



Midlothian Council Strategic Housing Investment Plan 2027/28 – 2031/32



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Front page photographs

Top: Completed homes by Midlothian Council in Morris Road, Easthouses

Bottom: Completed homes by Melville Housing Association in Mayfield

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1 Introduction and Strategic Links

The Strategic Housing Investment Plan (SHIP) is the key document for identifying strategic housing projects that will contribute to meeting the Government's 110,000 affordable housing target. This document is updated annually to present up to date information on affordable housing investment plans.

The SHIP provides an opportunity for the Council to:

- Set out investment priorities for affordable housing and identifies how these will be delivered
- Identify the resources required to deliver these priorities; and
- Involve key partners in the delivery of new affordable housing.

The SHIP will continue to inform the allocation of resources from the Scottish Government's Affordable Housing Investment Programme, which primarily supports the delivery of affordable housing via the Council and Registered Social Landlords. In addition, other funding streams that support investment in affordable housing have also been evaluated.

Housing to 2040

In March 2021, the Scottish Government published its first long-term housing strategy 'Housing to 2040' which set an ambition to deliver a further 110,000 affordable homes by 2032, with at least 70% of these for social rent. Meeting this target is ambitious and will require significant investment by the Scottish Government, Local Authorities and Registered Social Landlords and a step change in the pace of housebuilding in order that it is achieved. The delivery of more affordable housing remains a high priority for Midlothian Council, as reflected by our ongoing and ambitious development programme.

Local Housing Strategy

The purpose of Midlothian's Strategic Housing Investment Plan (SHIP) is to set out strategic investment priorities for affordable housing over a five-year period to achieve the outcomes set out in the Local Housing Strategy (LHS). The SHIP priorities are clearly aligned with the LHS Outcomes Action Plan 2026/27 – 2030/31 which can be accessed here:

[Housing strategy documents | Local Housing Strategy 2026/27 - 2030/31](#)

Rapid Rehousing Transition Plan

The strategic housing priorities of the SHIP are aligned and consistent with the priorities and outcomes within the Rapid Rehousing Transition Plan and the annual updates to the document. The latest Rapid Rehousing Transition Plan can be found here:

[Rapid Rehousing Transition Plans | \(midlothian.gov.uk\)](#)

Local Child Poverty Action Report

The latest report¹, published in November 2025, notes that 25% of children in Midlothian are living in relative poverty (after housing costs). A key driver for reducing the level of poverty is reducing the cost of living for families. The Strategic Housing Investment Plan will continue to support this by:

- Increasing the total number of affordable homes in Midlothian. For many households this will result in significantly reduced rental payments and an improved quality of life, for example, by alleviating overcrowding in a household and providing a home which costs less to heat.
- The Open Market Purchase Scheme in 26/27 will focus on properties for larger families who require 3+ bedrooms
- Full alignment with the Midlothian Local Housing Strategy outcome action plan which includes several actions to reduce poverty

The SHIP is aligned with the strategic housing priorities of the Midlothian Local Child Poverty Action Report and the Rapid Rehousing Transition Plan which aims to:

- Prioritise access to tenancy support for tenants and housing applicants with children who are living in, or at risk of poverty
- Reduce the number of households with children in temporary accommodation.

2 Profile of Midlothian

Housing Market Areas (HMAs)

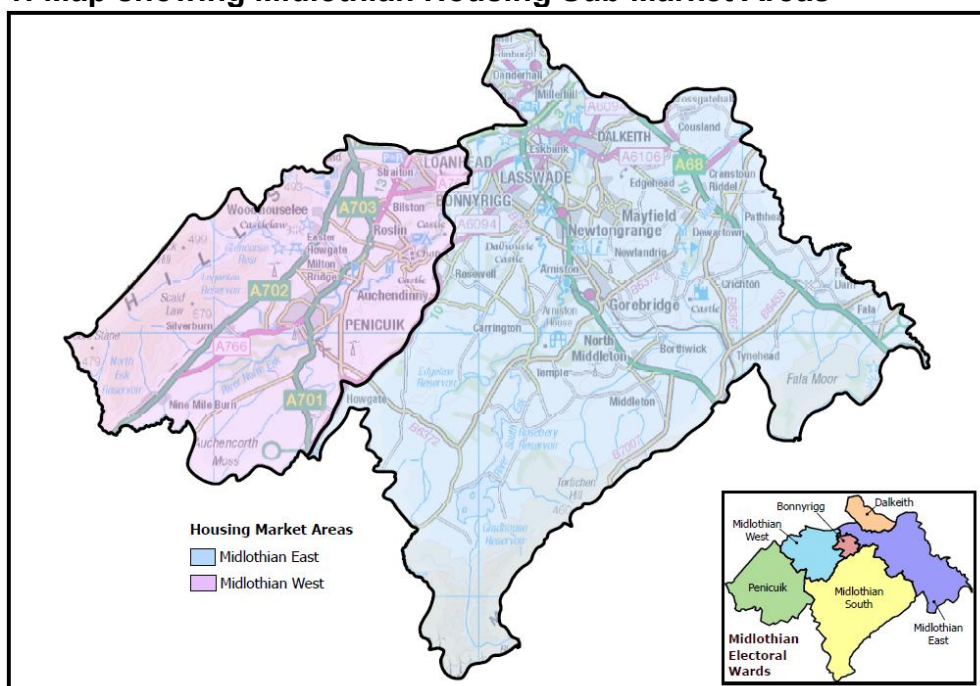
Midlothian is situated within the Edinburgh and South-East of Scotland City Region area and is therefore influenced by the wider region in terms of where households choose to live and work. The table below shows the two HMAs along with their corresponding towns and villages, while the map shows the geographical spread of the HMAs. The Midlothian West (A) HMA is denoted in purple while the Midlothian East (B) HMA is denoted in blue colour.

Table 2.1: Main Settlements in Housing Sub Market Areas

Housing Sub Market Area	Main Settlements
Midlothian West (A)	Penicuik, Loanhead, Bilston, Roslin, Straiton, Auchendinny
Midlothian East (B)	Dalkeith, Bonnyrigg, Gorebridge, Rosewell, Mayfield, Easthouses, Pathhead, Newtongrange, Danderhall/Shawfair

¹ [Child Poverty Action Reports](#)

Figure 1: Map showing Midlothian Housing Sub Market Areas



The Housing Market Areas are the core development areas in Midlothian which concentrates new development in Midlothian on:

- The A701 Corridor
- The A7/A68/ Borders Rail Corridor
- Shawfair

Most of the affordable housing units to be delivered are in the Midlothian East area, largely due to the population, and therefore housing need being greater in this housing market area. The Danderhall/Shawfair/Millerhill area continues to see a significant level of new development with an allocation of land for over 4,000 houses and a town centre including retail and school provision. The initial new sites for development have been completed with further sites under construction.

Housing Tenure in Midlothian

The most common housing tenure in Midlothian is owner occupied housing (65%) followed by social rented housing by the council (17%), privately rented homes (9%) and housing associations (8%)².

Social Housing Demand

An analysis of social housing in Midlothian shows:

- There are 7,472 Council homes in Midlothian. The majority of stock has two bedrooms (4,042 homes), followed by properties with three bedrooms (1,991 homes). There are fewer properties with one bedroom (1082 homes) and 4 or more bedrooms (357 homes).

