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Housing Adaptations

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This briefing aims to support MSPs with their constituency casework relating to major housing adaptations. It explores the legal and policy background to housing adaptations and the funding and support that is available.



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Contents

Summary	3
Introduction to housing adaptations	4
Legislative overview	4
Summary of available support	7
Adaptations for owner-occupiers and private tenants	8
Assessment of needs	8
Grant for housing adaptations	9
Adaptations for social rented tenants	11
Council tenants	11
Registered Social Landlord (RSL) tenants	11
Adaptations to 'common parts' of a building	13
Complaints and other sources of support	14
The arguments for change	15
Bibliography	17

Summary

Major adaptations to the home, including wet rooms and lowered kitchen cabinets, help older and people with disabilities to live safely and independently at home for longer. These adaptations can improve quality of life, reduce hospital admissions, and support earlier discharge from hospital.

However, funding and arranging suitable adaptations can be difficult for some households. Arrangements for support for a home adaptation varies depending on the tenure of the home, i.e. whether it is rented from a council or a Registered Social Landlord (RSL), privately rented or owner-occupied.

In all cases, a first step is to contact the local authority and seek an assessment of need. This assessment will normally be carried out by an occupational therapist (OT) who will recommend any appropriate adaptations.

For council and RSL tenants, the landlord will usually seek to fund any essential adaptations, but each landlord will have their own policies and procedures.

Private tenants and owner-occupiers may receive financial support from a council under their 'Scheme of Assistance'. Legislation, the Housing (Scotland) Act 2006 and associated regulations, provides that councils must provide a grant for essential adaptations.

The Scottish Government has [produced guides for each type of tenure](#).¹

Research has shown that the current adaptation system could be streamlined to be more person-centred and concerns about how easy it is to access and use have been raised consistently in recent years. For example, a [recent report by researchers at the University of Stirling](#) found that, despite many reviews, the system is still complex and works differently across the country. Funding arrangements are also fragmented and vary depending on the type of housing someone lives in. The report recommends several improvements, including a national review of the system, better funding and accountability, stronger collaboration between organisations, and a greater focus on the needs of people using the service.

In 2021, the Scottish Government committed to undertake a review of housing adaptations system in Scotland.

Introduction to housing adaptations

Adapting a home to meet the needs of the people living there can bring significant benefits for both individuals and health and social care services.

Home adaptations can help older and disabled people to continue living independently in their own communities, increase social participation, and improve their confidence and overall wellbeing. They can reduce the risk of accidents in the home and help people remain in their own homes for longer, rather than requiring hospital or residential care. As a result, home adaptations can help reduce demand on health and social care services and lower associated costs.²

Demand for housing adaptations is expected to continue to grow. Scotland has an ageing population with the [number of people aged 75+ in Scotland projected to increase by 300,700 over the 25 years to mid-2049. The likelihood of experiencing a limiting health problem or disability increases with age](#). Older people are also more likely to live in owner-occupied housing, which, for some, will have implications for the affordability of making changes to their homes.^{3 4}

This briefing focuses on major adaptations to homes. These are [defined by the Scottish Government](#) as:⁵

“ Work that involves structural or other permanent changes to a house, but excluding work to extend a structure to create additional living accommodation, or work to create living accommodation in a separate building from the current living accommodation.”

Source: Scottish Government, 2010⁶

Major adaptations can include, for example:

- replacing a bath with a level access shower
- improving access to the home by widening doors or constructing a ramp
- fitting lower work surfaces to make the kitchen easier to use.

Minor adaptations or aids are relatively inexpensive and may be installed or removed quickly and easily. Examples of minor adaptations or aids include handrails, flashing doorbells or raised electric sockets.

Legislative overview

Legislation governing housing adaptations is relatively complex.

The Housing (Scotland) Act 2006 ('the 2006 Act') requires local councils to provide assistance to homeowners and private tenants when adaptations are required to make the property suitable for a disabled person. [In certain circumstances, grant assistance must be provided](#). Further detail is provided in the section [Adaptations for owner-occupiers and private tenants](#)

The Public Bodies (Joint Working) (Scotland) Act 2014, and associated regulations, provides that the provision of equipment and adaptations are functions which must be

delegated to the Integration Authority.⁷ In practice, in many cases the administration of adaptations, including budget setting, has continued to be managed by local councils.²

In addition to the specific duties in the 2006 Act, councils also have more general obligations surrounding a person's welfare. The [Chronically Sick and Disabled Persons Act 1970](#) places a duty on councils to provide support when it has been identified that a disabled person has certain needs, including adaptations to their homes.

