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Housing: Subject Profile

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This subject profile provides an overview of housing in Scotland. It describes recent trends in housing tenure, the housing market and provides information on Scottish Government policy and the legislative background.



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Introduction

This subject profile provides an overview of housing in Scotland. It describes recent trends in housing tenure, the housing market and provides information on Scottish Government policy and the legislative background.

The subject profile is aimed at new MSPs and their staff.

Given the range of activity in this area, the subject profile is not exhaustive. More detailed briefings on specific topics will be produced throughout this parliamentary session.

Key organisations

There are many organisations involved in housing. Table 1 provides a summary of some of the main organisations.

Housing policy is devolved but there are a range of other factors and policies that affect housing, some of which are reserved to the UK Government. For example, the Bank of England sets monetary policy including interest rates and the UK Government is responsible for a range of other relevant matters including consumer protection, working age means-tested benefits and tax relief for private landlords.

Table 1: Key organisations involved in housing

Organisation	Role
Councils	Have strategic duties such as preparing local housing strategies. Have a range of specific statutory functions such as assessing homeless applications and administering the private landlord registration scheme. 26 of the 32 councils also own their own housing stock and act as a social landlord.
Financial Conduct Authority	Regulates financial services firms in the UK.
First-tier Tribunal for Scotland (Housing and Property Chamber)	Considers disputes about civil private rented matters and property factors.
Registered Social Landlords (RSLs)	Most commonly housing associations. There are around 160 RSLs in Scotland and they vary in size. Some are more focussed on the provision of specialist accommodation. Tenants play an important role in governing many RSLs.
Scottish Government	Responsible for setting national strategy and policy. Provides funding to councils, Registered Social Landlords (RSLs) and others and leads national initiatives. Some social security powers relevant to housing, including powers to vary the housing element of Universal Credit and Discretionary Housing Payments. Maintains the register of letting agents and property factors.
Scottish Housing Regulator	Regulates how councils and RSLs manage their housing stock, how RSLs manage their finances and governance arrangements, and council homelessness services. A non-departmental public body that provides advice, research, and recommendations to Scottish Ministers to create a fairer, more productive, and sustainable system of land ownership and use.
Scottish Public Services Ombudsman (SPSO)	Is the final stage for complaints about councils, housing associations, the Scottish Government and its agencies.
UK Government	Responsible for consumer protection legislation, much social security policy and some taxation relevant to housing.

Legislative overview

Since devolution, there has been a substantial amount of housing-related legislation (see summary in Annex 1). Further details on legislative provisions are provided, where appropriate, throughout the briefing.

During the previous parliamentary session, the main legislative developments were related to temporary COVID-19 and cost of living legislation which provided protections from eviction and limited rent increases in private rented homes.

The Housing (Scotland) Act 2025 was a substantial Act covering a variety of different topics although the main focus was on homelessness prevention and private rented tenancies. Implementation of the Act and associated secondary legislation is likely to continue during this parliamentary session.

The previous Scottish Government's plans for a heat in building bill were delayed, although a [draft Buildings \(Heating and Energy Performance\) and Heat Networks \(Scotland\) Bill](#) was published in late 2025.

The [SNP manifesto](#) included legislative commitments on: ¹

- Tenant Right to First Refusal: new legislation to give private rental tenants a period of first refusal to purchase the property they rent at a fair market price when the owner chooses to put it up for sale.
- Reforming the Tenement (Scotland) Act 2004 and Property Factors (Scotland) Act 2011 to better meet the needs of relevant owners and tenants to enable repairs, maintenance and enhancement of tenements, and improve delivery of services by factoring organisations, including considering costs, where they manage properties.
- The Heat in Building Bill to support homeowners, landlords and tenants to transition to clean heating in a fair and affordable way.

The Manifesto also committed to "further simplify regulation and reform the planning system, speeding up decision making, including reforming Compulsory Purchase Orders and exploring Compulsory Sales orders." It is expected that the latter would require legislation.

Households and tenure

Scotland has around 2.55 million households with a population of around 5.5 million. ^{2 3}

There has been steady growth in both the population and the number of households over the past 20 years. Household numbers have risen faster than the population largely because more people now live alone and more households are headed by older adults.

This trend is expected to continue into the 2040s. By mid-2047, the number of households is projected to be 12% higher than in mid-2022, compared to a 6% increase in population.

⁴ Most of this increase in households will come from older age groups. ⁵ This has important implications for housing policy in terms of supporting independent living.

Geographically, projected household growth is uneven. Most council areas are projected to see an increase in households with relatively high increases in the east of the country. ⁴

In terms of housing tenure, owner-occupation is the most common tenure at around 63% of households (see Figure 1).

The proportion of social rented homes (provided by RSLs and councils) has declined significantly since the late 1990s, largely due to the right-to-buy policy. The end of right-to-buy and increased investment in affordable homes have led to recent increases in the absolute number of social housing and proportionately its share has stabilised with

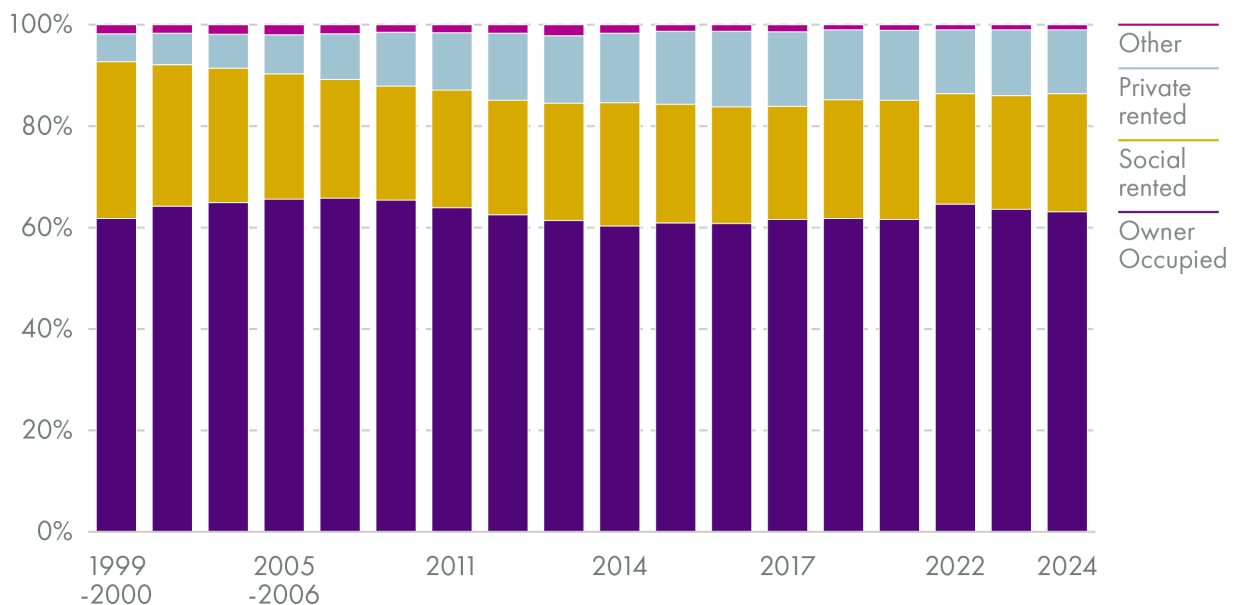
around 23% of households living in social housing.

Around 13% of households live in private rented housing. Private renting has expanded since 1999, driven by reduced access to social housing, challenges in entering home ownership, and broader economic and social changes. The private rented sector now accommodates a wider range of households, including more families and lower-income groups.⁶

Younger people have been most affected by these tenure shifts. They are now less likely to own a home than previous generations at the same age, with many expected to remain in private renting for much longer—hence the term “Generation Rent.”

Figure 1: Proportion of households in Scotland by tenure 1999-2000 to 2024

Owner-occupation is the most common tenure in Scotland



Source: Scottish Government, 2026⁷

Scottish Government policy development

The previous Scottish Government published its [Housing to 2040](#) Strategy in 2021, providing a 'route-map' for achieving its vision for housing, accompanied by a set of supporting principles to guide housing policy. Since its publication, the housing emergency has been declared, but the strategy remains central to housing policy.⁸

In short, the vision is that:

“ ... by 2040, everyone will have a safe, high-quality home that is affordable and meets their needs in the place they want to be. ”

Scottish Government, 2021⁸

The broad aims are set out as:

“

- **Affordability and choice:** Our aim is for everyone to have access to a home that is affordable and choices about where they live, no matter what tenure they live in.”
- **Affordable warmth and zero emissions homes:** Our aim is for housing to contribute to tackling climate change by 2045 by delivering homes that are warm and affordable to heat and reducing the emissions caused by housing and housing construction.”
- **Improving the quality of all homes:** Our aim is for all homes to be good quality, whether they are new build or existing, meaning everyone can expect the same high standards no matter what kind of home or tenure they live in.”

