
Report to: Clackmannanshire Council

Date of Meeting: 1 October 2026

Subject: Strategic Housing Investment Plan 2027- 2032

Report by: Director of Place and Economy

1.0 Purpose

- 1.1. To approve the Strategic Housing Investment Plan 2027–2032 (SHIP) at Appendix 1.
- 1.2. 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 2027-2032, 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 2026/27 from 10 to 40 units by approving the amendments to the HRA Capital Budget (section 7.2).
 - 2.1.3 Note the potential opportunity detailed at 6.3 to purchase additional home at the Sauchie West site and, should this be successful, approve that a number of these are considered for Council purchase for inclusion in future SHIPS.
 - 2.1.4 Note that as detailed at 6.4, the opportunity to increase the number of affordable homes to 100% of the site, equating to 100 homes.

3.0 Background

- 3.1. 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 2026, following Council approval.

- 3.2. The Clackmannanshire Council Strategic Housing Investment Plan (SHIP) 2027–2032 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.
- 3.3. 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 the development and acquisition of new housing in line with the Council's strategic priorities.

4.0 SHIP Spend 2025-26

- 4.1. During 2025/26, the Council purchased 37 off the shelf properties in Clackmannanshire. Ochil View Housing Association purchased a further 6. Kingdom Housing Association bought 4 properties on the Sauchie West site. This gave a total spend of £2.572 million from an allocation of £5.879 million. This is up slightly from the 2023/24 spend of £1.61 million and 2024/25 spend of £2.333 million.
- 4.2. To enable maximum spend of the RPA going forward, the Executive Director of Place and Economy chairs a Future Homes Board to track progress and seek opportunities for spend where possible. This programme reflects the intention to spend the full allocation.

5.0 Council Owned Sites

- 5.1. Good progress has been made on all three small Council owned sites which have been a priority over the past year to unlock and take forward.

5.2. Engelen Drive, Alloa

Funding to progress with work to relocate the substation on this site was approved at Council in October 2025 and the necessary work is currently being scheduled by Scottish Power Energy Network (SPEN). When SPEN has advised of timescales, demolition and redevelopment will follow. Funding is allocated in the SHIP for demolition 2026/27 and development costs 2027/28.

The site will be sold to Kingdom Housing Association with allocation rights with the Council.

5.2 Pompee Road, Sauchie

Pompee Road, Sauchie is a Council owned site. Until recently, there were 5 chalet style, non traditional build properties 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 has now been demolished. As site investigation is to be commissioned to allow the future of the site to be considered.

5.3 Lochies Road, Clackmannan

This small site in Clackmannan will compliment the wider regeneration of the town centre with 8 low level specialist bungalow style houses being developed on the site. Issues with procurement have now been resolved and the Council is in discussion with HUBCO to move this on at pace. A developer will be formally appointed and the project will recommence in October 2026, with an expected timescale of 12 to 18 months and an estimated completion date of February 2028.

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 stalled or have offered no affordable housing provision, for example, Sauchie West, are making progress from 2026/27 onwards. Despite the financial pressures, we are committed to delivering new housing that supports our ethos of promoting wellbeing for all.

6.2. Shawpark Golf Course, Alloa

This site will be take 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 with no requirement to provide affordable housing. However, Persimmon Homes have agreed to build 24 properties for Kingdom Housing Association. Kingdom took ownership of 4 homes in 2025/26 with the remaining 20 due for completion in November 2027. There will be 8 homes suitable for particular needs housing.

There have been additional discussions around up to 74 homes in total for purchase for affordable housing, this could be a joint venture between the Council and Kingdom Housing.

6.4. Blackfaulds Street, Coalsnaughton

A developer is lined up to take this site forward. The Council is in discussion with the developer to look at possibilities for the wider site that remains in Council ownership.

The site remains at Pre-planning stage. Submission to the Planning Committee was delayed due to the extensive emergency work and investigations ongoing in Coalsnaughton. Recent discussions with the developers agent have been positive, with the potential to develop the full allocation of 100 properties as affordable homes. This would be dependant

on Scottish Government funding and robust land investigations on the site. Further discussions with the Scottish Government, More Homes division may look at option for additional funding or an element of 'front funding' by the Council and /or Housing Association to accelerate some new development on the site in the shorter term.

