

Strategic Housing Investment Plan

2026/27 – 30/31





**The Strategic Housing Investment Plan (SHIP)
2025/26 – 2029/30 sets out the strategic
investment priorities for affordable housing over
the next five years**

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Introduction

The Strategic Housing Investment Plan (SHIP) 2026/27 – 2030/31 sets out the strategic investment priorities for affordable housing over the next five years that will achieve outcomes set out in the Local Housing Strategy (LHS) and Housing Need and Demand Assessment (HNDA).

The SHIP is based on the Resource Planning Assumption (RPA) confirmed by the Scottish Government in September 2025 as part of the Affordable Housing Supply programme (AHSP) and subsidy rates outlined in October 2024.

The Council has forecast, in consultation with the Scottish Government, that funding for affordable housing development in South Ayrshire will equate to £73.848m between April 25– March 2031. Local Authorities are encouraged to carry-forward limits of guaranteed assumptions for 2025/26 – 2027/28 be set at 80%/60%/40% of the current year RPA.

The Affordable Housing Development projects identified for the RPA period 2026/27 to 2030/31 are detailed in Appendix 1. The nature of development means that unexpected delays or constraints may emerge, therefore we have over-programmed to include additional potential projects in our “shadow programme” to take forward in the event of project slippage.

This “shadow programme” of alternative sites is detailed in appendix 2. Further Council approval will be required before any of these projects are taken forward.

All Council led projects that meet the criteria outlined within the SHIP will be formally approved by the Council to determine housing mix and type.



Strategic Priorities

South Ayrshire Council's LHS 2024 - 2029 makes special mention to housing supply and making sure that new build developments meet the local needs as far as possible and that the existing stock in the local authority area – whether public or private - is used as efficiently as possible. This is achieved by:

- Setting the housing supply targets
- Making best use of existing stock
- Rural Housing
- The Private Rented Sector (PRS)
- Build to Rent (BTR)
- Mid-Market Rent (MMR)
- Self-Build/Custom Build

The overarching priority of the Housing Supply theme in the LHS 2024 – 2029 is that “People across South Ayrshire can find a good quality home that they can afford, that meets their needs and is in an area where they feel safe and connected”. In order to achieve this priority, a target of 135 units of affordable housing are built or acquired per year to meet need. The LHS 2024 – 2029 supports the delivery of these 135 units per year with the following actions;

- Consider innovative ways to increase the housing stock and ensure any new approaches/sites are supported and incorporated within the LDP.
- Implementation and annual review of the SHIP in collaboration with key stakeholders.
- Promote South Ayrshire's assets to private housing developers to encourage the progression of new builds sites.
- Work with a range of partners to identify opportunities to progress housing developments on identified brownfield sites which are currently financially unviable.
- Lobby the Scottish Government for a greater level of subsidy to meet valuations in higher demand areas allowing us and to increase our housing stock within areas where we have a higher applicant to let ratio.

The SHIP tables in appendix 1 outline how this overarching priority is met by South Ayrshire

Council and its partners.

South Ayrshire Council has developed a Housing Need and Demand Assessment (HNDA) 2022-2027. The key findings within the HNDA informed the LHS of need for wheelchair accommodation, see below for further details. The LHS 2024 – 2029 identified a need for 20 units of affordable wheelchair accommodation per year to be developed along with stakeholder consultation.

The LHS acknowledges that many tenants in social housing are dependent on housing benefits and under pressure from the impact of welfare reform and rising living costs. Therefore, to ensure homes are affordable, rent levels for new build properties will be set on or below the Local Housing Allowance.

New build properties will aim to be cheaper to heat by investing in new heating systems as well as investigating innovative methods to keep homes warmer for longer. Some of these methods currently being explored by the council are outlined below. These methods will help the council meet outcomes set out within the Council's Climate Change and Sustainable Development Strategy.



Partnership Working & Governance

The council is committed to supporting our partners to deliver affordable housing developments within South Ayrshire. The following key stakeholders have influenced the SHIP:



South Ayrshire Council Services (Planning, Asset Management, Housing Operations, Finance and the Health and Social Care Partnership)

Liaison meetings have taken place between South Ayrshire Council, RSL partners and the Scottish Government. These meetings discussed investment in the delivery of affordable housing in South Ayrshire over the next five years and agreed approaches for achieving the aims set out in our LHS.

Informal internal meetings are also regularly held with RSL partners to discuss current individual affordable housing developments and future development opportunities.

The Council adopts a collaborative approach in the preparation of the SHIP not only with its partner RSL's but also the Health and Social Care Partnership. Discussions have taken place to confirm housing demand and location preference to enable support requirements.

The Service Lead for Housing Strategy & Regeneration and Councillor Martin Kilbride, Policy Lead for Housing and Property Services have regular meetings in preparation of this SHIP. Consultations on developments have also been carried out with the community where they are to be delivered.

If any project becomes delayed or non-viable, the Council will work with RSL partners and the Scottish Government to ensure that new homes are delivered by accelerating other projects within the SHIP.

The Council also carried out extensive consultation on our LHS and HNDA, both of which have a heavy influence in the SHIP.

LHS

Our LHS was developed through early consultation with an online survey promoted on our social media platforms as well as distributed to our partners. The

survey closed on October 2023 and received 177 responses with representation throughout South Ayrshire and from all tenures.