Scottish Government, 2021⁸

The strategy set out the integral nature of housing to the Scottish Government’s wider policy objectives, including:

- tackling poverty and inequality
- supporting economic growth
- creating and supporting jobs
- meeting energy efficiency and decarbonisation aims
- creating better health outcomes
- delivery of fuel poverty and child poverty targets
- creating connected, cohesive communities.

A wide range of actions were set out in the route map. Some of these actions have already been implemented or are progressing. Other actions have not progressed as much as a result of changing circumstances and priorities, such as the cost of living crisis which led to emergency legislation being introduced.

Oversight of the strategy has been led by the [Housing to 2040 Strategic Board](#).

In general, stakeholders have welcomed the high level vision set out in Housing to 2040 but there have been some criticisms about the lack of an implementation plan and limited delivery in some areas.⁹

Housing emergency

On 15 May 2024, [the Scottish Parliament agreed to a motion supporting the declaration of a national housing emergency](#). Fourteen councils have also declared a local housing emergency, beginning with [Argyll and Bute Council in June 2023](#), and most recently with [Dundee City Council on 2 March 2026](#).

There is no single agreed definition of a “housing emergency.” Rather, it is due to a combination of long-term and immediate pressures, including:

- rising homelessness and heavy pressure on homelessness services

- increasing numbers of people in temporary accommodation
- a shortage of affordable housing and long waiting lists
- structural factors such as wages failing to keep pace with rising house prices and rents.

Reasons for local housing emergency declarations vary reflecting local circumstances. For example, [Glasgow City Council has highlighted pressures on its homelessness provision linked to the UK Government's faster asylum decision process.](#)¹⁰

Responses to the housing emergency

Councils are taking a range of actions to address the housing emergency in their areas. Each council tailors its approach to local pressures. Some common actions include:

- repairing and re-letting empty homes
- buying existing properties to boost housing supply
- strengthening homelessness prevention work
- adjusting housing allocation policies.

The Scottish Government's initial response drew on existing policies, with targeted funding for councils facing the highest homelessness pressure. Following some criticism that this was not enough for an 'emergency' situation', the Government published a national [Housing Emergency Action Plan](#) in September 2025.¹¹ It focuses on three strategic goals:

1. ending the use of unsuitable accommodation for children
2. supporting vulnerable communities' housing needs
3. maximising investment to address Scotland's housing emergency.

Short-term measures to address the situation include:

- extra funding for social landlords to buy homes
- encouraging councils to convert suitable temporary accommodation into permanent housing
- increasing the [Discretionary Housing Payments](#) budget.

Long-term measures include:

- a new cross-tenure housing delivery ambition
- new homelessness prevention duties
- increased investment in affordable housing.

One of the main actions taken has been to increase the Affordable Housing Supply

Programme budget with £926 million allocated in 2026-27, with a further commitment to £4.1 billion of public sector investment over four years. ¹² [Further information on the Affordable Housing Supply Programme is provided in a later section of this briefing.](#)

In January 2026, [the Scottish Government announced the establishment of More Homes Scotland](#), a national housing agency intended to streamline and accelerate housing delivery. It is planned to become operational in 2028–29, depending on election outcomes.

“ To bring simplicity, speed and scale to the delivery of housing that Scotland needs, MHS will:”

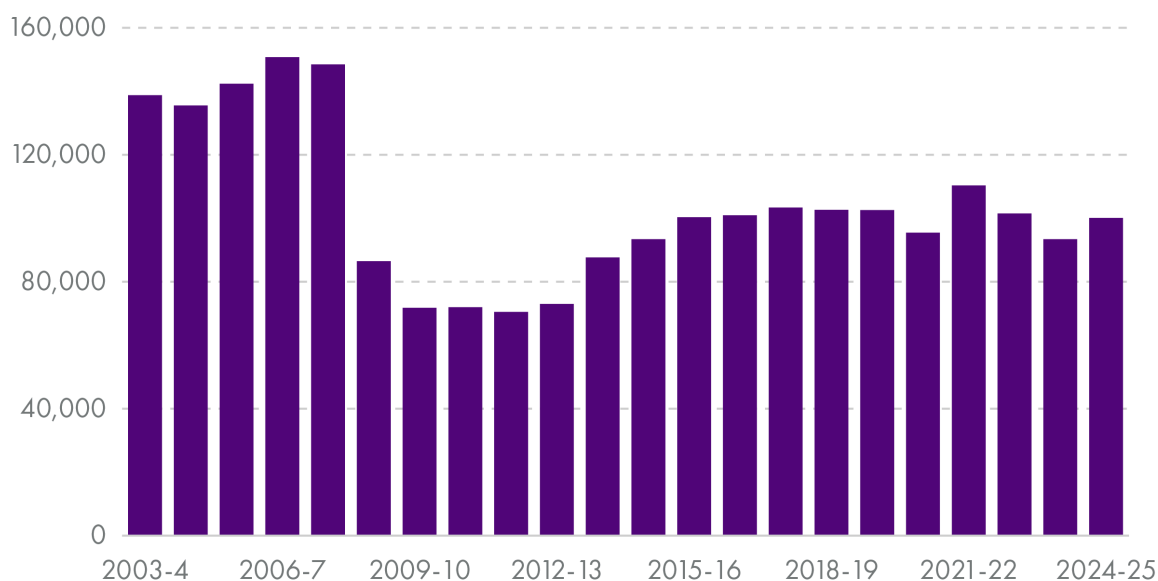
- make greater use of land assembly and preparation powers to support viability and help accelerate pace of delivery”
- provide enhanced support on housing planning and development delivery”
- introduce greater opportunities for standardisation and adopt simplified commissioning options”
- promote flexible funding approaches to drive economic growth opportunities, including through joint work with Scottish National Investment Bank.”

Source: Scottish Government, 2026¹²

Housing market

In 2024–25, there were almost 100,000 residential house sales in Scotland, up 7% from 2023–24. Over the longer term, sales volumes dropped from 2008 following the global financial crisis and have been lower ever since then. A further dip in sales took place around the time of the COVID-19 pandemic but have since increased (see Figure 2).¹³

Figure 2: Number of residential house sales in Scotland 2003-04 to 2024-25



Source: Registers of Scotland , 2025¹³

The UK House Price Index shows that the [average residential property price in Scotland was £186,000 in February 2026](#), up 2.3% from the previous year. Over the last 25 years, the long-term trend has increasing house prices although the annual rate of growth has slowed since the early to mid 2000s.¹⁴

Affordability and assistance for home ownership

First-time buyers provide liquidity in the housing market, allowing people to trade up and facilitate labour mobility.¹⁵ However, some households, particularly lower income and younger households, can find it difficult to buy their own. High deposit requirements can be a barrier, with the average deposit of first-time buyers in Scotland at almost £44,000.¹⁶

Many first-time buyers receive help from their parents or other family members to purchase a home,¹⁶ but for some this help may be unavailable which has raised wider policy questions. For example, a UK Finance report states:

“ This then begs a question of whether this is a desirable outcome for society as a whole. Is the property-owning democracy, theoretically open to all, being tilted disproportionately towards those families where the older generations have already accumulated sufficient property and other wealth assets that they are able to pass some onto their children? At the individual level there is clearly a benefit from parents helping their children out in this way if they want to do so. However, taking a wider societal perspective, it may have the effect of entrenching social divisions, in relation to what is generally the most valuable asset that a household will own, assuming they achieve that ambition.”

Source:UK Finance , 2025¹⁵

An increasing share of borrowers are also taking out longer mortgages to make their monthly payments more manageable. Lenders have gradually re-expanded high loan to value products, which can help first-time buyers with smaller deposits, after the pandemic and the 2022 mini-budget shock. ¹⁷

For many years, the Scottish Government has provided financial support for people to buy their own home through various shared equity schemes. Details of current Scottish Government schemes to help people buy their own home, primarily the Open Market Shared Equity Scheme, is available on the [mygov.scot website](https://mygov.scot).

The [SNP Manifesto](#) outlined a commitment to support first-time buyers by part-funding their mortgage deposit with a joint equity contribution of up to £10,000. On 27 May 2026, [the Scottish Government announced that the first round of applications for the First Homes Fund](#) will provide first-time buyers with £10,000 contribution towards a deposit on their first home at a property value of up to £300,000.

In addition, other measures that help support people to buy a home include:

- **UK Government Help to Buy ISA:** (closed to new applicants) Offers a 25% government bonus (up to £3,000) on savings up to £12,000, designed for homes costing up to £250,000
- **LBTT (Land and Buildings Transaction Tax):** First-time buyers in Scotland pay no LBTT on properties up to £175,000
- **UK Government mortgage guarantee scheme:** participating lenders provide higher loan to value mortgages with a government backed guarantee, insuring them against a portion of their potential losses on those mortgages.

