Looking at the questions posed for the update, my key observations of the housing sector are below. I also posed the questions to Regional Network members and I have included some of their responses.

Are we building enough homes or bringing enough homes back into use to meet Scotland's current and future housing needs? I think that is glaringly obvious that we are not.

Even if we were to be reaching the targets of Housing to 2040, 110,000 affordable homes by 2032, that would still not be enough.

I think we have to be realistic here and whilst we continue to rely on the current method for house building, i.e. relying on the RSL's to have new house build programs, we are not only not going to hit target, we are going to be way off.

In 2020-21 the forecast for completions was 6,000 new homes, the actual completed was £3,400 a difference of -43%

In 2021-22 the forecast was 8,000 but only 7,200 were completed, a difference of -10% In 2022-23 the forecast was 9,000 but only 6,800 were completed, a

difference of -24%

That is a shortfall of 5,600 in those three years alone. How are we going to catch up when more and more landlords are announcing they are dropping their new house build programs due to the increased costs of construction and the increased costs of retrofitting their current stock to meet the needs of Net Zero, decarbonisation and SHNZS (or EESH3 as I call it).

I have spoken with many tenants, mainly through Regional Networks and the main feeling here is we need a task force, separate to the RSL's, HA's and Government that is responsible for the new build program, funded by Government. That is the only way we can get anywhere close to the targets.

Comment from tenant in Clackmannanshire - No, our development programme has severely stalled with tendered projects being beyond the scope of SG grant allowances.

If tenders keep on being returned beyond benchmark allowances and without allowance for above benchmark funding by SG teams, then we will continue not to be able to utilise the RPA allowance for the area. Meaning that we will face increasing pressure through our homelessness applications.

Are we building homes with a focus on placemaking?

There was a mixture of Yes & No on this

## Are we creating and sustaining a mix of housing that is financially and physically accessible to all?

There is a need to improve the physical accessibility standard Currently new builds are built to the general needs standard and a few to the accessibility standard. This means that most homes are not future proof and people with accessibility needs are grouped together instead of having a community with old and young, with and without accessible needs living in a thriving community with people of all different situations.

## Are we building homes and retrofitting existing homes to provide for affordable and warmth and zero emissions?

The answer regarding New homes is that they are being built to a good standard but not to the accessible stand which would future-proof for 20,30, 40 years. How do you build that without the cost?

Comment from tenant:- The retrofitting is the issue and it's really difficult. We need to have a government injection of cash or a utility injection of cash to really retrofit homes. The government keeps talking about a 'just transition' to net zero. But if we start replacing gas systems with a net zero system, are we putting our tenants onto a far higher tariff (unless there's a change to electric tariffs being cheaper)? The other challenge is getting the contractors needed to do the work.

## Are we ensuring that new and existing homes are safe and of a high quality?

New homes - definitely Existing homes - not so much.

There was a concern from tenants that ensuring houses are properly insulated to meet targets is stopping houses breathing and therefore increasing the capture of moisture and leading to higher cases of damp and mould.

Some other comments from tenants are below.

- I think at the moment many landlords are really struggling to keep on top of their commitments in relation to their present stock, with all the changes and pressures of damp and mould, possible presence of RAAC, increased costs in building and supplies brought about by the economic crisis, and the increasing mandatory safety checks they are obliged to carry out. All of the above bring an increased level of cost that the landlord has to absorb at a time when their rental income is threatened by the effect of the cost-of-living crisis on many tenants. We cannot expect that their new build programme will not be adversely affected by all this, especially when Scottish Government has announced a reduction in house building funding. We are in a housing emergency which will need a national initiative to address the huge challenges that lie ahead, and support and promote the much increased level of house building we need. This is not a problem for individual councils or landlords to

solve, this is a national crisis which has far reaching affects in every area of our society, and is, in 2024, a very sad reflection of our country which we cannot allow to continue.

- Did anyone watch the Social Justice and Social Security Committee evidence session on homelessness and temporary accommodation yesterday?

The committee took evidence from:

**Nicky Brown**, Head of Homelessness and Household Support, City of Edinburgh Council;

**Michael Cameron**, Chief Executive, Scottish Housing Regulator; **Gordon MacRae**, Assistant Director (Communications & Advocacy), Shelter Scotland:

**Jim McBride**, Head of Homelessness and Complex Needs, Glasgow City Council; **Gavin Smith**, Service Manager for Housing Access at Fife Council, Association of Local Authority Chief Housing Officers (ALACHO).

"...the Housing 2040 Strategy now seems dead in the water as far as we're concerned..." - Gordon MacRae

"With the budget process about to resume, unless something radically changes, the only conclusion we can reasonably draw is the current Scottish Government strategy is to let homelessness rise to fund other projects and leave cash-strapped councils to foot the bill." - Housing emergency warnings ignored for too long.

Shelter Scotland tells MSPs