As well as the online survey, meetings were held with our partner organisations to concentrate on different areas split into theme groups that were; Placemaking, Prevention, Provision and Integration and Healthy Homes and Fuel Poverty. The theme group meetings then informed the LHS, and a final draft was made available for consultation on the Council's website and circulated to partners and publicised on social media platforms.

HNDA consultation

The development of our recent HNDA took place during the COVID-19 pandemic therefore opportunity to contribute was limited. However South Ayrshire Council sought to take a collaborative approach to developing the HNDA and the following methods were used to seek views on key issues;

- The housing market partnership met regularly throughout the production of the HNDA with representation from relevant services.
- A joint Housing and HSCP workshop was held to provide an opportunity for staff to discuss how we can work together.
- Another joint Housing and HSCP workshop was held for young people with experience of homelessness and complex needs as well as professionals working with this group
- A workshop involving professionals delivering services to minority communities was held
- Wider public consultation took place in July and August 2021 on the consultative draft of the HNDA.

Investment Programme

On the 20th May 2025, the Scottish Government published the Resource Planning Assumptions (RPA) to confirm that the RPA for South Ayrshire Council for 2026/27 was £73.848m

The national resources available for future RPAs will depend on future budget decisions by the Scottish Government. However, South Ayrshire Council have been advised to work on the assumption that the RPA's beyond 2026/27 will be at least¹

2025-26	2026-27	2027-28	2028-29	2029-30	2030/31	Total
£8.73m	£13.218m	£12.975m	£12.975m	£12.975m	£12.975m	£73.848m

This equates to £73.848m over the next five years and the current financial year.

This funding will be made available on the basis of subsidy rates set by the Scottish Government of £83,584/£88,260 per unit for local authorities and £91,182/£97,027 for RSL developments.

¹<https://www.gov.scot/publications/affordable-housing-resource-planning-assumptions-to-councils-2021-2022-to-2025-2026/>



Deliverability

All sites are developed through partnership working and co-operation between the Special Property Projects Team, Housing Policy, Planning, Asset Management and lead officers of RSLs.

A Range of possible funding sources has been identified to help increase the supply of affordable housing. These sources are outlined below:

- Council Tax on empty and long-term vacant properties and 2nd homes
- Commuted sums
- Land transfer to RSLs
- Prudential borrowing
- Infrastructure fund

The Scottish Government's guidance suggests that a minimum slippage factor of 25% be applied on an annual basis to the programme and applied to the RPAs.

2nd Home Council Tax Fund

There is £1,392,756.53 currently uncommitted from the second homes council tax fund for 2024/2025. £100,000 of this fund has been committed to Ayrshire Housings development at Green Street in Ayr. The rest of the funds will be allocated to developments on a case by case basis.

There is also a balance of £329,906.18 for Affordable Housing CT 2nd Home premium.

Developer Contributions

In terms of developer contributions, it is the Council’s stated preference within the affordable housing policy that affordable housing contributions should be made on-site, in whole or in part.

This preference meets identified affordable housing needs and supports the development of mixed, sustainable communities across South Ayrshire.

However, where an on-site contribution is not possible there are other flexible alternatives (in no priority order):

- The delivery of unsubsidised affordable housing units on-site;
- Payment of a commuted-sum in lieu of on-site affordable housing;
- Provision of a plot on off-site land.

Each site will be considered on it’s own merits in line with a range of priorities, including deliverability, housing mix, the needs of partners and priorities identified in the HNDA and LHS.

The balance of Commuted Sums as of 31st March 2025 is £0.



Prudential Borrowing

The Council, in accordance with it’s Housing Revenue Account (HRA) Business Plan, is committed to specific prudential borrowing of:

Financial Year	Borrowing (Millions)	New Build
2025/26	£47,570	£14,717
2026/27	£23,721	£5,750
2027/28	£31,794	£11,500
2028/29	£33,880	£18,400
2029/30	£12,835	£0

The table above details the amount of the prudential borrowing that is attributed to new builds. As projects reach design conclusion and are approved by elected members, borrowing levels may vary to support new housing delivery

In the previous financial year 2024-25, 258 units were completed. This current financial year will see 147 units either completed or on site by the end of 2025-26.

Infrastructure Fund

The Scottish Government has introduced an Infrastructure Fund to support projects where the scale and nature of infrastructure costs would prevent it from being supported through the Affordable Housing Supply Programme. The Scottish Government is keen to see development of a number of pipeline sites that are capable of bringing forward housing within the next 5 years. Sites that are applicable have been detailed in Appendix 1 to support completion within the Scottish Government's timescales. The Council will work with developers and their agents to support any planned application to the Infrastructure Fund.

Progress on Previous SHIP

2024-25 Completions						
Project	Sub area	No. Units	Developer	Specialist Provision	Subsidy Required	Progress
Mainholm Phase 1	Ayr	36	Council	General	£5,767,296	Site complete and handed over to Housing Operations
Mainholm Phase 2	Ayr	91	Council	General	£3,803,072	Site complete and handed over to Housing Operations
Former St Ninians Primary School	Prestwick	42	Council	General	£3,706,902	Site complete and handed over to Housing Operations March 2025
Croft Road	Tarbolton	25	Ayrshire Housing	General	£2,279,550	Site completed in November 2024
Second Hand Market Purchases Phase 10	Throughout South Ayrshire	36	Council	General	£1,665,000	Buy back of ex local authority properties throughout South Ayrshire completed in early 2025
2025-26 Progress						
Project	Sub area	No. Units	Developer	Specialist Provision	Subsidy Required	Progress
Second Hand Market Purchases Phase 11	Throughout South Ayrshire	30	Council		£1,350,000	Ex Local authority properties are sourced regularly on the open market and through private purchase. Phase 11 will complete in March 2026
Green Street	Ayr	32	Ayrshire Housing	General	£4,900,000	Scheduled to break ground September 2025
Riverside Place (Former High Rise)	Ayr	75	Council	Amenity Units	£6,268,800	Site due to be handed over Jan 2026

Investment Priorities

The LHS emphasises the importance of establishing investment priorities that will align with the Scottish Governments Affordable Housing Target.