² [Housing statistics: Stock by tenure - gov.scot](https://gov.scot/housing-statistics/stock-by-tenure)

- There is less demand for Midlothian Council homes with three and four bedrooms. One and two bedroom properties are most in demand from those on the housing list (25% and 57% accordingly) whilst only 18% of applicants require 3 and 4 bed homes (13% and 5% accordingly)³.
- There are currently 3,646 RSL properties in Midlothian. Table 2.2 below, shows how many properties each landlord has.

Table 2.2: Number of Registered Social Landlord (RSL) properties in Midlothian⁴

Registered Social Landlord (RSL)	Number of properties
Melville Housing Association	2071
Places for People Housing Association	1100
Wheatley Homes East Housing Association	242
Bield Housing Association	116
Trust Housing Association	35
Viewpoint Housing Association	33
Blackwood Housing Association	23
Link Housing Association	20
Ark Housing Association	6
Total	3646

³ Midlothian Council Pressure Analysis 2025/26

⁴ Scottish Housing Regulator June 2026

Figure 2 below illustrates the low demand for larger family homes in Midlothian; just 5% of waiting list applicants require a property with four or more bedrooms. Midlothian Council recognises the recommendations within the Scottish Government's 'Best Start, Bright Futures: tackling child poverty delivery plan 2022 to 2026'⁵ which states that 'we will place the prioritisation of tackling child poverty at the heart of the Affordable Housing Supply Programme through further strengthening our housing planning processes to strengthen the focus on housing needs by size and location to ensure that larger family homes are delivered where they are required, including through the targeted purchase of appropriate 'off the shelf' properties'. Midlothian Council will continue to deliver new homes which focus on the housing needs of waiting list applicants by size and location. The Open Market Purchase Scheme also targets homes of a particular size and location when required.

Figure 2: Waiting list demand by bedroom size

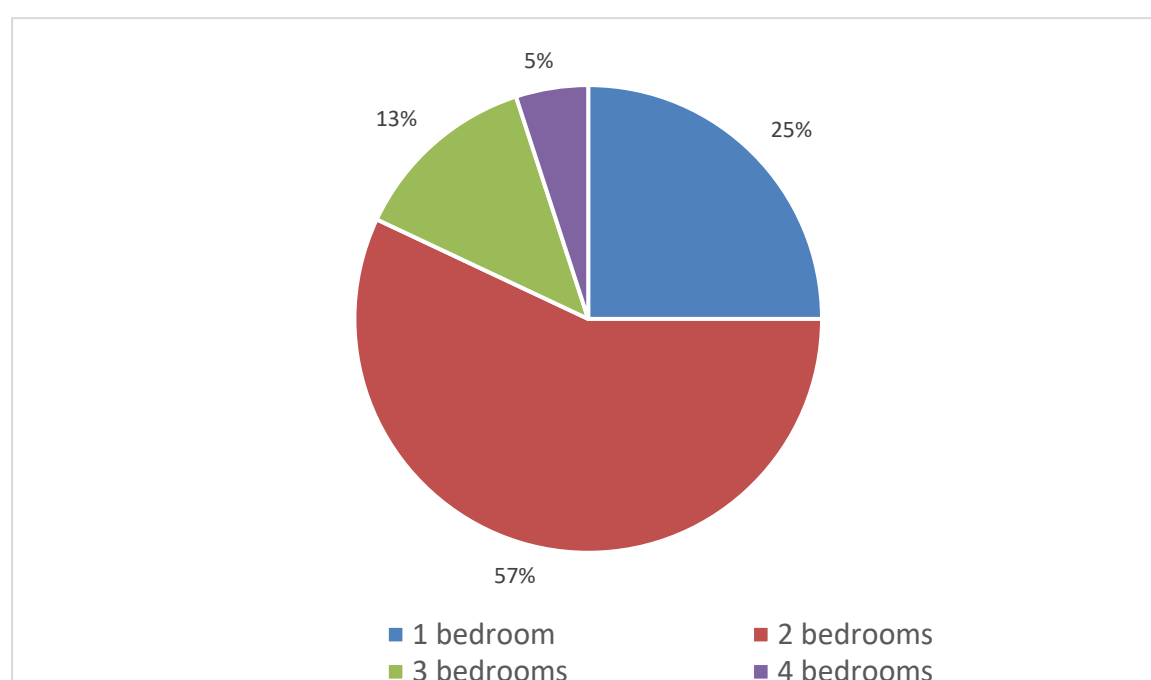


Figure 3 below, shows the number of Midlothian Council lets in recent years. It shows that between 2015/16 and 2024/25 allocations increased by 102% due to changes to the Housing Allocation Policy, new build completions and the Open Market Purchase Scheme. In 2025/26 the number of lets fell to 497 due to completion delays for some new build sites. Whilst tenancy turnover remains low, it is expected that the annual number of lets will increase in future years as a result of the new build programme.

⁵ [Executive Summary - Best Start, Bright Futures: tackling child poverty delivery plan 2022 to 2026 - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/best-start-bright-futures/tackling-child-poverty-delivery-plan-2022-to-2026/executive-summary/pages/10/)

Figure 3: Number of Midlothian Council Lets

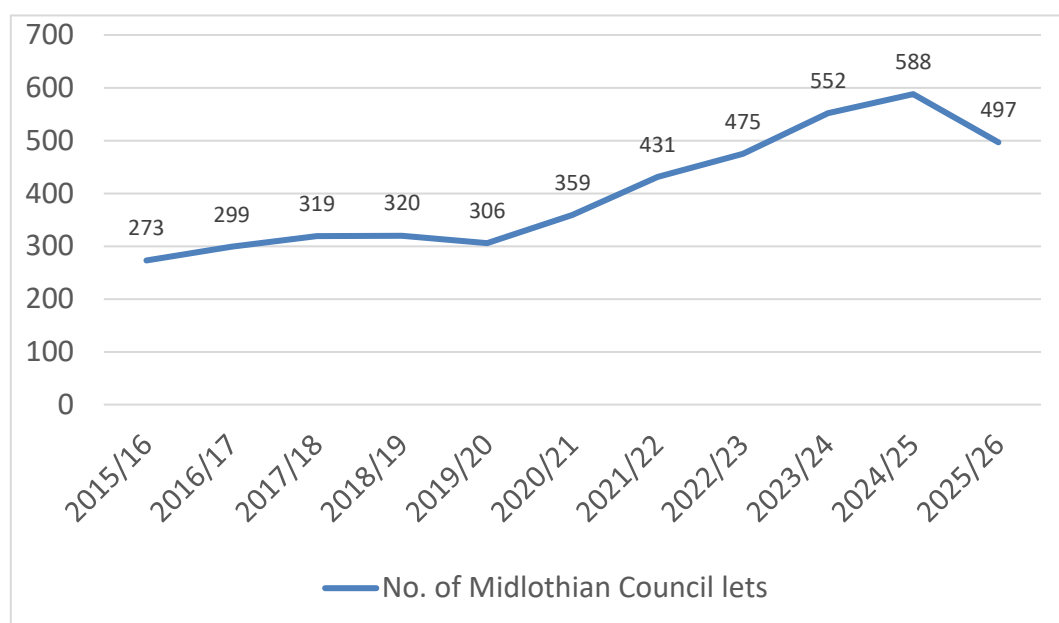


Figure 4 shows that the number of households on Midlothian Council waiting lists increased by 66% between 2021 and 2024, reduced by 14% between 2024 and 2025 and then increased again by 11% in 2026. The number of households currently on the list is attributable to several nationwide economic factors as well as increased local awareness of Midlothian Council's new build programme.

