



**Moray Council
Strategic Housing Investment Plan
2019 - 2024**

17 December 2018

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1. Introduction

- 1.1. Moray Council's Strategic Housing Investment Plan (SHIP) has been prepared in accordance with the Scottish Government's Guidance Note MHDGN 2018/03 (August 2018).
- 1.2. In producing this SHIP, the Council welcomes the opportunity to develop a programme of affordable housing supply that will help achieve the housing need outcomes of the Moray Local Housing Strategy (LHS).
- 1.3. Increasing supply of affordable housing is a key priority of both the LHS 2013-18 and Moray 2026, A Plan for the Future, which replaced the Single Outcome Agreement as the key strategic planning document of the Council and its partners.
- 1.4. In summary, the SHIP:
 - sets out the Council's affordable housing investment priorities for achieving LHS outcomes, including reducing fuel poverty and meeting climate change targets;
 - demonstrates how these outcomes will be delivered;
 - identifies the resources required to deliver the investment priorities, including Scottish Government funding and other sources of public funding;
 - enables the involvement of key local stakeholders in the development and implementation of proposals; and
 - prioritises projects for inclusion in the Moray Affordable Housing Programme.

2. Moray Local Housing Strategy Priorities

- 2.1. The Council's current LHS covers the period 2013-2018. The overall aim of the LHS is:

To ensure that sufficient good quality, affordable housing is available to meet the needs of people living in or requiring housing in Moray.

- 2.2. By delivering new affordable housing, the SHIP will contribute to the achievement of following LHS outcomes:

Outcome: there is an adequate supply of affordable housing
(Priority 1: to address housing need and improve access to housing)

Outcome: there is an adequate supply of appropriate housing for people with particular needs, including older people and people with physical and learning disabilities
(Priority 3: to assist people with particular housing needs)

Outcome: people live in energy efficient housing that minimises greenhouse gas emissions

people live in housing that they can afford to heat

(Priority 5: to improve the energy efficiency of housing and address fuel poverty and climate change)

- 2.3. With the period of the current LHS ending in 2018, the Council is preparing a new LHS for 2018-23. The Council will issue a consultative draft of the new LHS early in 2019. Although the SHIP covers the period of the new LHS, the strategic investment priorities it seeks to deliver will be informed by the current LHS. However, given the continuing shortage of affordable housing in Moray and the priorities given to fuel poverty and homelessness in Moray 2026, A Plan for the Future, it is expected that providing more affordable will continue to be a key priority of next LHS.

3. Addressing housing need in Moray

- 3.1. During 2017, Council officers have been working on an updated to provide the evidence base that will underpin the development of the next LHS. However, the Housing Need and Demand Assessment (HNDA) 2017 was appraised as “robust and credible” by the Centre for Housing Market Research on 17 April 2018. The HNDA estimates that **1,183** new affordable houses will be required over the next 5 years to meet housing need in Moray, on average 237 units per year.
- 3.2. This housing need is disaggregated into six Local Housing Market Areas (HMAs): **Elgin, Forres, Keith, Buckie, Speyside and Cairngorms National Park (CNP)** as illustrated in the table below. The distribution of need across HMAs broadly correlates to the distribution of all households.

Housing Need	Buckie HMA	CNP HMA	Elgin HMA	Forres HMA	Keith HMA	Spey side HMA	Total
New affordable housing required (5 years)	192	9.5	619	192	92	78	1,183
New affordable housing required (each year)	38	1.9	124	38	18	16	237
New affordable housing distribution	16.2%	0.8%	52.4%	16.2%	7.8%	6.6%	100%
Household distribution	16.8%	1.2%	47.8%	17.7%	8.4%	8.1%	100%

Figures may not sum due to rounding

Source: Moray Housing Need and Demand Assessment 2017

- 3.3. The above targets have been used to prioritise the sub-area investment proposals contained in the SHIP, which seeks to target investment to the areas with the highest housing need.

- 3.4. In terms of affordable housing tenure, the LHS seeks to prioritise investment in social rented housing. This approach has been informed by the HNDA, which found that housing need in Moray would be best addressed by increasing the supply of social rented housing.
- 3.5. One key recommendation of the Homelessness and Rough Sleeping Action Group (HARSAG) was that each local authority should develop a 5 year Rapid Rehousing Transition Plan (RRTP) to be submitted to the Scottish Government by 31 December 2018. The Council's Communities Committee considered the first iteration of Moray's RRTP on 20 November which covers only the first year of the five year transition period, with annual updates and revisions planned. The RRTP states that an increased supply of 1 bed flats for social rent are required to provide permanent housing options for statutorily homeless households, predominantly single person households. This SHIP will provide a response to this demand by including 20-30% of social rent units built in the form of 1 bed general needs flats.
- 3.6. Whilst the LHS prioritises social rented housing, the HNDA 2017 found that approximately 12% of the need for affordable housing could be met by intermediate tenure housing, either mid-market rent or shared equity properties. Intermediate tenure housing can form part of mixed tenure developments and can help to establish successful, sustainable new communities. The LHS considers that these forms of tenure could address the housing need of low income households who are not priority for housing by the Council and for whom private rent is not an affordable option.

