Highlight progress made in delivery of affordable housing during 2023-2024 This needs to be read in conjunction with the adopted LHS which is published separately and is available on the Council's website.
D. Service Area:	Planning and Housing Service.
Department:	Corporate Governance.
E. Lead Officer: (Name and job title)	Donna Bogdanovic Lead Officer – Housing Strategy, Policy and Development.
F. Other Officers/Partners involved: (List names, job titles and organisations)	The responsibility of developing the SHIP rests with Scottish Borders Council but its implementation is dependent on partnership working with a wide range of external organisations. Key partners include Registered Social Landlords (RSLs), Scottish Government/More Homes Division, housing developers and various Departments within SBC.
G. Date(s) IIA completed:	14 th July 2025 10 th September 2025

Section 2 Will there be any impacts as a result of the relationship between this proposal and other policies?

Yes

If yes, - please state here:

The affordable housing investment priorities detailed in the SHIP cover the period 2026-2031, and align with, and are consistent with the Council's Local Housing Strategy (LHS) identified priorities. The SHIP will help inform the Scottish Government's Affordable Housing Supply Programme funding investment decisions and the preparation of the Scottish Government's Strategic Local Programme Agreements (SLPA).

The SHIP is not a standalone plan, it links to several other inter-agency strategies, policies and planning structures:

- Registered Social Landlord Business Plans and Strategies
- Community Planning Partnership
- Scottish Borders Health and Social Care Integration Strategic Framework
- Integrated Strategic Plan for Older People's Housing, Care and Support Needs 2018-28
- Scottish Borders Local Development Plan2
- Community Plan
- Scottish Borders Council Plan
- Local Housing Strategy 2023-2028
- SESplan Housing Need and Demand Assessment 3
- Rapid Rehousing Transition Plan 2019 – 2024
- Scottish Borders Economic Strategy 2023
- South of Scotland Regional Economic Strategy
- National Planning Framework 4
- Edinburgh and South East Scotland Regional Prosperity Framework
- REP South of Scotland Action Plan

All these plans are linked to delivery of the affordable housing projects being proposed in the SHIP. It is considered that the delivery of the proposed affordable housing set out in SHIP 2026-2031 will have a positive impact in supporting the above plans and strategies.

Section 3 Legislative Requirements

3.1 Relevance to the Equality Duty:	
Do you believe your proposal has any relevance under the Equality Act 2010? <i>(If you believe that your proposal may have some relevance – however small please indicate yes. If there is no effect, please enter “No” and go to Section 3.2.)</i>	
Equality Duty	Reasoning:
A. Elimination of discrimination (both direct & indirect), victimisation and harassment. <i>(Will the proposal discriminate? Or help eliminate discrimination?)</i>	Yes. The implementation of the SHIP will have a positive impact on the population of the Scottish Borders by increasing the supply of affordable homes and supporting the delivery of the five LHS strategic outcomes as set out in Section 1 above.
B. Promotion of equality of opportunity? <i>(Will your proposal help or hinder the Council with this)</i>	Yes. The development and implementation of the SHIP is underpinned by the promotion of equality of opportunity. The proposed projects are almost all being delivered by Registered Social Landlords, which operate within a statutory monitoring framework and published reporting via regulation and inspection overseen by the Scottish Housing Regulator. Promotion of equalities is embedded within the scope of this Statutory Regulation regime.
C. Foster good relations? <i>(Will your proposal help to foster or encourage good relations between those who have different equality characteristics?)</i>	Yes. Scottish Borders Council ceased to be a landlord organisation in March 2003 as the result of the successful transfer of its homes to Scottish Borders Housing Association. The implementation of the SHIP is dependent on partnership working and requires engagement with a wide range of stakeholders. Through implementation of SHIP and delivery of individual projects there is the opportunity to engage communities and those people with equality characteristics, such as older people, people with a physical disability, or mental health need or learning disability.