Under the [Social Work \(Scotland\) Act 1968 \(section 12\)](#), councils also have a general duty to promote social welfare by providing advice, guidance, and assistance, and suitable facilities for persons in need, including disabled adults.

There are also relevant provisions in **equalities legislation** relating to 'reasonable adjustments.'

The Equality Act 2010 requires service providers to take reasonable steps to make adjustments for disabled people, where the service puts them at a substantial disadvantage compared with non-disabled people. This is an anticipatory duty.

There are three reasonable adjustment requirements under [Section 20](#):

- s20 (3) The first requirement is a requirement, where a provision, criterion or practice of A's puts a disabled person at a substantial disadvantage in relation to a relevant matter in comparison with persons who are not disabled, to take such steps as it is reasonable to have to take to avoid the disadvantage.
- s20 (4) The second requirement is a requirement, where a physical feature puts a disabled person at a substantial disadvantage in relation to a relevant matter in comparison with persons who are not disabled, to take such steps as it is reasonable to have to take to avoid the disadvantage.
- s20 (5) The third requirement is a requirement, where a disabled person would, but for the provision of an auxiliary aid, be put at a substantial disadvantage in relation to a relevant matter in comparison with persons who are not disabled, to take such steps as it is reasonable to have to take to provide the auxiliary aid.

However, there is **an exception for landlords** (private sector and social rented sector) on the second requirement which means that landlords are not required to change physical features.

Schedule 4 explains how the reasonable adjustment duty, set out in section 20, applies to landlords ('controller of let premises') and to rented properties ('let premises'). It sets out the duty on landlords to make reasonable adjustments so that disabled tenants can enjoy the property or make use of them.

Also, the reasonable adjustment duty in this context only applies if a request for an adjustment is made by a disabled person, or someone acting on their behalf; it is not anticipatory.

Schedule 4 provides the following:

(5) In relation to each requirement, the relevant matters are—

(a) the enjoyment of the premises;

(b) the use of a benefit or facility, entitlement to which arises as a result of the letting.

(8) It is never reasonable for A to have to take a step which would involve the removal or alteration of a physical feature.

(9) For the purposes of this paragraph, physical features do not include furniture, furnishings, materials, equipment or other chattels in or on the premises; and none of the following is an alteration of a physical feature—

(a) the replacement or provision of a sign or notice;

(b) the replacement of a tap or door handle;

(c) the replacement, provision or adaptation of a door bell or door entry system;

(d) changes to the colour of a wall, door or any other surface.

The small changes listed above are 'minor adaptations'; they do not require structural changes. 'Major adaptations' may require planning permission or structural changes, for example, building an extension or a ground floor bathroom. Under the Equality Act 2010, landlords do not have a duty to make major adaptations.

This does not prevent major adaptations, but there are different routes to achieving changes based on a disabled person's tenure, as explained in the rest of this briefing.

Summary of available support

Table 1 summarises the support available for adaptations for different tenures. Further detail is provided in the remainder of the briefing.

Table 1: Support for housing adaptations: summary by housing tenure

Tenure	Financial support	Work
Owner-occupier	Council grants are available for work that is considered essential. Grant is available at 80% or 100% of the cost if the person receives certain benefits. Any remaining costs must be met by the homeowner. Councils have discretionary powers to top up grants.	The work is normally organised by the homeowner but this can be supported by the council or organisations such as Care and Repair. Work should not start before any written approval of a grant is received. Any relevant planning permission must also be obtained.
Private tenant	Council grants are available for work that is considered essential. Grant is available at 80% or 100% of the cost if the person receives certain benefits. Any remaining costs must be met by the tenant. Councils have discretionary powers to top up grants.	The work is normally organised by the tenant but this can be supported by the council or organisations such as Care and Repair. Work should not start before any written approval of a grant is received. Any relevant planning permission must also be obtained.
Council tenant	Essential work will be paid for by the council (subject to the availability of funding).	The council will organise any work and should consult with the tenant during the design process.
RSL tenant	Essential work will be paid for by the council (subject to the availability of funding)	The RSL will organise any work and should consult with the tenant during the design process.