Figure 4: Number of Households on Midlothian Council Housing List 2018 - 2026

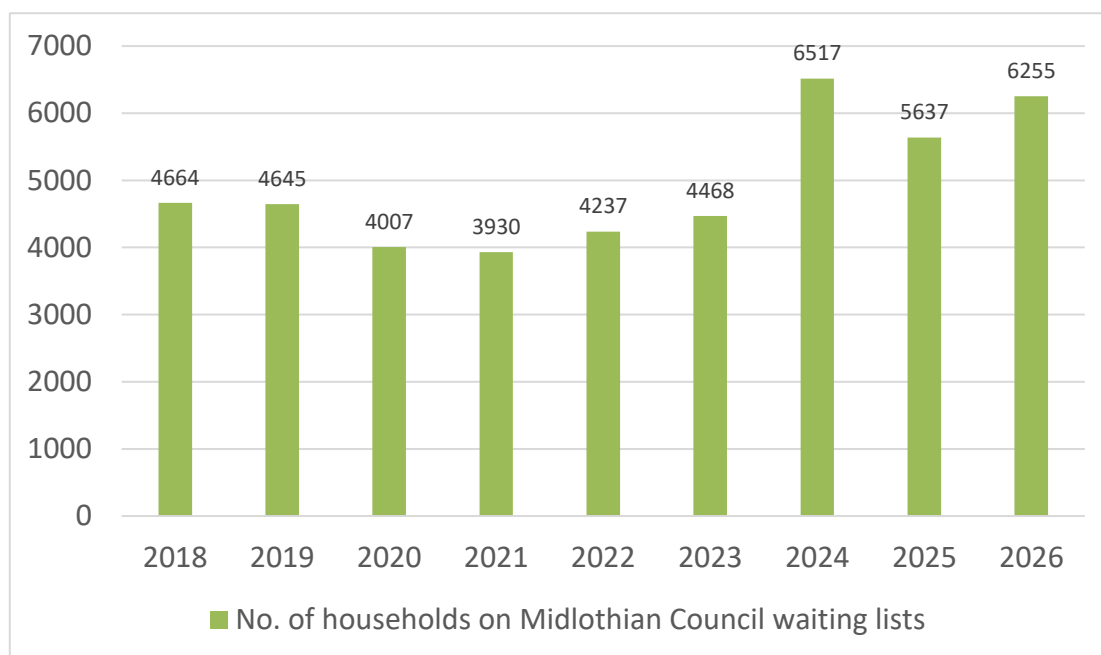
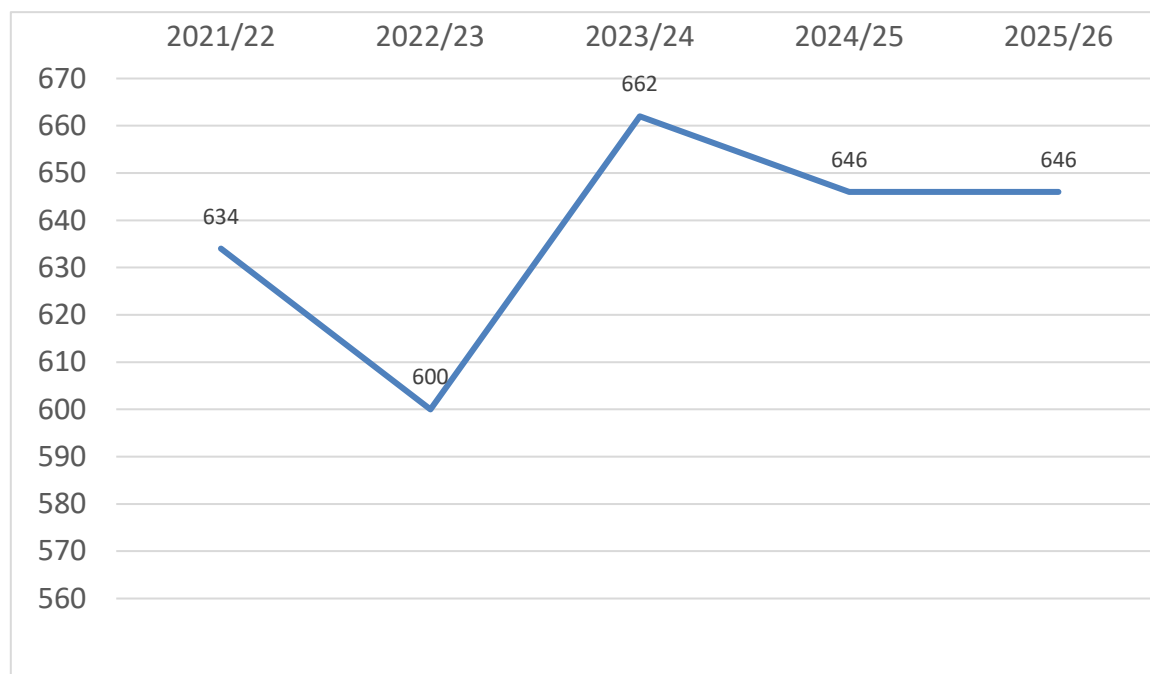


Figure 5 below shows the number of homeless applicants on the waiting list since 2021/22. In 2024/25 and 2025/26 there were 646 homeless applications on the waiting

list which was a slight decline from the 662 applications in 2023/24. The number of households experiencing homelessness is synonymous with the nationwide housing affordability and cost of living crises.

Figure 5: Number of Homeless Applications by year



Affordable Housing Development in Midlothian

Table 2.3 shows the level of investment in new affordable homes in Midlothian since 2006 (when the Council began building new homes again). It shows that 1,805 Council homes have been built, and a total of 2,549 Council and RSL affordable units have been built overall. It should be noted that these figures report completions by calendar year up to December 2025 and don't include open market purchases or shared equity purchases which have been recorded separately.

Table 2.3: New Affordable Housing in Midlothian since 2006⁶

Year of completion	No. of completed Council units (Social Rent only)	No. of completed RSL units (Social Rent and Mid Market Rent)
2006	0	19
2007	28	12
2008	172	42
2009	237	10
2010	88	20
2011	160	33
2012	170	121
2013	76	6
2014	0	20
2015	48	0
2016	41	28
2017	87	0
2018	0	103
2019	10	39
2020	31	0
2021	90	48
2022	122	0
2023	243	149
2024	111	25
2025	91	69
Total	1805	744

Open Market Purchases

Midlothian Council has an Open Market Purchase Scheme whereby ex-council properties are purchased and returned to housing stock, helping to meet immediate housing requirements. Table 2.4 below details the number of Open Market Purchases carried out in recent years.

Table 2.4: Number of Open Market Purchases⁷

Financial year	No. of Open Market Purchases
2017/18	7
2018/19	13
2019/20	42
2020/21	14
2021/22	22
2022/23	21
2023/24	26
2024/25	7
2025/26	10
Total	162

⁶ [Housing statistics quarterly update: new housebuilding and affordable housing supply - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/housing-statistics-quarterly-update/new-housebuilding-and-affordable-housing-supply/pages/11.aspx)

⁷ Midlothian Council Housing Strategy and Performance statistics

Open Market Shared Equity

A number of Midlothian residents have been able to purchase affordable homes using the Scottish Government's Open Market Shared Equity Scheme (OMSE) whereby purchasers pay for the biggest share of a property, and the Scottish Government hold the remaining share under a shared equity agreement. Table 2.5 below shows the number of successful home purchases in Midlothian using the Open Market Shared Equity Scheme (and predecessor schemes which operated similarly).