The Financial Conduct Authority is also planning reforms to the mortgage market, including aiming to help first-time buyers and the self-employed to buy a home. ¹⁸

Housing related taxes

Land and Building Transaction Tax

The Scotland Act 2012 devolved Stamp Duty Land Tax to the Scottish Parliament. This was replaced by the Land and Building Transaction Tax (LBTT) which came into force in April 2015 and is [administered by Revenues Scotland](#) with support from Registers of Scotland.

[LBTT is payable at different rates](#) on each portion of the purchase price within specified tax bands. There is a zero rate threshold for £175,000 for first-time buyers and £145,000 for other buyers

From 1 April 2016, the Scottish Government also introduced an 'additional dwelling supplement' (ADS) on the purchase of additional residential properties, such as buy-to-let properties and second homes, of £40,000 or more. The aim of this was to protect opportunities for first-time buyers and home movers in Scotland, and to help them compete with buy-to-let investors or those buying second homes.

[The ADS rate, currently 8% of the purchase price](#), has increased from 3% when it was first introduced.

Council Tax

Councils have powers to increase council tax charges for certain second homes and long-term empty homes in their area. From April 2026, [changes to legislation](#) gave councils further flexibilities in how such charges are applied, with the aim of allowing councils to respond to local circumstances. A [SPICe blog](#) provides more detail on the topic.¹⁹

[In the 2026-27 budget](#), the previous Scottish Government announced its intention to reform council tax to introduce new council tax bands for properties valued at over £1 million (based on updated valuations) from 1 April 2028.

Some commentators have argued that housing related taxation needs further reform. For example, a report by Collaborative Centre for Housing Evidence (CACHE) states that council Tax and LBTT are "widely seen as outdated and misaligned with housing objectives." Key arguments are that :

“ Council Tax is regressive (households in expensive homes pay a disproportionately small share of property value in tax) and still based on property valuations from 1991, resulting in glaring inequities . It also fails to reflect ability to pay, contributing to wider wealth inequality linked to housing. Meanwhile, LBTT (akin to stamp duty) is economically damaging because, by taxing transactions, it disincentivises people from moving, thus hindering labour mobility, exacerbating underoccupation, and efficient use of the housing stock.”

Source:Gibb, 2025⁹

New housing supply

Several factors influence the supply of new homes including:

- the availability of land
- finance
- the capacity of the construction sector and construction costs
- enabling infrastructure such as sewerage and roads
- housing market conditions.

The Scottish Government has the ability to influence some of these factors more than others. For example, it directly invests in affordable housing. Other factors, such as housing market conditions and construction costs are subject to wider influences which the Scottish Government may find more difficult to influence.

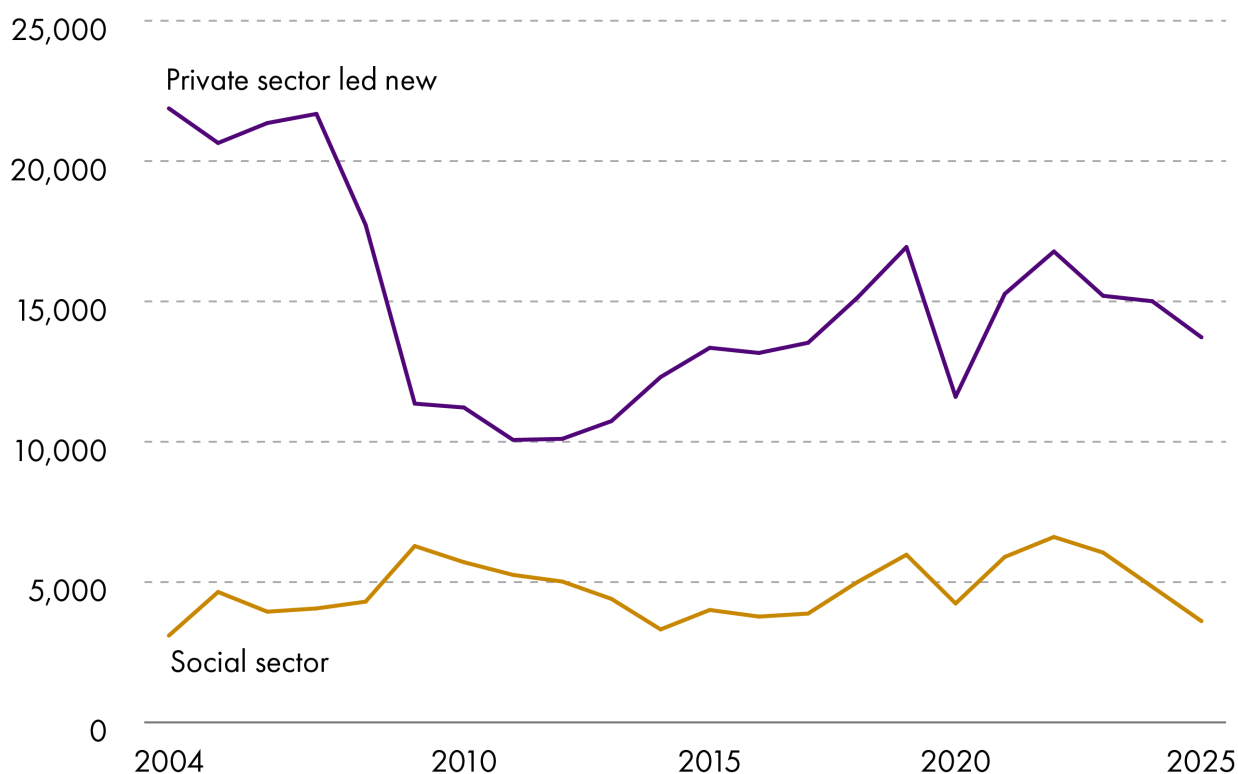
The main component of new supply is new build homes. In 2025, there were 17,336 new homes built (completed), an annual decrease of 13% (see Figure 3).

The private sector is the biggest contributor to overall house building, accounting for almost 80% of all homes completed in 2025 (13,725 new homes). In 2025, private-sector-led completions were 34% lower than 2004, although higher than the lowest point in 2011.

20

Figure 3: Number of new build completions, 2004 to 2025

In 2025, total new build completions were down 13% from 2024



Source: Scottish Government, 2026²⁰

Historically, the Scottish Government has only set housing targets for new affordable homes which it funds. However, as part of the response to the housing emergency, the [housing emergency action plan](#) set out a new "all-tenure delivery ambition, working with the housebuilding sector to increase delivery across all sectors by at least 10% each year over the next three years."

Other responses to improve supply include increasing investment in the [Affordable Housing Programme](#) (this is covered in more detail in the next section of the briefing).

The role of the [planning system](#) in facilitating new build housing is also important.

The planning system

[The National Planning Framework 4](#) establishes a Minimum All-tenure Housing Land Requirement (MATLR), which sets out the minimum number of housing units that local, city-region and national park authorities must plan, as a minimum, to accommodate in future development plans. It also identifies two major development sites likely to involve significant housing elements, Edinburgh waterfront and Dundee waterfront, as National Developments. In addition, it also sets out policies aimed at delivering quality homes and homes in rural areas.

[Homes for Scotland](#) (HFS) has repeatedly warned that Scotland's planning system is under-resourced, overly restrictive, and directly contributing to a worsening housing emergency. Some of the issues they have highlighted include delays, outdated

development plans, and a lack of land supply.^{21 22}

The Scottish Government has stated that although “planning” can often be cited as the primary reason for delays, significant barriers to delivery often remain following a grant of planning permission, such as the viability of sites given costs and market assumptions around returns.²³

The Scottish Land Commission (SLC) has also highlighted a lack of transparency about land optioned for development. Housebuilders across Scotland take out option agreements to buy and develop land in future. SLC's research found a lack of transparency on what land is optioned for development and who holds the option. The research concludes that there is no publicly available information on where developers plan to build in future and this is impacting and restricting opportunities for other actors, including communities, to access land for development or diversify outcomes from land.^{24 25}

Action taken by the Scottish Government includes:

- publishing a Planning and the Housing Emergency Delivery Plan²⁶
- a [Ministerial direction](#) on implementation of national planning policy on housing where a planning application is for 10 or more proposed new homes on land not allocated for housing²⁷
- the [National Planning Improvement Champion](#), with support from the Planning Hub, aims to drive improvements in the planning system
- issuing of a Ministerial letter to planning authorities relating to Small and Medium Sized Enterprises housebuilders, highlighting their role in rural and brownfield development, and emphasising the need for proportionality in the planning system to enable delivery
- working with councils and other private sector partners to [develop stalled housing sites](#)
- [consulting on a range of options](#) which could help to increase the rate at which homes are built on sites that have been identified for housing development.²⁸

Affordable housing supply

The Session 6 Scottish Government's commitment, repeated in the SNP Manifesto, is to deliver 110,000 affordable homes by 2032. Of this total, the target is that 70% (77,000) will be available for social rent and 10% will be in remote, rural and island communities.