To synchronise the SHIP and LHS priorities we aim to achieve an increased supply of social rented housing in high priority areas that have been identified in the HNDA 2022-2027 which also makes note of plans to address rural developments. The HNDA 2022-2027 has identified a net existing need figure of 1,328 households. Additionally, an increase of the provision of easily adaptable and wheelchair accessible new build housing, and housing for specific needs on site-by-site basis in partnership with the Health and Social care partnership and RSL's.

The Scottish Government published its vision for Scotland's housing over the next 20 years. In this vision, it sets a target of 110,000 affordable homes promised by 2031/32 and makes specific support for development in rural and island communities, helping to stem rural depopulation by examining modern methods of construction and other building that involves new technology to assist challenges in rural areas.

The number of affordable homes delivered in South Ayrshire will be of the size and type to coordinate with the HNDA 2022-2027. Each development identified in the SHIP will be assessed on a case-by-case basis for size and type.

Second Hand Market Purchases – Council Buy Backs

South Ayrshire Council operates a very successful “Buy Back” scheme where the council can purchase ex-local authority properties that meet strategic objectives.

Purchasing ex-local authority properties is an economical and carbon friendly way of increasing council housing stock and ensuring a warm energy efficient and affordable home with a Scottish Secure Tenancy for a household on our waiting list.

The Buy Back scheme also allows the council to progress with retrofitting blocks of flats with energy efficiency measures by increasing the ownership within the block.

The SHIP details the number of properties to be bought back in the next three phases of Second-Hand Market Purchases. Subsidy levels for these have recently changed to a tiered approach to subsidy shown below.

Property Purchase Price	Scottish Government Grant
Up to £80,000	£40,000
£80,001 - £99,999	£45,000
£100,000 or >	£50,000

A breakdown of where properties have been purchased via the buyback scheme shows 141 properties have been brought back into Council ownership from 2020/21

	Ayr	Prestwick	Troon	Maybole	Girvan	Annbank	Dundonald	Tarbolton	Mossblown	Coylton	Total
2020/21	15	2	0	0	0	0	0	0	0	0	17
2021/22	12	1	0	0	0	0	0	1	0	0	14
2022/23	17	1	2	1	2	1	0	0	1	1	26
2023/24	27	1	1	1	4	0	0	1	1	1	37
2024/25	18	1	1	0	2	0	1	1	1	0	26
2025/26	19	2	0	0	1	0	0	0	0	0	22
											141

Energy Efficiency and Fuel Poverty

The Scottish Government has set a target of 2045 for Scotland to reach net zero, with interim targets of 75% by 2030 and 90% by 2040. For buildings, this will include the introduction of a 'New Build Zero Emissions from Heat Standard' which will be introduced from 2024. This will require all new builds to have zero emissions heating systems. The new standard will lead to a ban on gas and oil boilers in new builds.

The net zero target requires all buildings across Scotland to reach net zero by 2045. This will include all buildings built before 2024.

In conjunction with the above objectives, the 'Housing to 2040' vision document recently issued by the Scottish Government encourages all social housing to be net zero by 2024.

All projects proposed in the SHIP will help to tackle fuel poverty and ensure that heat is affordable for residents by increasing energy efficiency and reducing the amount of energy required to heat the home and aims to meet outcomes set out within the Councils Climate Change and Sustainable Development Strategy, Outcome 3.1 Homes and Communities are energy efficient, environmentally sustainable and fuel poverty is minimized.

The below energy efficiency measures have been installed in our new build sites at Riverside Ayr, Mainholm Ayr and St Ninians Prestwick

- Enhanced floor and roof insulation
- Enhanced air tightness
- Mechanical Ventilation with Heat Recovery (MVHR)
- Enhanced rainwater goods
- Solar Panels in all new builds

Each of these measures will be taken under consideration and applied to new build sites where appropriate.

The Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act 2019 Act establishes a new two-part definition whereby a household is considered fuel poor if:

- after housing costs have been deducted, more than 10% (20% for extreme fuel poverty) of their net income is required to pay for their reasonable fuel needs; and
- after further adjustments are made to deduct

childcare costs and any benefits received for a disability or care need, their remaining income is insufficient to maintain an acceptable standard of living, defined as being at least 90% of the UK Minimum Income Standard (MIS).

In 2019, it was estimated that 36% of households were experiencing fuel poverty. This is approximately 19,000 households. Of this figure, 13% of households were estimated to be in extreme fuel poverty. Fuel poverty in South Ayrshire is more prevalent in properties constructed pre 1945. 49% of households living in flats were estimated to be in fuel poverty. 52% of households living in social housing were estimated to be in fuel poverty (Data was unavailable for the private sector but alternative sources indicate that private rented properties are the least energy efficient across all tenures.) 36% of older households were estimated to be in fuel poverty compared with 20% of families. Households living in off-gas grid properties and in energy inefficient hard-to-treat homes are more likely to experience fuel poverty. Many of our smaller rural communities in the north and in the south of the district are located off the gas grid. Increases in energy prices from April 2022 are not reflected in the estimates above. It is likely that current fuel poverty figures are much higher than estimated in the 2019 data.