Table 2.5: No. of OMSE home purchases in Midlothian⁸

Financial Year	No. of OMSE home purchases
2006/07	45
2007/08	62
2008/09	8
2009/10	41
2010/11	28
2011/12	3
2012/13	13
2013/14	42
2014/15	53
2015/16	93
2016/17	126
2017/18	104
2018/19	72
2019/20	16
2020/21	13
2021/22	15
2022/23	27
2023/24	36
2024/25	4
2025/26	6
Total	780

Mid-Market Rent (MMR)

Mid-market rent (MMR) is a type of affordable housing with rents being lower than in the private market, but higher than in the social housing sector. MMR aims to help households on modest incomes, who have difficulty accessing social rented housing, buying their own home, or renting privately. Mid-market rent properties are delivered by housing associations and local authorities through arm's length vehicles and some private developers.

MMR is aimed at households who have a consistent income and have a local connection. MMR tenancies are let under a Private Residential Tenancy Agreement.

⁸ Scottish Government More Homes Division

Midlothian's Mixed Tenure Strategy was approved by Council in 2024 and includes three MMR action points:

- Deliver Mid-Market Rent (MMR) units within Midlothian Council developments, initially through partnership with RSL. This should only be done where the RSL partner has an allocation policy that aligns with prioritisation of Midlothian residents.
- Continue to explore potential for establishment of Arm's Length External Organisation, if resources allow, for directly delivered MMR homes by Midlothian Council.
- Agree development of a business case by Scottish Futures Trust (SFT), the Scottish Government's Infrastructure agency, on advantage of leveraging in institutional investment for delivery of MMR by Midlothian Council via a potential lease-based model.

Means of delivering MMR in the Council's plans for the redevelopment of Dalkeith Town Centre have been incorporated into the Outline Business Case under development. In addition, Midlothian Council has set up workshops on a regional approach to MMR delivery working with City Deal partners on this initiative.

This SHIP includes details of MMR projects currently under development by RSLs in Midlothian.

3 Partnership Working

Partnership working is crucial to the delivery of high-quality housing and housing related services across all tenures in Midlothian. As part of the development of this SHIP, Council Officers have engaged and consulted with all delivery partners on their proposals and priority projects.

In order to identify suitable investment priorities council officers have worked with the Scottish Government, Housing Associations, tenants groups, private developers and colleagues in the planning, finance, estates and construction teams to determine the level of housing need in the region, the level of demand for different tenures of affordable housing and the mix of suitable house sizes and types in order to agree a five year programme of development, informed by the current housing needs and demand assessment (HNDA) and the National Planning Framework 4 (NPF4).

The development priorities in the SHIP will be monitored in several ways including:

- Monitoring and reviewing of the actions in the Local Housing Strategy
- Annual assessment of the Council's Housing Supply Targets
- Annual assessment of RSLs' housing delivery
- Monitoring of housing need and demand.
- Reports and returns submitted to the Scottish Government

SHIP consultation methods are cyclical throughout the year and include:

- Quarterly Local Housing Strategy Forum meetings with RSLs, Shelter, the Scottish Government and council stakeholders from Environmental Health, Housing and Planning.

- Quarterly More Homes Division RSL liaison meetings
- Attendance at community events/open days/tenant meetings
- Representation at City Region Deal meetings
- Representation at Health and Social Care meetings

Health and Social Care

Housing providers in Midlothian work collaboratively with health and social care colleagues to ensure that housing provision in Midlothian can better meet the needs of households who may require specialist housing provision to be able to live independently. The types of outcomes that this will facilitate include:

- Increased specialist housing provision because of improved understanding of the future needs of the population, such as developing extra care housing which provides an alternative to living in a care home for some people.
- Increased number of wheelchair accessible housing
- Identification of the level of need for, and funding of, adaptations to ensure that people living in private sector housing and council housing can continue to live independently.
- Improving the health outcomes for homeless households, many of whom currently have poorer levels of physical health and mental health than the general population.
- Taking action to improve the energy efficiency of housing and reducing fuel poverty which would lessen the risk to a household's health and wellbeing.

More information is contained in the Midlothian Health and Social Care Partnership Strategic Plan 2025 - 2035, available here:

[Midlothian Integration Joint Board Strategic Plan 2025-2035 - Midlothian Health and Social Care Partnership](#)

Edinburgh and South East Scotland City Region Deal

The Edinburgh and South East Scotland City Region comprises the six local authorities of City of Edinburgh, Fife, East Lothian, Midlothian, Scottish Borders and West Lothian. Officers from these Councils collaborate with the UK and Scottish Governments respectively to deliver a transformational and inclusive city deal for the region which will attract investment of up to £1.5 billion over 15 years. This includes investment and collaboration on housing. Housing is included within the City Region Deal as it is recognised as being an area of pressure but also an opportunity for accelerated economic growth while reducing social exclusion.

Most Councils in the South East of Scotland face the same pressures when addressing housing need with the most recent housing need and demand assessment for the region estimating at least 67,000 new homes are required by 2030.

Key housing investment areas in Midlothian that are being supported through the City Region Deal include:

- Supporting a 10-year affordable housing programme across the region with Scottish Government grant funding.
- Supporting local authority borrowing and share financing risk of infrastructure delivery for key development sites.
- Provision of a £50 million housing infrastructure fund of predominantly private sector loans to be spent on projects that will unlock housing in strategic development sites across the region.
- Collaborating to develop innovative approaches which increase the use of offsite construction methods.
- Establishing a council-owned regional housing company to deliver mid-market and private rented sector housing (City of Edinburgh Council's Edinburgh Living).

Methods of Construction

The SHIP explicitly details the deployment of varied construction methods—including open panel timber frame, closed or partially closed panel timber frame, modular systems, and projects currently categorised as not yet determined—to accelerate the delivery of local affordable housing priorities. As part of this strategy, the Council is piloting modular construction for the Newtongrange housing project for 23 homes, specifically targeting a reduction in overall construction time and minimising disruption to the surrounding local residential area. To maximise efficiency and scalability across all these construction typologies, Midlothian Council actively facilitates strategic collaboration focused on design and mass customisation to standardise high-quality housing archetypes, and joint procurement strategies that aggregate demand, secure supply chains, and drive cost-efficiencies for all construction methodologies.

Town Centre Regeneration

The Town Centre First Principle was agreed by the Scottish Government and the Convention of Scottish Local Authorities in July 2014 and asked that government, local authorities, the wider public sector, businesses and communities put the health of town centres at the heart of decision making. It seeks to deliver the best local outcomes, align policies, and target available resources to prioritise town centre sites, encouraging vibrancy, equality and diversity.

In response to the COVID-19 pandemic and other pressures being experienced by town centres, a New Future for Scotland's Town Centre was published in February 2021 by the Scottish Government. This document and NPF4 support town centre living (TCL) and recognise that the development of homes in town centres is critical to achieving sustainable places.

Town Centre Living requires a collaborative approach which strengthens the long-term plan for each town centre. Work is underway by Midlothian Council and partner organisations to regenerate Dalkeith⁹ and Newtongrange¹⁰ town centres to provide

⁹ [Have your say: Dalkeith Town Centre Regeneration | Creating a fresh vision for Dalkeith town centre | Midlothian Council](#)

¹⁰ [Newtongrange and Stobhill and Lady Victoria | Masterplans | Midlothian Council](#)

more and better housing, enhance their role as 20-minute neighbourhoods and allow greener buildings and town centres to become net zero by 2030. Midlothian Council is current engaging with Town Centre Living Partnership to assist in the delivery of Dalkeith Town Centre regeneration.