4. Provision of Specialist Housing

- 4.1. Moray Health and Social Care Strategic Plan 2016-2019 sets out how the Integration Joint Board's approach to adult health and social care services in Moray. The Strategic Plan includes a Housing Contribution Statement describing how the local housing sector will help achieve the local and national health and wellbeing outcomes¹. The statement provides a linkage between the affordable investment priorities of the LHS, as set out in the SHIP, and the priorities of the Strategic Plan. As a key joint priority, the statement reaffirms the LHS commitment to allocate funding for affordable housing to meet the housing needs of older and disabled people.
- 4.2. The LHS seeks to address the needs of the ageing population in Moray through the provision of appropriately designed, appropriately supported, affordable housing for older and/or vulnerable people using a combination of amenity/ medium dependency housing; wheelchair accessible housing and very sheltered/ extra care housing. Successive Moray SHIPs have included approximately 20% ambulant disabled housing for social rent across all developments in an effort to meet this need, and this SHIP adopts the same

¹ Moray Health and social care Strategic Plan available at http://www.moray.gov.uk/moray_standard/page_101207.html

approach. This approach complements Health and Social Care Moray's policy on provision of retrofit disabled adaptations.

- 4.3. All housing delivered by the SHIP would be expected to be accessible and comply with Housing for Varying Needs (HfVN) standards. However, local experience has shown that Housing for Varying Needs standards do not necessarily provide the level of internal circulation space required to meet the needs of full-time wheelchair users. Therefore most developments included in this SHIP will include a small number of specialist bungalows intended to better meet the needs of wheelchair users. Within the Council's own new build programme, these properties will include enhanced internal space standards, enhanced door widths and hall widths, level access showers, rise and fall kitchens, car ports and door entry systems; all intended to minimise the requirement for Stage 2 and/or Stage 3 disabled adaptations. Local development partners are encouraged to adopt the same approach.
- 4.4. Rather than set an arbitrary target for provision of new wheelchair accessible housing, the SHIP will respond to this need on a site by site basis and will consider factors including current housing list data (demand), current provision, current turnover rates (supply), in an effort to minimise the risk of over-provision and under-use in any given settlement.
- 4.5. Health and Social Care Moray Learning Disability Service are working on an Accommodation Review which includes implementation of a "progression model" of specialist housing for their service users. Moray Council Housing and Property have participated in the Accommodation Review over the last 2 years. To be successful, the progression model will require an increased range of housing options suitable for persons with a learning disability, provided with differing levels of care and this will require some new build provision. This range of options must include core and cluster models, extra-care housing and housing provided with assistive technology. This SHIP includes a development at Pinegrove, Elgin where a block 14 individual flats will provide a staff base and accommodation for Learning Disability service users who require a lower level of support. It is likely that further grouped needs will be quantified as the Accommodation Review progresses. In principle, Moray Council will award a high priority to developments which facilitate the aims of the Accommodation Review and the implementation of the progression model.
- 4.6. The governance and responsibility for disabled adaptations in Moray has transferred to Health and Social Care Moray. To fund the cost of delivering adaptations, the Council has agreed a transfer of budgets to Moray Health and Social Care. An Adaptations Governance Group has been established by Health and Social Care Moray to support the implementation of the new arrangements for delivering adaptations. The Council's Housing service is represented on this group which aims to ensure that the adaptation needs of both Council tenants and households in the private sector are identified and met.

5. Energy efficiency, fuel poverty and climate change

- 5.1. In delivering SHIP projects, the Council expects that affordable housing providers will contribute to the LHS's Fuel Poverty and Climate Change outcomes in relation to delivering energy efficient housing and reducing carbon emissions from housing. The LHS commits the Council to "promoting high standards of energy efficiency and low carbon, sustainable design in the building of new homes in Moray.
- 5.2. To achieve the LHS fuel poverty outcomes, the Council expects that, as a minimum, all housing delivered by the Moray programme will achieve the Scottish Government's "greener" standard. Going further, the Council encourages local development partners to work together to make the best use of innovative construction methods and emerging technologies to deliver zero carbon housing in Moray.
- 5.3. To address the Council's fuel poverty and climate change objectives, the SHIP aims to ensure that all new housing is built to "greener" standard with provision made for the higher level of grant toward the cost of meeting this standard.
- 5.4. All housing developers are expected to maximise the subsidies available to deliver sustainable and energy efficient housing. The SHIP assumes that the higher Scottish Government subsidy rate for greener standards would be required for all projects.

6. Resources

- 6.1. On 30 April 2018, the Scottish Government provided the Council with a Resource Planning Assumption (RPA) for the period 2018/19 to 2020/21 The RPA is intended to inform the development of the SHIP and are detailed below:

2018/19	£7.983m
2019/20	£8.455m
<u>2020/21</u>	<u>£9.021m</u>
Total	£25.459m

- 6.2. This 3-year RPA of £25.459m represents an increase on the £24.950m provided for the equivalent period in the previous SHIP.
- 6.3. Although the RPA will provide the substantive budget for the SHIP proposals, funding will also be available from other sources to help deliver the programme. The Council will continue to use ring-fenced monies raised from reduced Council Tax discount on empty homes as an additional source of programme funding. It is estimated that this contribution will be around £500k per annum. The Council Tax discount monies have been mainly used to fund the Council's new build programme. Over the past three years, the programme has delivered 131 units (16 in 2016/17, 47 in 2017/18 and 68 projected in 2018/19).

