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Affordable Housing Supply Programme - Update August 2026

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This briefing provides information on the Scottish Government's Affordable Housing Supply Programme. It includes information on the budget, and how the programme is managed. It also considers progress towards the Scottish Government's target to deliver 110,000 affordable homes by 2032. This briefing updates the previous SPICe Briefing published in April 2025.

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Contents

Summary

The Scottish Government plans to invest at least £4.1 billion over the next four years on its affordable housing supply programme (AHSP) to help meet its long-term target to deliver 110,000 affordable homes by 2032.

Type of housing funded through the AHSP

Homes provided through the AHSP include:

- social rent provided by registered social landlords (RSLs) and councils
- mid-market rent (housing with higher rents than social rented housing, but lower than the equivalent market rent)
- affordable home ownership.

The majority of these homes will be newly built by councils and RSLs although Scottish Government funding also supports acquisitions of existing homes.

Delivery of the AHSP

Most of the AHSP is delivered through local programmes planned by local authorities in conjunction with their local partners.

The Scottish Government also manages some national programmes through the AHSP. These schemes include:

- the Open Market Shared Equity scheme which helps first-time buyers and others on low incomes to buy new homes
- the Rural and Islands Housing Fund and the Rural Affordable Homes for Key Workers Fund
- the Charitable Bonds Programme.

AHSP budget

The 2026-27 budget is £926 million, an increase (in real terms) compared to the previous three years.

Funding has increased after a cut to the AHSP budget in 2024-25, and the declaration of a national housing emergency in 2024. Social landlords had also requested greater long-term funding certainty to enable effective planning for new housing developments. The Scottish Government has made a commitment to £4.1 billion of public sector investment over the next four years.

The majority of the budget is grant funding, which councils and RSLs use in addition to their own borrowing, and other funding contributions that may be available. The costs of building new homes has been increasing over the years. To reflect this, the Scottish Government has increased the amount of grant that can potentially be provided for each home.

Part of the budget is financed via Financial Transactions (FT) funding. This provides loans that can be used beyond the public sector and funds, for example, the Open Market Shared Equity Scheme, some mid-market rented homes and the Charitable Bonds programme.

Affordable housing supply targets

The Scottish Government's commitment is to deliver 110,000 affordable homes by 2032, of which 70% (77,000) will be available for social rent and 10% will be in remote, rural and island communities.

By the end of March 2026, 32% of the target had been completed. Based on current approval and construction levels, meeting the 110,000 appears to be unlikely.

The Scottish Government remains committed to its long-term target and has acknowledged challenges to delivery.

Challenges of delivering affordable homes

The challenges of delivering new affordable homes has partly been affected by external shocks, including the COVID-19 pandemic and other global conflicts. The cost of building new homes and materials has increased and in some areas, particularly in rural areas, there has been a shortage of skilled labour.

Social landlords also face a range of competing demands, including investing in their own stock to improve its energy efficiency while maintaining affordable rents.

Various reports, including the previous Scottish Government review of deliverability of the target, and the report by the Housing Investment Taskforce, suggest that sustained public investment with greater certainty of funding is required. There is also a need for private sector participation and new delivery models and partnerships.

The Scottish Government response to these challenges has included:

- the increased AHSP budget and multi-year funding commitment
- an emphasis on development of alternative funding models
- the establishment of More Homes Scotland, a new housing agency to accelerate housing building.

Affordable Housing Supply Programme overview

The AHSP funds a variety of schemes to help the supply of affordable housing. There is no overall definition of what 'affordable' housing means but, for the purposes of the AHSP, it includes housing for:

- social rent provided by registered social landlords (RSLs) and councils
- mid-market rent (housing with higher rents than social rented housing, but lower than the equivalent market rent)
- affordable home ownership.

The AHSP is composed of a mix of grant and loan funding.

