
Report to: Clackmannanshire Council

Date of Meeting: 2 October 2025

Subject: Strategic Housing Investment Plan 2026- 2031

Report by: Strategic Director (Place)

1.0 Purpose

- 1.1. To approve the Strategic Housing Investment Plan 2026–2031 (SHIP) at Appendix 1. The SHIP sets out the operational framework for affordable housing development in Clackmannanshire over the next 5 years, establishing the investment priorities.

2.0 Recommendations

- 2.1. It is recommended that Council:

- 2.1.1 Approve the Strategic Housing Investment Plan for 2026-2031, including the summary 5 year programme of housing sites, detailed in Appendix 1.
- 2.1.2 Approve extending the Council off the shelf programme for 2025/26 from 20 to 40 units by approving the amendments to the HRA Capital Budget (section 7.2).
- 2.1.3 Approve the Council financial contribution to enable Engelen Drive Site to proceed as per 5.1.
- 2.1.4 Note that from the Council paper approved in October 2024, the RPA for Clackmannanshire was cut in 2024/25 from £5.73 million to £4.523 million and was expected to reduce by 80%, 60% and 40% over the following years.
- 2.1.5 Note that an RPA of £3.48 million for 2025/26 was estimated and approved based on this information. The RPA letter from The Scottish Government was received in May 2025, advising the RPA allocation for 2025/26 at £5.879 million, an increase in the 2024/25 year allocation of £4.523 million. Solutions to maximise spend to overcome the unexpected increase in budget is detailed at 7.4.

3.0 Background

- 3.1. Local Authorities lead housing delivery through Strategic Housing Investment Plans (SHIPs) aligned with their Local Housing Strategies (LHS). The Scottish Government manages the programme via area teams and central

coordination. Grant funding is available to the Council and RSL partners to enable new housing is delivered in line with the Council's strategic priorities.

- 3.2. Local Authorities are required by The Scottish Government to prepare a Strategic Housing Investment Plan (SHIP) annually, setting out the strategic investment priorities for affordable housing over a 5 year period, to achieve the outcomes set out in the Local Housing Strategy. The SHIP informs the Scottish Government's housing investment decisions and is due to be submitted to the Scottish Government on 31st October 2025, following Council approval.
- 3.3. The Clackmannanshire Council Strategic Housing Investment Plan (SHIP) 2026–2031 sets out a clear and ambitious vision for housing development across the region. Aligned with the Local Housing Strategy and Local Outcomes Improvement Plan, the SHIP aims to deliver inclusive, sustainable, and economically balanced communities.

4.0 SHIP Spend 2023-25

- 4.1. In 2023/24, 38 new off the shelf homes were purchased in Clackmannanshire by the Council and 9 by Ochil View. This gave a total spend of £1.974 million from an allocation of £5.73 million. This is up slightly from 2022/23 spend of £1.61 million.
- 4.2. Spend for 24/25 was £2.333 million from the allocation of £4.52 million, spend was on the OTS programme and on 12 Mid Market properties in Pool of Muckhart, these will be ready to rent in October 2025.
- 4.3. To enable full spend of the RPA going forward, the Strategic Director of Place has established a Future Homes Board to track progress and seek opportunities for spend where possible. This is reflected in this programme which has full allocations of spend.

5.0 Council Owned Sites

5.1. Engelen Drive, Alloa

Demolition has been delayed due to construction down time and negotiations on the movement of electricity substation on the site. It is recommended that officers utilise any remaining Council Tax Second Home funding and or a combination of Homelessness prevention funding to enable this site to proceed.

5.2 Pompee Road, Sauchie

Pompee Road, Sauchie is a Council owned site, currently there are 4 chalet style, non traditional build, not fit for purpose, having poor energy efficiency and coming to the end of their useful life.

The residents of the site have all been successfully re-homed and the site will be demolished shortly and a site investigation be commissioned to enable future plans for the site to be considered.

5.3 Lochies Road, Clackmannan

This small site in Clackmannan will compliment the wider regeneration of the town centre. The site will be for 8 low level specialist bungalow style housing. The Council is currently getting current costs from a new developer and will get on site in 2025/26.

6.0 Sites Coming forward

- 6.1. The past few years have been challenging in terms of new build sites. However, there are positive signs that housing development is beginning to move on, some sites that have been stalled or offered no affordable housing are making progress from 2025/26 onwards. Despite the financial pressures, we are committed to delivering new housing that supports wellbeing for all.

6.2. Sauchie Golf Course, Alloa

This site will be taken forward for 64 new social homes, CCG and Kingdom Housing will take this forward with a start on site in 2026/27 and development over 2-3 years.

6.3. Sauchie West

This is a private development site that previously had not requirement for affordable housing, Persimmon and Kingdom Housing Association have agreed 24 homes for Mid Market Rent. 4 will be ready in 2025/26 with the remaining 20 in 2026/27.

6.4. Coalsnaughton

A developer is lined up to take this site forward and the Council is in discussion to develop the area on the wider site that remains in the ownership of the Council.

7.0 Funding

- 7.1. Council approved notional allocations of House Building and Off The Shelf Purchases within the HRA Capital Plan in January 2025. However, due to significant changes in the Strategic Housing Investment Plan (SHIP), including exciting site starts anticipated in Sauchie, Coalsnaughton, and Carsebridge. This means that some necessary realignment of the HRA Capital Plan will be necessary in preparation for the 2026/27 HRA budget.
- 7.2. For 2025/26, there is available headroom within the local grant (RPA) allocation to support additional off-the-shelf acquisitions. Officers are therefore proposing to bring forward the £3.1 million currently allocated for 2026/27 into the 2025/26 budget. This adjustment would enable the Council to purchase a further 20 homes this year, while the first tranche of 20 homes is being refurbished, with the aim of allocating the first 20 properties to waiting list

applicants by Christmas. Members should note that the other batch of 20 homes might not be refurbished until we are in financial year 2026/27.

- 7.3. Further proposals will be brought forward as part of the five-year HRA Capital Plan to align directly with the ambitions set out in the SHIP. In line with the Housing Minister's call to increase temporary accommodation, officers will present a funding allowance to support this activity as part of the upcoming budget process. Increasing the Council's stock of temporary accommodation will deliver significant financial benefits to the General Fund. Additionally, there may be opportunities for the HRA to front-fund activity ahead of grant approval, ensuring the Council is doing everything possible in response to the national Housing Emergency. For example, Kingdom Housing Association has successfully front-funded social housing delivery in this way, in Fife.

8.0 Expenditure Profile

- 8.1. Spend for 24/25 was £2.333 million from the allocation of £4.52 million, spend was on the OTS programme and on 12 Mid Market properties in Pool of Muckhart, these will be ready to rent in October 2025.
- 8.2. In the Council paper approved in October 2024, the RPA for Clackmannanshire was cut in 2024/25 from £5.73 million to £4.523 million and was expected to reduce by 80%, 60% and 40% over the following years.
- 8.3. An RPA of £3.48 million for 2025/26 was estimated and approved in last year's SHIP paper, based on this information. The RPA letter from The Scottish Government was received in May 2025, advising the RPA allocation for 2025/26 at £5.879 million, an increase in the previous year's allocation of £4.523 million.
- 8.4. In order to utilise the additional funding, we are exploring land acquisition this year for the Sauchie Golf Course site this financial year.
- 8.5. There has yet to be allocations announced for 2026/27 onwards. Having sought guidance from More Homes the advice is to assume the same funding allocation as 2025/26 going forward.
- 8.6. Tender costs for new build continue to rise and it remains a challenge to bring projects in or around current Scottish Government benchmark funding levels putting additional pressure on Housing Association and Council funding streams to fill the gap. The Scottish Government last reviewed their levels per unit funding in October 2021 while inflationary costs continue to rise over this period.
- 8.7. All projects included in the SHIP are coming in at higher than Scottish Government benchmark funding and are subject to further cost savings and scrutiny by the Scottish Government which inevitably puts further delays on tender approval and start on site. Average local build costs are between £210,000 and £230,000 and grants per unit £115,000 to £120,000.
- 8.8. It is expected that, as household incomes are squeezed, the demand for affordable, energy efficient housing will increase and it is therefore more important than ever that new, affordable housing can be delivered effectively.

- 8.9. RPA Funding and expected spend for the next five years is as follows and is detailed in Appendix 1.

<u>Year</u>	<u>Estimated Allocation</u>	<u>Expected Spend</u>
2026/27 -	£5.879 million	£8.632 million
2027/28 -	£5.879 million	£9 million
2028/29 -	£5.879 million	£6.5 million
2029/30 -	£5.879 million	£5.5 million
2030/31 -	£5.879 million	£3.5 million

9.0 Sustainability Implications

- 9.1. The supply of affordable housing is a central contributor to the Council's commitment to reduce carbon emissions. The projects are all built to 'Greener Standards' and the inclusion of renewable energy on sites is now a requirement for grant approval.

10.0 Resource Implications

Financial Details

- 10.1. There are no funding implications from this report that will not be met from within existing resources. A report will be brought to a future meeting on detailed regeneration proposals.
- 10.2. The full financial implications of the recommendations are set out in the report. This includes a reference to full life cycle costs where appropriate. Yes ☒
- 10.3. Finance has been consulted and has agreed the financial implications as set out in the report. Yes ☒

Staffing

- 10.4. There are no staffing implications arising from this report

11.0 Exempt Reports

- 11.1. Is this report exempt? Yes ☐ (please detail the reasons for exemption below) No ☒

12.0 Declarations

The recommendations contained within this report support or implement our Corporate Priorities and Council Policies.

- (1) **Our Priorities** (Please double click on the check box ☒)

Clackmannanshire will be attractive to businesses & people and ensure fair opportunities for all



- Our families; children and young people will have the best possible start in life ☒
- Women and girls will be confident and aspirational, and achieve their full potential ☐
- Our communities will be resilient and empowered so that they can thrive and flourish ☐

(2) **Council Policies**

Complies with relevant Council Policies Yes ☒

13.0 Equalities Impact

- 13.1. Have you undertaken the required equalities impact assessment to ensure that no groups are adversely affected by the recommendations?

Yes ☒

No ☐

14.0 Legality

- 14.1. It has been confirmed that in adopting the recommendations contained in this report, the Council is acting within its legal powers. Yes ☒

15.0 Appendices

- 15.1. Please list any appendices attached to this report. If there are no appendices, please state "none".

Appendix 1 Strategic Housing Investment Plan (SHIP) 2026-2031

16.0 Background Papers

- 16.1. Have you used other documents to compile your report? (All documents must be kept available by the author for public inspection for four years from the date of meeting at which the report is considered).