- 6.4. The Council will also use commuted payments derived through the Local Development Plan 2015 (LDP) Affordable Housing Policy (H8) to fund SHIP but it is likely that sums collected from this source will be marginal. Over the years, the Council's application of LDP Policy H8 has sought to prioritise the provision of housing units on site, rather than the collection of commuted payments. As a result, the Council has not accumulated a significant pot of commuted payments. At the time of writing, the Council had collected a total of £95,325 in commuted sums.
- 6.5. The LDP 2020 is currently at an advanced stage of development and is likely to become the "settled view" of the Council in December 2019. LDP 2020 proposes expanding the scope of the Affordable Housing Policy by removing the qualifying threshold number of units. In effect, this proposed change will seek a proportionate affordable housing requirement from every dwelling proposed. If approved, it is likely that this would result in an increase the number of commuted payments required. Commuted payments required are secured through legal agreements (S75) and when collected, are used to support affordable housing development within the Housing Market Area they are derived from. Whilst it is likely that the sums involved will continue to form a relatively small proportion of the SHIP funding plan, it is possible that the use of commuted payments could support the viability of individual projects, particularly those in rural areas. These projects will be identified during the life of the SHIP.
- 6.6. The SHIP has included provision for support from the Scottish Government's Housing Infrastructure Fund as a means of unlocking constrained sites for affordable housing delivery. The SHIP identifies the strategically important sites at Bilbohall South in Elgin as requiring support from the fund to address transport infrastructure constraints.

7. Developing The SHIP

- 7.1. Prioritising investment proposals has been an important part of the SHIP preparation process. In prioritising the available development options, the Council and its partners have taken account of a range of factors, including:
- *the investment priorities set out in Local Housing Strategy (LHS)*
 - *the deliverability of sites in terms of land ownership and planning and infrastructure constraints* – sites that are in the local affordable housing landbank have been prioritised, as have those that are not constrained or where there are firm plans to remove the constraint
 - *joint strategic priorities* - priority has been given to sites that support the aims of strategic partners such as the Health and Social Care Moray
 - *the balance of the investment across Local Housing Market Areas* – the programme aims to reflect the sub-area housing supply targets set out in the LHS as detailed at 3.2
 - *the development plans and capacity of strategic partners* – priority has been given to sites for which partners have firm plans to develop during the life of the SHIP

- 7.2. During the development of the SHIP, the Council has engaged with a wide range of partners, including the locally-active Registered Social Landlords (RSLs), private developers and Health and Social Care Moray. The approach to preparing the SHIP has therefore been a collaborative process, which has sought to align the plans and aspirations of partners with the Council's strategic affordable housing priorities.
- 7.3. Officers in Housing have met, both individually and collectively, with RSL and private developer partners to discuss their contribution to the delivery of the Moray affordable housing programme. Following a round of consultations and meetings, a draft of the SHIP tables were issued to partners for comment and their views incorporated in the final proposals.
- 7.4. The LHS and Moray Local Development Plan are developed in tandem, and share common priorities relating to affordable housing, accessible housing and public health, and creating sustainable communities. The Council expects that projects funded through the affordable housing programme will comply with design guidance set out in local planning policy and will achieve a "green" standard in the Quality Audit carried out as part of the planning application process.
- 7.5. Health and Social Care Moray has been consulted on the proposals for specialist housing provision and have identified needs in relation to older households and people with learning disabilities. The SHIP identifies sites where these specialist needs can be met.

8. Programme Delivery Issues

- 8.1. The Council is committed to making the best use of the enhanced resources provided by the Scottish Government not just to maximise the number of affordable houses that can be delivered in Moray, but also to gain the best value for money from the investment, and maximise the positive outcomes gained for Moray's households. This commitment will support the Government's target to build 50,000 new affordable houses.
- 8.2. As well as opportunities, the higher resources will also present the Council and its partners with programme delivery challenges. The key challenges are around the scope for accelerating the Moray programme in line with the RPA, the resolution of infrastructure constraints on key sites and the expansion of RSL involvement in delivering the programme.
- 8.3. As in previous years, the programme is driven to a large extent by opportunities presented by developer affordable housing contributions required by planning policy. During the life of the SHIP, the Council will apply planning policy to ensure that the contributions from this source are maximised. The preferred arrangement for contributions will continue to be on-site delivery.