Adaptations for owner-occupiers and private tenants

Owner-occupiers and private tenants can apply to their local council for assistance in order to make adaptations to their property.

The [Housing Scotland Act \(2006\)](#) includes a general duty on councils to provide assistance to make a house suitable for a disabled person where the house is or will be that person's only or main residence, or to reinstate a house that has been adapted.

The 2006 Act (section 72) also requires councils to publish a statement of the criteria by which it decides whether to provide assistance and in what form. This is commonly known as a Scheme of Assistance (this also covers the support a council provides for repairs to private housing).

Private sector tenants will need to get permission from their landlord to agree to an adaptation to meet the needs of a disabled occupant. Under section 52 of the 2006 Act, private sector landlords cannot unreasonably refuse such requests. [Further detail is available on the Shelter Scotland website.](#)

Assessment of needs

Before any support is provided by a council, an applicant will normally need to have their needs assessed. Usually, this will be undertaken by an Occupational Therapist (OT).

Assessments are free, but, depending on the demands on the service at local level, the individual may need to wait for an assessment. If the circumstances of the individual waiting for an assessment change, they should notify their social care department as soon as possible.

An OT usually assesses:

- the person's disability or health condition
- difficulties they experience in the home
- what adaptations are necessary and reasonable
- whether the proposed work is essential to enable independent living.

[Scottish Government guidance](#) sets out principles guiding the assessment process, including that "Service users and their carers require to be fully involved in all aspects of the assessment process and it is essential that there is a person-centred, personal outcomes focus." ⁷

In addition, the OT may also consider how urgently any adaptations are required to help the local council prioritise its work.

If eligibility for a grant is confirmed by the OT, the applicant can apply to the council for this and must provide all the information requested. Work should not be started until the council has approved the grant application (section 75(4)).

If the OT assessment concludes that a person's home cannot be adapted to meet their needs, for example because there is not enough space to make the necessary changes, the council may suggest moving to a more suitable property.

Under the Housing (Scotland) Act 2006 (s 71) councils can help homeowners buy or sell a property if moving is the best way to meet the person's needs. Note that, in practice, it is unlikely that the council will contribute towards the cost of buying a new home.

Grant for housing adaptations

Councils must provide a grant to help adapt a house to allow a disabled person to access "standard amenities" such as a toilet, bath, shower or sink under the 2006 Act.

The [Housing \(Scotland\) Act 2006 \(Scheme of Assistance\) Regulations 2008](#) ('the 2008 regulations') also provides that grant assistance must also be provided where:

- the work is structural work or involves permanent changes to the house
- the work is essential to the needs of the disabled person
- the work is not to extend the home to create additional accommodation or a separate dwelling. Extensions that provide the bathroom and toilet facilities still get a mandatory grant.

The 2008 regulations do not specify any particular types of works that would qualify for a mandatory grant. Each council decides what it considers to be a structural adaptation. Therefore, there may be variations between council areas.

Examples of work that commonly attracts a mandatory grant include:

- widening doorways
- installing accessible bathrooms
- level-access showers
- permanent ramps
- stairlifts that require structural adaptation
- alterations to permit wheelchair access.

There are two different levels of mandatory grant:

- everyone eligible gets 80% of the costs of work covered by mandatory grant
- those in receipt of the following benefits will get 100% of the costs covered by the grant
 - Universal Credit
 - Income-based Jobseeker's Allowance

- Guaranteed Element of Pension Credit
- income-related Employment and Support Allowance.

There is no 'set' limit to the amount that can be awarded in grant; that will depend on local budgets that are set by each individual local authority.

Any remaining costs not covered by the grant will have to be covered by the owner/tenant, although councils can, at their discretion, 'top up' the 80% grant to meet more of the costs of the work.

Under the 2006 Act (section 78), applicants have the right to request a review of the contribution they are asked to make. This must be done within 21 days of notification of their contribution.

Where essential adaptation work is not covered by a grant, the council must make sure that owners receive advice on funding the work.

The Scottish Government does not provide specific funding for adaptations funded through a council's Scheme of Assistance. Each council will decide their own budgets and priorities.

The [latest Scottish Government statistics](#) show that, in 2024-25, councils spent £35 million on their Scheme of Assistance, of which £20.6 million (59% of the total) was spent on disabled adaptations. This funded 3,348 grants.⁸

Adaptations for social rented tenants

The following section provides more information on adaptations for:

- [Local authority tenants](#)
- [RSL tenants](#).

