
NORTH AYRSHIRE COUNCIL

2 June 2026

Cabinet

Title: North Ayrshire Housing Acquisition Strategy

Purpose: To seek Cabinet's approval of the proposed Housing Acquisition Strategy 2026-2031.

Recommendation: It is proposed that Cabinet approves the proposed North Ayrshire Housing Acquisition Strategy at Appendix 1.

1. Executive Summary

- 1.1 Housing to 2040 continues to be the Scottish Government's overarching strategy that sets out their vision and roadmap for ensuring everyone has a safe, good quality and affordable home that meets their needs, in the place they want to be, by 2040.
- 1.2 The Scottish Government declared a national housing emergency in May 2024. In September 2025, the Scottish Government released their Housing Emergency Action Plan which comprises new, enhanced, and accelerated actions, reflecting their determination to go further and faster in their commitment to tackling the housing emergency during the remainder of this Parliament and beyond.
- 1.3 The proposed North Ayrshire Housing Acquisition Strategy will support the Scottish Government's objective of expanding the scale of acquisitions to increase overall housing supply.
- 1.4 The Strategic Housing Investment Plan (SHIP) 2026-2031 sets out the priorities and locations for affordable housing investment by the Council and registered social landlords in North Ayrshire over the five-year period, to support the outcomes in the Local Housing Strategy.
- 1.5 The Strategic Housing Investment Plan 2026–2031 aims to secure investment for the delivery of a total of 1,038 properties – 741 by the Council and 297 by its RSL partners - providing sustainable, affordable, accessible, and high-quality homes which will contribute to the wider regeneration aims for the area.
- 1.6 The North Ayrshire Local Housing Strategy 2023-2028 was approved by Cabinet on 13 June 2023 and sets out the strategic ambition for Housing in North Ayrshire: "we want all our people to live in the right homes, in great places, with access to any support services they need". Four overarching outcomes were developed to achieve this ambition, which align to our Council

Plan and the four key strategies in the Scottish Government's 'Housing to 2040' vision.

1.7 The proposed North Ayrshire Housing Acquisition Strategy will support the following LHS actions:

- Deliver 1,666 new units of social housing
- Consider opportunities to provide homes in and around our town centres
- Support the Scottish Government's target to deliver 110,000 new affordable homes by 2032 by delivering the projects set out within the Strategic Housing Investment Plan
- Increase the social housing supply by buying back former social housing
- Bring empty homes back into use through the buyback scheme
- Ensure that the Strategic Housing Investment Plan addresses current and future demographic needs.

1.8 The Housing Acquisition Strategy will contribute to the SHIP, helping to achieve the Council Plan priorities and strategic aims by:

- Through our housebuilding programme and wider housing investment, providing homes for life that meet the needs of our residents
- Increasing the number of homes in the area through a mix of private and social developments and bringing empty buildings back into use
- Ensuring our places and spaces where we live, work and visit are well maintained and accessible
- Reducing the carbon footprint of our estate through rationalisation utilising a locality-based approach and taking a fabric first and low carbon energy generation approach to homes and buildings

2. Background

2.1 It is recognised that purchasing ex-local authority stock is an effective way to increase social housing stock and provide value for money for the investment made, and the SHIP 2025-2030 increased the Council's buyback scheme to 60 properties by 31 March 2030. The Council's developing Registered Social Landlord partners have also included buyback programmes within the SHIP, aiming to acquire a further 29 new homes.

2.2 Five former social housing properties were purchased by the Council in 2023/24 to increase the affordable housing supply through the SHIP 2024-2029 buyback scheme, achieving our target of purchasing five properties during that year. 33 properties were also acquired for Ukrainian Displaced Persons in the last quarter of 2023/24, which were fully funded by the Scottish Government. The Council and its partners acquired three buybacks utilising SHIP funding during 2024/25; the Council purchased two homes for the Council's buyback programme and Cairn, in partnership with ANCHO, bought back one home. Trust Housing Association also acquired two homes on Arran in 2024/25 and three in 2025/26 utilising the Scottish Government's Rural Affordable Homes for

Key Workers Fund, and they are actively pursuing another six on the island at the start of 2026/27.

2.3 The revised North Ayrshire's Resource Planning Assumption for 2025/26 was £16.125m. During March 2026, the Scottish Government provided Resource Planning Assumption figures for the next four years to 2029-2030 as follows:

- £16.889m for 2026/27
- £17.396m for 2027/28
- £17.918m for 2028/29
- £18.455m for 2029/30

£2.647m of the total RPA has been allocated for second hand and empty home acquisitions over the five years to 2031.

2.4 The Affordable Housing Supply Programme can support the following types of purchase where there is a strategic housing need, as identified and agreed by the local authority:

- Open market purchases with vacant possession
- Off-market purchases with vacant possession
- Purchases where an owner occupier cannot afford the required maintenance or refurbishment of their home and wishes to sell and remain in the home as a tenant in the social rented sector
- 'Off the shelf' purchases from developers
- Properties from landlords leaving the private rented sector with a tenant in situ, where this meets a clear strategic purpose and where the tenant is at risk of homelessness

2.5 Private housing (owned by individuals or private landlords) forms 73% of all homes in the area, with the remaining 27% being owned and rented by North Ayrshire Council and local Registered Social Landlords (RSLs). The cost of buying a home in North Ayrshire is significantly lower than the national average.