- 8.4. In past years, a shortage of opportunities has been a significant constraint on the capacity of the Moray programme. However, the SHIP aims to take advantage of the generous land supply allocations available through the LDP 2015 and the forthcoming LDP 2020. The phasing of the SHIP programme reflects the Council's consultations with private developer partners on the timescales and arrangements for contributions.
- 8.5. In previous years, the lack of development land held by affordable housing providers in Moray has been a significant programme constraint. However, landbanking activities by the Council and housing partners have helped to address this issue. Key landbanked sites to be delivered during the life of the SHIP include Banff Road, Keith; Bilbohall, Elgin and Stynie Road, Mosstodloch. With development not dependant on the plans of a private developer, housing delivery can be planned on these sites with a greater degree of control and certainty.
- 8.6. Further affordable housing land-banking proposals are contained in the SHIP including the purchase of sites from other public agency partners as part of protocols to dispose of surplus public sector land for affordable housing. This protocol has enabled the purchase of The Firs site, Elgin and the forthcoming purchase of the former Spynie Hospital site, Elgin, both from NHS Grampian.
- 8.7. In recent years, the level of RSL development in Moray has been limited due to funding issues and the Council has been the main provider of new affordable housing. However, with increased subsidy rates, the SHIP expects that RSLs will make a much greater contribution to the Moray programme. The Council Housing Business Plan provides for development of 70 houses per annum until 2020/21, but the contribution of RSL partners will be a key factor in ensuring that the Moray programme takes advantage of the increased resources. The investment proposals set out in the SHIP reflect the investment plans of partner RSLs but the Council will continue to work closely with the RSLs and the local division of More Homes Scotland to address any funding or capacity constraints that could impact on programme delivery.
- 8.8. The Council and its RSL partners will continue to work closely with private developers to ensure that the sites with affordable housing contributions are delivered in line with the programme agreements with the Scottish Government.

9. Programme Proposals

- 9.1. The Council and its partners have set out a realistic investment programme which takes account of the delivery challenges detailed in the previous section. The proposals for Years 1 to 3 reflect the profile of the indicative Resource Planning Assumption for that period, but also include an over-programming factor of greater than 25% to allow expenditure to be brought forward in the event of project slippage or should additional funding become available.
- 9.2. In line with LHS housing need and demand priorities, the SHIP allocates the highest level of investment to the Elgin Housing Market Area. The key sites

forming the spine of the programme are Bilbohall, Elgin South, Spynie Hospital. However, the SHIP aims to address housing need across Moray and investment priorities are also identified in Keith, Speyside and Buckie.

- 9.3. A development masterplan for Bilbohall was approved by the Council as planning Supplementary Guidance in November 2018. With support from the Housing Infrastructure Fund to address ongoing site constraints, the SHIP makes provision for the delivery of approximately 200 affordable houses at Bilbohall on sites owned by Grampian Housing Association and the Council.
- 9.4. A development masterplan for Elgin South, proposing 2,500 homes, has been approved as planning Supplementary Guidance. A first phase of development of 870 houses with an affordable housing contribution of 217 units obtained planning consent in June 2017. Construction of 50 affordable units at Elgin South Phase 1 is expected to commence early in 2019.
- 9.5. Also included are proposals for phased development of the large sites at Banff Road, Keith with planning consent for 90 units and Stynie Road, Mosstodloch with planning consent for 59 units, both owned by the Council. It is anticipated that these sites will be developed in phases of 30-40 houses over a number of years with both the Council and RSL partners involved in the development. Each will include a proportion of intermediate tenure, in accordance with HNDA findings.
- 9.6. Projects in Speyside have been included but plans for delivery continues to be affected by infrastructure constraints. Although the SHIP makes provision for investment in Speyside, the programmes for delivery take account of anticipated timescales for resolving infrastructure and other site development constraints.
- 9.7. With an approved masterplan for 1,500 houses, Findrassie is a key strategic land designation supporting the expansion of Elgin over the next 20 years. Detailed proposals and phasing for the affordable housing contribution have yet to be finalised by the developer and the proposals identified in the SHIP are indicative at this stage.
- 9.8. The programme for Sunbank/Kinneddar in Lossiemouth reflects the developer's phasing of the affordable housing contribution. This site has a contribution of 72 units but delivery is not anticipated until the later years of the SHIP.
- 9.9. In line with LHS priorities, the SHIP aims to deliver mainly social rented housing. The programme also makes provision for an element of intermediate tenure including mid-market rent and low cost home ownership through the New Supply Share Equity initiative. As well as improving tenure choice, the inclusion of intermediate tenure promotes community sustainability aspirations as well as meeting local planning policy on urban design in terms of housing mix, tenure integration, housing choice and opportunity. The sites which incorporate intermediate tenure units are the former Spynie Hospital, Elgin; Stynie Road, Mosstodloch; Banff Road, Keith and Speyview, Aberlour.