Empty Homes

A long-term empty property can be detrimental to the environment and attract anti-social behaviour. South Ayrshire Council has a specific Empty Homes Strategy for tackling this issue and has a close working relationship with the Scottish Empty Homes Partnership in bringing empty properties back into use to alleviate homelessness and increase the number of affordable homes.

16 properties were brought back into use during 2024/25 with direct involvement from the Empty Homes Officer. The Empty Homes Strategy was approved in October 2025 by Cabinet setting a target of bringing back 19 long term empty homes per year. Since the Empty Homes initiative was established in 2014, there has been a total of 203 properties brought back into use. In April 2025, Council Tax records showed over 800 private sector properties were recorded as empty homes.

The length of time a property has been empty before being brought back into use varies. The majority of properties are empty between 1 and 5 years.

Length of time a property had been empty before being brought back into use 2024-25

Duration as Empty	No. of Properties
Less than a year	5
1-2 Years	6
2-5 Years	4
5-10 Years	1
10+ Years	0

The Empty Homes officer will implement several strategies to bring long term empty properties back into use. This can include; Advice about renting, advice about selling, providing an empty homes loan, issuing a VAT reduction letter, purchasing the property through the council's buy back scheme or using the matchmaker scheme to find a suitable buyer. Details of the number of properties brought back into use over the last five years and the methods used are shown in the table below

Properties brought back into use and methods used 2020 – 2025

Financial Year	No. of properties brought back	Methods used							
		Advice about renting	Advice about selling	Empty Homes Loan	Sold via Buy Back Scheme	Sold via Matchmaker scheme	VAT reduction Letter	Motivation	Social Letting Service
2020-21	6		1		5				
2021-22	14	2	2		5	1	3	1	
2022-23	16	1			11	1	2	1	
2023-24	19	4	3		8	1	3	2	1
2024-25	16	2	6		6	1		1	

The Empty Homes Strategy approved in October 2025 outlined proposals for new incentives to be explored over the course of the strategy such as;

- Compulsory Purchase Orders following updated guidance from Scottish Government
- Grant Funding
- Repair management Schemes
- Repair to rent schemes

For more information on the Empty Homes Strategy please email emptyhomes@south-ayrshire.gov.uk

The Empty Homes officer has also recently created strong links with the newly formed Social Letting Service. Moving forward, more properties will be brought back using this method.

Older People and independent Living

South Ayrshire has an ageing population, and it is estimated that 20% of the population of South Ayrshire will be over the age of 75 by 2043. Therefore, we will work to address the housing and support need of older people by working in partnership with the Health and Social Care partnership.

Helping older people to remain independent in their own home for as long as possible is a key element in our approach to 'independent living'. Aids and adaptations are offered to help older people and people with disabilities in South Ayrshire by supporting them to live safely, comfortably, and independently at home.

Provision of housing for older people is a main priority in our new build programme. Specifically built and designed properties are being developed and integrated within developments to provide balanced communities.

Housing Adaptations helping people to remain independent in their own home for as long as possible is a key element in our approach to 'independent living' identified in the LHS. This can involve the adaptation of people's homes to meet their needs, reviewing people's housing options and exploring specialist accommodation.



Wheelchair/Specialist Provision

New social housing developments in South Ayrshire have been enhanced by adopting a "lifetime homes" approach to new build properties. Meaning houses are built to achieve Housing for Varying Need standard and incorporate accessibility features from the outset. These properties are designed to be adaptable over time to accommodate an individual or family's changing needs (which could include the need for a wheelchair). Within our current new build properties at least 12% are suitable for wheelchair users.

In addition, South Ayrshire Council is keen to explore opportunities to develop new-build specialist accommodation that also allows the care needs of older people and people with disabilities to be met on site. One such 'core and cluster' development is currently operating in Fort Street

Ayr, and the authority will work with the Health and Social Care Partnership to identify opportunities for development in the years to come.

The current HNDA (2022 – 2027) has identified an estimated 1810 wheelchair users in South Ayrshire. The previous HNDA (2016 – 2020) estimated 1,850 wheelchair users in South Ayrshire, which proves a degree of continuity.

The HNDA (2022 – 2027) has provided an estimate of unmet housing need among wheelchair user households in South Ayrshire as 353 households. The table below, shows the unmet housing need of wheelchair user households as discussed in the HNDA.

Household type	Estimated households, 2018, as per Table 3.a	Calculation	Unmet need
Number of households using a wheelchair all the time	314 households	Assume 19% (all of those in EHS requiring adaptations and accommodation unsuitable)	60 households
Number of indoor only user households	154 households	Assume 25.6% (all of those in SHS requiring adaptations and accommodation unsuitable)	39 households
Number of outdoor only user households	1,342 households	Assume 19% (all of those in EHS requiring adaptations and accommodation unsuitable)	254 households
Estimated unmet housing need among wheelchair user households in South Ayrshire in 2018			353 households

Table 2. Estimate of unmet housing need among wheelchair user households in South Ayrshire, 2018

The LHS 2024-2029 set a target of 20 units of affordable wheelchair accessible housing per year. This number is to be annual reviewed through this SHIP as well as an annual review of the contribution that private developers will have in the delivery of wheelchair accessible housing.