A key policy had been to increase affordable housing supply. The Scottish Government, and its partners, have invested substantial amounts in new affordable homes

The Scottish Government's Affordable Housing Supply Programme (AHSP) provides

funding to support the delivery of the 110,000 homes commitment (this includes homes for social rent, mid-market rent and affordable home ownership).

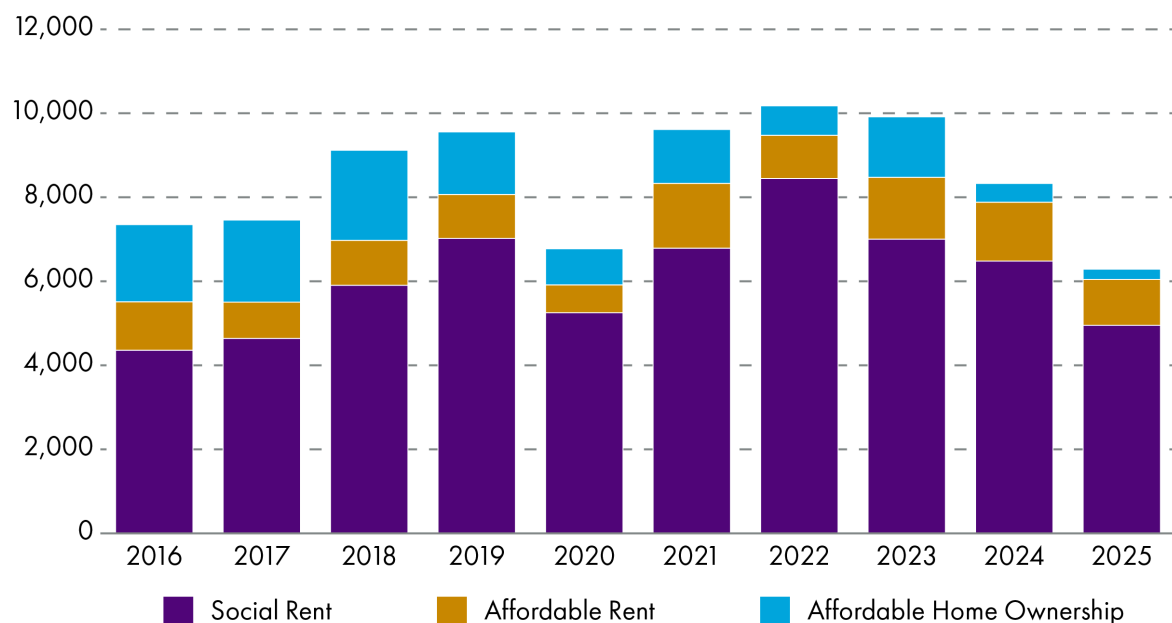
Councils and RSLs are the main providers of homes through the the Scottish Government's AHSP. They use Scottish Government grant funding in addition to their own money, largely funded through borrowing.²⁹

Councils have important roles in deciding how funding should be used in their area, in line with their local housing strategies.

Figure 4 shows the number of completions funded through the AHSP since 2016.

Figure 4: Number of Affordable Housing Supply Programme Completions 2016 to 2025.

Almost 84,000 affordable homes have been completed between 2016 and 2025



Source: Scottish Government, 2026³⁰

In light of the housing emergency, the previous Scottish Government prioritised investment in affordable housing. In 2026-27, the AHSP budget is £926 million with a commitment to invest up to £4.9 billion over the next four years, which is expected to deliver around 36,000 affordable homes by 2029–30.³¹

Stakeholders had argued for certainty of long-term funding to enable them to plan new homes.³² Some stakeholders have also called for an increase in affordable housing supply ambitions. A [2025 research report](#), commissioned by Shelter Scotland, Chartered Institute of Housing Scotland and the Scottish Federation of Housing Associations, called for a minimum of 15,693 affordable homes every year in order to reduce affordable housing need.³³

Progress towards the 110,000 affordable homes

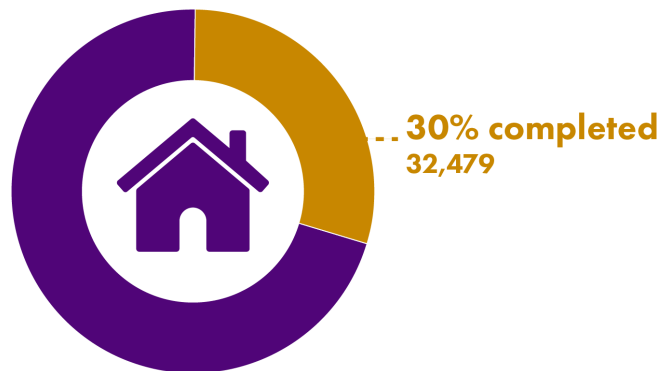
commitment

Progress towards the 110,000 affordable homes commitment is measured by the number of homes completed under the AHSP from 23 March 2022, as this was when the previous 50,000 affordable homes target was completed.

From 23 March 2022 to 31 December 2025, 32,479 affordable homes had been completed representing 30% of the target. These completions consist of 25,016 (77%) homes for social rent, 4,750 (15%) for affordable rent, and 2,713 (8%) for affordable home ownership (See Figure 5).

Figure 5: Progress towards the Session 6 Scottish Government's target to deliver 110,000 affordable homes by 2032.

The Session 6 Scottish Government's long term aim was to deliver 110,000 affordable homes by 2032.



Source: Scottish Government , 2026³⁰

Data on completions under the AHSP are updated on a quarterly basis in the Scottish Government's [Affordable Housing Supply Programme Summary Tables available on the Scottish Government website](#).

With just over five years of the target period remaining around 77,500 completions are required, suggesting the need for a significant scaling up of delivery. Despite the increased AHSP budget, future challenges remain and there has been some doubt that the target can be met.^{9 34}

Some of the challenges of delivering new affordable homes include increasing costs of land, construction and other building-related costs and a lack of labour and materials, particularly in rural areas. Social landlords also face a range of competing demands, including investing in retrofitting their own stock.^{32 35}

The [Session 6 Local Government, Housing and Planning Committee considered some of these issues as part of its Housing Inquiry](#).³²

Rural Housing

There are particular issues facing housing in some rural areas. These include:

- the relative lack of social housing and volume housebuilders and the importance of community-led initiatives and rural housing enablers
- the impact of short-term lets and second homes in areas with high tourism
- the relatively high costs of building and of retrofitting
- poorer energy efficiency of existing housing
- landowner's willingness to release land for development
- impact a housing shortage has on the depopulation of rural areas and the ability of employers to recruit staff.

Some of these issues were explored more fully in an evidence session held by the [previous Local Government, Housing and Planning Committee in April 2024](#).

The Scottish Land Commission commissioned [research that aimed to explore ways to increase the supply of land for rural housing and thereby the supply of housing](#).³⁶ Based on this work, the Commission proposed that government uses public land ownership more actively to:³⁷

- create a long-term pipeline of land for housing by using the powers of existing public bodies to buy, sell, and hold land
- support this with a large-scale capital fund that can reuse money from land sales to keep the programme running and reinvesting
- require public landowners to review their land and identify sites that could be used for rural housing
- update Compulsory Purchase Order rules to make them easier to use when needed
- provide better guidance and support to help public bodies release land for housing at effective prices to unlock development
- focus public support for Local Place Plans in areas with potential for economic growth or where populations are declining.

The [Scottish Government's Rural and Islands Housing Action Plan](#), published in 2023 has four priorities: delivering the right homes in the right places, enabling the delivery of more high-quality affordable homes, making best use of existing homes and support for home ownership, and supporting community-led development.³⁸ Other wider actions in the housing emergency action plan also apply to rural areas.

As part of the AHSP, the Scottish Government provides higher grant subsidy rates for rural and islands areas. Since 2016, a [Rural and Island Housing Fund](#) has operated. This fund is open to a wide range of applicants including community organisations and development trusts and was extended to March 2028 as part the [Programme for Government 2025-26](#).

The Scottish Government's affordable homes target includes a commitment to deliver 10% of the target in rural and island communities. Progress towards the target in rural areas is not regularly reported on in the Scottish Government's quarterly housing statistics.

Social rented housing

Social housing is rented accommodation which is owned and managed either by councils (26 of Scotland's 32 councils own their own housing stock) and by Registered Social Landlords (RSLs) (housing associations and co-operatives).