Grant funding: Social landlords and other affordable housing providers use the Scottish Government grant funding, in addition to their own borrowing and any other funding contributions that may be available, to deliver new homes through the AHSP. A later section of the briefing covers the grant subsidy system in more detail.

Financial Transaction (FT) funding: FT funding is allocated to the Scottish Government by the UK Government. The Scottish Government has discretion over how it allocates FT monies to projects. FT funding has mainly been used for some affordable home ownership shared equity schemes, some mid-market rent developments and the Charitable Bond programmes. FT funding is paid back to the Scottish Government and then to HM Treasury.

Affordable Housing Supply Programme budget

The AHSP budget for 2026-27 is £926 million. In real terms, this represents an increase of 14% from 2025-26 but is lower than the budget in 2021-22 and 2022-23.

Table 1 shows the AHSP budget since 2021-22 in cash terms while Table 2 provides this information in real terms.

Table 1: Scottish Government Affordable Housing Supply Programme Budget 2021-22 to 2025-26, £ million, cash terms

	2021-22 £m	2022-23 £m	2023-24 £m	2024-25 £m	2025-26 £m	2026-27 £m
Grant	773	718	596	549	688	763
FTs	64	134	171	49	80	163
Total	**837**	**852**	**767**	**598**	**768**	**926**

Note that these figures reflect original budget figures plus in year transfers. Figures are rounded Source: 2021-22 to 2025-26 Scottish Government officials. 2026-27 Scottish Government , 2026[1]

Table 2: Scottish Government Affordable Housing Supply Programme Budget 2021-22 to 2026-27, £ million, real terms 2026-27 prices

	2021-22 £m	2022-23 £m	2023-24 £m	2024-25 £m	2025-26 £m	2026-27 £m
Grant	956	830	655	579	702	763
FTs	79	155	188	52	82	163
Total	**1036**	**985**	**842**	**631**	**810**	**926**

Note: Real terms calculated using the SPICe real terms calculator at 21 July 2026

As part of the response to the housing emergency, in September 2005, the Scottish Government also announced a commitment to invest public sector funding of £4.1 billion over the next four years (including 2026-27) which is estimated to contribute to 36,000 affordable homes being delivered. [2] Details of the funding for each year will be announced as part of the normal annual budget process.

AHSP Expenditure

Table 3 shows expenditure on the AHSP compared to the budget. The latest expenditure data available is for 2022-23.

Table 3: Affordable Housing Supply Programme Expenditure 2021-22 to 2023-24 (cash terms)

	Budget, £ million	Outturn, £ million	Variance, £ million
2021-22	837	671	-166
2022-23	852	749	-103
2023-24	767	708	-59

Source: Scottish Government, 2025[3] Scottish Government, 2023[4] Scottish Government, 2025[5]

The underspends in the budgets for 2021-22 and 2022-23 are related to the issues discussed in the 'Challenges of delivering new affordable homes' section.

Management of the Affordable Housing Supply Programme

The AHSP is managed by the Scottish Government through a network of area teams supported by central investment co-ordination and policy teams.

Under the Transfer of the Management of Development Funding (TMDF) arrangements, Glasgow City Council and the City of Edinburgh Council manage the development programme in their areas on behalf of the Scottish Government.

Local authorities' role

Most of the AHSP is comprised of grant funding which is delivered through local programmes planned by local authorities.

Local authorities have strategic responsibility for housing in their areas. They are required by law to prepare a local housing strategy for their area supported by housing need and demand assessments (HNDAs).[i]

Given their strategic housing role, local authorities are responsible, in collaboration with local housing delivery partners, for preparing Strategic Housing Investment Plans (SHIPs) for their areas. A SHIP is the key document for identifying priority affordable housing and Gypsy/Traveller accommodation proposals.