In terms of demand for housing, we work closely with the Integrated Joint Board to identify specific needs and through Council and RSL new build seek to address the needs of wheelchair users through the AHSP. In addition, all social housing developed as part of the AHSP meets Housing for Varying Needs, and as such can be adapted to meet the needs of households with disabilities.

If wheelchair accessible housing targets cannot be met from public sector housing developments alone, the council will consider introducing a percentage wheelchair accessible housing policy for private market housing developments in LDP3, based on the findings of the HNDA and the deliberations informing the LHS.

The Council have proactively engaged with Health and Social Care Partners to deliver new build developments that help us achieve our strategic aims with respects to specialist provision and wheelchair accessible housing. Below are some examples of recent developments that have been delivered under the Affordable Housing Supply Programme.

New Build Site	Accessibility Description
Fort Street Ayr	Fort Street Ayr was developed with the Health and Social Care Partnership to deliver 12 1 bedroom units with one unit being utilised by support provider Enable. This allows a staff member to be located in the development to provide support and assistance to residents living within the development with learning difficulties.
Mainholm Ayr	<ul style="list-style-type: none"> • 21 Amenity Bungalows • Four – 3 Bed wheelchair accessible units • One – 2 bed wheelchair units
Tarbolton	<ul style="list-style-type: none"> • Two – 3 bed wheelchair accessible units
St Ninians Prestwick	<ul style="list-style-type: none"> • Two – 2 bed wheelchair accessible bungalows • Four – 3 bed wheelchair accessible houses • Two ground floor amenity flats
Riverside Place	<ul style="list-style-type: none"> • Forty – 1 bed amenity flats • Thirty – 2 bed amenity flats • Five wheelchair accessible units

Rural Needs

28% of South Ayrshire population live in rural areas or remote small towns. Appropriate housing is key to ensuring our rural communities remain sustainable and residents can meet their current needs as well as their future aspirations.

South Ayrshire Council's Local Development Plan (LDP) notes that we will give support to "development in rural areas which supports prosperous and sustainable communities while protecting and improving the environment". Housing development outside existing developments should primarily involve:

- reusing existing buildings and replacement housing,
- infill development within existing clusters or groups of housing, and
- housing to meet rural business requirements.

In March 2024, Housing Strategy and Regeneration commissioned research to better understand the housing needs of South Ayrshire's rural communities. This research was carried out by Arneil Johnston, a leading housing consultancy. A member/officer working group is to be created to consider how these findings will be used to inform housing policy interventions within the LHS and the SHIP.

The aims of the research project were:

- Understanding the housing needs, aspirations and expectations of rural households by engaging with rural communities
- Building a credible evidence on rural housing needs.
- Testing whether housing in rural areas is accessible and affordable.
- Estimating current and future need and demand for housing in rural areas.
- Assessing the extent to which existing housing supply can meet need.

Key findings:

	Girvan	Kyle	Maybole	North Carrick	Monk/Sym/Dum	South Carrick	All South Ayrshire Rural
% who need social housing	24%	18%	22%	14%	10%	21%	18%
% who can afford below market rents	3%	8%	6%	22%	14%	10%	8%
% who can afford market rents	3%	8%	3%	12%	18%	14%	9%
% who can afford market housing	69%	66%	69%	52%	58%	55%	65%
	100%	100%	100%	100%	100%	100%	100%

	All South Ayrshire Rural	Girvan	Kyle	Maybole	North Carrick	Monkton, Symington, Dundonald	South Carrick
Social Housing Estimates Year 1 - 20	117	32	32	38	5	7	10
Below Market Rent Housing Estimates Year 1 - 20	53	4	14	10	9	9	5
Market Rent Housing Estimates Year 1 - 20	54	4	15	5	5	11	6
Market Housing Estimates Year 1 - 20	410	92	121	116	21	36	25
Housing Estimates Year 1-20	634	133	182	169	40	62	46

- 62% of dwellings in all rural areas are owner occupied, 24% is social housing and 9% is within the private rented sector.
- North Carrick offers the smallest percentage of social housing as a percentage of all dwellings. By contracts Maybole has the highest proportion of social housing stock.
- Income levels are lowest in Girvan followed closely by South Carrick with Monkton, Symington and Dundonald have the highest income levels.
- Monkton, Symington and Dundonald has the highest average house price per rural housing area and Girvan has the lowest average price.
- Housing market affordability (home ownership) pressures are most notable in North Carrick and South Carrick followed by Monkton, Symington and Dundonald
- Housing affordability in the private rented sector is most pressured in South Carrick, Girvan and Kyle
- Social housing pressure (ratio of housing applications to social housing turnover) is highest in Monkton, Symington and Dundonald followed by North Carrick and Kyle.
- In 2023/24 Kyle was the rural area with the highest proportion of homeless applications. South Carrick showed to have the least homelessness pressure.

The final report contains overall weighted pressures across our rural areas and housing estimates by tenure and rural housing area as well as a summary of the research findings.

The following tables set out the profile of housing estimates by rural housing area and housing tenure. This data will be used to inform the Minimum All Tenure Housing Land Requirement (MATHLR) within National Planning Framework 4 and future development plans through the SHIP:

The Council are also engaging with the Health and Social Care Partnership to utilise the Rural Housing Key worker's fund. This will allow us to fill vacancies that are difficult to fill due to the lack of accommodation in rural areas. The council will update on this fund through the SHIP in the coming years.