Around 23% of households live in social rented housing. The [2024 Scottish Household Survey](#) reported that around 5% of all households (nearly 115,000 households) were on a social housing list. An additional 10,000 households had applied for social housing using a choice-based letting system or similar within the last year.³⁹

RSLs and councils, which own their own stock, perform a variety of different management roles including:

- **allocations:** Provisions in the Housing (Scotland) Act 1987 (as amended) govern social housing allocations. Social landlords must have an allocation policy that sets out how their housing stock will be allocated, taking into account the legislative requirements and Scottish Government guidance.⁴⁰
- **tenancy management:** most tenants in social rented housing have a Scottish Secure Tenancy governed by the Housing (Scotland) Act 2001. The Act and associated tenancy agreements provide the rights and responsibilities of the tenant and landlord and sets out how tenancies can be ended.
- **repairs and maintenance:** Generally, social landlords are responsible for ensuring their properties are in wind and watertight condition and for major repairs to the structure and installations of the house. Under the 'Right to Repair' scheme tenants have the right to have small urgent repairs carried out within a given timescale. Social landlords also need to plan for the long-term maintenance and improvement of the homes they own.
- **tenant participation:** The Housing (Scotland) Act 2001 Act places a duty on social landlords to have tenant participation strategies in place and to maintain a register of tenants' groups meeting certain criteria. Individual tenants and registered tenants' groups should be consulted by the landlord on issues affecting them.

Social landlords must also work towards meeting the standards and outcomes set by the Scottish Government in the [Scottish Social Housing Charter](#) It aims to help improve the quality and value of the services that social landlords provide. Social landlords' adherence to the Charter is monitored by the [Scottish Housing Regulator](#).

Scottish Housing Regulator

The [Scottish Housing Regulator](#) (SHR) is the independent regulator of social landlords in Scotland.

The Housing (Scotland) Act 2010 sets out the SHR's statutory objective to safeguard and promote the interests of current and future tenants, and others who use local authority and RSL housing services (people who are homeless, factored owners and Gypsy/Travellers).

The SHR monitors, assesses and reports regularly on social landlords' performance of housing activities and RSLs' financial well-being and standards of governance, and intervenes where appropriate.

The [Regulatory Framework](#) sets out how it regulates social landlords.⁴¹ The SHR also publishes an engagement plan for each landlord in its [landlord directory](#).

The [SHR's latest risk assessment of social landlords](#) sets out the main risks and challenges it will engage with social landlords on during 2026-2027. This includes, for example, financial challenges for tenants, other service users and landlords, local authorities that are impacted by systemic failure and at heightened risk in their homelessness services, and continuing to ensure effective governance.⁴²

The SHR does not have a role in dealing with individual complaints from tenants. Such complaints should be directed at the landlord and the [Scottish Public Services Ombudsman](#) if the landlord's response is unsatisfactory.

Tenants can contact the SHR where their social landlord regularly and repeatedly fails to achieve the regulatory or social housing, and this failure affects a group of the social landlord tenants. [Further details are available on the SHR website](#).

Homelessness

Increasing levels of homelessness and people living in temporary accommodation have contributed to the housing emergency declaration. Legislation and policy has focussed on strengthening homelessness prevention.

Councils have legal duties to support people who apply to them as homeless under the Housing (Scotland) Act 1987. These duties have been amended several times to strengthen the rights of homeless people. Homeless legislation is supplemented by a [Code of Guidance on Homelessness](#).^{43 44}

In 2024-25, 40,688 homelessness applications were made to councils, although not everyone who is homeless will apply for council assistance.⁴⁵

Council obligations to homeless persons differ depending on the outcome of the assessment of the homelessness application. If an applicant is unintentionally homeless (where that is assessed), then the council must secure 'settled' accommodation. Normally this is a permanent social housing let. The applicant might have to spend some time in temporary accommodation before a suitable permanent home can be found.

The [Shelter Scotland website](#) provides further details of the homelessness assessment process and review procedures.

Homelessness policy

Policy has focused on homelessness prevention with the housing options approach developing from around 2010. This approach seeks to look at an individual's options and choices. Examples of housing options and prevention work could include family mediation, domestic abuse victim support, enhanced housing advice, outreach targeted at vulnerable groups, schemes to help access private rented accommodation, and tenancy sustainment work.

A key aspect of this is the need for relevant agencies and services (such as housing, mental health, criminal justice services, health services, children's and social care services) to work together.

The [Ending Homelessness Together Action Plan](#), published by the Scottish Government and COSLA (updated in 2020) sets out actions to fulfil the Scottish Government's commitment to end homelessness in Scotland.

The plan comprises a wide range of policy actions focusing on tackling homelessness through achieving the following:

- a person-centred approach
- prevention of homelessness
- prioritising settled housing for all
- responding quickly when homelessness happens

- joining up planning and resources.

The Scottish Government has also encouraged councils to transition to rapid rehousing by default and to end the use of night shelters. The aim is to move people experiencing homelessness into permanent housing as quickly as possible.

The action plan is reported on annually with the [latest report published in December 2025](#).
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Homelessness pressures

Over the past five years, there has been growing systemic pressures in relation to homelessness services, including record high numbers of people living in temporary accommodation. This reflects the pressures on the housing system and is one of the contributory factors that led to a declaration of a the housing emergency.

[The Scottish Government publishes bi-annual homelessness statistics](#). The latest statistics show that over the six-month period 1 April to 30 September 2025 there were: ⁴⁷

- 20,643 homeless applications, a decrease of 2% from the previous year
- 33,006 open homelessness applications, an increase of 4% from the previous year and the highest in the time series since 2023
- 18,092 households living in temporary accommodation, an increase of 9% from the previous year and highest in the time series since 2022
- households spent an average of 237 days in temporary accommodation, the same as the previous year
- applications from those with refugee / leave to remain status accounted for 16% of all applications; applications from these households increased by 51% between 2024 and 2025.

In 2023, the [Scottish Housing Regulator's thematic report on homelessness](#) identified three major strategic challenges in providing homelessness services:

- dealing with the significant numbers of people currently in temporary accommodation
- maintaining a sufficient supply of appropriate temporary accommodation
- ensuring access to the number of permanent homes that are needed. ⁴⁸

It found that some councils were finding it increasingly difficult to meet these challenges and their statutory duties, a message repeated in its [December 2023 update](#) which identified systemic failure in the delivery of two local authorities' services to people experiencing homelessness (Glasgow and the City of Edinburgh Council). ⁴⁹

[As of April 2026, the SHR has assessed](#) two local authorities as experiencing systemic failure in their homelessness services, with a further nine at heightened risk.

The majority of funding for council homelessness services is provided through the local

government settlement. As part of the response to the housing emergency the Scottish Government has allocated additional funding to extend rapid rehousing funding and the delivery of housing first projects and [launched a homelessness prevention pilot](#).

New homelessness prevention duties

Provisions in Part 5 of the Housing (Scotland) Act 2025 will introduce new homelessness prevention duties on councils and other public bodies.

The policy objective is to shift the focus away from crisis intervention and towards prevention activity which can eliminate the need for a household to go through the trauma of homelessness in the first place.⁵⁰ The work of the [Homelessness Prevention Review Group](#), convened by Crisis, was central to the development of the legislative proposals.

The 2025 Act's provisions include:

- placing duties on relevant bodies, such as health boards and the police, to ask if an individual is homeless or at risk of homelessness, and requiring them to take action if they are - the aim being to make homelessness prevention a shared responsibility across the public sector. This is known as the 'ask and act' duty.
- requiring local authorities to act sooner to prevent homelessness by providing support to households threatened with homelessness up to six months before homelessness appears imminent rather than the current two months
- making social landlords put in place support for tenants if they are overdue on rent due to domestic abuse
- requiring social landlords to have a policy which sets out how they will support tenants who are at risk of homelessness due to domestic abuse.

It is likely that implementation of the provisions will take place this parliamentary session. During the parliamentary passage of the Bill, one of the main areas of debate concerned the practical implementation of the measures and the need for training for staff working in relevant public bodies.⁵¹

Housing condition and standards

The main source of information on the physical condition of housing in Scotland is the [Scottish House Condition Survey \(SHCS\)](#), part of the Scottish Government's Scottish Household Survey. It provides information on the physical condition of Scotland's homes as well as the experiences of householders.

The survey shows:

- Scotland's housing stock is diverse, for example, with 7% of properties being pre-1919 tenement flats and more modern post-1982 detached houses accounting for 20% of stock.
- around 81% of Scottish households use mains gas for heating, while around 12% of all households) were estimated to have low and/or zero greenhouse gas emissions heating systems
- energy efficiency of Scotland's homes has gradually improved; housing in the social sector is more energy efficient than the owner occupied or private rented sector
- in 2024, 29% of households were estimated to be in fuel poverty, of which 14% were in extreme fuel poverty
- 90% of properties were free from any damp or condensation and 92% were free from any mould
- private rented properties tend to have the highest levels (65%) of any disrepair to critical elements. The prevalence of disrepair to critical elements is associated with age of construction, with newer dwellings significantly less likely to fall within this category.