Scottish Government guidance states that the SHIP is an operational rather than policy document and:

- "reflects and aligns with the housing policies and outcomes set out in each local authority's Local Housing Strategy (LHS) and LHS Outcome Action Plan
- reinforces the role of the local authority as the strategic housing authority
- informs Scottish Government investment decisions
- informs the preparation of a Strategic Local Programme Agreement that sets out the planned programme across the local authority and, where required, informs the preparation of Programme Agreements to individual providers setting out their planned programme." [6]

SHIPs are submitted to the Scottish Government on an annual basis. The Scottish Government then conducts a review of each SHIP to satisfy itself that the proposals reflect national and local priorities; are deliverable; and have been informed by appropriate engagement and consultation. It is expected that councils formally approve and publish their SHIP.

Resource Planning Assumptions

A resource planning approach has been agreed with the Convention of Scottish Local Authorities (COSLA). The Scottish Government provides each local authority with a

i Section 89 of the Housing (Scotland) Act 2001

Resource Planning Assumption (RPA), which is a funding assumption. This enables each local authority to set out local priorities for affordable housing developments in their Strategic Housing Investment Plans, informed by the strategic priorities in their LHS.

A Strategic Housing Investment Framework was agreed with COSLA to determine the allocation of funding to 30 of the 32 local authority areas (funding for Glasgow City Council and the City of Edinburgh Council is agreed separately and includes funding from the Local Government Settlement). The Strategic Housing Investment Framework formula takes into account four indicators: affordability, deprivation, rurality and homelessness.

A Scottish Government FOI response also sets out more detail of the framework that is used. [7]

Each local authority has flexibility to apply the available Scottish Government funding to strategic priorities it identifies within its geographic area. If any funding is not spent within the financial year it has been allocated, those funds may be reallocated to other local authority areas across Scotland. Where monies are reallocated, the Scottish Government cannot guarantee that local authority allocations will be readjusted in future years to compensate for any previous reallocations.

Details of the RPAs for 2026-2027 to 2029-2030 are available on the Scottish Government website.

Scottish Government grant subsidy

The Scottish Government provides grants to social landlords to help deliver new homes, with social landlords funding the remainder of the costs. While the majority of the extra cost is funded through borrowing, for example prudential borrowing by local authorities or private finance raised by RSLs, any other funding contributions that may be available are also taken into account.

Other sources of funding include:

- money raised by councils from charging additional council tax on second homes
- developer contributions from affordable housing planning policies
- charitable bond funding instead of AHSP resources
- contributions from local authority housing revenue accounts
- any other public sector contributions
- sales income.

When applying for grant assistance at tender stage to deliver homes for social rent and mid-market rent, local authorities and RSLs are required to self-certify that the amount of funding that they are requesting is the minimum required for a project to be financially viable for their organisation whilst ensuring rent affordability.

For new build, refurbishment and conversion projects, the amount of grant requested is then compared with the applicable affordable housing investment benchmark to determine how the funding application will be assessed.

Projects that can be delivered with grant funding at or below the relevant benchmark follow a streamlined assessment process, with projects which are seeking grant funding above the relevant benchmark following a more detailed value for money assessment. The benchmark system is therefore a flexible administrative tool which is used for grant assessment purposes only – rather than being a grant rate or grant ceiling.

A review of affordable housing investment benchmarks was undertaken between March and June 2021. One of the outcomes of that review was a commitment to adjust the benchmarks on an annual basis . Table 4 outlines the current set of affordable housing investment benchmarks, which came into effect in March 2026.

Higher baseline benchmarks are available for social rented projects and mid-market rented projects in (a) West Highland, Island authorities and remote/ rural Argyll and (b) other rural areas.

Additional benchmarks are available for certain quality features such as the provision of balconies in flatted developments, homes delivered to Section 7, Silver Level, of the 2019 Building Regulations in respect of energy for space heating, and the installation of zero direct emissions heating systems (see Table 5).

