North Ayrshire Housing Register

Local Lettings Plan

Three Towns

2026/27

Contents

Section One

Introduction
What is a local letting plan?
Why do we need a local letting plan?

Section Two

Lettings Targets 2026/27
North Ayrshire Housing Register Group Targets
North Ayrshire Council New Build Developments

Section Three

Supply and Demand Analysis
North Ayrshire Housing Register Partner Apportionment
Turnover in North Ayrshire Council properties
North Ayrshire Housing Register Demand
North Ayrshire Housing Register Profile
Homeless applicants

Section Four

Letting Initiatives
Three Towns local lettings initiative

Section Five

Amenity and Wheelchair Demand
North Ayrshire Housing Register amenity housing demand
North Ayrshire Housing Register wheelchair accessibility demand
North Ayrshire Council accessible housing need lets

Section Six

Homelessness, Housing Options Advice and Information to Applicants
Homelessness
Housing Options Advice and Information to Applicants

Section Seven

Performance Monitoring

NAHR Partner Contact Details

Introduction

What is a local letting plan?

A local letting plan is a targeted allocation approach towards sustainable lets that are developed annually. Local letting plans are based on the supply and demand of homes within our communities and considers individual community needs and environment.

The local letting plan outlines:

- Local letting targets for each group of the North Ayrshire Housing Register (NAHR).
- Any local letting initiatives.
- Supply and demand for both general and accessible need properties.

Why do we need a local letting plan?

A local letting plan provides a framework that establishes how NAHR Partners aim to let their homes in accordance with the North Ayrshire Housing Allocations Policy.

The policy ensures that we create balanced and sustainable communities through comprehensive assessments of local housing needs and demand; this includes taking account of applicant preferences.

Letting Targets 2026/27

North Ayrshire Housing Register Group Targets

Applicants are assessed, in accordance with the policy, on their present circumstances and appropriately assigned to one of seven allocation groups within the NAHR. Points are awarded to applicants based on their current housing needs establishing priority of housing need within each group. Where two applicants have the same number of points they will then be prioritised by date of application.

The seven groups within the NAHR are as follows:

- Group 1: Homeless
- Group 2: Strategic Housing Needs
- Group 3: Accessible Housing Needs
- Group 4: Transfers
- Group 5: Overcrowded (or Large Families)
- Group 6: General Needs
- Group 7: Relocation Needs

Following analysis of NAHR lets over a 3-year period, an apportionment of lets has been assigned to each group, allowing all housing needs to be met through a balanced approach between NAHR Partners.

Letting targets established apply to lets within all communities throughout North Ayrshire in Three Towns, Isle of Arran, Dalry, Beith, Kilbirnie, Kilwinning, Irvine and Largs. Allocations made by all NAHR Partners will contribute towards the overall targets set.

NAHR Group	Apportionment of Lets (%)
1. Homeless	47.99%
2. Strategic Housing Needs	7.38%
3. Accessible Housing Needs	18.52%
4. Transfers	7.25%
5. Overcrowded (or Large Families)	8.62%
6. General Needs	10.08%
7. Relocation Needs	0.16%

NAHR Partner New Build Developments

NAHR Partners will aim to ensure a fair distribution of new build developments within our communities between general needs and accessible needs. Accessible housing needs includes wheelchair accessibility and bespoke adaptations for specific housing needs.

Allocation targets for NAHR Groups will vary with each new build development. North Ayrshire Council commit to 1% of all new build developments going to Care Experienced Young People supported through Strategic Housing Need applications.

NAHR Partners will also consider a transfer-led approach when allocating new build developments. Secondary lets generated from new build developments would increase the number of lets available per development for the NAHR. This is subject to review for each NAHR Partner and individual development.

Supply and Demand Analysis

North Ayrshire Housing Register Partner Apportionment

There are 7 sub-areas within the Three Towns of Ardrossan, Saltcoats and Stevenston:

Ardrossan

1. North of Stanley Road
2. South of Stanley Road

Saltcoats

3. North of High Road
4. South of High Road

Stevenston

5. North of Town Centre
6. Stevenston Centre
7. South of Town Centre

NAHR Partners North Ayrshire Council (NAC), Cunninghame Housing Association (CHA) and Cairn Housing Association (Cairn) hold stock throughout Three Towns.