Housing standards

All new buildings, and substantially refurbished ones, must meet the relevant building standards regulations in force at the time the building warrant was approved.

There are several other standards which apply to properties in different tenures (see Figure 6).

Figure 6: Overview of House Condition Standards

Which standard?		
Tolerable Standard Housing (Scotland) Act 1987 (ss 85-87)	Repairing Standard Housing (Scotland) Act 2006 (s.13)	Scottish Housing Quality Standard (SHQS)/ Scottish Government Policy Target
Who does it apply to?		
All households which are part of a permanent structure	Private Landlords	Social Landlords
What does it involve?		
<ul style="list-style-type: none"> • Minimum standard • Councils have duties to address Below Tolerable Standard (BTS) housing in their area • Councils have statutory enforcement powers to deal with BTS housing 	<ul style="list-style-type: none"> • Landlord must ensure their property meets the Repairing Standards • Private tenants and councils can report potential breaches of the standard to the First-Tier Tribunal for Scotland (Housing and Property Chamber) 	<ul style="list-style-type: none"> • Social landlords must ensure their stock meets SHQS • Scottish Social Housing Net Zero Standard under review

Source: SPICe

In the last parliamentary session, legislative changes sought to bring the standards for social and private rented housing closer together, for example, by the [extension of the Repairing Standard for private landlords](#) and by the introduction of [common fire and carbon monoxide safety requirements](#).

However, [Scottish Government plans for a new housing standard covering all tenures](#), as set out in Housing to 2040, [were rescheduled, with the Scottish Government prioritising other areas of work](#).

There has been an increased focus on the issue of dampness and mould in rented housing. [Regulations approved in 2026](#) will introduce an "Awaab's law" in Scotland from October 2026. This will place new duties on landlords to investigate reports of damp and mould and begin any necessary repairs within set timescales, unless they are unable to do so for reasons outwith their control. Further details are in a [SPICe blog on the topic](#).⁵²

The previous Scottish Government's intention was that damp and mould would be the starting point, with other qualifying hazards to be included over time.

The condition of flats

The condition of flats ([which account for over one-third of Scottish homes](#)), particularly older traditional tenement flats, has attracted growing attention over the last few years.

A programme of law reform in the 2000s, including the Tenement (Scotland) Act 2004, aimed to facilitate the upkeep of flats. Despite legislative reforms, the repair and maintenance of flats remains challenging; for example, there can be a reluctance by owners, including private landlords, to take a long term view and invest in their properties. A forthcoming SPICe briefing will provide further information on repairs in flats.

The [Scottish Parliamentary Working Group on Tenement Maintenance \(established in 2018\) proposed reforms](#). Key recommendations focused on mandatory five-yearly building inspections, compulsory owners' associations, and building reserve funds to ensure long-term maintenance. ⁵³

Following the working group's report, the Scottish Government instructed the [Scottish Law Commission](#) to consider changes to the law in order to establish compulsory owners' associations for tenement properties. The Commission published its [Report on Tenement law: compulsory owners' associations](#), together with a draft Tenements (Amendment) (Scotland) Bill, on 11 December 2025. ⁵⁴ The [SNP Manifesto](#) provides a commitment to implementing tenement reform by the end of this Parliament.

Council powers to address poor quality housing

Councils have various statutory powers to address poor quality housing in their area. For example, the Housing (Scotland) Act 2006 gives councils powers to serve owners of properties in serious disrepair with a 'work notice' requiring the owner to carry out necessary work.

Under the 2006 Act, councils must also have a 'scheme of assistance' detailing the support that will be offered in its area. The assistance can take various forms, including loans, practical assistance and grants. Grant assistance must be provided for most essential work to adapt homes to meet the needs of disabled people (other than for home extensions).

All other grant assistance is discretionary. In general, councils tend not to offer grant support for owners to repair their homes. The [Under One Roof website](#) provides a range of useful information on the topic.

Cladding

Scottish Government action to tackle potentially flammable cladding systems has several strands, collectively known as the Cladding Remediation Programme. This programme emerged from UK and Scottish Government actions taken after the Grenfell Tower fire in London in 2017, which exposed systemic failures in the design, regulation and use of combustible external wall systems across the UK.

The first significant element was the establishment of a pilot [Single Building Assessment \(SBA\) programme](#) in March 2021, providing a standardised system of fire safety assessments for all residential flatted developments over 11 metres high, clad with potentially flammable material, and built between 1 June 1992 and 1 June 2022.

The aim is to identify whether the external wall system creates or exacerbates a risk to

human life, and what remediation or mitigation works are required to reduce that risk to an acceptable level. The identification of such cladding by a SBA paves the way for necessary remediation work to be carried out.

The Housing (Cladding Remediation) (Scotland) Act 2024:

- put SBAs onto a statutory basis
- created the Cladding Assurance Register - this shows that the building has been properly assessed and records whether work was needed and whether it has been done
- gives Scottish Ministers powers to arrange assessments and remediation where voluntary progress was blocked (for example, by lack of owner consent).

The [technical specifications](#) for assessments were published in June 2024, meaning the limited number of SBAs carried out prior to 6 January 2025 had to be revisited. Remediation that had already begun, or completed, also had to be reviewed.

The Scottish Government launched a “Single Open Call” in March 2025, which allows local authorities, Registered Social Landlords, and residents or their representatives to apply for a fully funded SBA. [As at 28 February 2026, 938 expressions of interest had been identified as likely to be eligible for Scottish Government funding for an SBA and 824 had been identified as ineligible for funding.](#)⁵⁵

It has been acknowledged that the existence of cladding in multi-residential buildings was causing problems for people when trying to buy or sell their home.⁵⁶ Once a building has been assessed, and any problems are rectified it should be easier for affected homeowners to sell, insure or remortgage their properties.

Developer funded remediation

The [Scottish Government announced the creation of the Scottish Safer Building Accord](#) on 12 May 2022. Under the Accord, developers will be expected to fund works to properties they built to address safety issues identified through the SBA programme. Public funding will be prioritised for buildings that are not linked to an existing developer.

Building on this agreement, the Scottish Government and house builders have been negotiating a [developer remediation contract](#). The previous Cabinet Secretary for Housing, Mairi McAllan MSP, [wrote to the Local Government, Housing and Planning Committee](#) on 25 March 2026 confirming that four developers had signed the contract, with others due to do so.

The [Building Safety Levy \(Scotland\) Bill](#) was passed by the Scottish Parliament on 17 March 2026 and will provide for a tax on the construction of certain new residential properties from April 2028. The levy aims to raise up to £450 million over 15 years to help fund work to fix residential buildings with unsafe cladding which have no linked developer.

Next phase

The [Cladding Remediation Programme: Next Phase Plan of Action, published in 2025](#), provided information on expected key milestones with plans that by 2029 every high-risk residential building over 18 metres in Scotland will have been resolved, whether made safe, decommissioned or replaced. Every building between 11 and 18 metres will be on a

defined pathway to resolution.

RAAC in homes

RAAC, an acronym for Reinforced Autoclaved Aerated Concrete, is a type of building material used in the UK between the late 1950's and mid 1990's. RAAC is prefabricated in a factory and delivered to building sites in the form of panels, which can be used in roofs, walls, and floors.

RAAC, if it is manufactured, installed, and maintained correctly, poses no more danger to building users than most other construction products. However, concerns that RAAC elements of some buildings could be liable to fail under certain circumstances have been recognised for decades.

The [Institution of Structural Engineers](#) categorise potential RAAC defects under three headings, performance, manufacturing, and construction, with a more general concern that the manufacture of panels was highly inconsistent and the quality control poor, meaning there can be quite wide variations in the quality and physical characteristics of panels, even within a single building.

Following concerns about safety incidents elsewhere in the UK and new UK-wide risk advice, the Scottish Government, through the [Building and Fire Safety Ministerial Working Group](#), supported by a [RAAC Cross-Sector Working Group](#) has aimed to identify, assess, manage and mitigate any risks associated with RAAC across Scotland's public sector.

[Scottish Housing Regulator statistics](#), published in July 2025, indicate that RAAC is present in 2,205 socially rented homes managed by 17 landlords. While RAAC is not thought to have been widely used in privately owned homes, it has been identified in clusters of such homes, principally ex-socially rented properties sold under the right to buy, in areas including Aberdeen, Dundee, and Clackmannanshire.

The Scottish Government [has been clear](#) that it will not fund RAAC remediation in homes of any tenure or ownership.

Property Factors

Property factors manage the repair and maintenance of property (e.g. common property and communal areas in flats and housing estates) on behalf of homeowners.

The Property Factors (Scotland) Act 2011 regulates the sector. It includes:

- compulsory registration for property factors operating in Scotland
- a Code of Conduct with minimum standards which property factors have to follow
- a dispute resolution system - homeowners can bring cases to the First-tier Tribunal for Scotland (Housing and Property Chamber) if their property factor breaches the Code of Conduct.