6.5. Homeless Accommodation Project

The Council will explore sites in addition to the main sites in the SHIP to maximise the use of any underspend in the HRA Capital Budget, seeking to identify and deliver much needed, high quality, temporary accommodation without Scottish Government subsidy.

In June 2026, Council approved further investigatory work to clarify the viability of potential sites. Officers have commenced this work with work underway for site investigation work and recruitment of a Project Manager. Findings will come back to Council for further approval and, if approved, will take forward.

7.0 Funding

There was some realignment of the HRA Capital Plan approved in the 2026/27 HRA budget.

- 7.1. It was reported in the 2026/27 SHIP that the off the shelf programme would be down scaled from the 2025/26 target of 40 to 10 in 2026/27. This decision was a result of emerging opportunities to invest in the proposed new build at the Schawpark site during 2026/27. The delay of the this site in has created headroom within the Scottish Government grant allocation (RPA) to support additional off the shelf acquisitions. This would not only enable the Council to maximise the us of the allocated grant but would help to address the further shortfall in overall housing stock due to the events in Coalsnaughton.
- 7.2. Officers are therefore proposing to utilise the previously identified RPA allocation for the Schawpark site to enable a further 30 homes to be purchased off the shelf in 2026/27, bringing the total to 40 new homes in 2026/27.
- 7.3. The HRA capital budget has £2.29 million allocated in 2026/27 for OTS purchases and £665,000 for refurbishment, totalling £2.955 million.
- 7.4. To date £1.148 million has been spent on purchases, with around £600,000 due to come in as grant as a contribution to these properties, giving a net spend so far this year of £548,000.
- 7.5. The balance in the capital budget is therefor £1,742,000.
- 7.6. With total grant funding available of up to £2.8 million from the Scottish Government and £2.29 million allocated in the HRA Capital budget for off the shelf funding, this totals £5.09 million. This allows for an average cost of £127,000 for 40 new properties.
- 7.7. Additionally, there is an HRA budget of £2.5 million approved for this year for new build with no allocation proposed in 2026/27. Any shortfall in the OTS

funding could be realigned in the proposed HRA Capital Plan due in January 2027.

8.0 Expenditure Profile

- 8.1. Spend for 25/26 was £2.572 million from the allocation of £5.89 million, spend was on the OTS programme and on 4 Mid Market properties in Sauchie West.
- 8.2. In January 2026, the Scottish Government issued revised Resource Planning Assumptions (RPA) letters to all Local Authorities to reflect the increase to budgets for the four year period from 2026/27 to 2029/30. Setting out a four year spending program gives welcome certainty when allocating funding through the SHIP.

Revised funding is shown below:

2026/27	£6.984 million
2027/28	£7.193 million
2028/29	£7.409 million
2029/30	£7.631 million

- 8.3. 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. In early 2026 revised levels of funding was announced, with an increase of 4.6% over all benchmarks. There is additional funding available for additional measures, such as zero emissions heating, which itself has increased by 24%.
- 8.4. 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.
- 8.5. 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.

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** (Please detail)

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) 2027-2032

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).

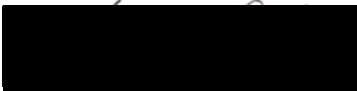
Yes (please list the documents below)

No ✓

Author(s)

NAME	DESIGNATION	TEL NO / EXTENSION
Kate Fleming	Senior Housing Strategy Officer	2361

Approved by

NAME	DESIGNATION	SIGNATURE
Kevin Wells	Director of Place and Economy	

APPENDIX 1

CLACKMANNANSHIRE COUNCIL

STRATEGIC HOUSING INVESTMENT PLAN 2027- 2032

1.0 Executive Summary

- 1.1 The Clackmannanshire Council Strategic Housing Investment Plan (SHIP) 2027–2032 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) 2027/32 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, tackles 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 is 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 In January 2026, First Minister, John Swinney announced the intention to establish a new national housing agency with a focus on simplicity, scale and speed to deliver housing of all types across Scotland. This is to be called 'More Homes Scotland' and is expected to be operational by 2028/29. This is expected to deliver homes more quickly and more affordably. A partnership with the Scottish National Investment Bank is expected to attract more commercial investment. The Council will keep a keen focus on how this new agency is developing and how this will impact future housing investment in Clackmannanshire.
- 2.9 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 2027/32 aims to contribute at least 300 new homes to the Scottish Government target of delivering 110,000 affordable new homes across Scotland by 2032.
- 2.10 In January 2026, the Scottish Government issued revised Resource Planning Assumptions (RPA) letters to all Local Authorities to reflect the increase to budgets for the four-year period from 2026/27 to 2029/30. Setting out a four-year spending program gives welcome certainty when allocating funding through the SHIP.