2.6 As at April 2026, there were currently 6,155 applicants on the North Ayrshire Housing Register, with 3,401 assessed as having a housing need.

2.7 The current pace of the second-hand property market means that it has proven difficult to acquire homes from the private market to meet our buyback scheme as set out in the SHIP. To address this challenge, we identified the need to develop an acquisition strategy and review our internal procedures.

2.8 The Scottish Government supports acquisitions to bring existing homes into use more quickly, increase affordable supply, and make efficient use of public investment.

2.9 The North Ayrshire Acquisition Strategy has been developed to ensure that the Council continues to meet affordable housing need and demand across North Ayrshire by increasing the availability of permanent social rented homes, and to

ensure funding is maximised and value for money is demonstrated across various

funding streams. The new strategy has identified the opportunity to consider “Off the-shelf” acquisitions which can be a strategic tool to rapidly increase the supply of social homes and meet urgent local housing needs, including reducing the use of costly temporary accommodation, and can offer value for money compared to other housing delivery options.

2.10 To be considered for acquisition, properties must support one or more of the objectives of the strategy **and** must meet one or more of the criteria of the strategy.

2.11 Objectives

- Help achieve the strategic outcomes set out in the Local Housing Strategy:
- More homes at the heart of great places
- Affordability & choice
- Affordable warmth & zero emissions
- Improving the quality of our homes
- Meet demand in the highest need areas, as identified through the Housing Needs and Demand Assessment (HNDA) and ongoing demand analysis.
- Assist in delivering the Strategic Housing Investment Plan, which sets out the affordable housing investment priorities within North Ayrshire
- Utilise opportunities to acquire properties on the open market or through speculative approaches from owners, where this supports strategic housing need
- Increase the number of long-term empty properties brought back into use, through effective collaboration with the Council’s Private Sector Housing Advice Team.
- Continue to assess any opportunities for acquisition that arise in suitable housing supply influenced through the impact of the application of the 100% premium in Council tax for second homes, across the mainland and both island communities.
- Enhance block sustainability and support future maintenance by increasing Council ownership in partially factored blocks through proactive engagement with private owners.
- Support the reduction of homelessness by ensuring, where appropriate, that acquired properties contribute to meeting the housing needs of households in temporary accommodation.

2.12 Criteria

A property must meet specific requirements to demonstrate best value for money and alignment to the need and demand in North Ayrshire. Therefore, to be considered by North Ayrshire Council for acquisition, properties will form part of the overall social rented stock once purchased and must - in addition to being of a property type or size with an evidenced need or demand - meet one or more of the criteria below, in addition to any other criteria specified:

- Ex-local authority stock, within North Ayrshire Council estates, which will facilitate effective and efficient housing management
- Located in an area identified as having an affordable housing shortfall
- Long term empty properties, where the purchase would allow for greater local amenity and contribute to the Council's statutory duties and strategic objectives
- 'Off the shelf' purchases from developers
- Purchase will be less than the development costs of building a comparable property. Properties which cost more than this will be considered on a case-by-case basis, e.g., if the property is highly adapted and meets the requirements of an applicant with an accessible housing need
- The purchase price is equal to, or a reduction of, the actual market value as assessed by the Council's valuation report/ home report valuation. Properties which cost more than this will be considered on a case-by-case basis, e.g., projects in regeneration areas; remote, rural or island areas; or involving housing for people with particular/ specialist needs
- The property will be able to achieve and be maintained to a standard acceptable to the Council, e.g. to the SHQS and EESSH2/ SHNZS
- Of standard construction only (due to the legal and cost implications they could incur if otherwise).

2.13 Any decision to acquire a property is at the discretion of North Ayrshire Council and is subject to the availability of relevant funding. If purchased, properties will be improved to meet the Scottish Housing Quality Standard (SHQS) and the Energy Efficiency Standard for Social Housing (EESH2)/ Social Housing Net Zero Standard (SHNZS).

2.14 Four acquisition workstreams are currently being utilised in North Ayrshire:

- Strategic Housing Investment Plan (SHIP)
- Affordable Housing Initiative for Key Workers
- Estate Based Regeneration Programme
- Void and Acquisition Fund

2.15 **SHIP:** The SHIP 2026 to 2031 makes provision for empty and second home buy backs, with the Council's Private Sector Advice Team providing advice and assistance on empty homes. As at 1 April 2026, there are 582 empty homes subject to the Council Tax levy in North Ayrshire. Additionally, there are approximately 1,500 second homes in North Ayrshire, the majority of which are located on the islands of Arran and Cumbrae.

2.16 Bringing former social housing stock into ownership can assist with housing management, maintenance issues, and increase housing available through the North Ayrshire Housing Register. Over the past four financial years the Council has acquired four empty homes, using funding from the Affordable Housing Supply Programme, which have been brought back into use as Council stock.