The SPICe Briefing "[Property Factors - Frequently Asked Questions](#)" includes responses

to certain frequently asked questions on property factors, including a summary of the main rules on their dismissal.⁵⁷

The Housing (Scotland) 2025 made some relatively minor changes to the 2011 Act and will also introduce changes to provide that the power to dismiss and appoint a property manager will require a majority vote of the owners, rather than two-thirds.

The SNP Manifesto commits to reform of the property factors legislation.

Housing's contribution to net-zero emissions

The Scottish Government's ambition is that Scotland will be “net zero” in carbon emissions by 2045. Net Zero is the point when emissions entering the atmosphere are balanced by removals out of the atmosphere.

Since 1990 there has been a 39% reduction in emissions from residential and public buildings, driven by improvements in boiler efficiency, energy efficiency retrofit improvements to existing buildings, higher efficiency standards for new buildings and milder winters.

Despite progress, homes and buildings still account for around 15% of Scotland's greenhouse gas emissions. At the same time, high energy prices put an increasing number of people at risk of living in fuel poverty unless their homes can be made more efficient through retrofitting measures such as improved insulation.

The biggest impact from reducing emissions from buildings will be from moving from gas boilers to other 'clean' heating' systems such as heat pumps:

“ The heat transition will require around 1.9 million homes and 14,000 public buildings to move to clean heating systems such as heat pumps and heat networks by 2045.”

Source:Scottish Government , 2026⁵⁸

A key part of the Scottish Government plans are to ensure that the move to low carbon heating is fair and stimulates employment opportunities.

Scottish Government policy has focussed on:

- **Financial support for energy efficiency and zero carbon heating**, for example, through [grant funding and loan funding](#) for individual households, and [the public sector](#). The Scottish Government has been clear that the public sector cannot fund the heat transition alone and established the Green Heat Taskforce to develop innovative financial solutions for building owners. The [Taskforce has produced two reports](#).
- **Raising standards for new buildings**: the [New Build Heat Standard \(NBHS\)](#) requires new buildings to install climate-friendly heating systems instead of oil and gas boilers.
- **Supporting the development of heat networks**.

The Scottish Government has consistently called on the UK Government to rebalance gas and electricity prices and reform the electricity market to lower the costs of clean heating.

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The Climate Change Plan

In late 2025, the Scottish Government published a [draft Climate Change Plan for 2026–2040](#), which underwent parliamentary scrutiny. The plan builds on existing support and advice schemes and the development of heat networks. It set a target to decarbonise

heating systems by 2045 and committed the government to publishing a Heat in Buildings Strategy and delivery plan by the end of 2026.

On 18 November 2025, the Scottish Government also published a [draft Buildings \(Heating and Energy Performance\) and Heat Networks \(Scotland\) Bill](#), stating its intention of introducing it as early as possible in the next parliamentary session, subject to election outcomes. The draft Bill proposed to set a target for decarbonising heating systems by the end of 2045, give Scottish Ministers powers to make regulations to set minimum energy performance standards for buildings and to facilitate the expansion of heat networks. [The SNP Manifesto](#) stated that it would "take forward our Heat in Building Bill to support homeowners, landlords and tenants to transition to clean heating in a fair and affordable way."

Parliamentary scrutiny of the draft plan highlighted key challenges, including the need to improve consumer awareness and confidence, expand the retrofit workforce, address high costs, and secure alternative financing. A major concern was the slow pace of progress in decarbonising buildings.⁵⁹ The Climate Change Committee echoed these concerns, warning that:

"... the draft CCP lacks sufficient plans for buildings. Very little emissions reduction is projected to occur over the next ten years, compensated for by a rapid acceleration in the late 2030s. It is not clear what will drive this acceleration, which will be challenging for supply chains to deliver. This 'delay and catch-up' approach therefore carries significant risk."

Source: Climate Change Committee, 2026⁶⁰

The [final Climate Change Plan](#) was subsequently published on 24 March 2026.

The Scottish Government had planned to introduce minimum energy-efficiency standards for privately rented homes through secondary legislation. However, these plans were paused due to delays to [Energy Performance Certificate \(EPC\) reform](#), which depends on a technical modelling approach being developed by the UK Government. Work has also been underway to develop a revised Social Housing Net Zero Standard (SHNZS), but this has not yet been finalised because of uncertainty around the timing of EPC reform.⁶¹

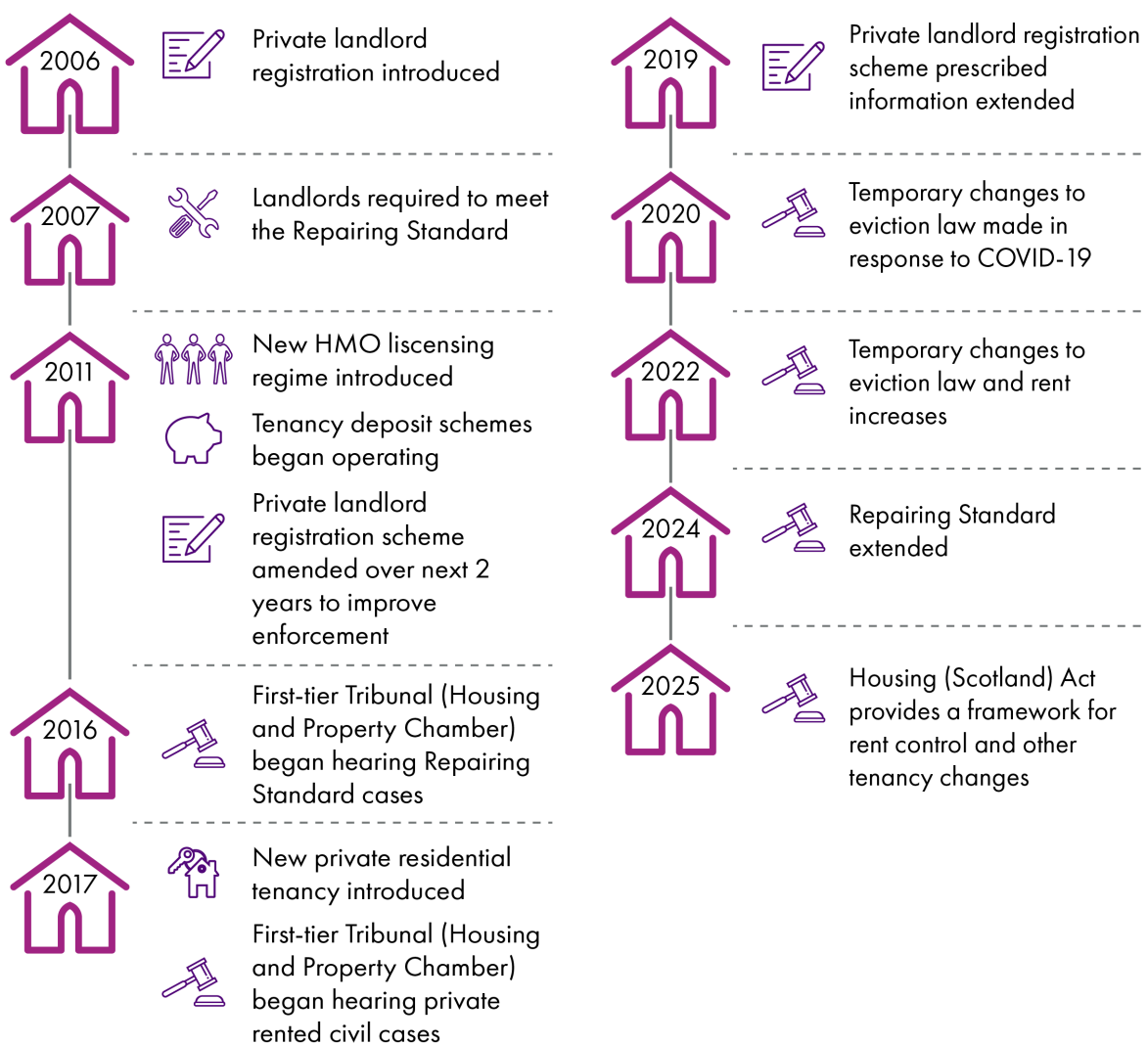
Private rented housing reform

Since the early 2000s, there have been a series of changes made to private rented sector policy and legislation (see Figure 7).

A key policy aim has been to improve standards and provide greater protections for tenants. One of the main ongoing debates in framing policy and legislation has been the need to balance the rights of tenants and landlords.⁶²

Figure 7: Timeline of private rented sector developments

Chart showing the introduction of private rented sector policy developments in Scotland.