Revised funding is shown below:

2026/27	£6.984 million
2027/28	£7.193 million
2028/29	£7.409 million
2029/30	£7.631 million

3.0 Clackmannanshire Housing Strategy

- 3.1 As discussed, the Local Housing Strategy is due for full review during 2026 and is at the early stages. 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 our response to this is monitored by the Future Homes Board, with relevant actions being determined by them to minimise time spent in temporary accommodation and actions being determined by the future homes board, minimising time spent in temporary accommodation. 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 2025 Clackmannanshire had the 3rd highest level of homeless households per head of population. Those who find themselves in homeless temporary accommodation in Clackmannanshire spend an average of 185 days, up from 161 days at the same time the previous year, waiting. The number of days spent in temporary accommodation is below the Scottish average of 238 days, up from 228 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, compared to the Scottish average.

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 opportunities 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 throughout the County.

- 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, **recognising that** 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 imminently.
- 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 was approved by Council in June 2025, and then back to Council in March 2026 for full approval.

- 8.4 Social housing demand in Clackmannanshire is largely concentrated within individual settlements, so new developments must be carefully located. As available sites do not always align with housing need, the Council will continue working with developers to pursue affordable housing opportunities across a broad range of locations

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	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, 2026, HNDA research update confirm some specific features of demand for Clackmannanshire so far:

- 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 5 year period from 2021/22 to 2025/26, 17% 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%
OTS Mid Market	Pool of Muckhart	2025/26	37 12	0 3	0% 25%	7%
TOTAL			308	67	17%	7%

- 10.10 All 8 bungalows on Lochies Road Clackmannan scheduled to start in Autumn 2026 will be accessible and 2 of those fully wheelchair adapted.
- 10.11 Of the homes Kingdom Housing Association will purchase at Sauchie West in 2026/27, with completion scheduled for November 2027, four will be bungalows and four will be ground-floor flats in four-in-a-block buildings, all with wet rooms.

- 10.11 One of the main drivers of the housing market is **an** 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.
- 10.12 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 have the flexibility to accommodate that.

11.0 Gypsy / Traveller Accommodation

- 11.1 There is one Gypsy / Traveller site in Clackmannanshire at Westhaugh. The site has recently been 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 resumed on site in June 2025 and completed in June 2026, with a total cost expected to be £5.5 million.
- 11.3 The redeveloped site offers 16 pitches, including one pitch adapted for disabled applicants. Each pitch provides:
- Hard standing for a caravan and another vehicle
 - A new build, energy efficient amenity unit featuring:
 - Radiating heating
 - Two living areas
 - A children's playroom
 - Bathroom facilities
 - Kitchen area
 - Electricity hook-up for caravans
 - The site also includes a community building, where Council officers can provide support, discuss any issues, and assist with reporting repairs. The site is currently fully occupied.

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.

The Council programme for 'off the shelf' for 2025/26 acquired 37 properties with a Scottish Government funding contribution of £1,855,000.

It was agreed in February 2026 that The Council can claim higher grant funding per unit, previously, £50,000 per unit, is now (up to) £60,000 for a 2 bed, £75,000 for a 3 bed and £90,000 for 4+ bed. This is in line with Falkirk Council and evidence shows that Clackmannanshire house prices are similar.

This means that off the shelf acquisitions can be acquired with a reduced HRA contribution and continue to be a successful initiative to bring new homes into the stock quickly.

The SHIP 2026/27 to 2030/31 had programmed 10 off the shelf units for 2026/27. Due to delays on the Schawpark Golf Course site in Sauchie, together with the urgent housing situation in Coalsnaughton, it is proposed to increase the off the shelf acquisition to 40, subject to Council approval.