Yes (please list the documents below)

No ☒

Author(s)

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Approved by

NAME	DESIGNATION	SIGNATURE
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CLACKMANNANSHIRE COUNCIL

STRATEGIC HOUSING INVESTMENT PLAN 2026- 2031

1.0 Executive Summary

- 1.1 The Clackmannanshire Council Strategic Housing Investment Plan (SHIP) 2026–2031 sets out a clear and ambitious vision for housing development across the region. Aligned with the Local Housing Strategy and Local Outcomes Improvement Plan, the SHIP aims to deliver inclusive, sustainable, and economically balanced communities.
- 1.2 Key priorities include increasing the supply of affordable and specialist housing, improving energy efficiency, and supporting regeneration in town centres.
- 1.3 The plan reflects strong collaboration with Registered Social Landlords (RSLs), planning authorities, and the Scottish Government, ensuring that housing investment meets local needs and contributes to broader social and economic goals.
- 1.4 Wherever possible, a minimum slippage factor (over-programme to accommodate unforeseen slippage) of 25% should be applied on an annual basis.

2.0 Introduction

- 2.1 The Strategic Housing Investment Plan (SHIP) 2026/31 defines Clackmannanshire Council's priorities for housing investment as set out in the Local Housing Strategy (LHS) 2018- 2023. This is now out of date and will be fully revised in 2026 informed by the information from the new HNDA, which is pending sign off from the Scottish Government.
- 2.2 Clackmannanshire is building homes for the future. The SHIP sets out a bold vision to deliver high quality affordable homes that meet the needs of the changing population, tackle homelessness and regenerate our communities.
- 2.3 Despite financial pressures and rising build costs, we are committed to delivering good quality housing that supports wellbeing for all.
- 2.4 Specifically, the SHIP is the key document for identifying:
 - proposed strategic affordable housing projects which require Scottish Government Affordable Housing Supply Programme funding support;
 - proposed affordable housing projects which are to be provided without Scottish Government Affordable Housing Supply Programme funding support (for example, funded directly by the local authority).
- 2.5 The SHIP an operational document and sets out clear annual plans to demonstrate the number of new homes that can be delivered over the 5-year period of the SHIP. The SHIP will:
 - reflect and align with the housing policies and outcomes set out in each local authority's LHS;

- reinforce the role of the local authority as the strategic housing authority;
 - inform Scottish Government investment decisions; and
 - inform the preparation of a Strategic Local Programme Agreement that sets out the planned programme across the local authority and, where required, informs the preparation of Programme Agreements to individual providers setting out their planned programme.
- 2.6 The Scottish Government declared a housing emergency in May 2024 and it has been working at pace since then, with its stakeholders to take actions across the housing system. The Scottish Government is engaging the expertise of the Housing to 2040 Strategic Board, the Homelessness Prevention and Strategy Group and Housing Investment Task Force to target and support its response.
- 2.7 Local Authorities lead delivery through Strategic Housing Investment Plans (SHIPs) aligned with their Local Housing Strategies (LHS). The Scottish Government manages the programme via area teams.
- 2.8 The SHIP will continue to play a key role in determining the allocation of resources from the Scottish Government's Affordable Housing Supply Programme, which primarily supports the delivery of affordable housing via Clackmannanshire Council and local housing associations. Clackmannanshire Council's SHIP 2026/31 aims to contribute at least 300 new homes to the Scottish Government target of delivering 110,000 affordable new homes across Scotland by 2032.
- 2.9 In May 2024, The Scottish Government announced a cut of £196 million to the Affordable Housing supply budget in Scotland for 2024/25, from £752 million to £556 million. This follows a cut from £831 million in 2022/23.
- 2.10 In May 2024, The Scottish Government published an Affordable Housing Supply Programme – Deliverability Review:
- 'The importance that multi-year funding certainty brings to the programme is acknowledged. In the absence of multi-year Resource Planning Assumptions, local authorities are able to forward commit to projects in future years on the basis of assuming 80%-60%-40% of their current single year Resource Planning Assumption in the 1-3 years following the current single-year budget. This ensures that an element of forward commitments can be made whilst minimising the risk of exceeding anticipated future year allocations. Scottish Government officials have worked across ministerial portfolios to confirm the continuation of these arrangements for the 2025 to 2026 programme.'*¹
- 2.11 On 5 May 2025, the Scottish Government issued revised RPA letters to all Local Authorities to reflect the increase to the AHSP budget in 2025/26. This is an increase to our expected budget, which was assumed on the basis of the announcement of future year cuts by the Scottish Government. Revised funding for 2024/25 and 2025/26 below:

¹ <https://www.gov.scot/publications/affordable-housing-supply-programme-ahsp-deliverability-review/pages/7/>

2024/25	£4.52million
2025/26	£3.48 million (at SHIP submission)
	£5.879 million revised in May 2025

- 2.12 The conclusion of the UK Government's 2025 spending review will provide key funding information to underpin the Scottish Government's own multi-year spending review and provide clear forward budgets.

In the meantime, funding going forward has been estimated as below:

2026/27	£5.879 million (estimate)
2027/28	£5.879 million (estimate)
2028/29	£5.879 million (estimate)
2029/30	£5.879 million (estimate)
2030/31	£5.879 million (estimate)

3.0 Clackmannanshire Housing Strategy

- 3.1 As discussed, the Local Housing Strategy is due for full review from the end of 2025. The previous strategic priorities therefore remain broadly relevant in the interim period while considering where housing links to, and underpins, all four of the First Minister's priorities:




- to eradicate child poverty;
- to grow Scotland's economy;
- to tackle the climate emergency by investment in green energy and infrastructure; and
- to improve Scotland's public services as an investment in Scotland's future health, equality and prosperity.

- 3.2 Our Local Housing Strategy 2018-2023 identifies six priority areas and outcomes to be achieved:

- **Investing in New Housing Supply** – Quality, affordable housing is maximised.
- **Best Use of Existing Housing** - The housing we already have is optimised and effective in providing choice and meeting need.
- **Homelessness** - Households have access to appropriate housing and advice to reduce homelessness.
- **Specialist Housing and Independent Living** - Those requiring assistance to live independently at home have access to effective housing.
- **Energy Efficiency and Fuel Poverty** - Energy efficiency is improved, and fuel poverty and carbon emissions are reduced across all tenures.
- **Improving Neighbourhoods and Communities** – Improve long term outcomes for local communities and target town centres for improvement and regeneration to benefit the community.

4.0 Rapid Rehousing Transition Plan

- 4.1 The Rapid Rehousing Transition Plan (RRTP) was submitted to the Scottish Government in December 2018. The Council recognises the challenge with homelessness and this is monitored and actions being determined by the future homes board, minimising time spent in temporary accommodation and having access to suitable housing is a key priority in the RRTP and consistent with housing priorities. Specific outcomes from the RRTP to be delivered through housing investment are detailed below.
- 4.2 As at March 2024 Clackmannanshire had the 3rd highest level of homelessness households per head of population, down from 2nd. Those who find themselves homeless in Clackmannanshire spend an average of 176 days, up from 153 days at the same time the previous year. The number of days spent in temporary accommodation is below the Scottish average of 234 days, up from 216 the previous year.
- 4.3 Clackmannanshire performs better than average in quickly providing permanent accommodation solutions for those found to be homeless. Most homeless households are ultimately housed in local authority or RSL accommodation after having spent a relatively short period waiting for permanent accommodation.

Rapid Rehousing Transition Plan	Progress
Accelerate affordable housing programme over 5-year period to 2024	
Investigate how the RSL sector can play a greater role in housing homeless applicants.	
Ensure levels of temporary accommodation are maintained to meet statutory responsibilities.	

5.0 Wellbeing Local Outcomes Improvement Plan, 2024 -2034 (LOIP)

- 5.1 This plan sets out our vision for Clackmannanshire over the next 10 years, defines the priorities that Clackmannanshire Alliance will focus on, and sets out what differences partners want to see for Clackmannanshire by 2034.
- **Wellbeing:** Working in partnership we will: reduce inequality, tackle the causes and effects of poverty and health inequality and support people of all ages to enjoy healthy and thriving lives.
 - **Economy and Skills:** Working in partnership we will: help people to access fair work, learning and training; and will work together to build a strong local economy.
 - **Places:** Working in partnership and with communities we will: create sustainable and thriving places where people have a sense of connection and have control over decisions.

- 5.2 We know that poor housing has a negative impact on health, wellbeing and quality of life. Our commitment to provide additional good quality, affordable housing goes a long way to contribute to improving the life outcomes of vulnerable families by reducing health inequality and poverty and creating thriving communities.

5.3 **Reducing child poverty - provide good quality affordable housing.**

Research shows that one of the key drivers of children living in poverty is living costs and specifically housing costs. More affordable housing not only reduces direct housing costs but ensures new homes are energy efficient reducing heating and lighting costs. Improved infrastructure in new housing developments offers increased access to the internet for all.

5.4 **The Promise**

Affordable housing also plays a vital role in supporting The Promise, a commitment to ensuring that children and young people grow up loved, safe, and respected. The Promise highlights the need for stable, nurturing environments, something good quality housing directly contributes to. Housing is working to align with The Promise, which supports families to stay together where safe and possible, and to reduce the risk of children entering care due to poverty-related pressures.

5.5 **Inclusive growth jobs and employability - increased house building.**

Increased house building through SHIP programmes will aim to provide local employment opportunities by contracting local companies and offering apprentice and training chances for local young people.

6.0 **Links to City Deal and Transformational Change**

- 6.1 Continuing and new priorities for the Council and its partners will be accommodated within the SHIP and the Local Housing Strategy. This will include work as part of the City Deal with Stirling University and plans for future regeneration in Clackmannanshire. This will be subject to full business case consideration and through appropriate governance.
- 6.2 Plans are well under way focusing on place-based development and to create Transformational Zones in Clackmannanshire, beginning in Alloa. The focus on Alloa as a well-being economy transformation zone will bring in principles of collective impact of initiatives and investment within placed-based contexts. This model will roll out to other areas of Clackmannanshire and will bring in affordable housing opportunities.
- 6.3 Ongoing collaboration with Stirling University will ensure that Clackmannanshire can build on previous successful housing outcomes and maximise investment opportunities for further innovation that will truly meet the future housing needs of our communities.
- 6.4 There may be opportunities to enable one or more of the sites in the SHIP programme to be developed with these innovations in mind.