Source: SPICe

The [Housing \(Scotland\) Act 2025](#) will introduce new rights for tenants in private rented housing including:

- reforms to rent provisions, including a framework for the introduction of Rent Control Areas where rent increases for certain tenancies would be limited

- the right for tenants to request to keep a pet
- the right of private housing tenants to make changes to the property they are renting
- changes to how joint private residential tenancies are ended.

The rent control area (RCA) provisions were the most controversial part of the Act. The Act sets out the steps that will need to be followed before any RCAs are introduced, starting with a local authority assessment of rent conditions in its area. Any decision to introduce an RCA would need approval from the Scottish Parliament, through regulations brought forward by the Scottish Government. [In 2025, regulations were passed](#) to exempt mid-market rent homes and build-to-rent properties from any RCA designations.

Private rented housing disputes

The [First-tier Tribunal Housing and Property Chamber](#) ('the Tribunal') hears disputes about civil private rented housing matters and property factors.

The Tribunal was established by the Tribunals (Scotland) Act 2014 which transferred responsibility for such cases from the sheriff courts. The aim of the move was to provide more efficient, accessible and specialist access to justice for landlords and tenants. It does not cost to make an application to the Tribunal and there is no need to use a solicitor.

The range of cases the Tribunal can hear is wide, although the majority of private rented sector applications involve evictions and applications for a payment order (for example, for rent arrears).

[Details on how to make an application to the Tribunal are on the website](#)

The Housing (Scotland) Act 2025 will give the Tribunal additional roles, including handling challenges related to joint tenancies, ruling on disputes about pets in homes and a tenant's right to personalise their homes. It will also have a new role resolving mobile home (park home) disputes, by moving most of these cases away from the sheriff court.

Independent living and housing adaptations

The Scottish Government aims to support people to live at home for as long as possible, rather than in care homes or hospital settings.

Accessibility and adaptability are core themes of the Housing to 2040 strategy which commits to improving the accessibility of both new and existing homes. As Housing to 2040 noted:

“ Most older people and disabled people live in mainstream homes and want to continue to do so, but these properties may or may not meet their needs. There is a small amount of specialist supported housing, such as extra care housing or sheltered housing. This is around 1% of total housing stock and the vast majority of it is in the social rented sector which limits choice. Some disabled people live in care homes or other settings because there is a lack of suitable housing to allow them to live independently within their community. There is a considerable number of people whose needs are not being met and who are not able to choose a home or way of living that meets their needs ...”

Source: Scottish Government, 2021⁸

Councils have strategic roles in assessing housing requirements in their areas and to consider how to support people to live independently as part of their [local housing strategies](#). Since 2019, the Scottish Government has also required local authorities to set wheelchair-accessible housing targets within their Local Housing Strategies, covering all tenures. ⁶³

In terms of new buildings, all new homes funded through the Scottish Government's affordable housing supply programme must meet the housing for varying needs standard. This is a design guide which covers how to meet the needs of older people, disabled people, wheelchair users and people with other specific needs. This standard is currently being reviewed. Housing to 2040 also proposed the introduction of new building standards to underpin a Scottish Accessible Homes Standard which all new homes must achieve. This has still to be introduced.

Some stakeholder groups have argued that further change is required. For example, [the Scottish Accessible Housing Network, led by Horizon Housing Association, has argued for change, including](#) ⁶⁴ :

- national and local targets for accessible housing, informed by robust data and a National Strategy for Independent Living
- the creation of a truly accessible, tenure-neutral housing standard, co-designed with disabled people
- securing and expanding funding for adaptations, ensuring timely support across all tenures
- engaging the private sector to deliver accessible homes as standard

- transparent tracking and reporting of accessible housing stock and unmet need.

The Scottish Federation of Housing Associations (SFHA) has also made similar points in its report [Homes Fit for the Future](#).⁶⁵

Housing adaptations

Adaptations to homes such as shower and bathroom adaptations, hand or grab rails, stair lifts, adapted toilets, and ramps can support independent living, reduce hospital admissions and enable early discharge.⁶⁵

Integration authorities are responsible for the provision of aids and adaptations (in council and owner-occupied homes) as a minimum. In practice this is mainly provided by councils.⁶⁶ The Housing (Scotland) Act 2026 provides a framework for the mandatory provision of grant assistance for adaptations to meet the needs of a disabled person where it is deemed essential.

In general, adaptations for RSL homes are funded differently, with the Scottish Government funding RSLs directly. In 2025, the Scottish Government increased the adaptations budget for RSLs after concerns about inadequate funding.⁶⁷

In 2011, the Scottish Government established an Adaptations Working Group to explore ways to achieve the best possible outcomes for older and disabled people from investment in housing adaptations. The working group's reports identified a number of improvements needed, in particular for a tenure neutral strategy with a single funding pot.⁶⁸

Many of the issues identified by the working group remain. For example, recent research led by the University of Stirling criticised the adaptations system as complex, underfunded and inequitable. It found:⁶⁹

- long waits for adaptations
- wide variation between tenures and local authorities
- poor co-ordination between housing, health, and social care.

In late 2025, the previous Cabinet Secretary for Housing, Mairi McAllan MSP, confirmed that a review of the housing adaptations system, a commitment in the Housing to 2040 strategy, is underway with the aim to publish a short report in the autumn of 2026.⁷⁰

Annex 1: Summary of main Scottish housing legislation

Act	Description
Housing (Scotland) Act 1987	<p>Provides the framework for the management and allocation of social rented housing</p> <p>Gives local authorities duties with respect to homelessness</p> <p>Provides local authorities with powers to tackle sub-standard housing in their areas</p> <p>Provides that local authorities must maintain a housing revenue account</p>
Housing (Scotland) Act 1988	This Act deregulated the private rental market in Scotland. It introduced two new forms of tenancy in the private sector from 2 January 1989 – the assured tenancy and the short assured tenancy, with less security of tenure. From 1 December 2017 no
Housing (Scotland) Act 2001	The focus of this Act is on the social rented sector. It introduced the Scottish Secure Tenancy (SST) for tenants of RSLs and local authorities and made reforms to the right to buy and homelessness legislation. It also enhanced the strategic role of local authorities in assessing and tackling local housing needs.
Homelessness etc. (Scotland) Act 2003	The policy intention of this Act was to improve the rights of homeless people, largely through amending the 1987 Act.
Antisocial Behaviour etc. (Scotland) Act 2004	This Act established the framework for the private landlord registration scheme and the system for serving anti-social behaviour notices on private landlords.
Tenements (Scotland) Act 2004	This Act provided a structure for the maintenance and management of tenements if this is not provided for in the owner's title deeds. A key innovation is that it provides for decision making by majority.
Housing (Scotland) Act 2006	The main purpose of this Act was to address problems of condition and quality in private sector housing. It reformed local authority powers to deal with disrepair in their areas and the system of supporting owners to undertake repairs. It also contained provisions governing the "Home Report" (the set of documents that sellers must provide to potential buyers) and re-enacted, with changes, the system of licensing of houses in multiple occupation (HMOs) which is now contained in secondary legislation.
Housing (Scotland) Act 2010	This Act modernised the system of regulation of social housing and provided for the end of the right to buy for new tenants and new supply social housing.
Property Factors (Scotland) Act 2011	This Act provides that Scottish Ministers must prepare and maintain a register of property factors and makes it an offence to act as a property factor without being on the register. The Act also makes provision in relation to the resolution of disputes between homeowners and property factors.
Private Rented Housing (Scotland) Act 2011	This Act amended the private landlord registration system provisions in the 2004 Act with the aim of improving enforcement of the scheme. It introduced a power for local authorities to serve a statutory overcrowding notice that local authorities can use. It also made relatively minor changes to the system of HMO licensing in the 2006 Act and other miscellaneous provisions.
Housing (Scotland) Act 2014	This wide ranging Act which included provisions to end the right to buy, reforms to the mobile home site licensing system and the introduction of a letting agent regulation system and the transfer of private rented housing civil cases from the sheriff court to a new Tribunal.
Private Housing (Tenancies) (Scotland) Act 2016	This Act introduced a new private residential tenancy to supersede existing assured and short assured tenancies.
Coronavirus (Scotland) Act 2020	This Act introduced temporary measures to protect renters from eviction during the COVID-19 pandemic.
Cost of Living (Tenant Protection) (Scotland) Act 2022	This temporary emergency legislation introduced some temporary restrictions on private rent increases and evictions.
Coronavirus (Recovery and Reform) (Scotland) Act	This Act made some of the temporary coronavirus legislation changes permanent. It made all eviction grounds mandatory and implements a pre-action protocol which for a landlord to end a private residential tenancy on the ground of rent arrears.

Act	Description
2022	
The Housing (Cladding Remediation) (Scotland) Act 2024	Provides a legal framework for identifying and fixing unsafe cladding on residential buildings in Scotland.
Housing (Scotland) Act 2025	This wide ranging act focuses on reforms to private rented housing and homelessness prevention.

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