- 2.17 North Ayrshire Council may purchase properties for the use of specific applicant needs where no suitable Council or RSL property exists and where the cost of purchasing the property would be more cost effective than making adaptations and alterations to existing stock. Properties should be purchased with vacant possession however North Ayrshire Council may consider purchasing private rented or owner-occupied properties where the tenancy or ownership is at risk, and the property has been substantially adapted in a major, permanent way to meet the needs of the tenant or household. The tenant or owner should have a live North Ayrshire Housing Register application and there should be no suitable Council or RSL property which meets the needs of the applicant (including consideration of the costs of adapting existing stock).
- 2.18 'Off-the-shelf' property acquisitions have been included in the Acquisition Strategy to allow consideration, should suitable developments come forward that provide good value for money compared to the average costs of developing our own new build properties from scratch. This strategic approach can rapidly increase the supply of social homes and meet urgent local housing needs, including reducing the use of costly temporary accommodation. Key considerations for OTS property acquisitions include development availability and timing, location compared to where our need and demand assessments have identified, house type and layout compared to our needs within that location, specification the developer will build to, cost per unit, and future maintenance and estate management requirements. This is a new area under active consideration by officers to identify any viable opportunities within North Ayrshire. Should a viable opportunity be identified, this will be presented to Cabinet for approval.
- 2.19 **The Rural Affordable Homes for Key Workers Fund**, previously known as the Rural Key Workers Housing Fund, provides up to £25 million nationally through to March 2028 to help local authorities identify affordable homes for key workers in rural communities. This funding is made available from the Affordable Housing Supply Programme and therefore is only accessible to local authorities and RSLs. Key workers can include public sector and emergency service workers; however, the definition of a key worker is determined on an individual basis by local authorities according to their local priorities. In North Ayrshire, the [Arran Local Lettings Initiative](#) provides an example of a definition of key workers, taking a tiered approach.
- 2.20 Guidance provided by the Scottish Government on the Rural and Key Workers Housing Fund outlines that local authorities and RSLs can use the fund to purchase existing suitable properties in rural areas, which can be rented directly or leased to employers to provide affordable homes for key workers. This can include:
- Bringing empty properties back into use, **or**
 - Acquiring properties on the open market to increase the available supply of affordable homes for key workers.
- 2.21 **Void and Acquisition Fund:** The Scottish Government agreed to invest at least £60 million through the Affordable Housing Supply Programme (AHSP) in 2023

to 2024 to support a National Acquisition Programme. Building on the National Acquisition Programme, the Scottish Government announced in April 2024 that £80 million would be added to the Affordable Housing Supply Programme over 2024 to 2025 (£40 million) and 2025 to 2026 (£40 million). Resultantly, in September 2024, the Scottish Government increased North Ayrshire Council's Resource Planning Assumption. This uplift was to be directed towards:

- Acquisitions to help address temporary accommodation pressures, **or**
- To bring long term voids back into use.

2.22 In 2024/25, one property was bought using this fund and in 2025/26, five properties were bought using this fund.

There is no separate funding for acquisitions for 2026/27 and beyond; this reflects the Scottish Government's aim of giving flexibility to local authorities to determine their appropriate priorities between new builds and second-hand acquisitions. If any such fund becomes available, North Ayrshire Council will engage with the Scottish Government and stakeholders to make the most effective use of any funding that may become available for North Ayrshire.

2.23 **Estate Based Regeneration Programme (EBRP):** In January 2019, the Council's 10-year, £10 million EBRP was approved. The aim of the EBRP is to improve Council-owned housing estates across North Ayrshire by addressing low demand stock, antisocial behaviour, external appearance, parking provision, road and footpath condition, fencing, landscaping, and general grounds maintenance issues. The Housing Regeneration Team will acquire properties identified in the EBRP for the purposes of:

- Demolition
- Refurbishment
- Purchasing four-in-a-block flats where this would result in the Council's majority ownership in the block

2.24 The SHIP 2026 to 2031 includes for the provision of funding for 249 units to assist the delivery of Housing's Estate Based Regeneration Programme. This investment programme aims to provide new homes to replace any stock which requires to be demolished or reconfigured as part of the EBRP.

2.25 The proposed approach allows North Ayrshire Council to ensure they are maximising the funding streams available whilst targeting properties that meet the strategic needs for the areas through a range of acquisition opportunities. Acquisitions will sit within the Housing Strategy Team to ensure that our housing acquisitions meet the strategic needs identified through the Local Housing Strategy, Housing Need and Demand Assessment, Strategic Housing Investment Plan, Local Housing Plans, Scheme of Assistance, and the Homeless Prevention Strategy.

2.26 The ECRIA screening has been conducted, and it has determined that a full assessment is not required for this strategy. A full ECRIA has been completed for the Local Housing Strategy, which includes acquisitions.

3. Proposals

- 3.1 That Cabinet approves the North Ayrshire Housing Acquisition Strategy 2026 - 2031 at Appendix 1.

4. Implications/Socio-economic Duty

Financial

- 4.1 The financial implications arising from targeted housing acquisitions are accounted for within existing 2026-2031 HRA budgets. Business cases will be developed to support any new initiatives, as required.

Human Resources

- 4.2 None.

Legal

- 4.3 Housing Services will continue to liaise with Legal Services, where required, to facilitate housing acquisitions.