4 Investment Priorities and Resources

In order for the SHIP to deliver strategic investment priorities for affordable housing in Midlothian, the Council has engaged with RSLs and relevant delivery partners in setting out Midlothian's investment priorities for affordable housing. To ensure that available resources are prioritised in delivering affordable housing, each project is scored against a set of criteria: Housing Need; Land Availability; Ability to Start on Site; Constraints; Equalities Needs and Environmental Impact, as shown in the tables below. **In total, a project can be awarded a maximum score of 30 points and a score of less than 18 indicates a 'low priority project', 18-22, 'a medium priority project' and over 22, a 'high priority project'.**

Table 4.1: Project Prioritisation Scoring

Criteria	Explanation	Score
Area Housing Need	Housing need rankings are based on a waiting list demand study. 1 would indicate no housing need in an area, whilst 5 indicates the highest level of need.	1-5
Land Availability	Sites ranked most highly are those owned by the Council or RSL. Also ranked highly are sites with Planning Permission in place. Sites owned by a private developer should not be ranked as highly as those owned by the LA or RSL e.g. a site owned by the LA will full planning permission would score 5	1-5
Ability to Start on Site	A site with a high score indicates that the work could start on site once funding was approved. A project would only score 5 if all permissions are in place and the site has been acquired e.g. the site could start immediately once funding is approved	1-5
Constraints	Issues such as Section 75 requirements that have yet to be resolved would be given a lower score. Infrastructure constraints should be included. A site should only score full marks if it is fully unconstrained.	1-5
Equalities Needs	All sites will score at least a good rating (3) due to Housing for Varying Needs. Additional points would be awarded for specialist provision housing. Three is the minimum score, sites should only be scored higher if they include 'specialist housing provision' units. Sites which include 'specialist housing provision' units enable the LA to meet the Wheelchair Accessible Housing Targets. These sites will be monitored to ensure their inclusion in the Midlothian Integration Joint Board Strategic Plan Housing Contribution Statement	1-5

Criteria	Explanation	Score
Environmental Impact	All sites which have been allocated through the Midlothian Local Plan would not be considered as having a negative environmental impact. Use of renewable technology and building on Brownfield sites would score more points. Consideration should be given as to whether the units will be Passivhaus standard or whether the site will be brownfield or greenfield e.g. passivhaus units on a brownfield site should be scored a 5, units on greenfield sites should score less	1-5

Table 4.2: Area Project Prioritisation Score

Area	Points
Bonnyrigg, Lasswade, Poltonhall, Loanhead, Newtongrange, Danderhall, Shawfair, Dalkeith	5
Gorebridge, Mayfield, Easthouses, Penicuik	4
Small Settlements including Pathhead, Roslin, Rosewell, Bilston, Auchendinny, Temple, Carrington, North Middleton and Cousland	3

The sections below show both Council and RSL housing development priorities over the next five years. It should be noted that sites indicated are subject to change as some sites have not yet been approved by the developing organisation, received planning permission or land ownership has not been secured. More detail on each site is shown in Appendix 1.

Council Development Priorities

The table below sets out the priorities for proposed Council projects over the next five years. Key notes:

- Nine development projects are currently proposed by Midlothian Council over the next five years.
- Projects which are currently onsite and in receipt of government funding do not need to be prioritised.
- Following analysis, four of the nine proposed projects by Midlothian Council met the criteria required to be considered high priority whilst five are medium priorities. There are no projects assessed as be low priority.

The table below is a photo image and as such is not accessible to everyone. The original Midlothian Council Development Prioritisation table 2027/28 – 2031/32 (in excel format) can be found here:

[Housing strategy and performance | Midlothian Council](#)

Table 4.3: Council Housing Development Priorities

		Housing Need	Land Availability	Ability to Start on Site	Constraints	Equalities Needs	Environmental Impact	Total
2027/28	Shawfair, Old Craighall Road, plot AE (Bellway): P41836	5	3	4	4	3	3	22
	Auchendinny, Phase 2 (Bellway): P48309	3	5	5	5	3	3	24
	Open Market Purchases (MC)	5	5	5	5	3	5	28
	Lingerwood (Barratt): P41724	4	3	3	4	3	3	20
	Millerhill, Cocklerow Gardens (Robertsons)	5	3	4	4	3	3	22
2028/29	Mayfield, Blackcot Drive (MC)	4	4	3	3	3	3	20
	Auchendinny, Phase 3 (Bellway): P43810	3	5	5	5	3	3	24
	Rullion Road, Penicuik (MC): P46386	4	4	4	4	4	3	23
2029/30	None	0	0	0	0	0	0	0
2030/31	Mayfield, Bogwood Road (MC)	4	4	3	3	3	4	21
2031/32	None	0	0	0	0	0	0	0

RSL Development Priorities

The table below sets out the priorities for proposed RSL projects over the next five years. It should be noted that each RSL prioritised their proposed sites using Midlothian Council guidelines.

Key notes:

- | |
|--|
| <ul style="list-style-type: none">• 21 development projects are proposed by RSLs over the next five years. |
|--|
- Some of these projects contain several phases of development, each having its own prioritisation and SHIP entry.
 - Projects already in receipt of government funding do not need to be prioritised.
 - Twelve of the projects were assessed as being high priority while nine scored as medium priority. No projects scored as a low priority.
 - Six RSLs have indicated their plans to develop during this period including:
 - Places for People (8 projects)
 - Melville Housing Association (3 projects)
 - Wheatley Homes East (5 projects)
 - Link Housing Association (1 project)
 - Viewpoint Housing Association (1 project)
 - Lar Housing Trust (3 projects)

The table below is a photo image and as such is not accessible to everyone. The original Midlothian Council Development Prioritisation table 2027/28 – 2031/32 (in excel format) can be found here:

[Housing strategy and performance | Midlothian Council](#)

Table 4.4: RSL Housing Development Priorities

		Housing Need	Land Availability	Ability to Start on Site	Constraints	Equalities Needs	Environmental Impact	Total
2027/28- Projects	Melville - Bilston 3b (TW)	3	4	5	5	3	4	24
	Melville - Bannock Wood, Bonnyrigg Ph1 (TW)	5	4	4	4	3	4	24
	PFP - Shawfair Town Centre North Bellway Plots-E2 - SR	5	3	3	4	3	4	22
	PFP - Shawfair Town Centre North Bellway Plots-E2 - MMR	5	3	3	4	3	4	22
	PFP - Cauldcoats Phase 1 - SR	5	4	3	4	4	4	24
	PFP - Cauldcoats Phase 1 - MMR	5	4	3	4	4	4	24
	Lar- Wester Cowden-MMR	5	5	4	4	4	4	26
	Lar- The Brae, Auchendinny MMR	3	4	3	3	4	4	21
	WHE - Shawfair Woolmet 2 Ph2	5	4	3	4	3	4	23
	WHE - Millerhill R	5	4	3	4	3	4	23
	WHE - Dalhousie Ph 3	5	4	5	5	3	4	26
	WHE - Wellington School	5	3	2	5	5	4	24
	Link - Thornybank	5	2	2	2	3	4	18

2028/29 Projects	Melville - Bannock Wood, Bonnyrigg Ph 2 (TW)	5	4	4	4	3	4	24
	WHE - Millerhill B/C2	5	4	3	4	3	4	23
2029/30	Viewpoint - Glenesk, Dalkeith	5	5	3	3	5	4	25
	Lar- Fordel MMR	5	4	2	2	4	4	21
2030/31	PFP - Cauldcoats Phase 2 - SR	5	3	2	4	4	4	22
	PFP - Cauldcoats Phase 2 - MMR	5	3	2	4	4	4	22
2031/32	PFP - Cauldcoats Phase 3 - SR	5	3	2	4	4	4	22
	PFP - Cauldcoats Phase 3 - MMR	5	3	2	4	4	4	22

Scottish Government Resource Planning Assumption Allocations for the Midlothian area (including RSL delivery) for four years have been confirmed and are shown in the table below.