At present, 7 off the shelf purchases have concluded. Discussions on additional resourcing of refurbishments are taking place.

14.2 Reduction in Council Tax Discount on Empty Homes

There is currently around £200,000 ring fenced for use for affordable housing.

This will be utilised where it can help deliver projects that are over benchmark figures, subject to Council approval. In October 2025, Council approved the use of this budget to initiate the relocation of the substation on Engelen Drive, this has been taken forward and, once relocated, the demolition and redevelopment of the site can be progressed.

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 temporary stock locally.
- Mental Health – Housing and Social Work have been working closely to develop a greater understanding of different client groups, for example, those with mental health issues and learning disabilities being a focus. 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, to ensure flexibility and understanding.
- 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 2025/26

Site	Developer	No Units	Grant 2024/25	Status
Off The Shelf	Council	37	£1,855,000	Complete
Off The Shelf	Ochilview	6	£300,000	
Sauchie West	Kingdom MMR	4	£417,273	Complete
Total		52	£2,572,273	

15.2 Resource Planning Assumption (RPA) Spend 2025/26

The table above shows all spend drawn down in 2025/26 from allocated RPA of £5.879 million.

Spend in Clackmannanshire was up slightly from 2024/25 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 2015.¹

15.3 Housing Revenue Account (HRA) Capital Budget 2026/27 to 2030/31

On 29 January 2026, 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.

For 2026/27, available headroom exists within the local grant (RPA) allocation to support additional off-the-shelf acquisitions. Officers are therefore proposing to utilise £2.49million of the budget to increase the OTS purchases from 10 to 40, which will attract Scottish Government grant of around £2.8m. Should additional budget be required, there is £2.5million, unallocated in the new build budget, held within the HRA budget, that could be repurposed, if agreed at the January 2027 HRA budget.

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, Council approval was given in June 2026 to allow 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

¹ <https://www.gov.scot/publications/quarterly-housing-statistics-september-2023/documents/>

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 2026/27 (RPA £6.984 million)**

Site	Developer	No Units	Grant 2026/27	Estimated Start	Estimated completion
Lochies Road, Clackmannan	Council	8	£860,560	October 2026	March 2028
Pompee Road, Sauchie	Council	TBA	£39,295 (demolition)	July 2026	July 2026
Off the shelf,	Council	40	£2,800,000	2026	March 2027
Off the shelf	Ochil View HA	10	£500,000	2026	March 2027
Tillicoultry Refurbishment	Council	28	£817,333	Autumn 2026	2027
Sauchie West	Kingdom Housing	20	£1,500,00	November 2026	November 2027
Engelen Drive	Kingdom Housing	12	£200,000	February 2027	2027/28
			£6,717,188		

5.5 **Summary Proposed Completions Per year**

Units	26/27	27/28	28/29	29/30	30/31	Total
OTS Council	40	0	0	20	20	80
OTS OVHA	10			10	10	40
Council New Build	0	8	12	45	20	85
Kingdom HA	0 MMR	30 34	58	20	25	167
TOTALS	50	72	70	95	75	372

15.6 **Proposed Completion Total Split by Investment 2026-31**

Type	No. Units	%
Council New Build Social Rent	85	23%
Council Buy Back Social Rent	80	21%
RSL New Build Social Rent	113	30%
RSL Buy Back Social Rent	30	8%
RSL New Build Other Tenure (MMR)	64	18%
Total	372	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 2027/28 (RPA £7.193million)**

Site	Developer	No Units	Grant 2026/27	Estimated Start	Estimated completion
Lochies Road, Clackmannan	Council	8	£0	October 2026	March 2028
Engelen Drive, Alloa	Kingdom HA	12	£1,000,000	2026/27	2027/28
Sauchie West	Kingdom HA (MMR)	20	£4,100,000	2026/27	2027/28
Shawpark Golf Course, Sauchie	Kingdom HA	34	£2,000,000	2026/27	2027/28
Pompee Road, Sauchie	Council	15	£900,000	2026/27	2027/28
		89	£8,000,000		