Equality/Socio-economic

- 4.4 The Housing Acquisition Strategy will have a positive impact by aiming to increase the availability of permanent homes to meet the affordable housing need and demand in North Ayrshire. An ECRIA screening has been conducted for the Housing Acquisition Strategy, and it has determined that a full assessment is not required. A full ECRIA was completed for the Local Housing Strategy 2023-2028, which includes acquisitions.

Climate Change and Carbon

- 4.5 The Housing Acquisition Strategy will support the [Sustainable North Ayrshire Strategy 2024 - 2027](#), which aims to eradicate fuel poverty and achieve net-zero carbon status by 2030, by ensuring that homes acquired by the Council are brought up to appropriate sustainability standards.

Key Priorities

- 4.6 The Housing Acquisition Strategy will support the Council Plan strategic priorities: 'Wellbeing;' 'Climate Change;' 'A Sustainable Council;' and 'Communities and Local Democracy.' by increasing the number of affordable homes in North Ayrshire that meet residents' needs.

Community Wealth Building

- 4.7 None

Islands Communities Impact Assessment (ICIA)

4.8 The Housing Acquisition Strategy does not identify unique impacts faced specifically by our islands. Whilst the strategy covers the whole of North Ayrshire, it is fully recognised that delivering homes on islands can be more complex and expensive than on the mainland. Under existing arrangements, NAC Housing services work closely with the Registered Social Landlords (RSLs) on our islands and provide support where required. This can include supporting applications to the Scottish Government for additional funding to help the RSL make a housing acquisition where property prices are higher than they would be on the mainland.

United Nations Rights of the Child (UNCRC)

4.9 It is anticipated that the Housing Acquisition Strategy will lead to positive impacts on children and young people, as more children will have access to safe and well-maintained housing through an increase in the availability of permanent homes to meet the affordable housing need and demand in North Ayrshire.

Consumer Duty

4.10 Acquiring housing and improving it to the standards required helps to improve overall housing condition, increases social/affordable housing stock, and helps to bridge some of the gap between supply and demand in relation to new build programmes. The acquisition of housing can further assist our island and rural communities through additional provision of affordable housing for e.g., key workers in areas where there is identified need. Housing acquisitions are also usually quicker to complete sales on and for a lower cost than that of new build housing. This in turn means that, through property acquisitions, our consumers e.g., those on the Common Housing Register, will be positively impacted through increased stock, in turn improving their chances of getting a new affordable home.

5. Consultation

5.1 Prior to development of the strategy, cross-service meetings were held to determine key objectives and criteria, with attendees from Building Services, the Private Sector Housing Team, Homeless & Community Safety, Housing Strategy, Business Improvement, Business Planning, Affordable Housing & Regeneration, and Governance.

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For further information please contact **Fiona Ellis, Senior Manager (Housing Strategy & Development)**, on **01294 324031**.

Background Papers

Local Housing Strategy 2023 to 2028

Strategic Housing Investment Plan 2026 to 2031



North Ayrshire Council
Comhairle Siorrachd Àir a Tuath



NORTH AYRSHIRE

Housing Acquisition Strategy

2026 to 2031

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1. Introduction

Background to the Strategy

North Ayrshire Council's Local Housing Strategy 2023 to 2028 commits to increasing the social housing supply by buying back former social housing stock and bringing empty homes back into use through buy backs. However, in line with the aim of the strategy, North Ayrshire Council will explore other viable solutions, particularly where properties in demand have not been built by North Ayrshire Council or other social housing providers. This will include purchasing homes from the open market, developers, and off-the-shelf purchases. To target acquisitions that will have the most effective impact, the Council will take a comprehensive approach by comparing current need and demand to current supply and stock turnover.

For more information on the Local Housing Strategy 2023 to 2028, visit the [Local Housing Strategy page on the North Ayrshire Council website](#).

Affordable Housing Supply Programme

The Affordable Housing Supply Programme comprises a range of funding mechanisms to enable affordable housing providers to deliver homes for social rent, mid-market rent, and low-cost home ownership in communities across Scotland to support local authorities' Local Housing Strategies.

The Affordable Housing Supply Programme can support the following types of purchase where there is a strategic housing need, as identified and agreed by the local authority:

- Open market purchases with vacant possession
- Off market purchases with vacant possession
- Purchases where an owner occupier cannot afford the required maintenance or refurbishment of their home and wishes to sell and remain in the home as a tenant in the social rented sector
- "Off the shelf" purchases from developers
- Properties from landlords leaving the private rented sector with a tenant in situ, where this meets a clear strategic purpose and where the tenant is at risk of homelessness

For more information on the guidance, visit the [Acquisition Programme: information page on the Scottish Government website](#).

Aim of the Strategy

The aim of this strategy is to increase the availability of permanent homes to meet the affordable housing need and demand in North Ayrshire.

To be considered for acquisition, properties must support one or more of the objectives of the strategy **and** must meet one or more of the criteria of the strategy.