3.2 Which groups of people do you think will be or potentially could be, impacted by the implementation of this proposal? (You should consider employees, clients, customers / service users, and any other relevant groups)				
Please tick below as appropriate, outlining any potential impacts on the undernoted equality groups this proposal may have and how you know this.				
	Impact			Please explain the potential impacts and how you know this
	No Impact	Positive Impact	Negative Impact	
Gender Reassignment/ Gender Identity, Marriage or Civil Partnership, Pregnancy and Maternity, Religion or Belief, Sex, Sexual Orientation		✓		The delivery of new affordable homes improves access to housing for all. There is likely to be a positive impact on these groups, and outcomes will be monitored through the life span of the LHS (the overarching strategy) and through the delivery of specific housing and support services. The Scottish Housing Regulator has a role in monitoring Registered Social Landlord Allocations, policies, procedures and services.
Age: Older or younger people or a specific age grouping		✓		Children aged <16 years (18,126), young people aged 16-24 years (9,456) and older people aged 65 years and over (30,894) account for 50% of the population of the Scottish Borders (2022 population estimates) and will benefit from the successful implementation of the SHIP. Increasing the supply of new affordable homes which meet the needs of communities should provide a range of choice of homes for families, which in turn should benefit the health and well-being of children, young people and older people. Older people are one of the key client groups identified in the independent living objectives of the LHS. This clearly identifies the projected growth of this client group and identifies actions which should help meet the housing needs of older people. This will require effective joint working with Health and Social Care (Integration), RSLs and other private and voluntary sector organisations. Older and other vulnerable people with particular housing needs are prioritised for re-housing or assistance and grants for housing improvement and adaptations through the Care and Repair Service.
Disability: e.g. Effects on people with mental, physical, sensory impairment, learning disability, visible/invisible, progressive or recurring		✓		The LHS sets out an assessment of housing and the housing needs of people with disabilities. The current SHIP is informed through evidence based on the LHS 2023-2028, the joint Strategic Needs Assessment, the Strategic Framework, the Housing Need and Demand Assessment (HNDA) 3 and the Integrated Strategic Plan for Older People's Housing Care and Support. As part of the SHIP Guidance, Local Authorities are required to promote a greater focus on the delivery of wheelchair accessible housing, providing a position statement and annual target in the SHIP.

			The Council commissioned an independent Wheelchair Housing Study which reviewed the current evidence base and engaged with wheelchair users and stakeholders as part of the research. The final report has informed the Council and partners to help set the affordable wheelchair accessible houses target for delivery over the next five years as part of our broader plans for specialist provision. The SHIP proposes a range of homes intended for people with particular housing needs, and the new supply homes provide opportunities to be allocated to an applicant with range of housing needs in accordance with individual RSL Allocation Policies. RSL Allocations activity is also within the scope of the Scottish Housing Regulator's oversight. Work is currently underway on the Supported and Specialist Accommodation Work Programme. The aim of the work programme is to fully understand current and future unmet supported and specialist housing provision need in the Scottish Borders in order to inform strategic housing delivery.
Race Groups: including colour, nationality, ethnic origins, including minorities (e.g. gypsy travellers, refugees, migrants and asylum seekers)		✓	A key objective of the Local Housing Strategy, and therefore the SHIP, is to eliminate discrimination; therefore, the SHIP is intended to have a positive effect on the promotion of equality, and considers the needs of a range of households in local communities in the Scottish Borders. Previous research commissioned by the Council's Housing Strategy Team into the Housing Needs of Minority Ethnic Communities in the Scottish Borders concluded that minority ethnic households see housing as becoming less affordable, and affordable home ownership options should be promoted to minority ethnic households. There is also some evidence that some ethnic minority families would like to access larger home sizes in the social rented sector. This position has not changed. The Scottish Housing Regulator has a role to monitor the allocations, policies, procedures and services provided by RSLs.

3.3 Fairer Scotland Duty

This duty places a legal responsibility on Scottish Borders Council (SBC) to actively consider (give due regard) to how we can reduce inequalities of outcome caused by socioeconomic disadvantage when making strategic decisions.

The duty is set at a strategic level - these are the key, high level decisions that SBC will take. This would normally include strategy documents, decisions about setting priorities, allocating resources and commissioning services.

Is the proposal strategic?