7.0 Town Centre Living

7.1 Work previously carried out on Place Making and integration of housing within Alloa and Alva Town Centres are linked to the council's wider intent for the regeneration of other town centres and concept of multi-generational housing on a number of sites in the council area in future. Place making and twenty minute neighbourhoods will be considered in more depth in the new Local Housing Strategy, town centres are unique to the local community and should therefore be community led. To achieve this going forward, this will include working with communities and:

- The wider provision of housing, linking to Architect & Design Scotland (A&DS) Caring Places and Town Centre Living work.
- The application of the Place Standard assessment tool as a means of establishing local needs, priorities and action planning for related improvements in town centres to support Town Centre Living.
- Ensuring housing developments provides a high-quality living environment for residents and contribute positively to the vitality and viability of our Town Centres.
- The council will explore opportunities with planning colleagues where possible to convert empty town centre commercial properties to permanent housing.

8.0 New Housing Supply Targets

8.1 The current Housing Need and Demand Assessment (HNDA) is from 2018 and is therefore going through a refresh at the present time and is due for sign off in Autumn 2025.

8.2 The consultative draft of the new HNDA shows a higher need for new housing, as shown in table 9.1 below. In some part, this is due to the rising need for smaller homes at the table at 9.2 with the number of households increasing in Clackmannanshire by 734 between 2018 and 2043.

8.3 The interim position has been approved by Council in June 2025, and due back to Council in November 2025 for full approval.

8.4 Social housing demand in Clackmannanshire is fairly self-contained within settlements, so the location of new developments needs to be carefully considered. Availability of housing sites does not always match housing need and demand and continuing dialogue will be sought with developers to ensure that all opportunities for affordable housing are pursued in a wide range of locations.

9.0 Housing Needs

9.1

<u>Existing Housing Need</u>	<u>Plus New Need for Housing</u>	<u>Equals Future Housing Estimates (10 years)</u>
1,455	173	1,628

9.2 Findings from the current, 2025, HNDA research update confirm some specific features of demand for Clackmannanshire so far:

Tenure	2025-29	2030-34	10 year Total	10 year Avg Per annum
Social Rent	236	2	1,190	119
Below Market Rent	25	2	135	13
Private Renting	19	2	105	10
Buyers	37	3	200	20
Total	317	9	1,630	163

- The latest 2018 household projections to 2043 for Clackmannanshire show a fall of 1,476 (2.8%) of population between 2018 and 2043.
- Despite a falling population, over the same period, the number of households will rise by 734 (3.1%). This table below shows a rise in the number of smaller, single and two adult households.
- By 2043 the number of people over 75 years is predicted to increase by 88%, above the Scottish projection of 74%, putting additional pressure on the need for social care and older people's housing in Clackmannanshire.

Household Type	Clacks 2018	Clacks 2043	Clacks % Difference
1 adult	7,943	8,838	11.3%
1 adult, 1+ children	1,625	1,541	-5.2%
2 adults	7,926	8,464	6.8%
2+ adults, 1+ children	4,160	3,785	-9.0%
3+ adults	2,016	1,779	-11.8%
Total	23,670	24,407	

Source: National Records of Scotland Household projections

Households by age of head of household

Age Group	Clacks 2018	Clacks 2043	Clacks % Change	Scotland 2018
16-29	1,876	1,618	-14%	258,182
30-44	5,088	5,104	0%	583,082
45-59	7,731	6,257	-19%	743,256
60-74	5,603	5,099	-9%	534,746
75+	3,372	6,329	88%	358,008
Total	23,670	24,407	3%	2,477,274

Source: National Records of Scotland Household projections

10.0 Specialist Housing

- 10.1 From the Council's own records (waiting list figures and information on social service cases) there are at least 10 families known to the Council who require larger size wheelchair housing.
- 10.2 The 2011 Census reported around 3,700 people (7% of the population) in Clackmannanshire has some type of physical disability.
- 10.3 The 2022 data has recently been updated and shows that 5,491 people (10.6% of the population) report having one or more physical disability.
- 10.4 There is no data available as to how many of these people require social housing, what we do know is that private developers rarely build bungalow style housing so the target could be higher for new affordable housing.
- 10.5 The target for accessible housing on each site should be increased from 7% to 10% to reflect the increased in percentage of need. This can be explored further in the new Local Housing Strategy due in 2026 and also through the new Local Development Plan to establish targets for specialist housing on private sites to give households a wider choice.
- 10.6 The tables below show that 3% of all completions in 2021/22 and 60% of all completions in 2022/23 were suitable for households with mobility needs. In the 4 year period from 2021/22 to 2024/25, 25% of all homes are suitable for people with some form of disability.
- 10.7 There were no new build completions in 2023/24 or 2024/25, all spend was on off the shelf purchases. With the tender costs of new build homes rising, off the shelf purchases and refurbishments are now more attractive than when this practice started. One property bought in 2023/24 was accessible and adapted with a wheelchair accessible kitchen, 3% of all purchases.
- 10.8 Officers will target accessible properties to purchase as off the shelf when they become available on the open market.

10.9 Accessible Housing Targets v's Actual completions

Site	Location	Completion year	Total Annual	Number accessible	%	Target
Elm Grove	Alloa	2021/22	96	3	3%	7%
Primrose Place	Alloa	2022/23	100	3 full W/chr 57 accessible	60%	7%
OTS		2023/24	40	1	2%	7%
OTS		2024/25	23	0	0%	7%
TOTAL			259	64	25%	7%

10.10 Of the 12 new homes available as Mid-Market Rent in Pool of Muckhart, 3 are bungalows, due for completion in October 2025.

10.11 All 8 bungalows on Lochies Road, Clackmannan scheduled to start in 2024/25, will be accessible and 2 of those fully wheelchair adapted.

10.12 One of the main drivers of the housing market is the ageing population and their requirement for specialist housing. This is the result of older people who need care (low cost but high volume) and higher infant survival and longevity for those with a learning disability (low volume and high cost). Housing suitable for both these client groups are considered in this SHIP.

10.13 All new social housing is built to 'Housing for Varying Needs, a Design Guide' published by the Scottish Government. This incorporates a 'barrier free' concept of accessibility and is a key reference document for the affordable housing sector in Scotland. It recognises that peoples' needs change through their lifetime and homes should be flexible as a result.

11.0 Gypsy / Traveller Accommodation

11.1 There is one Gypsy / Traveller site in Clackmannanshire at Westhaugh. The site is currently under redeveloped to provide brand new accommodation to suit how residents want to live now and into the future.

11.2 The Westhaugh re-development works started back on site in June 2025 with a total cost expected to be £5.5 million and completion due in Spring 2026.

11.3 The overall objective of the project is to meet the council's equalities and human rights obligations to gypsy travellers by providing modern high-quality accommodation, designed and specified to meet the community's needs. This project aims to:

- Provide modern, culturally appropriate accommodation to cater for 16 households.
- Build 1 new management base including communal meeting room.

- Reconfigure external landscaping to ensure each pitch satisfies Scottish Fire and Rescue Service (SFRS) layout requirements.
- Provide safe storage facilities for Butane gas used for by each caravan (caged & 1m from buildings).
- Improve soft landscaping to create a more attractive and inclusive community environment.
- Provide visitor parking facilities with electric car charging points.
- Provide a new playground that is safe and secure.
- Replace the communal macerator with a suitable waste disposal system.

12.0 Partnership Working

- 12.1 The Council will continue an inclusive and collaborative approach with all RSLs that are keen to work with us to deliver affordable homes in Clackmannanshire. This includes working collaboratively with Kingdom Housing Association to help deliver a strategic programme of affordable housing delivery.
- 12.2 Ochil View Housing Association entered into an agreement with Kingdom Housing Association to manage their development aspirations going forward and work was completed on Elm Grove, Alloa, as part of that new agreement in January 2023.

13.0 The Planning Context

- 13.1 Any new housing development should address the needs of the people of Clackmannanshire, regardless of tenure. The key mechanism for this is the planning system. We are working alongside planning colleagues to create a mix of housing sizes and tenures with the aim of providing housing opportunities for all and helping to prevent market failure.
- 13.2 The Local Development Plan was adopted by Council in August 2015. This includes provision for the delivery of affordable housing, which is supported by the Housing Needs and Demand Assessment. The Affordable Housing Policy (SC2) includes that housing proposals for 20 or more homes, or over 1 hectare, will be expected to include a range and choice of house types, tenures and sizes, including affordable housing.
- 13.3 The LDP remains relevant but is going through an update incorporating new National Planning Framework 4 legislation.

14.0 Particular Policy Initiatives

- 14.1 Council & RSL purchase of existing housing for social renting

The Council and Ochil View Housing Association maintain the commitment to make 'off the shelf' purchase a means of delivering affordable housing.

Paragon Housing has recently approached the Council and the Scottish Government to purchase properties off the shelf. Paragon will be targeting properties in their own stock where they can become majority owners to enable capital works and upgrade energy efficiency of the stock, which will assist the Councils environmental obligations.

The Council programme for 'off the shelf' for 2024/25 acquired 23 properties with a Scottish Government funding contribution of £1,185,000.

Currently, 13 off the shelf properties have been legally purchased by the Council, with a further 7 due for handover by end of September and 3 by Ochil View this financial year.

14.2 Reduction in Council Tax Discount on Empty Homes

There is currently around **£250,000** ring fenced for use for affordable housing.

This will be utilised where it can help deliver over benchmark projects, subject to Council approval. For example, £215,000 approved at Council in October 2024 is to go towards the higher costs of the Council project of 8 bungalows on Lochies Road, Clackmannan.

14.3 Adaptations and Health & Social Care

The Housing & Social Care Group report to the Integrated Joint Board of the Clackmannanshire and Stirling Health & Social Care Partnership, has developed an action plan which will create a framework to enable the Partnership to deliver priority objectives. The action plan focuses on four key areas which will continue to be developed. These are:

- Governance – the group have amended their structure and agreed terms of reference to better reflect the scope of the group. This was informed by the action plan.
- Homelessness – the Council is being monitored for its use and placement of temporary accommodation by the Housing Regulator and plans are being explored to maximise the use of temp stock locally.
- Mental Health – Housing and Social Work have been working closely to develop a greater understanding of different client groups with mental health issues and learning disabilities. This work has informed planning for new affordable housing by ensuring that specific client needs can be flexibly incorporated into the design stage of new homes.
- Older People – The Health & Social Care Partnership is working with Housing in the planning and development of new core and cluster housing for older people to build on the success of Alloa Town Centre Living

15.0 Resources

15.1 Spend 2024/25

Site	Developer	No Units	Grant 2024/25	Status
Off The Shelf	Council	23	£1,185,000	Complete
Pool of Muckhart	MMR Kingdom	12	£1,148,353	Due October 2025
Total		35	£2,333,353	

15.2 Resource Planning Assumption (RPA) Spend 2024/25

The table above shows all spend drawn down in 2024/25 from allocated RPA of £4.523m.