15.8 **Estimated Spend 2028/29 (RPA £7.409million)**

Site	Developer	No Units	Grant 2027/28	Estimated Start	Estimated completion
Pompee Road, Sauchie	Council	15	£900,000	2027/28	2028/29
Blackfaulds Street, Coalsnaughton	Council	20	£2,000,000	2028/29	2029/30
Schawpark Golf Course, Sauchie	Kingdom HA	34	£6,500,000	2027/28	2028/29
		85	£7,400,000		

15.9 Estimated Spend 2029/30 (RPA £7.631million)

Site	Developer	No Units	Grant 2028/29	Estimated Start	Estimated completion
Regeneration, Tillicoultry	Kingdom	20	£1,750,000	2029/30	2030/31
Blackfaulds Street, Coalsnaughton	Kingdom HA	20	£2,000,00	2029/30	2030/31
Schawpark Golf Course, Sauchie	Kingdom	30	£4,000,000	2027/28	2030/31
Carsebridge Road Alloa	Council	25	£2,500,000	2029/30	2030/31
		95	£8,250,000		

15.10 Estimated Spend 2030/31 (RPA £7.631million estimate)

Site	Developer	No Units	Grant 2029/30	Estimated Start	Estimated completion
Regeneration, Tillicoultry	Council	20	£1,750,000	2029/30	2030/31
Carsebridge Road, Alloa	Council	20	£2,000,000	2030/31	2031/32
Carsebridge Road, Alloa	Kingdom	25	£2,500,000	2030/31	2031/32
OTS	Council	10	£700,000	2030/31	2031/32
OTS	Ochil View	10	£500,000	2030/31	2031/32
		85	£7,450,000		

15.11 Estimated Spend 2031/32 (RPA £7.631million estimate)

Site	Developer	No Units	Grant 2030/31	Estimated Start	Estimated completion
Carsebridge Road, Alloa	TBA	20	£2,500,000	2031/32	2032/33
Glentanna Mill, Alva	Council	20	£2,500,00	2031/32	2032/33
OTS	Council	30	£2,100,000	2031/32	2032/33
OTS	Ochil View	10	£500,000	2031/32	2032/33
		20	£7,600,000		

16.0 New Supply

16.1 Pool of Muckhart

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

16.2 Lochies Road, Clackmannan

This small site in Clackmannan will complement the wider regeneration of the town centre. The site has planning permission in place for 8 low level specialist bungalow style housing. At the time of writing the procurement process is almost finalised and engagement with Hubco has resumed with a view to get a re-start in September 2026 and completion by March 2028.

16.3 Pompee Road, Sauchie

Pompee Road, Sauchie is a Council owned site that had 5 chalet style, non-traditional build properties that were not fit for purpose for current energy efficiency or build style. These have now been demolished.

A site investigation will be commissioned to scope out the extent of the site boundary and number of units that can be accommodated.

16.4 Engelen Drive, Alloa

The existing sub station, which has hampered progress, is due to be relocated by SPEN, following which, Kingdom Housing will proceed with demolition of the existing block of flats and proceed to redevelopment. The timescale is dependent on SPEN completing the relocation of the substation, which is in their work stream but has not been given a definitive start date.

16.5 Sauchie West

This is a private development site that previously had no requirement for affordable housing, Persimmon and Kingdom Housing Association have since agreed to release 24 homes for Mid-Market Rent. 4 will be completed in 2025/26 with the remaining 20 due for completion in November 2027, with the possibility of a total of 73 being made available in total. This could offer a further opportunity to the Council.

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 2027/28, delayed from 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.

- 16.8 The site is at Pre-planning stage and was delayed in being presented to Planning Committee due to ongoing investigations in Coalsnaughton. However recent discussions with the developer's agent have been positive with the suggestion that the entire site of 100 homes is redeveloped for affordable housing, which would be dependent on Scottish Government funding and robust land investigations on the site. Further discussions with the Scottish Government, More Homes division may look at options for additional funding or an element of 'front funding' by the Council and /or Housing Association to accelerate some new development on the site in the shorter term.

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 proposals.

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 Glentana Mill, Alva

Unfortunately concerns over full Council ownership have been raised and are being 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. Following that time, doubts were cast over full ownership.