South Ayrshire does not have a key worker policy aligned to the current housing management policies however, key workers are identified as having Key Worker Status "Applicants whose employment warrants Key Worker status will be made one suitable offer of housing, and will be held for all house types, heating types and neighbourhoods in the chosen lettings districts. An applicant who refuses an offer will lose his/her KEY status and revert to a general application for selection under normal rotation."

Housing to 2040

The Scottish Government have recently published their Housing to 2040 strategy that outlines the vision for housing over the next 20 years. The strategy's vision describes what stakeholders wanted their homes and communities to look like in 20 years' time and is deliberately ambitious. The principles outline a guide to policy decisions might be formed in the future to make the vision a reality. The vision and principles have informed the Housing to 2040 route map.

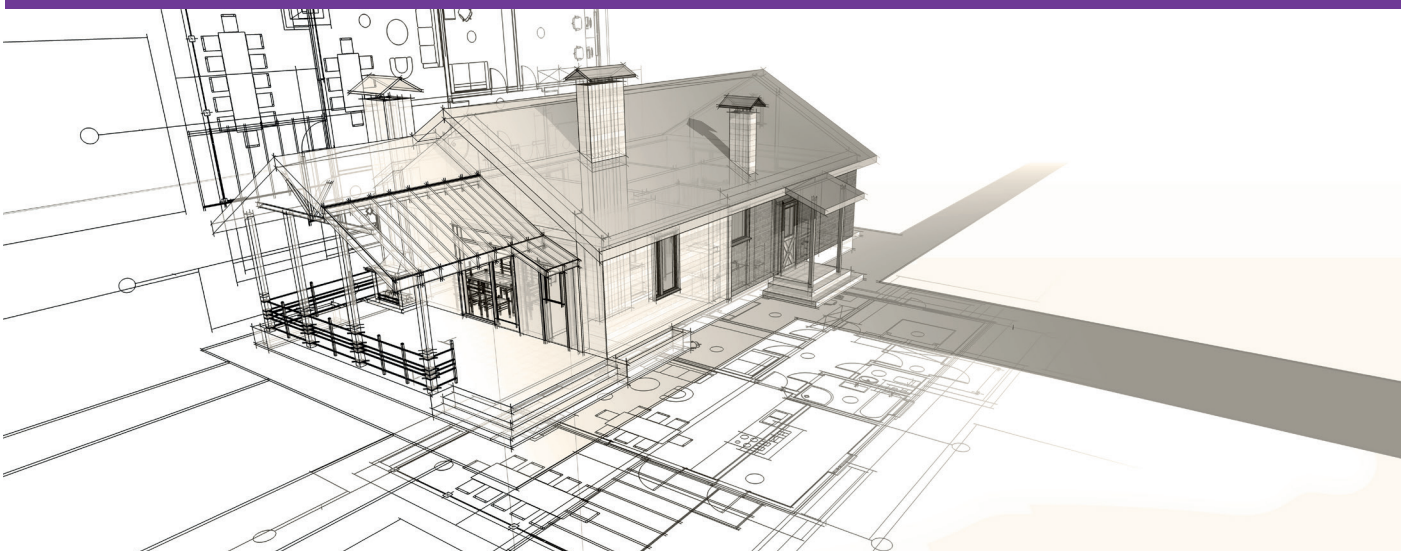
The route map is divided into four main areas:

- Building more homes
- Increasing affordability and choice
- Making homes warmer using greener energy
- Improving the quality of all housing

Within this strategy, there are several key features that may have a significant impact on the council's new build programme and as such have an impact on the SHIP. These include

- 110,000 more affordable homes by 2031/32, at least 70% of which will be for social rent.
- All new homes built by councils and registered social landlords to emit zero carbon by 2026.
- A housing standard to cover all new and existing homes, including agricultural properties and mobile homes.
- An accessible homes standard for new homes, giving disabled people more options and reducing the need for adaptations as people get older.
- Planning guidance that ensures amenities, including open space, are within easy reach of people's homes.

The council will continue to monitor guidance that comes from the Scottish Government in relation to this strategy and strive to achieve the outcomes set out in the vision, many of which are currently high priority in the current SHIP.



Equalities and Integrated Impact Assessments.

South Ayrshire Council is fully committed to the general principles of fairness and equality and seeks to apply these principles in all that it does as a community leader, service provider, education authority and employer.

In taking these actions forward regarding affordable housing development, our SHIP has been subject to a Integrated Impact Assessment (IIA) to consider any potential issues with our programme and highlight areas where the SHIP provides major benefits to the community.

Our IIA did not identify any negative impacts in the delivery of our Affordable Housing Development Programme. There were a number of positive impacts that were identified when undertaking the IIA, mainly;

- Affordable housing for those in lower incomes
- More energy efficient properties reducing housing running costs.
- Improving the health and wellbeing of new tenants where particular health related housing needs are met within individual housing development projects.
- Meeting the housing needs of people wishing to live in rural areas within individual rural based housing development projects.
- The SHIP may impact positively on deprivation and issues relating to poverty and social exclusion as it will help to increase the supply of affordable housing across South Ayrshire and therefore help to meet housing need.