Spend in Clackmannanshire was up slightly from 2023/24 but remains under RPA spend. This is in some part due to delays on all planned new build sites with rising build costs, infrastructure and land ownership issues combining to halt progression.

The most recent out-turn figures for new affordable housing spend in Scotland is 2022/23, Scottish Government statistics show that new affordable housing starts are at their lowest level since 2015.²

15.3 Housing Revenue Account (HRA) Capital Budget 2025/26 to 2029/30

On 30 January 2025, the HRA Capital Budget was approved by Council. This included notional allocations of House Building and Off The Shelf Purchases within the HRA Capital Plan. However, due to significant changes in the Strategic Housing Investment Plan (SHIP), including exciting site starts anticipated in Sauchie, Coalsnaughton, and Carsebridge. This means that some necessary realignment of the HRA Capital Plan will be necessary in preparation for the 2026/27 HRA budget.

For 2025/26, there is available headroom within the local grant (RPA) allocation to support additional off-the-shelf acquisitions. Officers are therefore proposing to bring forward the £3.1 million currently allocated for 2026/27 into the 2025/26 budget. This adjustment would enable the Council to purchase a further 20 homes this year, while the first tranche of 20 homes is being refurbished, with the aim of allocating the first 20 properties to waiting list applicants by Christmas. Members should note that the other batch of 20 homes might not be refurbished until we are in financial year 2026/27.

Further proposals will be brought forward as part of the five-year HRA Capital Plan to align directly with the ambitions set out in the SHIP. In line with the Housing Minister's call to increase temporary accommodation, officers will present a funding allowance to support this activity as part of the upcoming

² <https://www.gov.scot/publications/quarterly-housing-statistics-september-2023/documents/>

budget process. Increasing the Council's stock of temporary accommodation will deliver significant financial benefits to the General Fund. Additionally, there may be opportunities for the HRA to front-fund activity ahead of grant approval, ensuring the Council is doing everything possible in response to the national Housing Emergency. For example, Kingdom Housing Association has successfully front-funded social housing delivery in this way, in Fife.

This proposal would also serve as a buffer for any potential slippage in the new build programme whereby any new homes front funded by the Council could pick up on any underspend in the RPA. Conversely, if additional grant is made available as has been seen this financial year, this approach will also mean the Council is ready to benefit from that as well.

15.4 **Estimated Spend Current Year 2025/26 (RPA £5.879 million up from SHIP 2025 estimate of £3.48m)**

Site	Developer	No Units	Grant 2024/25	Estimated Start	Estimated completion
Lochies Road, Clackmannan	Council	8	£448,000	January 2026	July 2027
Pompee Road, Sauchie	Council	TBA	£40,000	2025	March 2026
Off the shelf,	Council	40	£2,000,000	2025	March 2026
Off the shelf	Ochil View HA	10	£500,000	2025	March 2026
Off the shelf	Paragon HA	5	£250,000	2025	March 2026
Sauchie West	Kingdom HA (MMR)	4	£416,000	2025	March 2026
Tillicoultry	Council OTS	5	£200,000	2025	March 2026
		62	£3,854,000		

15.5 **Summary Proposed Completions Per year**

Units	26/27	27/28	28/29	29/30	30/31	Total
OTS Council	10	0	0	20	20	50
OTS OVHA				10	10	20
Council New Build	0	23	12	45	20	100
Kingdom HA	20 MMR	10 34	58	20	25	167
TOTALS	30	67	70	85	65	337

15.6 Proposed Completion Total Split by Investment 2026-31

Type	No. Units	%
Council New Build Social Rent	100	30%
Council Buy Back Social Rent	50	14.5%
RSL New Build Social Rent	113	33.5%
RSL Buy Back Social Rent	20	6%
RSL New Build Other Tenure (MMR)	54	16%
Total	337	100%

The above details that over the next five years that the balance of investment and RPA drawdown is approaching an equal split and share of funds between the Council and RSL partners. This is in line with approaches at nearby local authorities, balancing out HRA affordability whilst maximising unit delivery.

15.7 Estimated Spend 2026/27

Site	Developer	No Units	Grant 2026/27	Estimated Start	Estimated completion
Lochies Road, Clackmannan	Council	8	£652,000	January 2026	July 2027
Engelen Drive, Alloa	Kingdom HA	10	£1,000,000	2026/27	2027/28
Sauchie West	Kingdom HA (MMR)	20	£2,080,000	2026/27	2027/28
Alloa Golf Course, Sauchie	Kingdom HA	34	£3,400,000	2026/27	2027/28
Pompee Road, Sauchie	Council	15	£900,000	2026/27	2027/28
Off the shelf,	Council	10	£500,000	2025/26	March 2026
		97	£8,532,000		

15.8 Estimated Spend 2027/28

Site	Developer	No Units	Grant 2027/28	Estimated Start	Estimated completion
Pompee Road, Sauchie	Council	15	£900,000	2026/27	2027/28
Blackfaulds Street, Coalsnaughton	Council	12	£1,200,000	2027/28	2028/29
Blackfaulds Street, Coalsnaughton	Kingdom HA	28	£2,800,00	2027/28	2028/29
Alloa Golf Course, Sauchie	Kingdom HA	30	£3,000,000	2026/27	2028/29
		85	£7,900,000		

15.9 Estimated Spend 2028/29

Site	Developer	No Units	Grant 2028/29	Estimated Start	Estimated completion
Regeneration, Tillicoultry	Kingdom	20	£2,000,000	2028/29	2029/30
Regeneration, Tillicoultry	Council	20	£2,000,000	2028/29	2029/30
Carsebridge Road Alloa	Council	25	£2,500,000	2028/29	2029/30
		65	£6,500,000		

15.10 Estimated Spend 2029/30

Site	Developer	No Units	Grant 2029/30	Estimated Start	Estimated completion
Carsebridge Road, Alloa	Council	20	£2,000,000	2029/30	2030/31
Carsebridge Road, Alloa	Kingdom	25	£2,500,000	2029/30	2030/31
OTS	Council	20	£1,000,000	2029/30	2029/30
OTS	Ochil View	10	£500,000	2029/30	2029/30
		75	£6,000,000		

15.11 Estimated Spend 2030/31

Site	Developer	No Units	Grant 2030/31	Estimated Start	Estimated completion
Carsebridge Road, Alloa	TBA	20	£2,500,000	2030/31	2031/32
OTS	Council	50	£2,500,000	2030/31	2030/31
OTS	Ochil View	10	£500,000	2030/31	2030/31
		20	£5,500,000		

16.0 New Supply

16.1 Pool of Muckhart

Kingdom Housing Association is working with the developers on this site to provide 12 homes for mid-market rent. The site will provide 3 x 2-bedroom bungalows and 9 x 3 bed houses.

After discussions with the developers, the affordable housing element on this site has been brought forward into 2024/25 programme and the properties are due for completion in October 2025.

16.2 Lochies Road, Clackmannan

This small site in Clackmannan will complement the wider regeneration of the town centre. The site will be for 8 low level specialist bungalow style housing.

The Council is currently getting current costs from a new developer and will get on site in 2025/26.

16.3 Pompee Road, Sauchie

Pompee Road, Sauchie is a Council owned site, currently there are 4 chalet style, non traditional build and are not fit for purpose, having poor energy efficiency and coming to the end of their useful life.

The site will be demolished shortly and a site investigation will be commissioned to enable future plans for the site to be considered.

16.4 Engelen Drive, Alloa

Demolition has been delayed due to construction down time and negotiations on the electricity substation on site.

16.5 Sauchie West

This is a private development site that previously had no requirement for affordable housing, Persimmon and Kingdom Housing Association have agreed 24 homes for Mid-Market Rent. 4 will be ready in 2025/26 with the remaining 20 in 2026/27.

16.6 Alloa Golf Course, Sauchie

This site will be taking forward for 64 new social homes, CCG and Kingdom Housing will take this forward with a start on site in 2026/27 and development over 2-3 years.

16.7 Blackfaulds Street, Coalsnaughton

A developer is lined up to take this site forward and the Council is in discussion to develop the area on the wider site that remains in the ownership of the Council.

16.9 Carsebridge Road, Alloa

This site is currently at pre-application stage and, should additional budget come forward, there is a proposal, as part of the section 75 for 25% affordable housing to be delivered over several years. Members will be kept updated, as this progresses and any impact on the SHIP proposed.

16.10 Regeneration, Tillicoultry (Lower Mill Street Augmentation)

To enable the Lower Mill Street site to be viable it will require a wholesale partnership approach, to ensure justification for the infrastructure costs for enablement. This includes scoping Council land assets close to that development and potentially leveraging funding via the City Region Deal as part of the Councils work with Stirling University.

16.11 Menstrie House

The above has recently been closed by the Health and Social Care partnership. This site is being marked as potential to meet the council's aspiration around older peoples housing. However, with no current funding identified within the SHIP or RPA. This could be a site the Council could develop ahead of grant funding or seek a partnership delivery approach. Moreover, the service is carrying out an options appraisal to see if any community use benefit can be derived in the meantime from the asset.

16.12 Temporary Units for Homeless Accommodation

The Council will explore sites in addition to the main sites in the SHIP to use underspend in the HRA Capital Budget for new builds to deliver much needed, high quality, temporary accommodation without Scottish Government subsidy.

17.0 **Shadow Programme (Potential Sites)**

- 17.1 It is inevitable that some priority sites will not be deliverable for various reasons, such as ground conditions or financial viability. To help avoid slippage in the main programme, or in the event of additional Scottish Government funding being made available, potential sites are included in the 'shadow' programme. These sites may be substituted or added to the main programme, should the opportunity arise.

This approach allows additional flexibility to help ensure that the number of units and spend in Clackmannanshire is maximised. Below is a list of sites identified to date; however, it should be noted that the Council and its RSL partners are actively looking for further opportunities. Other proposals, including purchasing units from a developer, may be brought forward in addition to those listed.

17.2 Forest Mill

The section 75 agreement sets a requirement for 22% of the 1,250 homes to be affordable. There are no affordable homes programmed by the developer in phase 1 or 2, so it is likely that it will be several years before affordable housing can be expected on this site.

17.3 Brook Street, Alva

This site had previously been brought forward in the programme, but due to site constraints has been delayed. We will continue to work with the landowner.

17.4 Glentana Mill, Alva

Unfortunately concerns over full Council ownership have been raised and are having to be investigated. The site was publicly advertised on the open market in full, and on that basis was approved for transfer to HRA for development for affordable housing by Council on 24 October 2019.

Despite Initial consultation being carried out with the community in 2022 using the Place Standard Tool. The full report can be found <https://www.ads.org.uk/case-study/alva-pathfinder> 'Alva Pathfinder Project, Collaborate to Regenerate'. It could be that under the HRA guidance, that this might need to be transferred back to the General fund for further consideration of the asset.