Table 4: Affordable housing investment benchmarks (3 person equivalents)

Project type	West Highland, Island authorities and remote / rural Argyll	Other rural	City and urban
RSL social rent	£122,614	£106,564	£100,145
Council social rent	£106,564	£96,963	£91,800
RSL mid-market rent	£71,109	£72,541	£68,690
Council mid-market rent	£68,048	£66,122	£62,912

Source:Scottish Government , 2026[8]

Table 5: Affordable housing investment benchmarks - additional quality measures benchmarks (3 person equivalent)

Delivering homes to Section 7, Silver Level, of the 2019 Building Regulations in respect of Energy for Space Heating (that is, full Bronze Level plus Aspect 2 of Silver Level)	£2,568 per home
Homes delivered to the updated provisions for energy performance, ventilation and assessment of overheating risk introduced through building regulations in February 2023	£4,770 per home
Provision of balconies within flatted developments	£5,136 per home
Provision of space for home working or study	£4,495 per home
Digitally-enabling	£369 per home
Ducting infrastructure for electric vehicle charge point connectors	£642 per connector
Electric vehicle charge points	£642 per charge point
Automatic fire suppression systems	£3,851 per home
Zero direct emissions heating systems	£6,121 per home

Source:Scottish Government , 2026[8]

The average cost to deliver an affordable home and the proportion funded by Scottish Government grant has increased over the years. In 2019-20, the average cost of an RSL social rented home (at tender approval stage) funded through the AHSP was £158,000, with Scottish Government grant funding 56% of costs. In 2023-24, the same cost was £198,000 with a Scottish Government grant funding rate of 62%. [5]

New build and acquisitions

The majority of homes developed under the AHSP are new build homes.

The AHSP also supports councils and RSLs to buy existing homes to meet housing need in their areas and many social landlords have well-established acquisition policies.

Some councils operate schemes under which they acquire properties in particular areas or specific house types (such as larger properties) that are in higher demand. Falkirk Council, for example, has, since 2013, focussed on buying back ex Right to Buy Council properties. The City of Edinburgh Council has, over a number of years, undertaken an open market purchase programme, primarily to increase affordable supply in the city but also allowing for homes in mixed tenure blocks to be acquired in order to consolidate ownership.

In light of the housing emergency and high numbers of homeless people living in temporary accommodation, the Scottish Government has targeted further resources specifically for acquisitions and voids. It has also allowed social landlords to purchase properties from private landlords who wish to sell with the tenant in situ where this meets a strategic need and where the tenant is at risk of homelessness.

Rural Key Workers Housing Fund

The Scottish Government has also established a demand-led Rural Affordable Homes for Key Workers fund worth up to £25 million over a five year period (2023-24 to 2027-28). It is available to local authorities and RSLs to purchase existing suitable properties in rural and island areas to provide affordable homes for key workers where there is identified need. Local authorities are expected to engage with a range of organisations and business in their area to develop proposals for use. [9]

As of the end of August 2025, 29 homes had been approved through the scheme. In addition, Scottish Government officials are actively engaging with local authority partners on potential projects totalling more than 40 homes. [10] As of 7 April 2026, £18.911 million of the £25 million Rural Affordable Homes for Key Workers Fund remains available to be allocated. [11]

National Programmes

The Scottish Government also manages a number of national programmes through the Affordable Housing Supply Programme.

The national programmes include:

- **Open Market Shared Equity Scheme:** this supports first-time buyers and those on low to medium incomes to purchase a home on the open market with the Government taking an equity stake in the home. Priority access is given to applicants who live in social rented housing, disabled people, members of the armed forces and veterans. This is a demand-led scheme.
- **Rural and Islands Housing Fund** : The fund is open to a range of applicants including:
  - community organisations
  - development trusts
  - private landowners
  - private developers
  - traditional housing providers.

  The Rural and Islands Housing Fund has a budget of up to £37 million between April 2021 and March 2028. Examples of projects approved can be found on the Scottish Government website.
- **Charitable Bonds:** the programme provides RSLs with unsecured loans for up to 15 years. Interest on the loans generates a charitable donation which the Scottish Government directs to support further social rented homes.