North Ayrshire Council Stock

As of March 2026 NAC have 1540 properties throughout the 7-sub areas within Three Towns:

Letting Areas	0/1 Bed	%	2 Bed	%	3 Bed	%	4 Bed	%	Total	%
North of Stanley Road	26	6.31%	199	48.30%	170	41.26%	17	4.13%	412	100.00%
South of Stanley Road	203	25.06%	408	50.37%	166	20.49%	33	4.07%	810	100.00%
North of High Road	30	4.68%	264	41.19%	305	47.58%	42	6.55%	641	100.00%
South of High Road	226	33.33%	300	44.25%	138	20.35%	14	2.06%	678	100.00%
North of Town Centre	86	10.66%	323	40.02%	379	46.96%	19	2.35%	807	100.00%
Stevenston Centre	111	35.92%	96	31.07%	102	33.01%	0	0.00%	309	100.00%
South of Town Centre	35	9.89%	95	26.84%	208	58.76%	16	4.52%	354	100.00%
Total	**717**	17.88%	**1685**	42.01%	**1468**	36.60%	**141**	3.52%	**4011**	100.00%

NAHR Partners Stock

Cairn & CHA hold stock across the 7-sub areas within Three Towns:

CHA

Letting Areas	0/1 Bed	%	2 Bed	%	3 Bed	%	4 Bed	%	Total	%
North of Stanley Road	0	0.00%	106	66.67%	45	28.30%	8	5.03%	159	100.00%
South of Stanley Road	192	44.24%	218	50.23%	17	3.92%	7	1.61%	434	100.00%
North of High Road	0	0.00%	156	68.72%	61	26.87%	10	4.41%	227	100.00%
South of High Road	163	43.35%	167	44.41%	42	11.17%	4	1.06%	376	100.00%
North of Town Centre	0	0.00%	13	56.52%	10	43.48%	0	0.00%	23	100.00%
Stevenston Centre	43	51.81%	38	45.78%	2	2.41%	0	0.00%	83	100.00%
South of Town Centre	42	38.89%	60	55.56%	6	5.56%	0	0.00%	108	100.00%
Total	**440**	31.21%	**758**	53.76%	**183**	12.98%	**29**	2.06%	**1410**	100.00%

Cairn

Letting Areas	0/1 Bed	%	2 Bed	%	3 Bed	%	4 Bed	%	Total	%
North of Stanley Road	0	0.00%	0	0.00%	1	100.00%	0	0.00%	1	100.00%
South of Stanley Road	0	0.00%	1	33.33%	2	66.67%	0	0.00%	3	100.00%
North of High Road	0	0.00%	0	0.00%	1	100.00%	0	0.00%	1	100.00%
South of High Road	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
North of Town Centre	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Stevenston Centre	0	0.00%	0	0.00%	1	100.00%	0	0.00%	1	100.00%
South of Town Centre	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	**0**	0.00%	**1**	16.67%	**5**	83.33%	**0**	0.00%	**6**	100.00%

Turnover of NAHR Partner properties

Each year a varying number of properties become void and are re-allocated to applicants on the NAHR. Detailed below is a breakdown of each NAHR Partners turnover from 1 April 2025 to 31 March 2026 in Three Towns.

North Ayrshire Council

Sub-Area	0-Bed	%	1-Bed	%	2-Bed	%	3-Bed	%	4-Bed	%	Grand Total	%
North of High Road	0	0.00%	5	18.52%	15	55.56%	7	25.93%	0	0.00%	**27**	100.00%
North of Stanley Road	0	0.00%	1	3.33%	15	50.00%	14	46.67%	0	0.00%	**30**	100.00%
North of Town Centre	2	4.76%	10	23.81%	19	45.24%	11	26.19%	0	0.00%	**42**	100.00%
South of High Road	0	0.00%	18	31.03%	33	56.90%	7	12.07%	0	0.00%	**58**	100.00%
South of Stanley Road	0	0.00%	21	28.77%	43	58.90%	8	10.96%	1	1.37%	**73**	100.00%
South of Town Centre	0	0.00%	2	20.00%	3	30.00%	5	50.00%	0	0.00%	**10**	100.00%
Stevenston Centre	0	0.00%	19	70.37%	4	14.81%	4	14.81%	0	0.00%	**27**	100.00%
Grand Total	**2**	0.75%	**76**	28.46%	**132**	49.44%	**56**	20.97%	**1**	0.37%	**267**	100.00%

Cairn Housing Association

Sub-Area	3-Bed	%	Grand Total	%
Stevenston Centre	1	100.00%	1	100.00%
Grand Total	**1**	100.00%	**1**	100.00%

Cunninghame Housing Association

Sub-Area	1-Bed	%	2-Bed	%	3-Bed	%	Grand Total	%
North of High Road	0	0.00%	3	75.00%	1	25.00%	4	100.00%
North of Stanley Road	0	0.00%	7	77.78%	2	22.22%	9	100.00%
North of Town Centre	2	33.33%	4	66.67%	0	0.00%	6	100.00%
South of High Road	13	65.00%	6	30.00%	1	5.00%	20	100.00%
South of Stanley Road	25	56.82%	19	43.18%	0	0.00%	44	100.00%
South of Town Centre	8	88.89%	1	11.11%	0	0.00%	9	100.00%
Stevenston Centre	2	100.00%	0	0.00%	0	0.00%	2	100.00%
Grand Total	**50**	53.19%	**40**	42.55%	**4**	4.26%	**94**	100.00%

NAHR Partner Turnover by Property Type and Size

The breakdown below details the above turnover of NAHR Partner stock by property type and size.