Table 4.5: Midlothian Resource Planning Assumption Allocations 2026/27 – 2029/30

2026/27	£10,586,000
2027/28	£10,904,000
2028/29	£11,231,000
2029/30	£11,568,000
Total	£44,288,000

Midlothian Council sites not yet approved for Scottish Government funding have been carefully scheduled and cross referenced with phase 5/6 budgets and rent setting timelines. The prioritisation process will enable these sites to be considered for funding approval on release of future RPAs during regular Scottish Government liaison meetings.

Addressing Potential Development Constraints

Midlothian Council and developing partners are assured that the SHIP can be delivered given the actions and initiatives undertaken to date by the Council and its strategic partners to source suitable sites for development and access funding. However, several challenges need to be addressed by the Council and its partners in order that the pace of development can be continued.

These challenges include:

- The reduced Affordable Housing Supply Programme budget in 2024/25 resulted in developing landlords 'front funding' sites until further Scottish Government funding was available. This has led to a 'bottleneck' of sites requiring funding.
- In recent times, the construction industry in Scotland and across the UK has faced unprecedented adverse market conditions, resulting in significant increases in tender prices for a wide range of materials. While previous evidence suggested severe inflation spikes of 10–15% above standard forecasts, current data from the Building Cost Information Service (BCIS) indicates a stabilising but upward trend, with the All-In Tender Price Index (TPI) projected to increase by 3.2% year-on-year. While measures such as value engineering are helping to partially offset these pressures, there remains a risk that the capital budgets allocated for delivery of the New Social Housing programme may require uplift, with consequent implications for the overall funding strategy.
- In Midlothian, this position is further challenged by rising levels of private housebuilding, which generate more sites where a 25% affordable housing requirement must be met. In addition, evolving national policy and regulatory changes — including updated building standards and Scottish Government requirements on zero-emissions heating — continue to drive additional costs across projects. Ongoing construction price inflation compounds these pressures.
- Difficulty acquiring, designing and delivering affordable housing sites out with section 75 provision
- Managing landowner value expectations
- RSL uncertainty surrounding housing site allocation within Midlothian Local Development Plan 2
- Obtaining required planning approval.
- A diminishing number of Midlothian Council owned sites mean that many future sites will be controlled by a third party.
- Building and procurement constraints.
- Environmental and design issues.
- The commencement of affordable housing sites is dependent on developers' timescales and the economic conditions of the housing market.
- Unknown site ground conditions.
- The rural nature of some areas in Midlothian can mean that development is constrained in these areas, particularly in relation to available land for housing and the requirements for additional infrastructure prior to development commencement.

Ongoing activities to resolve these issues include:

- Housing Revenue Account financial planning in conjunction with Midlothian Council Rent Setting Strategy timescales.
- Rephasing delivery to align with funding availability.
- As per Midlothian Council's Mixed Tenure Strategy, alternative models of affordable housing will be considered to ensure units continue to be delivered while minimising subsidy requirements e.g. MMR, Golden Share.
- Exploring alternative opportunities including land acquisition.
- Managing developer expectations regarding timing and nature of affordable housing delivery.

Scottish Government Affordable Housing Supply Funding Required

The Strategic Housing Investment Plan details potential sites for 1,099 new affordable homes to be built between 2027/28 and 2031/32, of which:

- House types: 1,041 are general needs homes and 58 are specialist provision homes.
- Built form: 1,069 will be new build housing and 30 will be 'off the shelf purchases'
- Tenure type: 470 homes will be Midlothian Council housing and 629 will be social rented housing by an RSL of which 232 will be Mid-Market Rent (MMR)
- This reflects the fact that the affordable housing tenure with the highest demand is social rented housing.
- 178 units will be developed in sub-area A (Midlothian West)
- 891 units are to be developed in sub-area B (Midlothian East).

A total of £106.596 million of Scottish Government grant funding is required by the Council and RSLs to deliver the identified units over the next five years:

- The year which requires the most grant funding is 2028/29, with a requirement of £43.659 million.
- 470 of the units will be Council housing requiring £36.240 million grant funding.
- 629 of the units will be RSL housing requiring £70.356 million Government funding.
- The required level of grant funding to deliver this number of units greatly exceeds the stated level of funding available.
- The average cost of a Midlothian Council new build home is £288,000 with the average minimum Scottish Government benchmark grant of £91,000 per unit. This will leave a funding gap of 68% to be financed by the Housing Revenue Account. Council Officers will continue to discuss resource requirements with the Scottish Government to ensure that projects receive appropriate levels of grant funding.
- It is important to note that a project's inclusion within the SHIP is not a guarantee of Scottish Government funding.

Specialist Housing

The Strategic Housing Investment Plan includes sites which will deliver 58 specialist provision housing units. Different categories of specialist housing are planned including:

- Wheelchair accessible housing
- Amenity housing
- Properties with wet floor showers
- Specialist provision for older people

In March 2022 Midlothian Council carried out a resident survey prior to setting Wheelchair Accessible Housing Targets. Survey results have enabled the local authority and RSL partners to prioritise building 'specialist provision' housing in areas highlighted by respondents including Bonnyrigg, Dalkeith, and Gorebridge¹¹. The survey results also illustrated that certain housing characteristics should be prioritised:

- House types – bungalows and houses
- Tenure – owner occupancy and social housing (LA and RSL)
- Type – Midlothian Council specialist provision unit types are determined by community health specialists
- Size – two- and three-bedroom properties

Midlothian Council set Wheelchair Accessible Housing Targets of 20 per annum between 2022/23 and 2026/27. Fifty percent of these should be provided by the private sector.

The Midlothian Local Housing Strategy 2026/27 – 2030/31 contains an action to ensure that RSLs include a minimum percentage of wheelchair accessible homes in their annual SHIP returns:

'Housing Associations/RSLs to include a minimum of 5% wheelchair accessible homes in annual Strategic Housing Investment returns to Midlothian Council'.

Some RSLs have been unable to increase the number of wheelchair accessible housing units in this year's SHIP as planning permission for the sites has been granted with house types and sizes confirmed prior to SHIP submission. Midlothian Council officers will liaise with planning officers to implement an agreement where proposals submitted for section 75 sites must have an RSL partner's confirmation on mix, size and tenure before planners will accept an application.

Since August 2022 Midlothian Council has completed 93 wheelchair accessible properties as shown in table 4.6 below.

¹¹ [Housing strategy documents | Wheelchair Accessible Housing Targets 2022/23 - 2026/27 \(midlothian.gov.uk\)](https://midlothian.gov.uk/housing-strategy-documents/wheelchair-accessible-housing-targets-2022-23-2026-27)

Table 4.6: Midlothian Council wheelchair accessible homes completed since 2022

Location	No. of homes	House type
Normandy Drive, Dalkeith & Bonnet Drive, Mayfield	14	Wheelchair accessible houses
Normandy Court, Dalkeith & St Cuthbert's, Bonnyrigg	60	Amenity house – wheelchair accessible
Normandy Drive, Dalkeith	6	Ambulant disabled with wet floor showers
Newbyres Crescent & Newbyres Village, Gorebridge	13	Houses - bungalows

Table 4.7 includes details of a further 69 homes which are close to completion and are therefore not included in the SHIP.