Rapid Rehousing Transition Plan

South Ayrshire Council's Rapid Rehousing Transition Plan 2019-2024 (RRTP) recognises the important contribution new build development of affordable housing can play in meeting the needs of homeless households, either directly (being allocated accommodation in a new build property) or indirectly (new build accommodation freeing up other housing within existing stock through lets to transfer applicants). As part of its RRTP, South Ayrshire Council has set a target that 51% of all Council lets should be allocated to homeless households. Figures remain above the target of 51% set out by our RRTP, in 2024/25, 57% of lets were to homeless households. South Ayrshire Council has finalised a review of Section 5 and nomination arrangements with the largest RSL operating in the local authority area. A target of 27% of lets to homeless households has been set and will be subject to regular review. All other RSLs operating in South Ayrshire are working towards an agreed target of 25% of lets to homeless households. RSLs continue to develop new build social housing locally and work with partners continues to achieve the targets set. The majority of new build allocations made in 2024/25 were made to the Transfer List (42.5% of lets) with 23.7% of lets made to homeless households and 33.8% to those on the Housing List. As such, the aims of the SHIP are consistent with those of the RRTP.

Child Poverty Action

In April 2024 the Community Planning Partnership Board approved a new [Child Poverty Strategy](#). The Child Poverty (Scotland) Act 2017 (the act) set out highly ambitious poverty mitigating actions to be achieved by Scottish Ministers by 2030. From a local perspective, the CPP platform is seen as the best way to collectively reduce inequalities and improve outcomes for those living in the most deprived areas of South Ayrshire.

Our [Annual Child Poverty Progress report 2024/2025](#) was approved in September 2025, it details our commitment in South Ayrshire to doing all we can to minimise the impact of poverty on communities, our families, and our children.

We have and will continue to focus on the six priority families as identified by Scottish Government:

1. Lone parent families
2. Minority ethnic families
3. Families with a disabled adult or child
4. Families with a younger mother (under 25)
5. Families with a child under one
6. Larger families (three or more children)

We have and will continue to listen to families who have experienced poverty at its worst. South Ayrshire has seven datazones which are in the 5% most deprived in Scotland.

- In 2023/24, South Ayrshire had the 10th lowest child poverty rate nationally and was the same as the Scottish average – 20.7%. This is an estimate of 4,005 children in South Ayrshire.
- Whilst overall South Ayrshire is on par with the national average, we also acknowledge that there are pockets of deep deprivation within some of our communities.



Year 1 Progress:

The table below provides summary information on the progress of actions supporting our Child Poverty Strategy. Further in-depth detail can be found in the accompanying Pentana progress updates that can be accessed [here](#).

South Ayrshire Child Poverty Strategy (2024-2029) Year 1 Actions Priority Area	
Priority Area:	Number of Actions:
A child poverty system that delivers for families and the workforce in South Ayrshire	9
Families in South Ayrshire receive the support they need to ensure their money works best for them.	4
All children and young people in South Ayrshire receive high quality, flexible, accessible and affordable education and childcare	4
TOTAL	17

Strategic Environmental Assessment (SEA)

As the “Responsible Authority” in the terms of the Environmental Assessment (Scotland) Act 2005, the Council has a duty to determine whether policies will have significant environmental effects and therefore whether a full Strategic Environmental Assessment (SEA) is required.

To that end, applying the relevant criteria as set out in Schedule 2 of the Act, the Council carried out a pre-screening of the SHIP under Section 8(1) of the Act.

This pre-screening process found that the SHIP on its own is unlikely to have significant environmental impact. This assumes that decisions and options surrounding the environmental impact of housing development would be assessed through the Local Development Plan.

A pre-screening notification was submitted to the SEA Gateway on 7th October 2025 and no concerns were raised by the relevant Consultation Authorities.



Shadow Programme

Potential Future Sites		
Project	No. Units	Developer
Dalmilling Ayr	25	South Ayrshire Council
Dunlop Crescent Ayr	10	South Ayrshire Council
Hole Road Coylton	6	Ayrshire Housing
Laurelbank Maybole	11	Ayrshire Housing
Mossblown	24	Ayrshire Housing
East of Holmston Roundabout Ayr	30	Ayrshire Housing
Cairn Primary	25	South Ayrshire Council
Dailly We Hae Meat	12	TBC