North Ayrshire Council

Property Type	0-Bed	%	1-Bed	%	2-Bed	%	3-Bed	%	4-Bed	%	Grand Total	%
Bungalow	0	0.00%	21	80.77%	5	19.23%	0	0.00%	0	0.00%	26	100.00%
End-terrace house	0	0.00%	0	0.00%	16	69.57%	7	30.43%	0	0.00%	23	100.00%
Four in a block (ground floor)	0	0.00%	12	31.58%	23	60.53%	3	7.89%	0	0.00%	38	100.00%
Four in a block (upper floor)	0	0.00%	14	27.45%	29	56.86%	8	15.69%	0	0.00%	51	100.00%
Maisonette (ground floor)	0	0.00%	0	0.00%	1	100.00%	0	0.00%	0	0.00%	1	100.00%
Maisonette (upper floor)	0	0.00%	0	0.00%	2	28.57%	5	71.43%	0	0.00%	7	100.00%
Mid-terrace house	0	0.00%	0	0.00%	23	53.49%	19	44.19%	1	2.33%	43	100.00%
Multi-storey flat	0	0.00%	0	0.00%	12	100.00%	0	0.00%	0	0.00%	12	100.00%
Semi-detached house	0	0.00%	0	0.00%	13	54.17%	11	45.83%	0	0.00%	24	100.00%
Tenement (ground floor)	1	4.55%	19	86.36%	2	9.09%	0	0.00%	0	0.00%	22	100.00%
Tenement (upper floor)	1	5.00%	10	50.00%	6	30.00%	3	15.00%	0	0.00%	20	100.00%
Grand Total	**2**	0.75%	**76**	28.46%	**132**	49.44%	**56**	20.97%	**1**	0.37%	**267**	100.00%

Cairn Housing Association

Property Type	3-Bed	%	Grand Total	%
House - End Terraced	1	100.00%	1	100.00%
Grand Total	**1**	100.00%	**1**	100.00%

Cunninghame Housing Association

Property Type	1-Bed	%	2-Bed	%	3-Bed	%	Grand Total	%
Bungalow	2	66.67%	1	33.33%	0	0.00%	3	100.00%
End-terrace house	0	0.00%	2	66.67%	1	33.33%	3	100.00%
Four in a block (ground floor)	2	33.33%	4	66.67%	0	0.00%	6	100.00%
Four in a block (upper floor)	3	50.00%	3	50.00%	0	0.00%	6	100.00%
House - Semi Detached	0	0.00%	1	100.00%	0	0.00%	1	100.00%
Maisonette (ground floor)	1	100.00%	0	0.00%	0	0.00%	1	100.00%
Mid-terrace house	0	0.00%	5	71.43%	2	28.57%	7	100.00%
Semi-detached house	0	0.00%	2	66.67%	1	33.33%	3	100.00%
Tenement	1	50.00%	1	50.00%	0	0.00%	2	100.00%
Tenement (ground floor)	16	59.26%	11	40.74%	0	0.00%	27	100.00%
Tenement (upper floor)	25	71.43%	10	28.57%	0	0.00%	35	100.00%
Grand Total	**50**	53.19%	**40**	42.55%	**4**	4.26%	**94**	100.00%

Turnover Overview

Property turnover will vary across the different sub-areas. With some sub-areas presenting a higher turnover than others. South of Stanley Road has the highest turnover of stock in Three Towns and North of Town Centre has the lowest turnover of stock.

With property type turnovers seeing more house type properties with 116 lets and 151 flat type property lets. The turnover of property types will vary each year, where flat type properties will show a higher turnover than house type properties.

North Ayrshire Housing Register Demand

As of 17 April 2026, NAHR had 2517 applicants with Three Towns as an area of choice.