In February 2026, the Scottish Government announced its intention to develop a Rural and Island Housing Grant Scheme. In response to a parliamentary question in June 2026, the Cabinet Secretary for Social Justice and Housing, Shirley-Anne Somerville MSP, indicated that "It is expected it will provide support to first time buyers, families, rural returners and others to help them access affordable owner occupation in the rural and island communities of their choice" and that "Our intention is that the fund will be operational in 2026-2027 but will want to take time to develop the finer details in collaboration with rural and island housing partners to ensure that this scheme meets the needs of rural and island communities." [12]

In June 2026, the Scottish Government opened the First Homes Fund, a shared-equity scheme that gives first-time buyers up to a £10,000 contribution towards a deposit for a home valued at up to £300,000. The Scottish Government expects that a proportion of the homes purchased through the fund will count towards the AHSP target within the category of low-cost homeownership.[ii]

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ii Correspondence with Scottish Government officials August 2026

Affordable housing supply : progress

The Scottish Government's commitment is to deliver 110,000 affordable homes by 2032. Of this total, at least 70% (77,000) will be available for social rent and 10% will be in rural and island communities. By end of March 2026 around 32% of the target had been achieved.

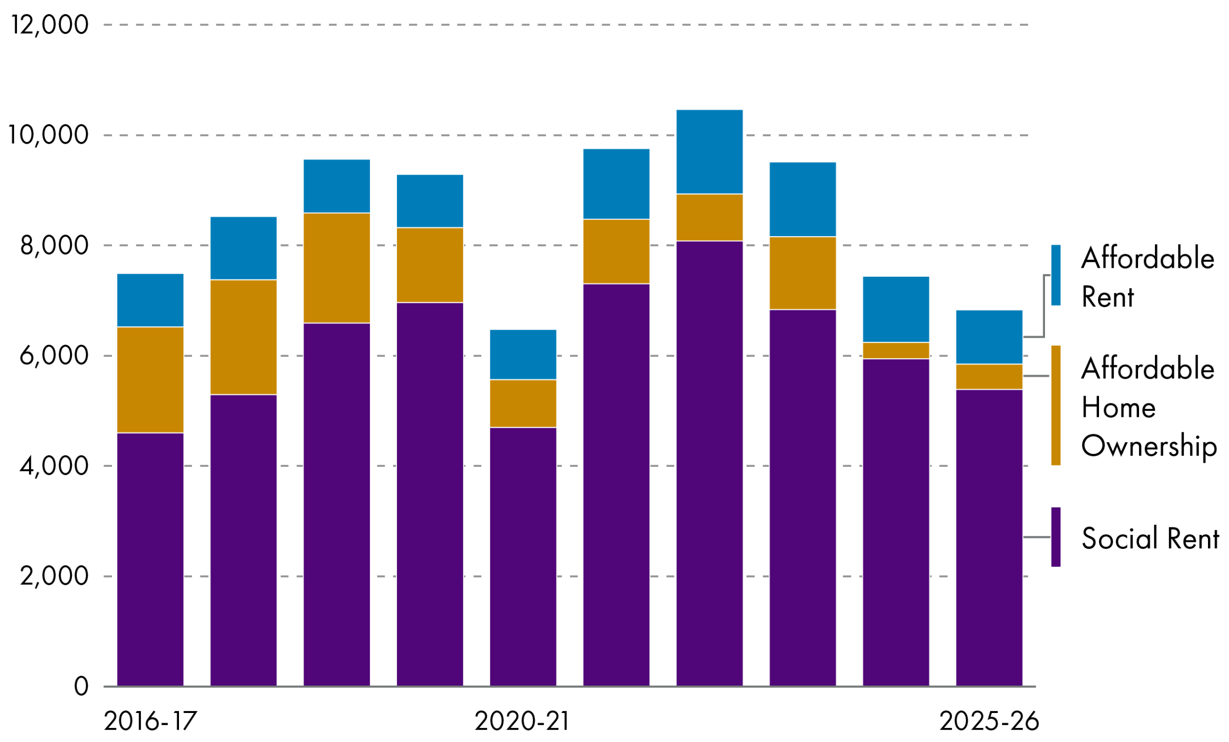
Data on completions under the AHSP are regularly updated on a quarterly basis in the Scottish Government's Affordable Housing Supply Programme Summary Tables available on the Scottish Government website.