Objectives of the Strategy

- Meet demand in the highest-need areas, as identified through the Housing Needs and Demand Assessment (HNDA) and ongoing demand analysis.
- Assist in delivering the Strategic Housing Investment Plan, which sets out the affordable housing investment priorities within North Ayrshire
- Help achieve the strategic outcomes set out in the Local Housing Strategy:
 - More homes at the heart of great places

- Affordability & Choice
- Affordable Warmth & Zero Emissions
- Improving the quality of our homes
- Identify opportunities to acquire properties on the open market or through speculative approaches from owners where this supports strategic housing need
- Increase the number of long-term empty properties brought back into use through effective collaboration with the Council’s Private Sector Housing Advice Team.
- Continue to assess any opportunities for acquisition that arise in suitable housing supply influenced through the impact of the application of the 100% premium in Council tax for second homes, across the mainland and both island communities.
- Enhance block sustainability and support future maintenance by increasing Council ownership in partially factored blocks through proactive engagement with private owners.
- Support the reduction of homelessness by ensuring, where appropriate, that acquired properties contribute to meeting the housing needs of households in temporary accommodation.

Criteria and Value for Money

A property must meet specific requirements to demonstrate best value for money. Therefore, to be considered by North Ayrshire Council for acquisition, properties will form part of the overall social rented stock once purchased and must – in addition to being of a property type or size with a recognised need or demand - meet **one or more** of the criteria below, in addition to any other criteria specified:

- Ex-local authority stock, within North Ayrshire Council estates, which will facilitate effective and efficient housing management.
- “Off the shelf” purchases from developers
- Located in an area identified as having an affordable housing shortfall.
- Purchase price will be less than the development costs of building a comparable property. Properties which cost more than this will be considered on a case-by-case basis, e.g., if the property is highly adapted and meets the requirements of an applicant with an accessible housing need.
- Long term empty properties, where the purchase would allow for greater local amenity and contribute to the Council’s statutory duties and strategic objectives.
- The property will be able to achieve and be maintained to a standard acceptable to the Council, e.g. to the SHQS and ESSH2/ SHNZS.
- The purchase price is equal to, or a reduction of, the actual market value as assessed by the Council’s valuation report/ Home report valuation. *This will not prevent higher cost projects from proceeding (including projects in regeneration areas, remote, rural and island areas, and those involving housing for people with particular needs).*
- Of standard construction only (due to the legal and cost implications they could incur if otherwise).

Any decision to acquire a property is at the discretion of North Ayrshire Council and is subject to the availability of relevant funding. If purchased, properties will be improved to meet the Scottish Housing Quality Standard (SHQS) and the Energy Efficiency Standard for Social Housing (ESSH2)/ Social Housing Net Zero Standard (SHNZS).

2. Acquisition Programmes

Four acquisition programmes are currently being utilised in North Ayrshire.



Strategic Housing Investment Plan

The Strategic Housing Investment Programme 2026 to 2031 (SHIP) includes provision for **65** Council acquisitions between April 2024 and March 2031, as well as **37** acquisitions by developing Registered Social Landlord (RSL) partners, subject to the availability of grant funding. Both North Ayrshire Council's and RSLs' acquisition programmes aim to increase affordable housing in the area, as well as contribute to wider regeneration and estate management.

For more information, the Council's [Strategic Housing Investment Programme 2026 to 2031 can be accessed online](#).

Empty Homes & Second Homes

As at 1 April 2026, there are 582 empty homes subject to the Council Tax levy in North Ayrshire. Additionally, there are approximately 1,300 second homes in North Ayrshire, the majority of which are located on the islands of Arran and Cumbrae. The SHIP 2026 to 2031 makes provision for empty and second home buy backs, with the Council's Private Sector Advice Team providing advice and assistance on empty homes.

Further information on the Council's Private Sector Advice Team can be found on the [Private Sector Advice Service webpage](#).

Bringing former social housing stock into ownership can assist with housing management, maintenance issues, and increase housing available through the North Ayrshire Housing Register. Over the past five financial years the Council has acquired **five** empty homes, using funding from the Affordable Housing Supply Programme, which have been brought back into use as Council stock.

A compulsory purchase order (CPO) can be made when we need to acquire land for purposes that are in the public interest, where we cannot reach an agreement to acquire the land, or the owner cannot be traced. A CPO may be used to bring empty homes back into use or to regenerate an area. When we make a CPO, we must apply to the Scottish Government for confirmation of the order.

Further information on CPOs in North Ayrshire can be found at [Compulsory purchase orders webpage](#).

Adaptations

North Ayrshire Council may purchase properties for the use of specific applicant needs where no suitable Council or RSL property exists and where the cost of purchasing the property would be more cost effective than making adaptations and alterations to existing stock. Properties should be purchased with vacant possession.

North Ayrshire Council may consider purchasing private rented or owner-occupied properties where the tenancy or ownership is at risk, and the property has been substantially adapted in a major, permanent way to meet the needs of the tenant or household. The tenant or owner should have a live North Ayrshire Housing Register application and there should be no suitable Council or RSL property which meets the needs of the applicant (including consideration of the costs of adapting existing stock).

"Off-the-shelf"

"Off-the-shelf" (OTS) property acquisitions in social housing refer to the purchase of already completed new build/ or proposed, or newly refurbished properties from a developer or private owner, ready for immediate occupation by social housing tenants.

This approach is a strategic tool used by councils and housing associations, and, in the right circumstances, can:

- Rapidly increase the supply of social homes and meet urgent local housing needs, including reducing the use of costly temporary accommodation.
- Offer value for money compared to other housing delivery options.