Table 4.7: Midlothian Council wheelchair accessible homes in development

Location	No. of homes	House type
Polton Street, Bonnyrigg	46	Wheelchair accessible homes
Newton Church Road, Danderhall	23	Wheelchair accessible homes

Table 4.8 includes details of the 22 wheelchair accessible homes planned during the five-year period of this SHIP.

Table 4.8: Wheelchair accessible homes planned in SHIP 2027/28 – 2031/32

Location	No. of homes	Housing Provider
Rullion Road, Penicuik	1	Midlothian Council
Blackcot Drive, Mayfield	3	Midlothian Council
Thornbank, Dalkeith	3	Link HA
Glenesk, Dalkeith	3	Viewpoint HA
Cauldcoats	10	PFP HA
Wellington School, Penicuik	2	WHE HA

Progress made towards meeting the private sector target is being monitored via the Local Development Plan draft process.

Work is underway to set the wheelchair accessible housing targets for 2027/28 – 2031/32 with public consultation exercises scheduled to take place throughout October 2026.

Midlothian Council Resources

This section contains details of Midlothian Council's own resources which are helping to support the delivery of affordable housing.

Commutated Sums

In some circumstances the Council may consider accepting commuted sums from private developers instead of the delivery of affordable housing units on some sites. The funds are then used to support the delivery of housing on other sites. In 2023/24, 2024/25 and 2025/26 no commuted sums were received from private housing developers.

Midlothian Council's Affordable Housing Supplementary Planning Guidance contains details of the commuted sum policy:

[Supplementary planning guidance | Planning advice and guidance | Midlothian Council](#)

Empty Homes, Second Homes and Council Tax Charges

Under the Local Government in Scotland Act 2003 as amended by the Housing (Scotland) Act 2025 and subsequent regulations, Midlothian Council updated the Council Tax charges applicable on empty and second homes, effective from 1st April 2026:

- A 100% discount applies for a maximum of 6 months for empty properties
- Standard Council Tax rate is charged for empty homes between 6 and 12 months
- There is a varying levy on long term (longer than 12 months) empty homes as follows – additional 100% on homes empty between 12 months and 24 months, additional 300% on homes empty between 24 and 36 months, additional 500% on homes empty longer than 36 months
- A varying levy applies to second homes as follows – additional 100% charges on second homes, increased to additional 300% from 24 months to 36 months, additional 500% after 36 months. The exceptions are purpose-built holiday homes and job-related properties, where 50% discount applies.
- Relevant exemptions may still apply in certain circumstances e.g. where the property is fully owned by the estate of a deceased person.

Whilst it is too soon to report on the revenue generated by this increased levy, it has been estimated that revenue of £200k could be achieved in 2026/27.

Midlothian Council recruited an Empty Homes and Retrofit Case Officer in January 2026. 0.5 FTE of that role is dedicated to bringing empty homes back into residential use across all tenures. This role is part funded by the Scottish Government and part funded by Council Tax raised against empty and second homes in Midlothian. An Empty Homes Strategy is in the process of being produced. Until this recruitment we have advocated the use of the Scottish Empty Homes Advice Service which looks at the different options and the support available for properties which have been empty for over 6 months.

Neither Midlothian Council nor the Scottish Empty Homes Advice Service have an overview of the number of empty homes brought back into use in Midlothian over the last three financial years. Going forward, the Empty Homes and Retrofit Officer will be able to report on this. Midlothian Council has a target of returning 10 homes to residential use within the first year through the Empty Homes Officer role, with three of these being returned to use as social rented properties. To date six homes have

been brought back into use, including five into use as Council tenancies through the Open Market Purchase Scheme.

Table 4.9 below, illustrates the number of long-term empty homes and second homes in Midlothian and compares them to the Scottish average. It is evident that the number of long-term empty properties and empty second homes is significantly below average. In 2025 the figures for Midlothian were just 33% and 22% of the Scottish average respectively. The most recent figures from the Scottish Empty Homes Partnership show that whilst Midlothian accounts for 1.64% of Scotland's housing stock, it accounts for 1.03% of Scotland's empty homes¹².

Table 4.9: Number of Second Empty and Long-Term Empty Properties 2022-2025¹³

Long-term empty and second homes	2022/23	2023/24	2024/25	2025/26
No. of long-term empty properties - Midlothian	359	423	332	332
No. of long-term empty properties - Scottish average	865	884	987	1011
No. of second homes (empty) - Midlothian	416	477	389	450
No. of second homes (empty) - Scottish average	2153	2196	2036	2043

Despite the low number of second and empty homes, Midlothian Council's Council Tax levy protocol exists to financially support affordable housing in the area by encouraging owners of empty and second homes to return these to residential use.

Gypsy Traveller Accommodation

Improving the lives of Gypsy/Traveller communities is a significant human-rights commitment for Midlothian Council and is crucial if we are to tackle deep-rooted inequalities and deliver a fairer society.

The Scottish Government and COSLA's joint action plan, 'Improving the Lives of Scotland's Gypsy/Travellers 2' (GTAP2) included a commitment by the Scottish Government to make funding for Gypsy/Traveller accommodation available alongside housing under the Affordable Housing Supply Programme from April 2026. To date Midlothian Council has not sought Gypsy/Traveller Accommodation Funding and will continue to monitor budgetary guidance for doing so.

The Gypsy/Traveller site managed by East Lothian Council on behalf of East and Midlothian Councils closed in June 2021 following extensive vandalism. East Lothian and Midlothian Councils are now in the process of determining future accommodation options for Gypsy/Travellers. Midlothian's Local Development Plan 2 (LDP2)¹⁴ is currently being drafted with the Evidence Report including Gypsy/Traveller housing need and demand reports and details of the community engagement process which will help influence future accommodation options. The LDP2 process includes a 'Call for Ideas and Opportunities' to provide individuals, communities, landowners,

¹² [Where are Scotland's Empty Homes? - Scottish Empty Homes Partnership](#)

¹³ [Housing statistics: Empty properties and second homes - gov.scot \(www.gov.scot\)](#)

¹⁴ [Midlothian Local Development Plan 2 | Development plans and policies | Midlothian Council](#)

developers or any other interested people, businesses or organisations with the chance to put forward ideas, opportunities or suggestions on matters or sites they would like to have included in MLDP2. At time of writing there is a 12-week public consultation on the proposed Midlothian Local Development Plan 2 (MLDP2) with the final document scheduled for adoption in 2027.

Non-Traditional Financial Models of Development

The use of innovative financial models is being encouraged in Midlothian to accelerate the development of new affordable housing. Innovative approaches to development often do not require traditional grant funding and can therefore increase the total number of new affordable homes built. Between 2023/24 and 2025/26 several new build sites benefitted from the Charitable Bond Programme; a loan scheme for Registered Social Landlords (Housing Associations) to finance new development, with the interest then reinvested as grants into the social rented sector. This allowed traditional Affordable Housing Supply Programme investment to be targeted towards Midlothian Council sites.

Housing Infrastructure Fund

The Scottish Government's Housing Infrastructure Fund (HIF) is aimed at supporting housing development through loans and grants with priority being given to those projects which will deliver affordable housing. The fund enables funding for housing developments that have stalled or can't proceed due to the excessive cost or nature of the infrastructure works to be delivered.