18.0 Methods of Construction

- 18.1 Quality Housing and Modern Methods of Construction Housing to 2040 sets out an ambition to make greater use of offsite construction in the Affordable Housing Supply Programme. Where possible, timber kit closed panel systems which are manufactured off-site are used, as this allows quality control and reduction in programme time on site.
- 18.2 Procurement routes available will take into account the most cost-effective solutions for individual site requirements and constraints, whilst still meeting our specifications. To fully assess benefits and limitations, our team continues to research and review opportunities for the use of MMC for each site, as well as monitoring the development and usage of these build types across Scotland.
- 18.3 The Council and RSL partners need to consider the future maintenance requirements of construction types along with how well the current and future needs of tenants are met, including suitability for future adaptations.
- 18.4 There is potential for efficient delivery of projects, and we are considering sites in the SHIP where units can be developed. This could be for permanent or temporary accommodation.

19.0 Consultation

- 19.1 This document has been developed by housing and planning colleagues in consultation with local RSLs and Scottish Government officials.

20.0 Ensuring Equalities

- 20.1 An equalities impact assessment is carried out on each SHIP. The SHIP has no negative impact on the six equality groups; in fact, it is likely that these groups will benefit from a positive impact.

21.0 Strategic Environmental Assessment

- 21.1 The SHIP is part of the LHS, which had a pre-screening as required by the Environmental Assessment (Scotland) Act 2005. Clackmannanshire Council as a "responsible authority" for the purpose of the Act has determined that no SEA submission is required for this document. Specific environmental issues will be considered as part of the Local Development Plan process or when planning applications for sites are submitted.

SHIP 2024-29 PRIORITIES FOR INVESTMENT

Site	Ownership	Effective Land Supply	Regen. / Town Centre Area	High Demand Area	Homeless Needs	Particular Needs	Planning Permission	Creating Mixed Comms	No Land constraints	Resources Available	VFM	Deliverable Now	Deliverable within 5 years
MAIN PROGRAMME													
Engelen Drive, Alloa	Council	Yes	Yes	No	Yes	Yes	No	Yes	Unknown	Yes	Yes	Yes	Yes
Regeneration Sites	HRA	No	Yes	No	Yes	Yes	No	Yes	Unknown	Yes	Yes	No	Yes
Lochies Road, Clackmannan	Council	No	Yes	Yes	Yes	Yes	No	Yes	Unknown	Yes	Yes	Yes	Yes
Pool of Muckhart	Private	Yes	No	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Glentana Mill, Alva	Council	Yes	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes	No	Yes
Pompee Road, Sauchie	Council	No	No	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes	Yes
Carsebridge Road, Alloa	Private	Yes	No	Yes	Yes	Yes	No	Yes	No	Yes	Yes	No	Yes
Alloa Golf Club, Sauchie	Private	Yes	No	Yes	Yes	Yes	Yes – to be updated	Yes	Yes	Yes	Yes	Yes	Yes

Site Name	Ownership	Effective Land Supply	Regen. / Town Centre Area	High Demand Area	Homeless Needs	Particular Needs	Planning Permission	Creating Mixed Comms	No land constraints	Resources Available	VFM	Deliverable Now	Deliverable within 5 years
SHADOW PROGRAMME													
Forest Mill	Private Developer	Yes	No	No	Yes	Yes	Yes	Yes	No*	No	Yes	No	Yes
Brook Street, Alva	Private Developer	Yes	No	Yes	Yes	Yes	No	Yes	No	No	Yes	No	Yes
Lower Mill Street, Tillicoultry	Private Developer	Yes	No	Yes	Yes	Yes	Yes	Yes	No	No	No	No	Yes
Bedford Place, Alloa	Council	No	Yes	Yes	Yes	Yes	NO	Yes	No	No	Yes	No	Yes

Definitions of Criteria for Priorities

Effective Land Supply	Listed in the Local Plan as a site that can be developed for housing. No known constraints.
Regeneration / Town Centre Area	The site is situated within an area identified through the SIMD as a regeneration area or an identified Town Centre site, as identified in the LHS.
High Demand Area	Little or no social housing in the area or high demand / low turnover of existing social housing. <i>LHS Action: 'Maximise the impact of new housing, including affordable housing in areas of demand.'</i>
Homeless Needs	The site will provide accommodation for at least one homeless household. <i>LHS Action: 'Reduce Homelessness and homeless households have access to appropriate housing.'</i>
Particular Needs	The site will provide at least 10% of particular needs accommodation. <i>LHS Action: 'Deliver specialist housing on all appropriate new housing developments.'</i>
Planning Permission	The site has planning permission for housing.

Creating Mixed Communities	The site will provide a desirable balance of tenure in the wider area or will provide a mix of types of houses for different households within the site. <i>LHS Action: 'Promote and increase low cost home ownership and shared equity schemes with public funding to promote tenure diversification.'</i>
No Land Constraints	Land has no infrastructure blockages.
Resources Available	Are there resources available now ie human resources or financial resources. <i>LHS Action: 'Work with local Housing Associations to deliver new affordable housing and maximise funding from their resources.'</i>
Value for Money	The site is capable of delivering the units with benchmark HAG funding or below. <i>LHS Action: 'Continue to develop and support innovative and flexible models for providing cost effective new housing.'</i>
Deliverable Now	If the site meets 8 or more of the above criteria, it will be considered to be deliverable now.
Deliverable Within 5 years	If the site meets 6 or more of the above criteria, it will be considered to be deliverable in the coming years when resources become available.



Equality and Fairer Scotland Impact Assessment (EFSIA) Summary of Assessment

Title: Strategic Housing Investment Plan 2026-2031

Name of your decision, activity, policy, strategy or proposal. Referred to throughout as 'proposal' in this document.

Key findings from this assessment (or reason why an EFSIA is not required):

The SHIP is a strategic framework for delivering affordable, energy-efficient, and inclusive housing across Clackmannanshire.

It addresses housing need and demand, supports regeneration, and aligns with national priorities including eradicating child poverty, tackling the climate emergency, improving public services and growing Scotland's economy.

The proposal has relevance to all equality groups and those experiencing socio-economic disadvantage. Evidence shows significant housing-related inequalities affecting older adults, children, disabled individuals, and lone-parent households.

Summary of actions taken because of this assessment:

Actions taken include:

- engagement with relevant stakeholders to gather feedback on the SHIP,
- inclusion of accessible housing targets and specialist housing developments,
- investment in energy-efficient homes to reduce fuel poverty,
- development of culturally appropriate housing for Gypsy/Travellers in Clackmannanshire,
- alignment with the Local Housing Strategy and other strategic plans.

Ongoing actions beyond implementation of the proposal include:

- Annual review of the SHIP and EFSIA to ensure responsiveness to changing needs.
- Monitoring of housing allocations and equality impacts through statutory data returns.
- Continued stakeholder engagement and partnership working to inform future housing delivery.

Lead person(s) for this assessment:

Kate Fleming

Senior officer approval of assessment:

Murray Sharp

DATE: 19/09/2025

Equality and Fairer Scotland Impact Assessment (EFSIA)

An Equality and Fairer Scotland Impact Assessment (EFSIA) must be completed in relation to any decisions, activities, policies, strategies or proposals of the Council (referred to as 'proposal' in this document). The first stage of the assessment process will determine the level of impact assessment required.

This form should be completed using the guidance contained in the document: ['NAME']. Please read the guidance before completing this form.

The aim of this assessment is to allow you to critically assess:

- the impact of the proposal on those with protected characteristics and, where relevant, affected by socio-economic disadvantage (referred to as 'equality groups' in this document);
- whether the Council is meeting its legal requirements in terms of Public Sector Equality Duty and the Fairer Scotland Duty;
- whether any measures need to be put in place to ensure any negative impacts are eliminated or minimised.

The Fairer Scotland Duty requires public authorities to pay 'due regard' to how they can reduce inequalities of outcome caused by socio-economic disadvantage, when making **strategic decisions**. Strategic decisions are key, high-level decisions such as decisions about setting priorities, allocating resources, delivery or implementation and commissioning services and all decisions that go to Council or committee for approval.

Step A – Confirm the details of your proposal

1. Describe the aims, objectives and purpose of the proposal.

Clackmannanshire Council's Strategic Housing Investment Plan (SHIP) 2026–2031 sets out the framework for delivering affordable housing across the region over a five-year period. The SHIP outlines the Council's strategic priorities for housing investment and development, with a focus on creating inclusive, sustainable, and economically balanced communities that meet the diverse needs of residents.

The overarching purpose of the SHIP is to support the delivery of high-quality, energy-efficient, and affordable homes, including specialist housing for those with particular needs. It aims to address housing need and demand, reduce inequalities in housing outcomes, and contribute to wider regeneration and place-making objectives across Clackmannanshire.

The SHIP reinforces the Council's role as the strategic housing authority and supports investment decisions at both local and national levels. It is aligned with Clackmannanshire's Local Housing Strategy (LHS) and contributes to all four of the First Minister's strategic priorities:

- **Eradicating child poverty** by increasing access to secure, affordable housing;
- **Growing Scotland's economy** through investment in housing and infrastructure;
- **Tackling the climate emergency** by promoting energy-efficient housing and sustainable development;
- **Improving public services** by ensuring housing supports health, wellbeing, and equality outcomes.

2. Why is the proposal required?

The Strategic Housing Investment Plan (SHIP) 2026–2031 is required to ensure that Clackmannanshire has a coherent, evidence-based, and forward-looking framework for housing investment. It provides a structured approach to identifying, prioritising, and delivering affordable housing projects that respond to local housing needs and contribute to broader social, economic, and environmental goals.

The SHIP is essential for:

- Meeting the changing needs of Clackmannanshire's population, including an ageing demographic, households experiencing homelessness, and those requiring specialist accommodation.
- Ensuring the delivery of high-quality, energy-efficient, and affordable homes that promote long-term sustainability, reduce fuel poverty, and support health and wellbeing.
- Supporting regeneration and place-making in town centres and priority areas.
- Aligning local housing delivery with national priorities, including the eradication of child poverty, tackling the climate emergency, and improving public services.
- Maximising investment opportunities by informing Scottish Government funding decisions and enabling the Council to plan effectively for both AHSP-funded and non-AHSP-funded housing developments.

3. Who is affected by the proposal?

Any individual living in Clackmannanshire may be affected by the proposals outlined within the SHIP. In particular, the SHIP will impact and benefit individuals and households who are not owner-occupiers and/or whose current accommodation is unaffordable, unsuitable, or unsustainable. This includes people who are homeless, living in temporary accommodation, or whose current housing cannot meet their needs now or in the future, and who require access to alternative affordable specialist housing.