Key considerations for OTS property acquisitions include development availability and timing, location compared to where our need and demand assessments have identified, house type and layout compared to our needs within that location, specification the developer will build to, cost per unit, and future maintenance and estate management requirements. This is a new area under active consideration by officers to identify any viable opportunities within North Ayrshire.

Property Identification

There are a number of ways the Council identifies a pipeline of opportunities. This includes but is not limited to:

- Officers regularly review properties that are for sale on the open market and have established relationships with local estate agents who identify potential opportunities.
- Direct contact has been made by owners interested in selling their properties to the Council. Through the implementation of this strategy, a new process will be developed to make it easier for owners to provide their property information.
- The Private Sector Advice Team identify empty homes that meet the Council's criteria for acquisition and will actively contact owners to discuss their interest in bringing their property back into use via the Council or and RSL purchasing the property.
- Properties are identified by the Factoring Team where a block can be brought back into full Council ownership.

Rural Affordable Homes for Key Workers

The Rural Affordable Homes for Key Workers Fund provides up to £25 million nationally through to 2028 to help local authorities identify affordable homes for key workers in rural communities. This funding is made available from the Affordable Housing Supply Programme and therefore is

only accessible to local authorities and RSLs. The fund focuses on making available underused or empty properties for key workers and others in need.

Much of North Ayrshire is classified as Accessible-Rural under the Scottish Government's Urban Rural 6-fold Classification, with the islands of Arran and Cumbrae classified as Remote Rural. Key workers can include public sector and emergency service workers; however, the definition of a key worker will be determined on an individual basis by local authorities according to their local priorities. In North Ayrshire, the Arran Local Lettings Initiative provides an example of a definition of key workers, taking a tiered approach.

For more information, please see the [Housing Allocation Policy](#).

Guidance provided by the Scottish Government on the Rural Affordable Homes for Key Workers Fund outlines that local authorities and RSLs can use the fund to purchase existing suitable properties in rural areas, which can be rented directly or leased to employers to provide affordable homes for key workers. This can include:

- Bringing empty properties back into use, **or**
- Acquiring properties on the open market to increase the available supply of affordable homes for key workers.

In line with the Scottish Government's guidance, North Ayrshire Council will engage with a range of organisations to develop proposals for use of the fund for consideration by the More Homes Division, including:

- Public sector employers
- Key agencies, including Highlands and Islands Enterprise
- Local businesses, **and**
- Registered Social Landlords

For more information, [the guidance on the approach to the Rural Affordable Homes for Key Workers can be found on the Scottish Government website](#).

Properties acquired using the Rural Affordable Homes for Key Workers Fund are acquired in addition to the properties outlined for acquisition in the SHIP 2026 to 2031. From 2023/24, **seven** properties were acquired on Arran by Trust Housing Association using this funding stream. The SHIP 2026 to 2031 highlights that there are no current projects being considered for the Rural Affordable Homes for Key Workers in North Ayrshire beyond acquisitions being progressed by Trust Housing Association. The Arran Housing Task Force will continue to work collaboratively to identify and discuss potential opportunities to further use the fund to provide affordable housing for key workers in rural areas, where appropriate.

Estate Based Regeneration Programme

In January 2019, the Council's 10-year, £10 million Estate Based Regeneration Programme (EBRP) was approved. The aim of the EBRP is to improve Council-owned housing estates across North Ayrshire by addressing low demand stock, antisocial behaviour, external appearance, parking provision, road and footpath condition, fencing, landscaping, and general grounds maintenance issues. The Regeneration Team will acquire properties identified in the EBRP for the purposes of:

- Demolition
- Refurbishment

- Purchasing four-in-a-block flats where this would result in the Council's majority ownership in the block

The SHIP 2026 to 2031 includes for the provision of funding for **249** units to assist the delivery of Housing's Estate Based Regeneration Programme. This investment programme aims to provide new homes to replace any stock which requires to be demolished or reconfigured as part of the EBRP. As of 1 April 2026, a total of 17 properties have been acquired under the EBRP across North Ayrshire in the areas of Ardrossan, Stevenston, Saltcoats, Irvine, and Kilwinning.

Void and Acquisition Fund

The Homelessness Prevention and Strategy Group, co-chaired by Scottish Ministers and the Convention of Scottish Local Authorities (COSLA), established the Temporary Accommodation Task and Finish Group to advise on the short-term measures needed to address the increasing use of temporary accommodation. Thereafter, the Scottish Government agreed to invest at least £60 million through the Affordable Housing Supply Programme (AHSP) in 2023 to 2024 to support a National Acquisition Programme.

Building on the National Acquisition Programme, the Scottish Government announced in April 2024 that £80 million would be added to the Affordable Housing Supply Programme over 2024 to 2025 (£40 million) and 2025 to 2026 (£40 million). Resultantly, in September 2024, the Scottish Government increased North Ayrshire Council's 2024 to 2025 Resource Planning Assumption. This uplift was to be directed towards:

- Acquisitions to help address temporary accommodation pressures, **or**
- To bring long term voids back into use.