Yes

If yes, please indicate any potential impact on the undernoted groups this proposal may have and how you know this:

	Impact			State here how you know this
	No Impact	Positive Impact	Negative Impact	
Low and/or No Wealth – enough money to meet basic living costs and pay bills but have no savings to deal with any unexpected spends and no provision for the future.		✓		Providing more affordable housing at an affordable rent will help those who are on lower incomes. Increasing the number of affordable homes available will provide more housing for those most in need. Better quality homes can lead to some improvements in self-reported physical and mental health and reductions in some symptoms. Heating improvements and energy efficiency measures can improve the indoor environment and alleviate fuel poverty which can improve the occupant's health and wellbeing against current Public Health Reform priorities and actions. 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 the social housing net zero standard.
Material Deprivation – being unable to access basic goods and services i.e. financial products like life insurance, repair/replace broken electrical goods, warm home, leisure and hobbies		✓		The SHIP sets out the Council's partnership approach to delivery of good quality affordable and energy efficient homes to meet the needs of Borders communities. The SHIP sets out the strategic policy document to enable the delivery of high-quality homes and related services across tenures to meet identified needs in the Scottish Borders.

Area Deprivation – where you live (e.g., rural areas), where you work (e.g., accessibility of transport)				The SHIP links with wider range of policies and strategies, linking into the Councils Council Plan and Community Plan. It helps support the local construction industry and provides a funding stimulus into the supply chain and supports the Council's Corporate Plan. The Council Plan 2024 sets out the council's ambitions and priorities for 2033. It outlines what SBC wants to achieve and how this will be done.
Socio-economic Background – social class i.e., parents' education, employment and income				The SHIP links in work currently being undertaking as part of the Borderlands Place Plan Programme. Helping communities have the skills, ambition and sense of purpose to lead the Scottish Borders into the future, a future that delivers economic growth and sustainable development, a future that builds our communities into strong, energetic towns and villages. 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".
Homelessness				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 Registered Social Landlords (RSLs) to increase the supply of new affordable homes to meet identified needs and pressures. The Rapid Rehousing Transitional Plan has been referred to in this year's project prioritisation process.
Looked after and accommodated children and young people, Carers, Addictions, and substance use and those involved within the criminal justice system				The SHIP sets out the Council's partnership approach to enable the delivery of high quality homes and housing related services across tenures to meet identified need in the Borders.

3.4 Armed Forces Covenant Duty (*Education and Housing/ Homelessness proposals only*)

This duty places a legal responsibility on Scottish Borders Council (SBC) to actively consider (give due regard) to the three matters listed below in Education and Housing/ Homelessness matters.

This relates to current and former armed forces personnel (regular or reserve) and their families.

Is the Armed Forces Covenant Duty applicable?

Yes

Covenant Duty	How this has been considered and any specific provision made:
The unique obligations of, and sacrifices made by, the armed forces:	The delivery of new affordable homes improves access to housing for all. There is likely to be a positive impact on former armed forces personnel and their families and ensures they have the option to access housing to suit their needs.
The principle that it is desirable to remove disadvantages arising for Service people from membership, or former membership, of the armed forces:	By increasing the supply of affordable homes in the Scottish Borders means there are more opportunities for applicants to be successes in bidding for a home that meets their needs. This includes applications from people who have served or are serving in the armed forces. The Rapid Rehousing Transitional Plan has been referred to in this year's project prioritisation process in the SHIP.
The principle that special provision for Service people may be justified by the effects on such people of membership, or former membership, of the armed forces.	The SHIP is one of many Plans that feeds into the Local Housing Strategy which sets the strategic direction to tackle housing need and demand in the Scottish Borders and informs future investment in housing and related services across the Scottish Borders. Key partners, including RSL's, are responsible for implementing the strategy across the authority area. RSL's and other partners have specific provisions in place for those who have served in the armed forces which includes treating their applications for housing with the appropriate level of priority.

Section 4 Full Integrated Impact Assessment Required

Select No if you have answered “No” to all of Sections 3.1 – 3.3.

No

If yes, please proceed to Stage 2 and complete a full Integrated Impact Assessment

If a full impact assessment is not required briefly explain why there are no effects and provide justification for the decision.

The Strategic Housing Investment Plan 2026-2031 is one of a number of strategies and plans that underpin the LHS and support the delivery of actions to deliver the Local Housing Strategy (LHS) 2023-2028. The LHS has been subject to a full Integrated Impact Assessment, Health Inequality Impact Assessment and Child Rights and Wellbeing Impact Assessment. The LHS is monitored and reported annually to Council. This ensures that areas that require further action are identified and addressed as part of this process.

Signed by Lead Officer:	Donna Bogdanovic
Designation:	Lead Officer – Housing Strategy and Development.
Date:	10 th September 2025
Counter Signature Director:	
Date:	