4. What other Council policies or activities may be related to this proposal? The EFSIAs for related policies might help you understand potential impacts.

The SHIP is aligned with several key Council policies and strategic activities, including Clackmannanshire's Local Housing Strategy, Clackmannanshire's draft Housing Need and Demand Assessment, Clackmannanshire's Local Outcomes Improvement Plan, Clackmannanshire Council's, Property Acquisitions Policy, as well as People Community and Wellbeing Plan.

5. Is the proposal a strategic decision? If so, please complete the steps below in relation to socio-economic disadvantage. If not, please state why it is not a strategic decision:

The SHIP is a strategic decision that will shape housing delivery and investment across Clackmannanshire. It has the potential to significantly impact equality groups and those experiencing socio-economic disadvantage, and therefore requires a full Equality and Fairer Scotland Impact Assessment.

Step B – Consider the level of EFSIA required

You should consider the available evidence and data relevant to your proposal. You should gather information in order to:

- help you to understand the importance of your proposal for those from equality groups,
- inform the depth of EFSIA you need to do (this should be proportionate to the potential impact), and
- provide justification for the outcome, including where it is agreed an EFSIA is not required.

6. What information is available about the experience of those with protected characteristics in relation to this proposal? Does the proposal relate to an area where there are already known inequalities? Refer to the guidance for sources of evidence and complete the table below.

Equality Group	Evidence source (e.g. online resources, report, survey, consultation exercise already carried out)	What does the evidence tell you about the experiences of this group in relation to the proposal? NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).
Age	Scottish Census 2022 Poverty and Income Inequality in Scotland 2017-2019	<u>Ageing population</u> The Scottish House Condition Survey 2017-19 reveals that 53% of older households across Clackmannanshire contain a long-term sick or disabled person (all tenures). In addition, the National Records of Scotland and the Scottish Census indicate

Equality Group	Evidence source (e.g. online resources, report, survey, consultation exercise already carried out)	What does the evidence tell you about the experiences of this group in relation to the proposal? NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).
	<p>People Community Wellbeing Plan 2024-25</p> <p>Scottish Household Survey 2019</p> <p>National Records of Scotland</p> <p>Draft Housing Need and Demand Assessment 2025</p> <p>Scottish Government Homelessness Returns</p>	<p>a growing number of older individuals, with individuals aged 85 and over projected to increase by 95% by 2043.</p> <p>This trend is already placing increased pressure on health and social care services, with older individuals presenting with more complex and multiple needs. As a result, there is a growing requirement for specialist housing that is affordable, accessible, and designed to support independent living. The SHIP must respond to this need by ensuring that housing proposals consider the long-term sustainability and suitability of homes for older people.</p> <p><u>Children and Young People</u></p> <p>In relation to children and young people, child poverty remains a significant concern. DWP figures for 2022/23 show that 2,855 children in Clackmannanshire are living in relative low-income households, which indicates an increase of 36.3% since 2016/17. Of these, 65% live in lone-parent households. National data further highlights that children and younger adults are more likely to experience relative poverty compared to older adults, with housing costs being a key contributing factor.</p> <p>Given these findings, decisions made within the SHIP will have a direct impact on households with children, particularly those experiencing poverty. The provision of affordable, secure housing is a critical lever in efforts to reduce child poverty and improve long-term outcomes.</p> <p><u>Homelessness</u></p> <p>Homelessness data also shows that the majority of homeless households in Clackmannanshire are young single males aged 25–34. This group is particularly vulnerable to housing insecurity and would benefit from any interventions within the SHIP to improve access to affordable accommodation and reduce repeat homelessness.</p>
Disability	<p>Scottish Census 2022</p> <p>Scottish House Condition Survey 2017-2019</p> <p>Draft Housing Need and Demand Assessment 2025</p>	<p>The Scottish Census (2022) indicates a deterioration in physical and mental health across Clackmannanshire since 2011. Currently, 22.3% of the population report living with a long-term illness, disease or condition, and 12.4% report a mental health condition.</p> <p>According to the Scottish House Condition Survey (2017–2019), 36% of households in Clackmannanshire include at least one person who is long-term sick or disabled, equating to</p>

Equality Group	Evidence source (e.g. online resources, report, survey, consultation exercise already carried out)	What does the evidence tell you about the experiences of this group in relation to the proposal? NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).
		<p>approximately 8,000 households. Of these, 4,000 are in the social rented sector and 3,000 are owner-occupied (based on a sample of 220 respondents). Additionally, 2,000 households (8% of all households) report that their daily activities are restricted due to the limitations of their current accommodation, indicating a need for property adaptations or access to more suitable housing.</p> <p>The 2022 Census data has recently been updated and shows that 5,491 people (10.6% of the population) report having one or more physical disability.</p> <p>Council records further show that at least 10 families are currently waiting for larger wheelchair-accessible homes, underscoring the shortage of appropriate housing for individuals with complex physical needs.</p> <p>This evidence demonstrates that individuals with disabilities are likely to be impacted by the proposals made within the SHIP.</p>
Race	Scottish Census 2022 National Records of Scotland	<p>Clackmannanshire's population is predominantly White, with 94.5% of individuals identifying as White in the 2022 Scottish Census. Minority ethnic groups make up a small proportion of the population, with 2.1% identifying as Asian and 1.1% as African.</p> <p>National data from the Scottish Census and NRS indicates that throughout Scotland, White Scottish households are more likely to be owner-occupiers or live in social housing. In contrast, minority ethnic groups are more likely to be represented in the private rented sector.</p> <p>Furthermore, Clackmannanshire is home to a small but vibrant Gypsy/Traveller community. According to the 2022 Scottish Census, 56 individuals identified as Gypsy/Travellers in the area. In 2023/24, there was a noticeable increase in homeless presentations from households self-identifying as Gypsy/Travellers, which may be linked to the closure of the Westhaugh site.</p> <p>Although minority ethnic communities represent a small proportion of Clackmannanshire's population, they may be affected by housing affordability and insecurity. As such, the proposals within the SHIP, particularly those aimed at increasing the supply of affordable and secure housing, have the potential to positively impact these groups by improving access to suitable accommodation and helping to reduce inequalities of outcome.</p>

Equality Group	Evidence source (e.g. online resources, report, survey, consultation exercise already carried out)	What does the evidence tell you about the experiences of this group in relation to the proposal? NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).
Sex	Scottish Census 2022 Draft Housing Need and Demand Assessment 2025 Scottish Government Homelessness Returns	<p>In 2023/24, Clackmannanshire recorded the third-highest rate of homelessness presentations in Scotland, with 253 households per capita compared to the national average of 160.</p> <p>The majority of applicants were young single male households, primarily aged 25–34, followed by those aged 35–44. On average, individuals experiencing homelessness in Clackmannanshire spend 176 days in temporary accommodation, below the Scottish average of 234 days, but still indicative of significant housing need.</p> <p>This data suggests that younger men are disproportionately affected by homelessness and would benefit from any initiatives within the SHIP aimed at reducing homelessness, increasing access to affordable and secure housing, particularly for single-person households.</p> <p><u>Women-led households</u></p> <p>In contrast, national poverty data shows that single women with children are among the most economically disadvantaged groups. Approximately 38% of such households live in relative poverty, compared to 27% of single women without children and 34% of single men without children. Between 2017–2020, 20% of single female pensioners and 17% of single male pensioners were also living in relative poverty after housing costs.</p> <p>This evidence indicates that both single male and single female households, and lone-parent families in particular, are likely to be affected by the proposals within the SHIP. Women, especially those with children, are more likely to experience housing-related poverty and would benefit from investment in affordable housing and initiatives aimed at improving housing security and stability.</p>
Gender Reassignment	Scottish Census 2022 Poverty and Income Inequality in Scotland 2017-2019	<p>The Scottish Census (2022) reports that 0.44% of people aged 16 and over in Scotland identify as transgender, with Clackmannanshire's rate slightly lower at 0.35%, representing approximately 151 individuals.</p> <p>While the small population size suggests that the SHIP is unlikely to have a direct or disproportionate impact on this group, the absence of detailed local data does not imply that transgender individuals do not face housing-related pressures.</p> <p>As such, while no specific impacts have been identified at this stage, it remains important that the SHIP is inclusive in its</p>

Equality Group	Evidence source (e.g. online resources, report, survey, consultation exercise already carried out)	What does the evidence tell you about the experiences of this group in relation to the proposal? NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).
		approach and that housing developments are designed to support dignity, safety, and equality for all individuals, regardless of gender identity.
Sexual orientation	Scottish Census 2022 Poverty and Income Inequality in Scotland 2017-2019	<p>According to the 2022 Census, 1,343 individuals (3.12%) aged 16 and over in Clackmannanshire identify as LGB+.</p> <p>There is currently no available local or national data on the proportion of LGB+ individuals experiencing financial hardship or housing insecurity. While the absence of data does not imply that LGB+ individuals do not face housing-related challenges, the relatively small size of this population group in Clackmannanshire suggests that the SHIP is unlikely to have a direct or disproportionate impact on them.</p> <p>Nonetheless, it remains important that housing policies and investment decisions are inclusive and sensitive to the needs of LGB+ individuals, particularly in relation to safety, dignity, and access to secure, affordable housing.</p>
Religion or Belief	Scottish Census 2022 Poverty and Income Inequality in Scotland 2017-2019	<p>National data from 2015–2020 indicates that Muslim adults are disproportionately affected by relative poverty after housing costs, with 52% living in poverty compared to 18% of adults overall. In contrast, 15% of adults affiliated with the Church of Scotland and 19% of adults reporting no religion were living in relative poverty.</p> <p>However, given the very small population of Muslims living in Clackmannanshire suggests that Muslims would not be impacted how individuals experience the proposals set out in the SHIP. Nonetheless, the SHIP should remain inclusive and sensitive to the needs of all religious groups, ensuring that housing developments promote dignity, equality, and respect for diverse beliefs and cultural practices.</p>
Pregnancy or maternity	Scottish Census 2022 Poverty and Income Inequality in Scotland 2017-2019 People Community Wellbeing Plan 2024-25	<p>National data shows that single women with children experience the highest rates of relative poverty in Scotland, with 38% of such households living in poverty after housing costs. Furthermore, between 2021 and 2024, there was a 41.1% increase in the number of single parents claiming Universal Credit, highlighting growing financial pressures on this group.</p> <p>Given the material deprivation and economic vulnerability experienced by single mothers, this protected group is likely to be impacted by the proposals set out in the SHIP. The plan's focus on increasing the supply of affordable housing directly supports efforts to alleviate poverty and improve housing stability for families with children.</p>