Acquisitions were to be existing properties **or** new build properties off the shelf but were required to be a permanent structure and available in perpetuity. In line with the guidance, any homes purchased using this funding were allocated in line with the legal framework for allocations and in accordance with North Ayrshire Council's Allocation Policy. In September 2025, the Scottish Government published its Housing Emergency Action Plan, which led to funding for the targeted voids and acquisition fund increasing further. In 2024/25, one property was bought using this fund and in 2025/26, four properties were bought using this fund.

For more information, [further detail can be found on the Scottish Government website](#).

There is no specific funding for acquisitions announced for 2026/27 and beyond; this recognises Scottish Government's commitment to providing flexibility to local authorities to determine their appropriate priorities between new builds and second-hand acquisitions. If any such fund becomes available, North Ayrshire Council will engage with the Scottish Government and stakeholders to make the most effective use of any funding that may become available for North Ayrshire.

3. Further Information

Budget

The Senior Manager (Housing Strategy & Development) is responsible for the Housing Revenue Account Capital Budget to finance the purchase of private properties. The Team Manager (Affordable Housing and Regeneration) will maintain a budget monitor for each funding stream.

Resources

This strategy will be supported and implemented by staff from Housing Services, Building Services, Property Management & Investment, Legal Services, and Finance.

Equal Opportunities

The provision of new social housing, including through housing acquisitions, will have a positive impact on those who require specialist accommodation, older people, those who are homeless, or at risk of homelessness, and those for whom purchasing a home is not an affordable option. The benefits of new build housing in relation to health, wellbeing, and educational attainment are well documented. New housing will also support our island communities and their economies. A reduction in new build completions will have a negative impact on these groups.

Review

This strategy will be reviewed on an annual basis in line with the Strategic Housing Investment Plan, or on such a basis as is required to ensure the accuracy of all criteria and funding information.

Comments and views about any aspect of this document are welcomed. We also take the opportunity to encourage local people to become involved in the planning and delivery of housing solutions. To get in touch, please contact:

Local Housing Strategy
North Ayrshire Council
Housing & Public Protection
FREEPOST SCO2742
Irvine
KA12 8BRT:

Developmentandstrategy@north-ayrshire.gov.uk

This document is available in other formats such as audio tape, CD, Braille, large print, and other languages on request.



North Ayrshire Council

Equality & Children's Rights Impact Assessment (Screening Form)

Please Note: Before you begin, is this version the most up to date? You can download the most recent version on [Connects](#). Screenings and ECRIAs should be included with relevant Committee Reports and may be published on our website.

This screening form encompasses key pieces of legislation which the Council needs to assess its activities against. This form should assist in deciding whether a full impact assessment is required.

- The Public Sector Equality Duty requires that we demonstrate that we are making decisions in a fair, transparent and accountable way. The Council must show that it has considered the needs and rights of people with protected characteristics.
- Where decisions affect young people, we must consider the 'Rights of the Child', under the United Nations Convention on the Rights of the Child (UNCRC).
- We must consider the Socio-Economic Impact under the Fairer Scotland Duty.
- We need to consider whether any of our Islands may be impacted differently from the mainland under the Island's Act.
- We also need to consider whether 'consumers' of our Services will be impacted under the Consumer Duty.

The various duties require the Council to assess the 'impact' of proposals thoroughly before any decisions are taken. This should be proportionate to the decision that is being made and should be carried out as early as possible in the process. It can then be repeated as the policy/proposal is progressed. Further Guidance on carrying out an impact assessment can be found in our Equalities pages on [Connects](#).

1. Proposal

Title: Housing Acquisition Strategy

Budget reference number and heading if appropriate (or not applicable):

n/a

Amount (£) of saving if appropriate (or not applicable):

n/a

Service: Housing and Communities

Lead officer: Fiona Ellis

List of participants in the assessment: n/a

Date completed: 13/04/2026

2. What are the main aims of the proposal?

The aim of this strategy is to increase the availability of permanent homes to meet the affordable housing need and demand in North Ayrshire.

The proposed North Ayrshire Housing Acquisition Strategy will support the following Local Housing Strategy (LHS) actions:

- Deliver 1,666 new units of social housing
- Consider opportunities to provide homes in and around our town centres
- Support the Scottish Government's target to deliver 110,000 new affordable homes by 2032 by delivering the projects set out within the Strategic Housing Investment Plan
- Increase the social housing supply by buying back former social housing
- Bring empty homes back into use through the buyback scheme
- Ensure that the Strategic Housing Investment Plan addresses current and future demographic needs.

The Housing Acquisition Strategy will contribute to the Strategic Housing Investment Plan (SHIP), helping to achieve the Council Plan priorities and strategic aims by:

- Through our housebuilding programme and wider housing investment, providing homes for life that meet the needs of our residents
- Increasing the number of homes in the area through a mix of private and social developments and bringing empty buildings back in to use
- Ensuring our places and spaces where we live, work and visit are well maintained and accessible
- Reducing the carbon footprint of our estate through rationalisation utilising a locality-based approach and taking a fabric first and low carbon energy generation approach to homes and buildings

3. What data, research or other evidence was used for this screening?

The function of buy backs/acquisitions has been ongoing for a number of years and included as part of the Local Housing Strategy (LHS). The only change is the creation of a standalone strategy.