Site Name	Developer	Approval Year	Estimated Site Start Date	Estimated Completion date	Total Units	Site Start 2025/26	Site Start 2026/27	Site Start 2027/28	Site Start 2028/29	Site Start 2029/30	Site Start 2030/31	Site Completions 2025/26	Site Completions 2026/27	Site Completions 2027/28
Riverside Place (Former High Rise)	SAC	2024	1 Dec 2023	15 Jan 2026	75	75						75		
Second Hand Market Purchases SAC - ASHP - Phase 11	SAC	2023	01 Apr 2025	31 Mar 2026	36	36						36		
Green St	AYRSHIRE HOUSNG	2023	01 Sep 2025	1 Aug 2026	32	32						32		
Ayrshire Housing Open Market Purchases 2025/26	AYRSHIRE HOUSNG	2023	01 Oct 2025	31 Mar 2026	10	10						10		
Second Hand Market Purchases SAC - ASHP - Phase 12	SAC	2023	01 Apr 2026	31 Mar 2027	30		30							30
McConnell Square Girvan	SAC	2027	1-Aug-26	31-Mar-27	25		25							25
Ayrshire Housing Open Market Purchases 2026/27	AYRSHIRE HOUSNG	2023	01 Oct 2026	31 Mar 2027	10		10							10
Queens Terrace , Maybole	AYRSHIRE HOUSNG	2023	1 Jan 2027	1 Jan 2028	28		28							
Aldersyde Avenue, Troon	SAC	2025	20 Jan 2027	30 Jun 2028	20		20							
Afton Avenue, Prestwick	SAC	2023	20 Jan 2027	30 Jun 2028	25		25							
Buchan Road, Troon	SAC	2025	20 Jan 2027	30 Jun 2028	30		30							
Riverside Place (Former High Rise) Phase 2	SAC	2023	25 Jan 2027	31 Oct 2028	25		25							
Second Hand Market Purchases SAC - ASHP - Phase 13	SAC	2023	01 Apr 2027	31 Mar 2028	30			30						
Girvan North	TBC	2026	1 Apr 2027	1 Oct 2028	35			35						
Holmston House refurbishment	TBC	2025	1 Apr 2027	1 Oct 2028	36			36						
Corton (Phase 1)	TBC	2024	30 Jun 2027	20 Dec 2028	50			50						
Ayrshire Housing Open Market Purchases 2027/28	AYRSHIRE HOUSNG	2023	01 Oct 2027	31 Mar 2028	10			10						
Arran Mall Ayr	SAC	2026	20 Oct 2027	20 Oct 2028	95			50	45					
Low St Meddans Troon	HANNOVER HOUSING	2025	31-Mar-28	1-Oct-29	32			32						
Second Hand Market Purchases SAC - ASHP - Phase 14	SAC	2023	01 Apr 2028	31 Mar 2029	30				30					
Gallowhill Coylton (AYRSHIRE HOUSNG	2027	1-Apr-28	1-Nov-29	69				69					
Troon Lock Ups	SAC	2027	1-Apr-28	31-Mar-29	6				6					
Corton (Phase 2)	TBC	2025	30 Jun 2028	20 Dec 2029	50				50					
Ayrshire Housing Open Market Purchases 2028/29	AYRSHIRE HOUSNG	2023	01 Oct 2028	31 Mar 2029	10				10					
Holmston House	WEST OF SCOTLAND	2025	1 Apr 2029	1 Oct 2030	30					30				
West Sanquhar Rd	WEST OF SCOTLAND	2025	25 May 2029	23 Apr 2031	100					50	50			
Corton (Phase 3)	TBC	2026	30 Jun 2029	20 Dec 2030	50					50				
Ayrshire Housing Open Market Purchases 2029/30	AYRSHIRE HOUSNG	2023	01 Oct 2029	31 Mar 2030	10					10				
Kirkmichael Boylestone Road	AYRSHIRE HOUSNG	2024	1 Apr 2030	1 Apr 2031	13						13			
*Wheelchair Target based on 15% planning assumption														
					Total Units	Total on Site						Total Site Completions		
					1002	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2024/25	2025/26	2026/27
					1002	153	193	243	200	140	63	153	65	

Site Completions 2027/28	Site Completions 2028/29	Site Completions 2029/30	Site Completions 2030/31	General	Amenity	Supported	Wheelchair	SG Funding	SG Funding Current Year 25/26	SG Funding Year 1 (£) 26/27	SG Funding Year 2 (£) 27/28	SG Funding Year 3 (£) 28/29	SG Funding Year 4 (£) 29/30	SG Funding Year 5 (£) 30/31
				64			11	£6,736,426.00						
				36				£1,620,000.00	£1,350,000.00					
				30	9		2	£4,900,000.00	£4,900,000.00					
				10				£200,000.00	£200,000.00					
				30				£1,350,000.00		£1,350,000.00				
				21			4	£2,206,500.00		£2,206,500.00				
				10				£200,000.00		£200,000.00				
22				26	10		2	£2,716,756.00		£2,716,756.00				
	20			17			3	£1,671,680.00		£1,671,680.00				
	25			21			4	£2,089,600.00		£1,044,800.00	£1,044,800.00			
	30			25			5	£2,507,520.00		£1,253,760.00	£1,253,760.00			
	25			21			4	£2,250,000.00		£562,500.00	£1,687,500.00			
30				30				£1,350,000.00			£1,350,000.00			
	35			30			5	£3,089,100.00			£3,089,100.00			
	36			31			5	£2,800,000.00			£1,400,000.00	£1,400,000.00		
	50			43			8	£4,413,000.00			£4,179,200.00			
	10			10				£200,000.00			£200,000.00			
	95			88			7	£8,384,700.00			£4,192,350.00	£4,192,350.00		
		32				32		£5,150,000.00				£4,450,000.00	£700,000	
	30			30				£1,350,000.00				£1,350,000.00		
		25		59			10	£11,600,000.00				£5,800,000.00	£5,800,000.00	
				6			1	£501,504.00				£501,504.00		
		50		43			8	£4,179,200.00				£4,179,200.00		
	10			10				£200,000.00				£200,000.00		
			30	26			5	£2,735,460.00					£1,367,730.00	£1,367,730.00
			100	85			15	£10,702,150.00					£6,000,000.00	£4,702,150.00
			50	43			8	£4,179,200.00					£4,179,200.00	
		10		10				£200,000.00					£200,000.00	
			13	11			2	£837,137.80						£837,137.80
				Total House Types				Anticipated Spend	£6,450,000.00	£11,005,996.00	£18,396,710.00	£22,073,054.00	£18,246,930.00	£6,907,017.80
	2027/28	2028/29	2029/30	General	Amenity	Supported	Wheelchair	Resource Planning Assumption	£8,730,000.00	£13,218,000.00	£12,975,000.00	£12,975,000.00	£12,975,000.00	£12,975,000.00
52	356	107	180	800	19	32	67		£2,280,000	£2,212,004.00	-£5,421,710.00	-£9,098,054.00	-£5,271,930.00	£6,067,982.20

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Comhairle Siorrachd Àir a Deas
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