Equality Group	Evidence source (e.g. online resources, report, survey, consultation exercise already carried out)	What does the evidence tell you about the experiences of this group in relation to the proposal? NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).
Marriage or civil partnership (only the first aim of the Duty is relevant to this protected characteristic and only in relation to work matters)		Not applicable, not an employment matter.
Socio economic disadvantage (if required)	Scottish Census 2022 Poverty and Income Inequality in Scotland 2017-20 People Community Wellbeing Plan 2024-25 Scottish Household Survey 2019 National Records of Scotland Draft Housing Need and Demand Assessment 2025 Scottish Government Homelessness Returns	<p>Clackmannanshire experiences higher-than-average levels of deprivation. A quarter (25%) of all SIMD datazones in the area fall within the 20% most deprived in Scotland. Eight datazones have more than a quarter of residents who are income deprived, and 10% of the population live in the most deprived SIMD areas, ranking Clackmannanshire 9th highest nationally. Only 5% of the population live in the least deprived SIMD areas.</p> <p>The youngest age groups are disproportionately represented in the most deprived areas, indicating a strong link between age and socio-economic disadvantage locally.</p> <p>According to the 2022 Census, Clackmannanshire had 24,072 households, with 63% owner-occupied, 8.9% privately rented, and 27% socially rented. The Scottish Household Survey (2019) shows that 47% of socially rented households are located in the most deprived areas, compared to 17% of privately rented and 12% of owner-occupied households.</p> <p>Fuel poverty is also a significant issue. In 2022, 31% of all Scottish households were estimated to be in fuel poverty, with 18.5% in extreme fuel poverty. Social sector households were disproportionately affected, with 48% in fuel poverty and 26% in extreme fuel poverty, compared to 26% and 16% respectively in the private sector.</p> <p>Employment data shows that only 48.2% of Clackmannanshire households are “working households,” below the Scottish average of 57.6%. Meanwhile, 27.5% are “workless households,” significantly higher than the national average of 17.8%. Notably, 31% of workless households in Clackmannanshire have children, compared to just 10.2% nationally.</p> <p>This evidence highlights widespread socio-economic disadvantage across Clackmannanshire, particularly among households in the social rented sector and those with children. The SHIP’s focus on increasing the supply of affordable housing and improving housing quality will have a direct and</p>

Equality Group	Evidence source (e.g. online resources, report, survey, consultation exercise already carried out)	What does the evidence tell you about the experiences of this group in relation to the proposal? NB Lack of evidence may suggest a gap in knowledge/ need for consultation (Step C).
		positive impact on these groups, helping to reduce inequalities of outcome caused by poverty and deprivation.

7. Based on the evidence above, is there relevance to some or all of the equality groups? Yes
If yes or unclear, proceed to further steps and complete full EFSIA
- If no, explain why below and then proceed to Step E:

Step C – Stakeholder engagement

This step will help you to address any gaps in evidence identified in Step B. Engagement with people who may be affected by a proposal can help clarify the impact it will have on different equality groups. Sufficient evidence is required for you to show 'due regard' to the likely or actual impact of your proposal on equality groups.

- 8. Based on the outcome of your assessment of the evidence under Step B, please detail the groups you intend to engage with or any further research that is required in order to allow you to fully assess the impact of the proposal on these groups. If you decide not to engage with stakeholders, please state why not:**

As part of the development of the SHIP, engagement is undertaken with Registered Social Landlords (RSLs) and registered tenant organisations, who were invited to provide feedback on the SHIP and share insights on the experiences of various groups, including those with protected characteristics.

The SHIP consultation is circulated to the relevant stakeholders for comment and approval, and the document is then submitted to the Scottish Government as part of the formal review process.

- 9. Please detail the outcome of any further engagement, consultation and/or research carried out:**

Further research and consultation is being carried out through the consultative draft of the Housing Need and Demand Assessment.

Equality considerations are embedded into the early stages of SHIP planning, with the needs of different equality groups taken into account from the outset. This includes drawing on evidence from key strategic documents such as the HNDA to inform planning. The outcome of the HNDA engagement is ongoing at the time of writing. Engagement has been undertaken with relevant stakeholders on the 'Specialist Housing' section of the HNDA, covering all equality considerations with feedback recorded.

Step D - Impact on equality groups and steps to address this

10. Consider the impact of the proposal in relation to each protected characteristic under each aim of the general duty:

- Is there potential for discrimination, victimisation, harassment or other unlawful conduct that is prohibited under the Equality Act 2010? How will this be mitigated?
- Is there potential to advance equality of opportunity between people who share a characteristic and those who do not? How can this be achieved?
- Is there potential for developing good relations between people who share a relevant protected characteristic and those who do not? How can this be achieved?

If relevant, consider socio-economic impact.

Age	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination	X			<p>The Strategic Housing Investment Plan aligns with Local Outcomes Improvement Plan and the Scottish government commitment to eradicating child poverty and supporting an ageing population. The SHIP takes a targeted approach to increasing the supply of accessible, affordable housing that meets the needs of both older adults and families with children.</p> <p>To mitigate the risk of age-based discrimination, the SHIP includes considerations for developing level-access and adaptable properties suitable for older households, ensuring that housing provision supports independent living and long-term wellbeing. This approach recognises the growing ageing demographic and the need for homes that accommodate mobility and care needs.</p>
potential for developing good relations	X			<p>SHIP supports collaborative work across Clackmannanshire, including engagement with the Fairer Wellbeing Partnership (FWP) and a strong commitment to the Clackmannanshire Alliance's efforts to tackle child poverty. These partnerships promote joined-up working across services and communities, helping to ensure that housing investment decisions are informed by shared priorities,</p> <p>By aligning with wider strategic objectives and promoting inclusive development, the SHIP contributes to fostering good relations between different age groups. It aims to ensure that both older adults and younger families benefit from housing investment, and that the needs of vulnerable age groups are considered in planning and delivery.</p>
potential to advance equality of opportunity	X			<p>The SHIP includes plans to work with partner organisations to develop specialist housing that meets the needs of Clackmannanshire's ageing population. This includes collaboration with Clackmannanshire</p>

				<p>and Stirling's Health & Social Care Partnership on the development of new core and cluster housing for older people, building on the success of the Alloa Town Centre Living model.</p> <p>These developments will provide more accessible and innovative housing solutions, supporting independence and improving quality of life in later years.</p> <p>The SHIP also supports efforts to reduce child poverty by increasing the supply of affordable, energy-efficient homes for families. This will help reduce housing costs and improve living conditions, contributing to better outcomes for children and young people.</p> <p>Finally, in line with The Promise, the SHIP aims to support families to stay together where it is safe and appropriate to do so, reducing the risk of children entering residential care due to poverty-related pressures.</p>
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Disability	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination	X			<p>All new social housing delivered through the SHIP is built to the standards set out in Housing for Varying Needs: A Design Guide, published by the Scottish Government. This guide incorporates a 'barrier-free' approach to accessibility and recognises that housing should be flexible to accommodate changing needs throughout a person's lifetime.</p> <p>To further support individuals with disabilities, £215,000 of additional approved budget has been allocated specifically for the development of higher-cost bungalows designed to meet the needs of disabled residents. These homes will offer enhanced accessibility and adaptability, helping to ensure that disabled individuals are not disadvantaged or excluded from new housing provision.</p> <p>This targeted investment and adherence to inclusive design principles will help mitigate the risk of discrimination and ensure that the housing needs of disabled people are appropriately met.</p>
potential for developing good relations	X			<p>Where appropriate, specialist housing developments are promoted within the community to foster awareness, inclusion, and pride in local investment. These developments are designed to meet the needs of individuals with specific disabilities and are allocated based on assessed need, ensuring transparency and fairness in the process.</p> <p>Celebrating new developments as part of wider community-building efforts helps to promote</p>

				understanding of the diverse needs within Clackmannanshire and encourages positive relationships between disabled residents and the wider community. This inclusive approach supports the development of good relations and reinforces the Council's commitment to equality and dignity for all.
potential to advance equality of opportunity	X			<p>The SHIP sets a clear target to increase the proportion of accessible homes on each development site from 7% to 10%, reflecting the rising demand for housing that meets the needs of individuals with disabilities.</p> <p>The SHIP places a focus on the development of low-level specialist housing as part of the new build programme. In addition, there is a targeted programme of off-the-shelf (OTS) purchases, with a focus on acquiring and refurbishing properties to ensure they are accessible or fully wheelchair-adapted where appropriate.</p> <p>In addition, the HSCP have been working closely with Housing to better understand the needs of individuals with mental health conditions and learning disabilities. This collaboration will be used to inform the design of new homes, ensuring flexibility and responsiveness to specific client needs.</p> <p>Overall, the SHIP's inclusive approach to housing delivery supports equal opportunity by ensuring that disabled individuals are not disadvantaged in accessing safe, secure, and appropriate accommodation.</p>

Race	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination	X			<p>The proposals set out in the SHIP aim to ensure a sustained increase in affordable and accessible housing that is inclusive of all protected groups. Minority ethnic households are more likely to live in rented accommodation, and these tenures are often associated with lower income levels and greater housing insecurity. By expanding access to mid-market and affordable social housing, the SHIP helps to reduce barriers and improve housing outcomes for minority ethnic communities.</p> <p>In addition, the SHIP includes a dedicated focus on the development of a Gypsy/Traveller-specific site at Westhaugh. The £5.5 million investment into the site aims to provide high-quality, culturally appropriate accommodation, ensuring that Gypsy/Traveller households have equitable access to safe and secure housing.</p> <p>Together, these measures help to mitigate the risk of discrimination and promote inclusive housing provision across Clackmannanshire.</p>

potential for developing good relations				<p>The SHIP aims to foster better understanding and stronger relationships between members of the Gypsy/Traveller community and those who do not share this protected characteristic. The development of the Westhaugh site includes a focus on promoting awareness of the needs, culture, and support available to Gypsy/Travellers.</p> <p>By sharing information with the wider public and celebrating inclusive housing initiatives, the SHIP contributes to improved community relations and helps reduce prejudice. This approach supports the development of mutual respect and understanding, and reinforces the Council's commitment to equality and inclusion in housing provision.</p>
potential to advance equality of opportunity				<p>The SHIP aims to increase the supply of affordable and accessible housing, including social rented and mid-market rent homes. This will help minority ethnic groups, who are more likely to experience socio-economic disadvantage and live in rented accommodation access secure, high-quality housing options.</p> <p>The regeneration of the Westhaugh site specifically supports the Gypsy/Traveller community by delivering modern, culturally appropriate accommodation for 16 households.</p> <p>These improvements ensure that Gypsy/Traveller households have access to housing that meets national standards and reflects the Scottish Government's commitment to upholding the rights and needs of this community.</p> <p>These actions aim to ensure that minority ethnic groups, including Gypsy/Travellers, have equitable access to high-quality, affordable housing that meets their cultural and practical needs.</p>