NAHR Group	0/1 Bed	2 Bed	3 Bed	4 Bed	5 Bed	App. Total
1. Homeless	125	162	21	10	3	199
2. Strategic Housing Need	8	12	1	1	0	12
3. Accessible Housing Need	160	336	46	38	12	366
4. Transfer	142	232	107	87	38	368
5. Overcowding	86	168	73	58	15	290
6. General Need	496	710	64	10	3	730
7. Relocation Need	114	168	40	26	13	167
Total	**1131**	**1788**	**352**	**230**	**84**	**2132**

The totals displayed for combined bedroom size demand is higher than the total number of NAHR Applicants due to multiple choice sizes for various applicant circumstances.

Whilst “App. Total” displays the total number of applicants within each group, excluding this duplication.

North Ayrshire Housing Register Profile

Of the 2517 applicants on the NAHR for Three Towns:

- 53% (1336) were single people
- 13% (328) were lone parents
- 6% (148) were families with dependent children
- 79% (1998) of all applicants require 1- or 2-bedroom properties
- 21% (519) of all applicants require 3 or more-bedroom properties

Homeless Applicants

278 applicants applied for homeless assistance from Three Towns between 1 April 2025 to 31 March 2026.

People can become homeless for a variety of different reasons. In North Ayrshire, the four main reasons for homelessness are ‘non-violent relationship breakdown’ (18%), ‘asked to leave’ (18%), ‘other action by landlord resulting in termination of the tenancy’ (16%) & ‘violent relationship breakdown’ (16%) and are responsible for more than two thirds of all homeless applications (68%). Nationally these four reasons for homelessness are responsible for just under two thirds of homelessness at 64%, however 3 out of the 4 main reasons are the same as those found in North Ayrshire.

Local Letting Initiative

Local Letting Initiatives (LLI) allow NAHR Partners a flexible approach to allocating properties within identified area to meet specific community needs.

LLI development considers community needs, NAHR demand and stock availability within the identified area, setting out a specialist extension to the North Ayrshire Housing Allocations Policy.

During 2026/27 North Ayrshire Council will only have one LLI in operation – the Arran Local Letting Initiative.

Three Towns Local Letting Initiative

There is no LLI currently in place for Three Towns.

Amenity and Wheelchair Demand

NAHR Amenity Housing Demand

Of the 2517 applicants currently active on NAHR for Three Towns, 490 are looking for amenity housing.

NAHR Group	Amenity Housing Demand
1. Homeless	27
2. Strategic Housing Need	4
3. Accessible Housing Need	340
4. Transfers	93
5. Overcrowded (or Large Families)	7
6. General Needs	120
7. Relocation Needs	32

NAHR Wheelchair Accessibility Housing Demand

Of the 2517 applicants currently active on NAHR for Three Towns, 492 applicants have been assessed by Housing Occupational Therapists as having an accessible housing need, 47 require wheelchair accessible housing.

Accessible Housing Award	Wheelchair Accessibility Housing Demand
High Award (400 pts)	18
Medium Award (200 pts)	22
Low Award (75 pts)	2
HTR	4
No award	1

NAC accessible housing need lets

Between 1 April 2025 to 31 March 2026 NAC let 35 properties to Group 3 applicants. This has been broken down into area and property size.

Sub-Area	1-Bed	2-Bed	3-Bed	Grand Total
North of Stanley Road	1		1	2
North of Town Centre			1	1
South of High Road	6	7		13
South of Stanley Road	5	3		8
Stevenston Centre	11			11
Grand Total	**23**	**10**	**2**	**35**

Homelessness, Housing Options Advice and Information for Applicants

Homelessness or at risk of Homelessness

North Ayrshire Council's Housing Advice Team provides free, confidential housing advice and homelessness support to anyone aged 16 or over who lives in North Ayrshire. The service aims to help people resolve housing problems early, stay in their home where possible, and access safe accommodation when this cannot be avoided.

What help can we provide?

Our trained Housing Advice Officers will take time to understand applicants' circumstances and provide advice and support tailored to their needs.
We can help with:

- Housing options advice, including social housing, private rented accommodation, mutual exchanges and home ownership options
- Homeless prevention advice and assistance to help households to remain in their home, including but not limited to:
  - Tenancy rights and landlord negotiation,
  - Advice on rights where there is a relationship breakdown,
  - Advice on rent or mortgage difficulties,
  - Working with other services to resolve problems before they become a crisis
- Homelessness applications, where a household is homeless or at risk of homelessness
- Temporary accommodation
- Referrals to other support services, such as money advice, welfare benefits, health, support and third sector organisations

Homeless or at risk of homelessness

For households who are homeless, or likely to become homeless, the Housing Advice Team carries out the Council's legal duty to assess an applicant's situation and provide appropriate assistance. This includes:

- Asking questions to allow an understanding of the applicants housing situation and needs
- Assess whether the applicant is homeless or threatened with homelessness
- Establish if the person(s) has become homeless through their own actions by deliberately doing or failed to do something that caused them to lose their accommodation, where it would have been reasonable for them to continue living there.
- In certain scenarios, we will explore whether the applicant has a local connection to the area through criteria in relation to employment, residency, family and other special circumstances. This could result in the applicant being referred to an area where a connection exists.
- Explain rights in terms of homeless legislation and the help available.
- To help ensure accommodation can be secured as quickly as possible, the Officers provide clear and realistic advice about housing outcomes. This includes explaining that choice of area and property type may be limited, as accommodation is offered based on availability rather than personal preference.