For this reason, the number of units in the SHIP 2031/32 have been reduced. Being in a prime town centre location. it remains a priority location, with a view to develop the site into homes suitable for older tenants, Future plans for the building and site may change as the building is now deteriorating and it has become an eyesore in the centre of a town that has had considerable townscape investment recently.

16.12 Menstrie House

Menstrie House is owned by the Council and was an older people home until recently when the Health and Social Care partnership took the decision to withdraw the service. This site has the potential to meet the council's aspiration around older peoples housing. However, no current funding has been identified within the SHIP or RPA to take this forward. This site could be developed with front funding by the Council ahead of grant funding or with a partnership delivery approach. Moreover, the service is carrying out an options appraisal to explore if any community use benefit can be derived in the meantime from the asset.

16.13 Temporary Units for Homeless Accommodation

The Council will explore sites in addition to the main sites in the SHIP to maximise the use of any underspend in the HRA Capital Budget, seeking to identify and deliver much needed, high quality, temporary accommodation without Scottish Government subsidy.

In June 2026, Council approved further investigatory work to clarify the viability of potential sites. Officers have commenced this work. Findings will come back to Council for further approval and, if approved, will take forward.

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.

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 account of 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 2027-31 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
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 2027-2032

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:

DATE:

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	<u>Ageing population</u> The Scottish House Condition Survey 2017-19 reveals that

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).
	Income Inequality in Scotland 2017-2019 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	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 a growing number of older individuals, with individuals aged 85 and over projected to increase by 95% by 2043. 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. <u>Children and Young People</u> 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. 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. <u>Homelessness</u> 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.
Disability	Scottish Census 2022 Scottish House Condition Survey 2017-2019 Draft Housing	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.

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).
	Need and Demand Assessment 2026	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 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. 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. 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. This evidence demonstrates that individuals with disabilities are likely to be impacted by the proposals made within the SHIP.
Race	Scottish Census 2022 National Records of Scotland	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. 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. 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. 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

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).
		the potential to positively impact these groups by improving access to suitable accommodation and helping to reduce inequalities of outcome.
Sex	Scottish Census 2022 Draft Housing Need and Demand Assessment 2025 Scottish Government Homelessness Returns	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. 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. 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. <u>Women-led households</u> 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. 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.
Gender Reassignment	Scottish Census 2022 Poverty and Income Inequality in Scotland 2017-2019	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. 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

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).
		transgender individuals do not face housing-related pressures. As such, while no specific impacts have been identified at this stage, it remains important that the SHIP is inclusive in its 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	According to the 2022 Census, 1,343 individuals (3.12%) aged 16 and over in Clackmannanshire identify as LGB+. 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. 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.
Religion or Belief	Scottish Census 2022 Poverty and Income Inequality in Scotland 2017-2019	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. 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.
Pregnancy or maternity	Scottish Census 2022 Poverty and Income Inequality in Scotland 2017-2019 People Community Wellbeing Plan 2024-25	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. Given the material deprivation and economic vulnerability

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).
		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.
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	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. The youngest age groups are disproportionately represented in the most deprived areas, indicating a strong link between age and socio-economic disadvantage locally. 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. 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. 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. This evidence highlights widespread socio-economic

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).
		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 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			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. 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.
potential for developing good relations	X			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, 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.
potential to advance equality of opportunity	X			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 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. These developments will provide more accessible and innovative housing solutions, supporting independence and improving quality of life in later years. 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. 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.
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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			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. 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. 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.
potential for developing good relations	X			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. Celebrating new developments as part of wider

				community-building efforts helps to promote 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			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. 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. 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. 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.

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			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. 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. Together, these measures help to mitigate the risk of discrimination and promote inclusive housing

				provision across Clackmannanshire.
potential for developing good relations				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. 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.
potential to advance equality of opportunity				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. The regeneration of the Westhaugh site specifically supports the Gypsy/Traveller community by delivering modern, culturally appropriate accommodation for 16 households. 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. 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.

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			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 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. 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. 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.
potential for developing good relations			X	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. 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.
potential to advance equality of opportunity	X			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. 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. 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			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. 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.

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			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. 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. 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. 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. 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. The SHIP also includes proposals to increase funding for temporary accommodation as part of the upcoming budget process, supporting vulnerable homeless households. 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.

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.