Eligible works for HIF could include on-site and off-site elements. Works will include physical infrastructure generally required to start a project, such as roads, sewers, SUDS ponds, decontamination, flood remediation and demolition work. Where a Section 75 obligation requires it, certain off-site infrastructure is also eligible. The fund does not support the provision of community infrastructure required as a consequence of new housing development, for example, funding for schools.

As part of developing the SHIP, Midlothian Council will work with partners to identify and prioritise those sites which are of strategic importance and cannot proceed or have stalled due to the extent and costs/financing of infrastructure works involved, and with HIF's support, unlock these sites for the delivery of housing¹⁵. The Council will work with partners in examining the identified projects to ensure that such projects are eligible for the fund¹⁶.

Further information on the Housing Infrastructure Fund can be found here:

[Housing Infrastructure Fund - More homes - gov.scot \(www.gov.scot\)](https://www.gov.scot/policies/more-homes/housing-infrastructure-fund/)

5 Conclusion

Midlothian Council officers continue to actively manage the new build housing programme through funding shortages, adverse market conditions and rising levels of private housebuilding generating more sites where a 25% affordable housing

¹⁵ <https://www.gov.scot/policies/more-homes/housing-infrastructure-fund/>

¹⁶ <https://www.gov.scot/publications/housing-infrastructure-fund-guidance-for-applications/>

requirement must be met. In addition, evolving national policy and regulatory changes continue to drive additional costs across projects. Funding the social housing programme remains challenging, strengthening the argument for an increased Midlothian Resource Planning Assumption.

The Midlothian Strategic Housing Investment Plan 2027/28 – 2031/32 identifies the priorities for the development of affordable housing and where development will be undertaken over the next 5 years. It identifies sites which can deliver 1,099 units during the next 5 years to meet the increasing level of housing need in Midlothian. This will not only ensure best value in the use of resources but also ensure the delivery of the right mix of houses in the most pressured areas.

If you have any comments or queries on the content of this document, please contact the Housing Development Section at Midlothian Council for more information.

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Equality Impact Assessment (EIA) and Strategic Environmental Assessment

Midlothian Council is committed to ensuring equality of opportunity and combating discrimination through a series of equal opportunities and anti-discriminatory policies. The Council has embedded equalities principles into strategic planning as well as service delivery. Housing policies and services are regularly monitored, reviewed and reported on to ensure that they comply with equalities requirements.

An Integrated Impact Assessment (IIA) has been undertaken for this Strategic Housing Investment Plan and can be found here:

[Housing strategy and performance | Midlothian Council](#)

Appendix 1: SHIP Project Tables

Table 1 - AFFORDABLE HOUSING SUPPLY PROGRAMME 2027/28-2031/32

The table below is a photo image and as such is not accessible to everyone. The original Strategic Housing Investment Plan 2027/28 – 2031/32 (in excel format) can be found here:

[Housing strategy and performance | Midlothian Council](#)

Midlothian Strategic Housing Investment Plan 2027/28 - 2031/32																	
			Property Size						COMPLETIONS OVER PERIOD OF SHIP						AHSP FUNDING REQUIRED OVER SHIP PERIOD (£m)		
RSL/LA	Project name	Priority	1 Bed	2 bed	3 Bed	4 Bed	5 Bed	Total Units	Pre-2027 /28	2027/28	2028/29	2029/30	2030/31	2031/32	AHSP TOTAL during the SHIP £m	Private funding required £m	TOTAL Costs £m
Midlothian Council	Shawfair, plot P		8	18	10	2		38		38					1.842	6.728	10.412
Midlothian Council	Rullion Road, Penicuik	High		23	15	8		46		46					4.223	13.951	18.174
Midlothian Council	Lingerwood, phase 1	Medium		35	11			46		46					4.459	6.673	11.132
Midlothian Council	Auchendinny, Phase 1			21	4			25		25					0.000	4.555	6.850
Midlothian Council	Auchendinny, Phase 2	High		21		2		23			23				2.114	4.188	6.302
Midlothian Council	Auchendinny, Phase 3	High		21	6			27				27			2.479	4.919	7.398
Midlothian Council	Church Halls and Main Street, former swimming pool, Newtongrange		12	6	5			23		23					1.057	6.617	8.729
Midlothian Council	Open Market Purchases	High						30		6	6	6	6	6	1.650	3.888	5.538
Midlothian Council	Millerhill, Old Craighall Road, plot H		3	10	17			30		30					2.908	4.352	7.260
Midlothian Council	Shawfair Blocks 'R1'/'R2'		3	30	2			35		35					1.696	5.287	8.679
Midlothian Council	Shawfair, Old Craighall Road, plot AE	Medium		26	20	2		48			24	24			4.653	6.765	11.417
Midlothian Council	Millerhill, Cocklerow Gardens	Medium	5	9				14			14				1.357	2.143	3.500
Midlothian Council	Mayfield, Blackcot Drive	Medium	10	17	18			45			45				4.131	12.969	17.100
Midlothian Council	Mayfield, Bogwood Road	Medium						40						40	3.672	11.528	15.200
Link Group	Thornybark	Medium		26	7			33				33			4.479	2.641	7.120
Melville	Bilston 3b (TW)	High	8	18	10			36			36				3.597	4.883	8.480
Melville	Bannock Wood, Bonnyrigg Ph1 (TW)	High	8	18	12			38			38				3.020	5.594	8.614

Melville	Bannock Wood, Bonnyrigg Ph2 (TW)	High	8	23	22			53				53			6.210	6.589	12.799
Viewpoint	Glenesk, Dalkeith	High	27	3				30					30		3.700	3.801	7.500
Places for People Scotland	Cauldcoats Phase 1 - SR	High	24	26	22	5		77			18	33	26		10.554	9.449	21.175
Places for People Scotland	Cauldcoats Phase 1 - MMR	High		26	25			51			14	19	18		5.377	8.051	14.025
Places for People Scotland	Cauldcoats Phase 2 - SR	Medium		13	13	3		29						29	4.515	2.959	7.975
Places for People Scotland	Cauldcoats Phase 2 - MMR	Medium		10	9			19						19	2.290	2.681	5.225
Places for People Scotland	Cauldcoats Phase 3 - SR	Medium		8	10	2		20							0.557	1.786	5.500
Places for People Scotland	Cauldcoats Phase 3 - MMR	Medium		9	5			14							0.282	1.969	3.850
Places for People Scotland	Shawfair Town Centre North Bellway Plots-E2 - SR	Medium		15	8			23			23				3.613	2.367	5.980
Places for People Scotland	Shawfair Town Centre North Bellway Plots-E2 - MMR	Medium		12				12			12				1.285	1.835	3.120
Lar Housing Trust	Wester Cowden	High			12	3	10	25			10	15			2.725	7.309	10.034
Lar Housing Trust	The Brae, Auchendinny	Medium		5	4			9			9				0.881	1.279	2.160
Lar Housing Trust	Fordel	Medium		24				24					24		2.112	3.888	6.000
Wheatley Homes East	Dalhousie South Ph3 (aka Phase 2B)	High	18	6				24		24					2.088	3.552	5.640
Wheatley Homes East	Woolmet 2 Phase 2	High	8	19	6			33				33			3.828	3.927	7.755
Wheatley Homes East	Millerhill Pod R	High	6	15				21			24				2.457	2.583	5.040
Wheatley Homes East	Millerhill Pod B/C2	High	11	31	4			46					46		5.382	5.658	11.040
Wheatley Homes East	Wellington School	High	4	4	4			12					12		1.404	1.44	2.844
Totals			163	548	281	27	10	1099	0	273	296	243	162	94	106.596	178.804	299.567