Further detail on the completions and spend under the AHSP are available in the Scottish Government outturn reports. These reports can be accessed on the Scottish Government website are normally published in January/February each year, around 10 months after the financial year end.

Quarterly data on social and affordable housing approvals, site starts and completions by local authority and financial year is also published on the Scottish Government website.

Figure 1 shows the number of completions by tenure between 2016-17 to 2025-26.

Figure 1: Affordable Housing Supply Completions 2016-17 to 2025-26



Source:Scottish Government, 2026[13]

The Scottish Government started delivering towards the target from 23 March 2022, as this was when the previous 50,000 affordable homes target was completed. From this date to end of March 2026, 35,368 affordable homes have been completed, representing around 32% of the target.

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

Challenges of delivering new affordable homes

Various reports have highlighted some of the challenges to delivering new homes. The Session 6 Local Government, Housing and Planning Committee also considered some of these issues as part of its Housing Inquiry. [14]

In May 2025, the Scottish Government published a review of the deliverability of the target. It noted:

> “ "Since the affordable homes target was set, the delivery landscape has been subject to significant disruptive socio-economic uncertainty and macro-economic shocks."”
>
> Source: Scottish Government , 2026[15]

The review highlighted several significant barriers which in some cases have been exacerbated by Brexit, the COVID-19 pandemic and the war in Ukraine:

- construction cost inflation has substantially increased the cost of delivering new affordable homes
- labour shortages and supply-chain pressures continue to affect development timelines
- higher borrowing costs have weakened the financial position of housing associations and local authorities
- capital budget reductions, including the 2024-25 reduction in AHSP funding, have constrained future delivery pipelines.

The Scottish Housing Regulator (SHR) has also consistently highlighted that RSLs face a combination of financial, economic and operational pressures that are making it increasingly difficult to deliver new affordable homes. It has highlighted the persistent cost of living challenges for RSL tenants, especially in food and drink prices and energy costs. This increases pressure on landlords to ensure affordability whilst balancing spending commitments, including future net zero commitments. [16]

In April 2024, the Scottish Government created a Housing Investment Taskforce , to identify actions to unlock existing and new commitments to investment in housing. The Taskforce's final report highlighted the importance of predictable Government investment in affordable housing to provide certainty for developers, housing associations and investors. It also argued that public subsidy alone will not meet housing demand, recommended attracting institutional investors into affordable housing delivery and suggested new public-private partnership models. [17]

A report by the University of Glasgow/UK Collaborative Centre for Housing Evidence and Newhaven Research published in 2024 argued that the AHSP requires a "reboot" and called for [18] :

- clearer strategic direction from government
- greater prioritisation of social rented housing

- increased grant rates to reflect real development costs
- longer-term funding certainty for providers.

The challenging operating environment for social landlords and high levels of homeless households in temporary accommodation, amongst other factors, has led 14 local authorities to declare local housing emergencies in their areas. On 15 May 2024, the Scottish Parliament also agreed a motion declaring a nationwide "housing emergency."

The Scottish Government's initial response included the increase in the AHSP budget for 2025-26 and targeting additional resources at local authorities that face the most sustained homelessness pressures. Later, in September 2025, it published a national Housing Emergency Action Plan . It focuses on three strategic goals:

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

Short-term measures to address the situation included extra funding for social landlords to buy homes. Longer term measures include the increase in the AHSP budget, the four-year funding commitment and a new cross-tenure housing delivery ambition.