4. Screening questions

Does the proposal affect service users, employees or the wider community – particularly services that are known to be important to protected groups?

Please delete whichever statement is **not** applicable from the text below:

Yes, the proposal does affect service users, employees or the wider community and specifically to services that are known to being important to particular protected groups.

Is it a major proposal, significantly affecting how services are delivered or how other organisations operate?

Please delete whichever statement is **not** applicable from the text below:

No, it is not a major proposal, significantly affecting how services are delivered or how other organisations operate.

Does it relate to an area where there are known inequalities or has significant potential for reducing inequalities or improving outcomes?

Please delete whichever statement is **not** applicable from the text below:

Yes, it does relate to an area where there are known inequalities or has significant potential for reducing inequalities or improving outcomes.

5. Impact

Are there any impacts on the following groups?

Age (young/old people); Disability (physical and learning disabilities); Gender Re-assignment; Pregnancy and Maternity; Race and Ethnic Origin; Religion or Belief; Sex; Sexual Orientation; Marriage and Civil Partnership; Care Experienced; Fairer Scotland Duty; Human Rights; Other (Homelessness, rural, carers, part-time workers, etc)

Yes – The provision of new social housing, has a positive impact on those who require specialist accommodation, older people, those who are homeless, or at risk of homelessness, and those for whom purchasing a home is not an affordable option. The benefits of new build housing in relation to health, wellbeing, and educational attainment are well documented. New housing also supports our island communities and their economies.

If yes or unsure, you should consider carrying out a full impact assessment.

[Click or tap here to enter text.](#)

6. The Fairer Scotland Duty – (reducing the socio-economic impact of our policies, strategies and budget decisions)

Does the proposal have any negative (or potential) positive impacts that need to be explored in more detail? (Please provide a brief summary)

The Housing Acquisition Strategy has a positive impact by aiming to increase the availability of permanent homes to meet the affordable housing need and demand in North Ayrshire.

Low income/poverty – the Housing Acquisition Strategy does not include any proposals to assist people who cannot afford to maintain regular payments such as bills, food, and clothing. However, any person that benefited from a tenancy in a home that was purchased under the scheme would have access to assistance / support as a social housing tenant.

Low/no wealth - The Housing Acquisition Strategy has the potential to have positive impacts on people who have low incomes and low wealth, e.g., through provision of increased volume of good quality affordable homes.

Material deprivation – Through increased social/affordable housing stock, we would be able to help more of our residents affected by material deprivation through an increased number of good quality, affordable homes.

7. Children's Rights (UNCRC)

Does the proposal have any impact in relation to the UNCRC articles for Children's Rights?

Yes – the Housing Acquisitions Strategy would have a positive impact on Article 27 whereby more children would have access to safe and well-maintained housing through an increase in the availability of permanent homes to meet the affordable housing need and demand in North Ayrshire.

8. Island Proofing

Are there any special considerations for the island communities within North Ayrshire?

Whilst the strategy covers the whole of North Ayrshire, it is fully recognised that delivering homes on islands can be more complex and expensive than on the mainland. Whilst the strategy itself doesn't specify any special considerations for our island communities, there is a focus on them through the working process. NAC Housing services work closely with the Registered Social Landlords (RSLs) on our islands and provide support where required. This can include supporting applications to the Scottish Government for additional funding to help the RSL make a housing acquisition where property prices are higher than they would be on the mainland.

9. Consumer Duty

Is your proposal a decision that will impact on consumers? (The definition of consumer is 'an individual or a small business that purchases, uses or receives goods or services in Scotland, that are supplied either by a business or a public body'. Please see [What is the Consumer Duty](#) for more details)

Yes - Acquiring housing and bringing it up to the standards required helps to improve overall housing condition, increases social/affordable housing stock and helps to bridge some of the gap between supply and demand in relation to new build programmes. The acquisition of housing can further assist our island and rural communities through additional provision of affordable housing for e.g. key workers in areas where there is identified need. Housing acquisitions are also usually quicker to complete sales on and for a lower cost than that of new build housing. This in turn means that through property acquisitions our consumers e.g. those on the Common Housing Register, will be positively impacted through increased stock/in turn improving chances of getting a new affordable home.

10. Have any cross-cutting impacts been identified from other Council Services or Partner Agencies (such as discrimination across multiple groups or accumulated effects of multiple proposals on a single group)?

no

11. Has there been any engagement or consultation on the proposal with any groups, services or partner organisations that could help inform the impact assessment?

n/a

12. What are the monitoring and review arrangements?

This strategy will be reviewed on an annual basis in line with the Strategic Housing Investment Plan, or on such a basis as is required to ensure the accuracy of all criteria and funding information.

13. Considering this Equality Screening in its entirety, what is your recommended next step? (Please explain your decision.)

Screening Only no further assessment is required. (Your explanation must include how this decision will be monitored and reviewed as the policy / decision is implemented.)

No further assessment required. This strategy will be reviewed on an annual basis in line with the Strategic Housing Investment Plan, or on such a basis as is required to ensure the accuracy of all criteria and funding information.

14. Authorisation

Policy Lead/Manager: Click or tap here to enter text.

Date: Click or tap to enter a date.

Head of Service: Click or tap here to enter text.

Date: Click or tap to enter a date.