Sex	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination	X			<p>Through its aims and objectives, the SHIP seeks to increase the supply of affordable and accessible housing, with a particular focus on addressing homelessness and child poverty both of which disproportionately affect specific sex-based groups</p> <p>Homelessness data shows that the majority of applicants are young, single male adults. The SHIP's emphasis on increasing housing options for homeless households, including the provision of temporary accommodation ensures that this group is appropriately considered in housing delivery.</p> <p>At the same time, national poverty data highlights that single female-led parent households are among the most economically disadvantaged. By prioritising affordable housing and aligning with child poverty reduction strategies, the SHIP ensures that the needs of women, particularly those with children, are not overlooked.</p> <p>These targeted efforts help mitigate the risk of sex-based discrimination and ensure that housing provision reflects the needs of both male and female households.</p>
potential for developing good relations			X	<p>The SHIP promotes the exploration of new temporary accommodation options. While the primary focus may not be on meeting the specific needs of single male households who are disproportionately represented among homeless applicants, these developments aim to improve the overall quality and accessibility of temporary housing.</p> <p>By enhancing the temporary accommodation offer and ensuring fair and transparent allocation, the SHIP supports improved service delivery and fosters trust between housing services and affected individuals. This contributes to better relationships between service users and providers, and promotes a more inclusive housing environment.</p>
potential to advance equality of opportunity	X			<p>The SHIP ensures a strong focus on the development of affordable housing and the provision of temporary accommodation to meet the needs of homeless households and support efforts to eradicate child poverty.</p> <p>Evidence shows that the majority of children living in poverty in Clackmannanshire reside in lone-parent households, most of which are female-led. Conversely, majority of homeless households are male-adult households.</p>

				By focusing on providing appropriate housing to meet the needs of these groups, including the exploration of temporary accommodation options, the SHIP aims to advance equality of opportunity by ensuring that both male and female households, particularly those experiencing poverty or housing insecurity, have access to safe, secure, and affordable housing options.
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Gender Reassignment	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination			X	Given the demographic profile of Clackmannanshire, it is unlikely that the SHIP will have a direct or indirect impact on this protected characteristic.
potential for developing good relations			X	Given the demographic profile of Clackmannanshire, it is unlikely that the SHIP will have a direct or indirect impact on this protected characteristic.
potential to advance equality of opportunity			X	Given the demographic profile of Clackmannanshire, it is unlikely that the SHIP will have a direct or indirect impact on this protected characteristic.

Sexual Orientation	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination			X	Given the demographic profile of Clackmannanshire, it is unlikely that the SHIP will have a direct or indirect impact on this protected characteristic.
potential for developing good relations			X	Given the demographic profile of Clackmannanshire, it is unlikely that the SHIP will have a direct or indirect impact on this protected characteristic.
potential to advance equality of opportunity			X	Given the demographic profile of Clackmannanshire, it is unlikely that the SHIP will have a direct or indirect impact on this protected characteristic.

Religion or Belief	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination			X	Given the demographic profile of Clackmannanshire, it is unlikely that the SHIP will have a direct or indirect impact on this protected characteristic.

potential for developing good relations			X	Given the demographic profile of Clackmannanshire, it is unlikely that the SHIP will have a direct or indirect impact on this protected characteristic.
potential to advance equality of opportunity			X	Given the demographic profile of Clackmannanshire, it is unlikely that the SHIP will have a direct or indirect impact on this protected characteristic.

Pregnancy/maternity	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination	X			By placing particular focus on eradicating child poverty, alongside its broader commitment to increasing the supply of affordable housing, the SHIP ensures that single female-led households with children are not unfairly disadvantaged or excluded from housing provision.
potential for developing good relations			X	It is unlikely that the SHIP will have a direct impact on fostering relations between individuals who share this protected characteristic and those who do not. Nonetheless, through collaboration with the Clackmannanshire Alliance and the Family Wellbeing Partnership, the SHIP's focus on housing provision for children in poverty and single-parent families, most of which are female-led, may contribute to wider awareness and understanding. If promoted effectively, these initiatives have the potential to positively influence public perception and support inclusive housing outcomes.
potential to advance equality of opportunity	X			<p>The SHIP's focus on eradicating child poverty and increasing the supply of affordable housing that meets the needs of the local population supports the advancement of equality of opportunity for this protected characteristic.</p> <p>Through increased provision of accessible housing locally, the SHIP aims to ensure that single female-led households with children have access to secure, appropriate, and sustainable accommodation.</p>

Marriage/civil partnership	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Positive impacts	Negative impacts	No impact	
risk of discrimination (only the first aim of the Duty is relevant to this protected characteristic and only in relation to work matters)			X	Not applicable, not an employment matter.

Socio-economic disadvantage	Place 'X' in the relevant box(es)			Describe any actions you plan to take, eg. to mitigate any impact, maximise positive impact, or record your justification to not make changes
	Yes	No	No impact	
(If required) Will the proposal reduce inequalities of outcome caused by socio-economic disadvantage?	X			<p>As part of its core ethos, the SHIP aims to ensure a continuous and increased supply of affordable and accessible housing to meet the needs of Clackmannanshire's population.</p> <p>The SHIP's programme of refurbishments and new builds is designed to tackle fuel poverty by improving the energy efficiency of homes. This will help reduce household costs and improve living conditions.</p> <p>Through partnership working with Registered Social Landlords, the HSCP, Planning, private developers, and other stakeholders, the SHIP supports the delivery of a steady supply of affordable housing. This includes mid-market rent properties, social rent homes, and targeted OTS acquisitions for refurbishment, with a continued focus on energy efficiency.</p> <p>Efforts are also underway to accelerate the delivery of affordable housing within new build developments. Budget planning includes proposals to bring forward funding for OTS purchases, expanding the programme and increasing the availability of suitable homes.</p> <p>In addition, the SHIP contributes to wider regeneration through the development of Transformational Zones, as part of the City Deal with Stirling Council. These place-based initiatives aim to attract investment and deliver affordable housing opportunities across Clackmannanshire over time.</p> <p>The SHIP also includes proposals to increase funding for temporary accommodation as part of the upcoming budget process, supporting vulnerable homeless households.</p> <p>Finally, increased housebuilding through SHIP programmes will support local economic development by contracting local companies and creating apprenticeships and training opportunities for young people in Clackmannanshire.</p>

11. Describe how the assessment might affect the proposal or project timeline?

Examples of the items you should consider here include, but are not limited to:

- **Communication plan:** do you need to communicate with people affected by proposal in a specific format (e.g. audio, subtitled video, different languages) or do you need help from other organisations to reach certain groups?
- **Cost:** do you propose any actions because of this assessment which will incur additional cost?
- **Resources:** do the actions you propose require additional or specialist resource to deliver them?
- **Timing:** will you need to build more time into the project plan to undertake research, consult or to complete any actions identified in this assessment?

The assessment is not expected to affect the overall timeline of the SHIP. Equality considerations are embedded into the early stages of SHIP planning, with the needs of different equality groups taken into account from the outset. This includes drawing on evidence from key strategic documents such as the HNDA to inform planning.

The annual SHIP review process includes consultation with relevant stakeholder groups, ensuring that equality impacts are regularly assessed and aligned with strategic priorities. As part of this review, the Equality and Fairer Scotland Impact Assessment will also be revisited to ensure continued relevance and responsiveness to the needs of all equality groups.

12. **Having considered the potential or actual impacts of your proposal, you should now record the outcome of this assessment.** Choose from one of the following:

Please select (X)	Implications for the proposal
X	No major change Your assessment demonstrates that the proposal shows no risk of unlawful discrimination and that you have taken all opportunities to advance equality of opportunity and foster good relations, subject to continuing monitoring and review.
	Adjust the proposal and/or implement mitigations You have identified ways of modifying the proposal to avoid discrimination or to better advance equality of opportunity or foster good relations. In addition, or alternatively, you will introduce measures to mitigate any negative impacts. Adjustments and mitigations should be recorded in the tables under Step D above and summarised in the summary sheet at the front of the document.
	Continue the proposal with adverse impact The proposal will continue despite the potential for adverse impact. Any proposal which results in direct discrimination is likely to be unlawful and should be stopped and advice taken. Any proposal which results in indirect discrimination should be objectively justified and the basis for this set out in the tables under Step D above and summarised in the summary sheet at the front of the document. If objective justification is not possible, the proposal should be stopped whilst advice is taken.
	Stop the proposal The proposal will not be implemented due to adverse effects that are not justified and cannot be mitigated.

Step E - Discuss and review the assessment with decision-makers

13. **You must discuss the findings of this assessment at each stage with senior decision makers during the lifetime of the proposal and before you finalise the assessment. Record details of these discussions and decisions taken below:**

The assessment is fully discussed and agreed with the Administration Group of Clackmannanshire Council and with Senior Managers before being formally agreed at full Council meeting.

Administration Group:

Date: 19/09/2025

Outcome: No Comments

Senior Managers: Murray Sharp

Date: 19/09/2025

Outcome: Approved

Clackmanannshire Council Meeting:

Date: 2 October 2025

Outcome:

Step F – Post-implementation actions and monitoring impact

It is important to continue to monitor the impact of your proposal on equality groups to ensure that your actual or likely impacts are those you recorded. This will also highlight any unforeseen impacts.

14. Record any post-implementation actions required.

The impact of the SHIP on equality groups will be monitored alongside the ongoing review of the Strategic Housing Investment Plan. This includes tracking progress on actions identified within the EFSIA and ensuring that equality considerations continue to inform housing delivery and investment decisions.

15. Note here how you intend to monitor the impact of this proposal on equality groups.

The impact of the proposal will be monitored as part of the annual review of the SHIP document. In addition, equality-related impacts may be assessed through ongoing analysis of the allocation of new homes to households with protected characteristics, changes in poverty and homelessness statistics as well as other relevant data submitted through statutory returns to national bodies.

16. Note here when the EFSIA will be reviewed as part of the post-implementation review of the proposal:

The SHIP is subject to an annual review. The EFSIA will be reviewed alongside each annual update of the SHIP to reflect and respond to changes in the local landscape, demographics, budget allocations, and financial pressures.

Step G – Assessment sign off and approval

Lead person(s) for this assessment:

Signed:

Date:

Senior officer approval of assessment:

Signed:

Date:

All full EFSIAs must be published on the Council's website as soon as possible after the decision is made to implement the proposal.