10. Equalities

- 10.1. The Equality Act 2010 replaces the need for public bodies to have separate equalities schemes. The Council's Single Equality Scheme² covers all equality strands and forms the basis of the Council's approach to prioritising equality and diversity. In preparing the LHS and the SHIP, the Council has sought to ensure that the aims and objectives of the Single Equalities Scheme are achieved. Under the Single Equalities Scheme, consultation with equalities groups on the assessment of Council plans and policies is carried out via the Moray Equalities Forum. This group is also responsible for monitoring the impact of plans in achieving equalities objectives. Equality issues have been fully considered through the LHS Equalities Impact Assessment³.
- 10.2. The SHIP takes account of the available information on the specific housing needs of different communities and households in Moray collected as part of the HNDA. The ethnic minority population in Moray comprises less than 1% of the total population and is significantly lower than the Scottish average. This group is dispersed throughout Moray. The SHIP has not identified specific housing provision in relation to this group.
- 10.3. The investment proposed for the provision of new affordable housing will seek to address socio-economic inequality by contributing to alleviating homelessness and meeting the housing needs of low income groups.
- 10.4. To address the specific housing needs of older and disabled people, all new affordable housing provision is expected to meet Housing for Variable Needs standards. This helps reduce the need for expensive disabled adaptations to peoples' homes as their need changes over time.

11. Strategic Environmental Assessment

- 11.1. The SHIP does not determine where development is to take place nor the Council's investment priorities and targets for affordable housing. As these priorities are contained in the LHS, to which the SHIP is a supporting document, the Council considers that the most appropriate level for the Strategic Environmental Assessment (SEA) is the LHS. On 19 January 2012, the Council submitted a SEA Screening Report to the Scottish Government's SEA Gateway. The Screening Report concluded that a SEA of the LHS was not required as it does not identify land for new housing and because the impact of new affordable housing development would be determined through the SEA of the Local Development Plan. SEA Gateway forwarded the Council's Screening Report to the Consultation Authorities – Historic Scotland, SEPA and Scottish National Heritage – for their comments.

² Moray Council's Single Equality Scheme is available at http://www.moray.gov.uk/moray_standard/page_43740.html

³ Moray's LHS EQIA is available here http://www.moray.gov.uk/moray_standard/page_95565.html

11.2. On 2 February 2012, SEA Gateway confirmed that the Consultation Authorities had agreed that there was no likelihood of significant environmental effects arising from the LHS. On 6 March 2012, in the light of this response, the Council agreed that a SEA of the LHS would not be required.

12. Consultation and Stakeholder Engagement

12.1. As the HNDA 2017 considers the Moray Housing Market Area to be highly self-contained, neighbouring local authorities have not been consulted as part of the preparation of the LHS nor the SHIP.

12.2. The Council consulted members of the Housing Strategy Group as part of the preparation of the LHS. This Group is a forum for engaging the broad range of public agency and private sector partners in the development and implementation of the LHS. Members of the group include interested Council services, such as housing, planning, community care and health as well as the Scottish Government, the locally active Registered Social Landlords (RSLs) and Homes for Scotland. The Cairngorm National Park Authority (CNPA) is also represented.

12.3. The Council's Communities Committee is provided with regular reports on progress with the delivery of the SHIP and the Strategic Programme Agreement. Details of the SHIP will be presented to the Committee in February 2019.

12.4. During the consultation period, the Council published the draft SHIP on its website. Moray Council tenants receive details of the investment proposals set out in the SHIP via the "Tenants Voice" newsletter. Partner RSLs are expected to use their own methods of communication to publicise SHIP proposals to their tenants. This SHIP is available on the Council's website⁴ and publicised via the Council's social media channels.

13. Monitoring And Review

13.1. The delivery of the SHIP will be monitored as part of ongoing programme management arrangements with the Scottish Government. At a local level, progress on the delivery of the LHS is monitored through the Communities Committee and Housing Strategy Group. The Communities Committee receives regular reports on progress with the delivery of the Strategic Local Programme.