Council tenants

If a tenant (or member of their household) is disabled and adaptations to their home are required to meet their needs, they can ask their landlord, i.e. the council, for assistance.

For a council to provide the adaptation, the changes must be considered essential to meet the needs of the occupant. This will normally be decided [after an assessment of need by an Occupational Therapist \(OT\)](#).

The full costs of any approved works are normally covered by the council (from its Housing Revenue Account) and there is no requirement for the tenant to contribute. The council will also arrange for the works to be undertaken, but should consult the tenant during the design process.

Councils might prioritise adaptation work depending on the level of need and risk to the tenant's health, wellbeing and independence. Any work that is considered low priority may take some time to start.

Where a tenant's needs are considered a high priority, but no funding is available, a tenant can apply for [financial assistance under the 2006 Act, in the same way as an owner-occupier or private tenant would do](#). However, in practice this is likely to happen infrequently.

In some cases, the OT assessment might recommend that it would be more appropriate for the tenant to move to a different property that is more suited to their needs. In such cases, the priority for the move would be depend on the council's, or other social landlords', allocation policy for its homes.

Registered Social Landlord (RSL) tenants

If an RSL tenant (or member of their household) is disabled and adaptations to their home are required to meet their needs, they can ask their landlord, i.e. the RSL, for assistance.

Adaptations to shared ownership or shared equity properties bought from an RSL are not eligible for funding from RSLs. In these instances, the [system is the same as that for owner-occupiers or private tenants](#).

Each RSL has its own policy on the assistance it provides for adaptations, so the help available will vary depending on which association a person rents from. [An assessment of need is normally carried out by an OT](#) and the works are prioritised.

In some cases, the OT assessment might recommend that it would be more appropriate

for the tenant to move to a different property that is more suited to their needs. In such cases, the priority for the move would depend on the social landlords' allocation policy for its homes.

The Scottish Government provides RSLs with funding for adaptations. The RSL may also fund a required adaptation from its own budget. Depending on the available funding and demand, a waiting list for adaptations might be created.

Table 2 provides information on Scottish Government funding of housing adaptations for RSLs since 2021-22. The budget was increased in 2025-26 following concerns from RSLs about the adequacy of the funding in 2024-25.⁹

Table 2: Scottish Government RSL housing adaptation funding, £ million (cash terms)

Year	Scottish Government Funding
2021-22	£16.6 million
2022-23	£15.6 million
2023-24	£17.2 million
2024-25	£8.24 million
2025-26	£20.9 million
2026-27	£20.9 million

Sources: Scottish Parliament , 2026¹⁰ Scottish Government , 2022¹¹ Scottish Government , 2024¹²

Adaptations to 'common parts' of a building

Common parts means the structure and exterior of, and any common facilities within or used in connection with, a building, including premises used by a disabled person as their home, and which are not solely owned. This could include, for example, paths, building entrances or shared facilities.¹³

Adaptations to such common parts could include, for example, widening paths to make them more accessible for someone with a disability.

Changes to common parts can be made with the support of a majority of the owners. Previously adaptations to common parts could only be made with the consent of all the owners. The change was implemented by the [Relevant Adjustments to Common Parts \(Disabled Persons\) \(Scotland\) Regulations 2020](#).

Under the 2020 regulations, other owners cannot unreasonably withhold their consent. There is no definition of 'unreasonable' but where there is disagreement, any owner has the right of appeal to the Sheriff court. The other owners may also ask for reasonable conditions to be attached to consent.

Further information is provided in the Scottish Government publication [Adapting common areas of property: guide](#) and a [Guidance note](#).¹⁴

Complaints and other sources of support

If someone is not happy with the decisions made about their needs assessment, or their eligibility for support for adaptations, they can complain to the council or their landlord. If an applicant is still dissatisfied, the final option would be to take their complaint to the [Scottish Public Services Ombudsman](#).

[Equality Advisory and Support Service](#) - If someone feels they have been discriminated against or their human rights have been breached, they can contact the Equality Advisory and Support Service. Its helpline provides advice on equality and human rights.

Care and Repair services operate in most council areas in Scotland and offer independent advice and assistance to owner-occupiers, private tenants and crofters who are aged over 60 or who have a disability.