The previous Cabinet Secretary for Housing, Mairi McAllan MSP, reaffirmed the Government's commitment to the target whilst acknowledged the challenges to delivery:

> " Achieving that involves everything that I have mentioned: increasing the affordable supply programme; giving four years of funding certainty, to allow RSLs, councils and others to plan; setting the all-tenure target; and making sure that planning is a facilitator, not an inhibitor. It is all those things, as well are trying to build up the capacity to where we need it to be, because the curve is steep."
>
> Source:Scottish Parliament, 2025[19]

In January 2026, the Scottish Government announced the establishment of More Homes Scotland , a national housing agency intended to streamline and accelerate housing delivery. The plan is for the agency to become fully operational in 2028–29. The Scottish Government plans that More Homes Scotland will:

> "
>
> - make greater use of land assembly and preparation powers to support viability and help accelerate pace of delivery"
> - provide enhanced support for 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 working with Scottish National Investment Bank."
>
> Source:Scottish Government , 2026[20]

The design, functions and operating model of the new agency will be led by the Scottish Government in conjunction with local authorities and the Scottish National Investment

Bank. [18]

Can the target be achieved?

The number of affordable homes completed in the coming years will depend on the number of approved homes and the number currently under construction. Over the last three financial years, the number of approvals has averaged around 7,000 per year, while site starts have averaged around 7,300 per year.

With just over five years of the target period remaining around 77,500 completions are required to meet the 110,000 target, an average of more than 15,000 per year. Although there can be ‘peaks and troughs’ in the funding and delivery of new homes over a long-term programme, at current levels of approvals and site starts the target looks challenging to meet without a significant scaling-up of delivery.

A recent report by the Fraser of Allander Institute at the University of Strathclyde, commissioned by the Scottish Federation of Housing Associations (SFHA) and the Association of Local Authority Chief Housing Officers (ALACHO), concluded that under several different scenarios the Scottish Government is unlikely to meet either of its affordable housing commitments within the stated timescales:

> “ There is no doubt that the Scottish Government’s targets reflect the scale of need and the ambition to tackle it. However, these targets are set at a time when it has become significantly harder to build new homes. Rising construction costs, supply chain pressures and wider economic uncertainty are all affecting what can realistically be delivered. Setting multiple, ambitious targets within the same parliamentary term also creates difficult trade-offs, increasing the risk that expectations run ahead of what the system can deliver. Our analysis suggests that the headline targets - 110,000 homes by 2032 and 36,000 homes by 2029/30 - are unlikely to be met in full. This is not simply a result of policy choices, but of external factors that are largely outside government control, particularly in the construction sector. At the same time, the funding available to support new developments is struggling to keep pace with rising costs, making it harder for councils and housing associations to bring projects forward. The key message is that ambition alone will not deliver more affordable homes. To turn targets into reality, the system needs to better reflect current economic conditions. This could mean being clearer about priorities, ensuring funding is more responsive to cost pressures, and taking a more flexible approach to targets as circumstances change. Without this, there is a risk that well-intentioned policy goals continue to outpace delivery, slowing progress at a time when the need for affordable housing remains high.”
>
> Source:Fraser of Allander Institute, 2026[21]

It remains to be seen what impact the recent budget increase and other measures to address some of the challenges to delivering affordable homes will have over the next few years.

Beyond the focus on housing numbers, the Scottish Government and other organisations have highlighted the wider benefits of investing in affordable housing. These include supporting the Scottish Government's commitment to eradicate child poverty and creating economic benefits through investment in the building and construction sector.

The review of the deliverability of the target also found that some stakeholders felt the focus should be on the impact of affordable housing, rather than simply the number of homes built. For example, even a small number of new homes in rural and island communities can make a major difference to the long-term future and sustainability of those communities. However, these homes make only a small contribution to the overall affordable housing target.

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