⁴ SHIP available at http://www.moray.gov.uk/moray_standard/page_95565.html

STRATEGIC HOUSING INVESTMENT PLAN 2019/20 - 2023/24

Table 1 - AFFORDABLE HOUSING SUPPLY PROGRAMME MORAY- Years 1-5 2019/20 - 2023/24

PROJECT	SUB- AREA	PRIORITY	GEOGRAPHIC COORDINATES (X-EASTING)	GEOGRAPHIC CODE (Numeric Value - from Drop Down)	DEVELOPER	UNITS - TENURE						UNITS - BUILT FORM				UNITS - TYPE			GREEN R STANDARDS	APPROVAL DATE	UNITS SITE STARTS					UNITS - COMPLETIONS					SG AHSP FUNDING REQUIREMENT (£0.000M)											
						Social Rent	Mid Market Rent	LCHO - Shared Equity	LCHO - Shared Ownership	LCHO - Improvement for Sale	PSR	Total Units	Rehab	Off the Shelf	NB	Total Units	GN	Specialist Provision			Type of Specialist Particular Need (If Known)	Total Units by Type	Enter Y or N	Financial Year (Estimated or Actual)	2019/20	2020/21	2021/22	2022/23	2023/24	TOTAL SITE STARTS OVER PERIOD OF SHIP	2019/20	2020/21	2021/22	2022/23	2023/24	TOTAL COMPLETIONS OVER PERIOD OF SHIP	2019/20	2020/21	2021/22	2022/23	2023/24	TOTAL AHSP FUNDING REQUIRED OVER SHIP PERIOD
Barhill Road, Buckie (R11)	Buckie	High		5	Moray Council	28						28			28	28	25	3	Amenity/WC	28	Y	2018/19						0	28						28						0.000	
Spynie, Elgin Phase 1	Elgin	High		9	Hanover Housing Association	44						44			44	44		44	Extra-care/amenity	44	Y	2018/19						0	44						44	0.824						0.824
Forsyth St Hopeman	Elgin	High		9	Moray Council	22						22			22	14	8	Amenity	22	Y	2018/19						0	22						22	0.765						0.765	
Elgin South Phase 1	Elgin	High		9	Moray Council	50						50			50	42	8	Amenity/WC	50	Y	2018/19						0	50						50	1.98						1.980	
Pinegrove, Elgin	Elgin	High		9	Castlehill HA	14						14			14	0	14	LD	14	Y	2018/19	14					14	14						14	0.200	0.836				1.036		
Bogton, Forres Phase 1	Forres	Medium		5	Cairn Housing Association	30						30			30	24	6	Amenity/WC	30	Y	2018/19	30					30	30						30	1.830						1.830	
Bogton, Forres Phase 2	Forres	Medium		3	Cairn Housing Association	20	10					30			30	28	2	Amenity/WC	30	Y	2018/19		30				30		30						30	1.830					1.830	
Spynie, Elgin Phase 2	Elgin	High		9	Hanover Housing Association	37						37			37	24	13	Amenity/WC	37	Y	2019/20	37					37	37						37	2.000	0.772				2.772		
Banff Road, Keith Phase 1	Keith	High		9	Moray Council	34						34			34	28	6	Amenity/WC	34	Y	2019/20	34					34	34						34	1.427					1.427		
Stynie Road, Mosstodloch Phase 1	Elgin	High		9	Moray Council	30						30			30	18	12	Amenity/WC	30	Y	2019/20	30					30	30						30	1.417					1.417		
Former Spynie Hospital	Elgin	High		9	Moray Council	42		8				50			50	40	10	Amenity/WC	50	Y	2019/20	50					50	50						50	0.500	1.800				2.300		
Bilbohall, Elgin Phase 1	Elgin	High		9	Moray Council	60						60			60	50	10	Amenity/WC	60	Y	2019/20	60					60	60						60	0.400	3.140				3.540		
Speyview, Aberlour	Speyside	High		9	Moray Council	28		4				32			32	22	10	Amenity/WC	32	Y	2019/20	32					32	32						32	0.480	1.408				1.888		
Bilbohall Phase 1, Elgin (The Firs)	Elgin	High		7	Moray Council	10						10			10	10				10	Y	2019/20	10					10	10					10	0.100	0.369				0.469		
Castlehill, Fochabers	Elgin	High		9	Moray Council	4						4			4	0	4	Amenity/WC	4	Y	2019/20	4					4	4						4	0.050	0.186				0.236		
Dufftown Phase 2	Speyside	High		9	Moray Council	6						6			6	6				6	Y	2019/20	6					6	6						6	0.212				0.212		
Former Bishopmill House site, Elgin	Elgin	Medium			Cairn Housing Association	12						12			12	12				12	Y	2019/20	12					12	12					12	0.888					0.888		
Archibald Grove, Buckie	Buckie	Medium			Osprey Homes Moray	6						6			6	4	2	Amenity/WC	6	Y	2019/20	6					6	6						6	0.444					0.444		
Former Pedegree Cars, Forres	Forres	Medium			Cairn Housing Association	36						36			36	36				36	Y	2020/21		36				36		36						36	0.396	2.268			2.664	
Bilbohall, Elgin Phase 2	Elgin	High		9	Moray Council	75						75			75	55	20	Amenity/WC	75	Y	2020/21		75				75		75						75	0.500	3.925			4.425		
Findrassie, Elgin Phase 1	Elgin	High		9	Moray Council	40						40			40	32	8	Amenity/WC	40	Y	2020/21		40				40		40						40	0.600	2.280			2.880		
Sunbank, Lossiemouth Phase 1	Elgin	High		9	Osprey Homes Moray	26						26			26	18	8	Amenity/WC	26	Y	2020/21		26				26		26						26	0.390	1.534			1.924		
Banff Road, Keith Phase 2	Keith	Medium		5	Hanover Housing Association	35						35			35	28	7	Amenity/WC	35	Y	2020/21		35				35		35						35	0.100	1.894			1.994		
Bilbohall, Elgin Phase 3	Elgin	High		3	Grampian HA	43	10					53			53	43	10	Amenity/WC	53	Y	2021/22			53			53			53						53	1.000	1.914		2.914		