[Housing Options Scotland](#) help people with disabilities, older adults and members of the Armed Forces community to find their right home in the right place.

The arguments for change

Over many years, there have been calls to review the housing adaptations system in Scotland.

In 2011, the Scottish Government established an Adaptations Working Group to explore ways to achieve better outcomes through investing in adaptations. The working group's reports identified a range of improvements needed, including the need for a tenure neutral strategy with a single funding pot.¹⁵ The Scottish Government then implemented a pilot scheme, Adapting for Change, which ran in five areas from 2014-2017. An [evaluation of the pilot was also published](#).¹⁶

In 2023, the Scottish Government published [Equipment and adaptations: guidance on provision](#). It acknowledged that despite some improvements since previous guidance there is "still considerable work to do in terms of streamlining the pathways for provision of equipment & adaptations, and ensuring the best fit possible with new models of health & social care, and the effective interface with other relevant partners including, housing, education, and prisons."

The guidance encourages integrated working between housing, social work and health services to deliver adaptations more quickly and consistently. It suggests that partnerships should implement Housing Solutions change programmes to assist all relevant partners to develop local Protocols, and deliver training programmes, which effectively promote:

- early intervention with full exploration of rehousing opportunities
- better planning for the delivery of barrier-free housing and an inclusive design/living approach
- robust joint governance, which provides a clear strategic direction and supports priority setting
- joint finance arrangements which help streamline service improvements (e.g. pooled budgets)
- equity in the system, applying a 'tenure neutral' approach
- removing the requirement for grant assistance for owner-occupiers and provision of 100% funding for the assessed adaptations, to address barriers in the system
- removing the need for occupational therapists to provide an assessment for standard adaptations in housing association properties, e.g. shower provision
- encouraging 'direct access' arrangements
- maximising procurement and recycling benefits to help deliver efficiencies.

However, it appears that some of the issues identified by the Adaptations Working group remain. For example, [research published in 2025](#), led by the University of Stirling and developed in partnership with the Scottish Federation of Housing Associations (SFHA), the Chartered Institute of Housing (CIH) Scotland, and the Association of Local Authority Chief Housing Officers (ALACHO) criticised the adaptations system as complex, underfunded

and inequitable, stating:

“ For over 25 years, national and sector reports have included commitments to significant reforms, including reviews of funding, delivery, governance, and access to adaptations. Yet many of the same problems persist. The system’s complexity, lack of accountability, and disconnect between housing, health and social care have repeatedly stalled progress at the point of implementation. There is a great deal of excellent work happening across Scotland delivering adaptations, often in the face of considerable system pressures. However, services continue to face unnecessary challenges that make delivery more difficult than it needs to be. Access is shaped less by individual need and more by tenure, geography, and funding pathways. This fragmented landscape in Scotland makes adaptations delivery disjointed. While responsibilities were formally delegated to Integration Authorities under the Public Bodies (Joint Working) (Scotland) Act 2014, implementation has been inconsistent and uneven across the country with no overarching accountable body overseeing adaptations funding, collecting data or reporting. The complexity is further compounded by multiple funding streams, including separate public sector budgets and significant contributions from landlords and homeowners, with no consistent framework to determine who gets what, or how decisions are made.”

Source: McCall, 2025¹⁷

The report recommended creating a national legal and policy framework for home adaptations, supported by clear standards for consumers. This would set out the minimum level of service people should expect, make sure everyone could access adaptations regardless of their housing situation, and provide a fair and consistent approach across Scotland. The report also recommended creating one joined-up adaptations process, with shared referral routes, clearly defined responsibilities, and better coordination between housing, health, and social care services.

In the Scottish Government's [Housing to 2040 policy document](#), the Scottish Government set out plans to "support those with long-term conditions and disabilities and everyone who can and wants to is enabled to live independently in a home of their own." This included a commitment to a fundamental review of the adaptations system.

In September 2025, the previous [Cabinet Secretary for Housing, Mairi McAllan MSP](#), confirmed that a review of the housing adaptations system would begin before the end of that year. This review would look at how best to improve and streamline the current housing adaptations system.

Work began in October 2025 in line with this commitment and then, in January 2026, an advisory group of experts and key stakeholders was established; it has been meeting regularly to examine key workstreams. A short report with some recommendations is expected to be shared with Ministers in the autumn of 2026.

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