Temporary accommodation

If temporary accommodation is needed, the Housing Advice Team will refer the applicant to the Temporary Accommodation Team, who are responsible for arranging suitable accommodation based on the households' circumstances and needs.

Temporary accommodation may include:

- Direct Access accommodation, providing immediate short-term accommodation where there is an urgent housing need
- Furnished temporary accommodation within local communities, offering self-contained accommodation while longer-term housing options are explored
- Specialist accommodation for women, provided in partnership with Women's Aid, where there are safety concerns such as domestic abuse

The type of accommodation offered will depend on availability, household needs, and any identified risks or support requirements. Temporary accommodation is allocated on a day-to-day basis, and placement is based on availability and assessed need; personal preferences cannot be considered when accommodation is required.

Ongoing support

Whilst in temporary accommodation applicants are supported through the Council's Housing Support Service to enable preparation for their housing outcome. When housed applicants will receive a period of resettlement support working with partner services to provide:

- Access to housing related support
- Welfare rights and debt advice
- Understanding of tenancy rights and responsibilities
- Settlement support and promote tenancy sustainment
- Reduce the risk of repeat homelessness

How to contact the Housing Advice Team

Telephone: 01294 314600
Email: housing-info-advice@north-ayrshire.gov.uk
In person: Galt House, 31 Bank Street, Irvine

Homeless Households who require emergency accommodation out with office hours, can access assistance by calling the Council's Out of Hours Service 0800 0196 500.

Housing Options Advice & Information for Applicants

Our approach to allocations is designed to give applicants a choice in deciding where they want to live. Properties are allocated in accordance with the policy; we operate a group plus points scheme. When properties become available for rent they are allocated by housing staff.

Applicants can apply to NAHR through the NAHR website: Home - Homechoice, or by contacting their local housing office for assistance to apply. The NAHR website holds lots of useful information to help applicants find a suitable home. Applicants can use the NAHR website to:

- Apply for housing
- Amend or update their application
- Search for or apply for mutual exchange properties

When considering housing with North Ayrshire, applicants will be able to utilise information tools like NAHR Street List and NAHR Stock to maximise housing opportunities. These are available on the NAHR website for applicants to access. Applicant choices can be updated online at any time.

Performance Monitoring

The NAHR Partners strive to provide a high-quality service to both prospective and current tenants. Performance monitoring enables continuous improvement and holds us accountable in meeting the targets we set out for our local housing offices.

We monitor performance through

- Audits of HAF processing
- Audits of allocations made to NAHR applicants
- Audits of lets within our communities
- Monthly review at NAHR Strategic and Operational Working Groups
- Publishing annual performance for public availability
- Consulting North Ayrshire Housing Register demand
- Consulting North Ayrshire Council Strategic Housing Investment Plan

NAHR Partner Contact Details

North Ayrshire Council

Irvine Housing Office

Phone: 01294 310 005

Email: IrvineHousing@north-ayrshire.gov.uk

Dalry & Beith Housing Office

Phone: 01294 310 005

Email: DalryHousing@north-ayrshire.gov.uk

Three Towns Housing Office

Phone: 01294 310 005

Email: 3TownsHousing@north-ayrshire.gov.uk

Largs Housing Office

Phone: 01294 310 005

Email: LargsHousing@north-ayrshire.gov.uk

Three Towns Housing Office

Phone: 01294 310 005

Email: Three TownsHousing@north-ayrshire.gov.uk

Kilbirnie Housing Office

Phone: 01294 310 005

Email: KilbirnieHousing@north-ayrshire.gov.uk

Cunninghame Housing Association

Phone: 01294 607553

Email: housing@chaltd.org

Riverside Scotland

Phone: 0345 112 6600

Email: info@riversidescotland.org.uk

Cairn Housing Association

Phone: 0800 990 3405

Email: enquiries@cairnha.com

Trust Housing Association

Phone: 0131 444 1200

Email: arranapps@trustha.org.uk