STRATEGIC HOUSING INVESTMENT PLAN 2019/20 - 2023/24

Table 1 - AFFORDABLE HOUSING SUPPLY PROGRAMME MORAY- Years 1-5 2019/20 - 2023/24

PROJECT	SUB- AREA	PRIORITY	GEOGRAPHIC COORDINATES (X-EASTING)	GEOGRAPHIC CODE (Numeric Value - from Drop Down)	DEVELOPER	UNITS - TENURE						UNITS - BUILT FORM				UNITS - TYPE			GREEN R STANDARDS	APPROVAL DATE	UNITS SITE STARTS					UNITS - COMPLETIONS					SG AHSP FUNDING REQUIREMENT (£0.000M)										
						Social Rent	Mid Market Rent	LCHO - Shared Equity	LCHO - Shared Ownership	LCHO - Improvement for Sale	PSR	Total Units	Rehab	Off the Shelf	NB	Total Units	GN	Specialist Provision			Type of Specialist Particular Need (If Known)	Total Units by Type	Enter Y or N	Financial Year (Estimated or Actual)	2019/20	2020/21	2021/22	2022/23	2023/24	TOTAL SITE STARTS OVER PERIOD OF SHIP	2019/20	2020/21	2021/22	2022/23	2023/24	TOTAL COMPLETIONS OVER PERIOD OF SHIP	2019/20	2020/21	2021/22	2022/23	2023/24
Barhill Road, Buckie (R11)	Buckie	High		5	Moray Council	28						28			28	28	25	3	Amenity/WC	28	Y	2018/19						0	28						28						0.000
Spynie, Elgin Phase 1	Elgin	High		9	Hanover Housing Association	44						44			44		44	Extra-care/amenity	44	Y	2018/19						0	44						44	0.824						0.824
Forsyth St Hopeman	Elgin	High		9	Moray Council	22						22			22	14	8	Amenity	22	Y	2018/19						0	22						22	0.765						0.765
Elgin South Phase 1	Elgin	High		9	Moray Council	50						50			50	42	8	Amenity/WC	50	Y	2018/19						0	50						50	1.98						1.980
Stynie Road, Mosstodloch Phase 2	Elgin	High		9	Moray Council	46						46			46	38	8	Amenity/WC	46	Y	2021/22			46			46							46	2.901						2.901
Elgin South Phase 2	Elgin	High		9	TBA	22						22			22	16	6	Amenity/WC	22	Y	2021/22			25			25						25	0.375	0.500	0.975				1.850	
Stynie Road, Mosstodloch Phase 3 (NSSE)	Elgin	High		9	TBA				4			4			4	4		Amenity/WC	4	Y	2021/22			4			4					4	0.140						0.140		
Bilbohall, Elgin Phase 4	Elgin	High		9	Moray Council	27						27			27	21	6	Amenity/WC	27	Y	2021/22			27			27						27	1.593						1.593	
Findrassie, Elgin Phase 2	Elgin	High		9	TBA	30						30			30	24	6	Amenity/WC	30	Y	2021/22			30			30						30	0.450	1.710				2.160		
Sunbank, Lossiemouth Phase 2	Elgin	High		9	Osprey Homes Moray	24						24			24	18	6	Amenity/WC	24	Y	2021/22			24			24						24	0.360	1.416				1.776		
Banff Road, Keith Phase 4 (NSSE)	Keith	Low			TBA				12			12			12	8	4	Amenity/WC	12	Y	2021/22			12			12					12	0.100	0.533				0.633			
Ferrylea Phase 3 (R3)	Forres	Low		5	TBA	69			10			79			79	65	14	Amenity/WC	79	Y	2021/22			79			79					79	1.185	2.200	1.276			4.661			
Banff Road, Keith Phase 3	Keith	Medium		5	TBA	41						41			41	30	11	Amenity/WC	41	Y	2021/22			41			41					41	0.100	2.679				2.779			
Tomintoul	CNP	Medium		10	Cairn Housing Association	10						10			10	10				10	Y	2021/22			10			10				10	0.130	0.610				0.740			
Sunbank, Lossiemouth Phase 3	Elgin	High		9	Osprey Homes Moray	22						22			22	18	4	Amenity/WC	22	Y	2022/23			22			22						22	0.330	1.298				1.628		
Dallas Dhu, Forres Phase 1	Forres	High		5	Hanover Housing Association	10						10			10	6	4	Amenity/WC	10	Y	2022/23			10			10						10	0.150	0.590				0.740		
Urquhart Place, Lhanbryde	Elgin	Medium		9	Langstane Housing Association	30						30			30	20	10	Amenity/WC	30	Y	2022/23			30			30						30	0.450	1.770				2.220		
Taigh Farrais, Forres	Forres	Medium		6	Hanover Housing Association	6						6			6	0	6	Amenity/WC	6	Y	2022/23			6			6					6	0.072	0.372				0.444			
Tytlar Street, Forres	Forres	Low		5	Cairn Housing Association	14						14			14	14				14	Y	2023/24						14				0	0.210	0.200	0.626			1.036			
Lesmurdie Field, Elgin	Elgin	Low		9	Hanover Housing Association	33						33			33	29	4	Amenity/WC	33	Y	2023/24						33					0	0.495	1.947				2.442			
Total						235	0	10	0	0	0	245	0	0	245	245	192	53	0	1146			325	242	351	68	47	1033	66	375	242	351	68	1102	13.614	18.644	21.009	9.827	5.306	68.400	

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Table 3 - POTENTIAL HIF AFFORDABLE HOUSING PROJECTS WHICH MAY BE DEVELOPED FOLLOWING HIF INVESTMENT

LOCAL AUTHORITY: MORAY

PROJECT	SUB-AREA	PRIORITY Low / Medium / High	GEOGRAPHIC COORDINATES (X:EASTING Y:NORTHING)	GEOGRAPHIC CODE (Numeric Value - from Drop Down Table Below)	DEVELOPER	UNITS - TENURE						UNITS - BUILT FORM				UNITS - TYPE			GREENER STANDARDS Enter Y or N	APPROVAL DATE Financial Year (Estimated or Actual)	UNIT SITE STARTS					UNITS - COMPLETIONS					SG AHSP FUNDING REQUIREMENT (£0.000M)							
						Social Rent	Mid Market Rent	LCHO - Shared Equity	LCHO - Shared Ownership	LCHO - Improvement for Sale	PSR	Total Units	Rehab	Off the Shelf	NB	Total Units	GN	Specialist Provision			Type of Specialist Particular Need (if Known)	Total Units by Type	2019/20	2020/21	2021/22	Post 2021/22	TOTAL SITE STARTS OVER PERIOD OF SHIP	2019/20	2020/21	2021/22	Post 2021/22	TOTAL COMPLETIONS OVER PERIOD OF SHIP	2019/20	2020/21	2021/22	Post 2021/22	TOTAL AHSP FUNDING REQUIRED OVER SHIP PERIOD	
Bilbohall, Elgin Phase 1	Elgin	High		9	Moray Council	60						60			60	60	50	10	Amenity/WC	60	Y	2019/20	60				60		60				60	0.400	3.140			3.540
Bilbohall Phase 1, Elgin (The Firs)	Elgin	High		7	Moray Council	10						10			10	10				10	Y	2019/20	10				10		10				10	0.100	0.369			0.469
Bilbohall, Elgin Phase 2	Elgin	High		9	Moray Council	75						75			75	55	20	Amenity/WC	75	Y	2020/21		75			75		75				75		0.500	3.925			4.425
Bilbohall, Elgin Phase 3	Elgin	High		3	Grampian HA	43	10					53			53	43	10	Amenity/WC	53	Y	2021/22			53		53		53				53		1.000	1.914			2.914
Bilbohall, Elgin Phase 4 (S75)	Elgin	High		9	TBA	27						27			27	21	6	Amenity/WC	27	Y	2021/22		27			27		27				27		1.593				1.593
												0			0					0						0					0						0.000	
												0			0					0							0					0						0.000
Total						215	10	0	0	0	0	225	0	0	225	225	179	46	0	225			70	102	53	0	225	0	70	102	53	225	0.500	5.602	4.925	1.914	12.941	

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LOCAL AUTHORITY: Moray

TABLE 4 - AFFORDABLE HOUSING PROJECTS FUNDED OR SUPPORTED BY SOURCES OTHER THAN THE RPA/TMDF BUDGET

PROJECT ADDRESS	SUB-AREA	PRIORITY Low / Medium / High	GEOGRAPHIC COORDINATES (X:EASTING Y:NORTHING)	DEVELOPER	FUNDING SUPPORT SOURCE	APPROVAL DATE Financial Year (Actual or Estimated)	TOTAL					UNIT COMPLETIONS					TOTAL UNIT COMPLETIONS	NON SG FUNDING TOTAL £0.000M	OTHER NON-AHSP SG FUNDING (IF APPLICABLE) £0.000M	TOTAL FUNDING £0.000M			
							2018/19	2019/20	2020/21	2021/22	2022/23	TOTAL SITE STARTS	2018/19	2019/20	2020/21	2021/22					2022/23		
												0						0			0.000		
												0						0			0.000		
												0						0			0.000		
												0						0			0.000		
												0						0			0.000		
												0						0			0.000		
												0						0			0.000		
												0						0			0.000		
												0						0			0.000		
												0						0			0.000		
												0						0			0.000		
												0						0			0.000		
												0						0			0.000		
Total							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000

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STRATEGIC HOUSING INVESTMENT PLAN 2019/20 - 2023/24
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LOCAL AUTHORITY: MORAY

TABLE 5.1: COUNCIL TAX ON SECOND AND EMPTY HOMES(£0.000M)

	TAX RAISED OR IN HAND	TAX USED TO SUPPORT AFFORDABLE HOUSING	TAX CARRIED FORWARD TO SUBSEQUENT YEARS
PRE - 2016/17	0.618		
2017/18	1.211	1.100	0.111
2018/19	0.636	0.636	0.000

TABLE 5.2: DEVELOPER CONTRIBUTIONS (£0.000M)

	SUMS			UNITS		
	RAISED OR IN HAND	USED TO ASSIST HOUSING	SUM CARRIED FORWARD TO SUBSEQUENT YEARS	AFFORDABLE UNITS FULLY FUNDED FROM CONTRIBUTIONS	UNITS PARTIALLY ASSISTED FROM CONTRIBUTIONS	UNITS TOTAL
PRE - 2016/17	0.047					
2017/18	0.004	0.000	0.051			0
2018/19	0.044	0.000	0.095			0

Note: These tables are used to capture financial information. Details of how this has been used to fund/assist affordable housing should be contained in the text of the SHIP as described in the guidance.