



Chartered
Institute of
Housing
Scotland

Manifesto for housing 2026

Our future starts at home

A successful housing system provides choice across tenures, allowing people to access the right home to meet their needs at different points throughout life. This means a home that is affordable, easy to heat, the right size and in the right place with support, advice and information available when needed. The right homes and support services provide the foundations for people to flourish, they improve health and wellbeing, reduce poverty and inequality, and support the economy.

If the next government is to make progress on tackling poverty, easing pressure on our health and social care system, reducing emissions and growing the economy, it must put housing must at the heart of those plans.

Our manifesto for housing has been developed through discussions with our members and the wider housing community, drawing on the expertise and experience of housing professionals across all tenures and all roles within the sector.

The housing context

Since the 2021 elections, the housing sector has contended with significant challenges, emerging from the global pandemic into a cost of living crisis that saw interest rates peak at over 11 per cent in 2022. This created hardship for many households struggling to keep on top of rent, mortgage payments, energy and other essentials. It also significantly increased costs for housing providers, many of whom are still dealing with the increased expense of improving existing homes, delivering new homes, and shielding their tenants from the worst of the cost of living crisis. Increased costs and demand resulted in structural and systemic pressures on local authorities and partner housing associations causing the Scottish government to declare a national housing emergency in May 2024. As we publish this manifesto, Scotland is facing:

- The highest levels of homelessness since records began
- Over 10,000 children living in temporary accommodation
- Increased costs of construction, staffing and other overheads
- A decline in housebuilding in the social and private sectors
- A reduction in the supply of private rented homes.

Our members have been clear that the next government needs to take radical action to rethink the way we deliver homes and services to meet the changing needs of our population. More of the same will not suffice. We don't just need a vision: the lack of progress with Housing to 2040 has shown that good intention does not achieve much without dedicated resources and drive. We need strong leadership and decisive action to make it happen. Housing is an interconnected system and government action in one area has implications across the sector. That's why our manifesto sets out five key outcomes needed to address the housing emergency and put housing back on firm footing for the future.

1. **Affordable homes** – everyone has access to a home that they can afford whatever their circumstances are at different points in time
2. **Meeting changing needs** – building partnerships, investing in prevention, and supporting better wellbeing at all stages of life
3. **Net zero homes** – our homes are energy efficient, fit for the future and affordable to heat
4. **Well-managed homes** – the housing workforce is knowledgeable, professional and resilient
5. **Empowered residents** – tenants and homeowners are aware of their rights and what they can expect from a well-functioning housing system.



Affordable homes



Affordability means different things to different people and can change over time. The current Scottish government [has established a working group](#) to develop a shared understanding of affordability. At the time of writing, the group's report has not been published but we urge the next government to carefully consider its findings.

Affordability across housing tenures will require different interventions, but one constant is the need for an adequate supply of homes so that people have choice over their housing circumstances. The [latest figures](#) show that we are falling far short on supply in both the private and social housing sectors. The Affordable Housing Supply Programme (AHSP) has only delivered 28,537 of the current 110,000 affordable homes target, leaving 81,403 still to be delivered by 2032. In 2024/25, affordable housing approvals were down 31 per cent on the previous year, starts 21 per cent and completions 22 per cent.

In 2020, research commissioned by CIH and partners found a need for 53,000 social and affordable homes to be delivered in this parliamentary term. The AHSP will fall significantly short of this target by March 2026, and this does not take account of the increased demand which has fuelled the current housing emergency. We have now published [updated research](#) with our partners covering the next parliamentary term. This sets out the need for Scotland to be delivering 15,693 social and mid-market rent (MMR) homes every year until 2031. The delivery of these homes over the next five years is a minimum required to address Scotland's housing need.

The new Scottish government must set out how this need will be met and commit to a level of grant funding that will maintain affordability. If funding is not increased, landlords will have to pass the cost of borrowing onto tenants, making rents unaffordable for many. Beyond the individual tragedy for tenants expected to pay more in rent, we know that state-led funding of new homes not only addresses housing need, but every metric, every report, every analysis shows building more social homes improves health outcomes, creates jobs and catalyses economic growth. It is the best way to meet our economic, social and environmental ambitions in Scotland, and it is always cheaper to do it today rather than tomorrow.

Our members have consistently called for radical action from government and consideration of a range of financial tools including taxation and developer contributions. We welcome the work of Professor Duncan McLennan, funded by the [David Hume Institute](#), and the [Housing Investment Taskforce](#), but urge caution in moving towards a system too reliant on private finance and for-profit providers.

The next government must continue the commitment to at least 70 per cent of affordable homes being for social rent to open up this option to more people, and that this requires grant funding. More innovative finance models may be appropriate to support other affordable tenures in addition to social housing but must not replace the current approach or undermine the delivery of social housing. The government's priority in housing policy must be to correct market failure, to ensure a plentiful supply of affordable housing for those who cannot afford it on the market. The priority is more social housing.

Our asks for the next Scottish government:

- Prioritise the delivery of new social housing and commit to the target evidenced by the research published by CIH Scotland, SFHA and Shelter Scotland
- Realign benchmark subsidy levels with the cost of building and retain the current target of 70 per cent of homes delivered through the AHSP being for social rent
- Commit to long-term funding to support social and affordable housing delivery and retention of skills within the sector – development cannot be easily scaled up and down with fluctuating budgets
- Classify housing as essential infrastructure
- Carry out a systematic review of housing finance and delivery across tenures, building on the findings of the Housing Investment Taskforce and Professor Duncan McLennan.

"Social housing remains the cornerstone of tackling poverty, inequality, and housing insecurity. However, we also need to recognise the growing demand for a wider spectrum of genuinely affordable housing options – especially for those who are not eligible for social rent but are priced out of home ownership or the private rented sector. Intermediate tenures such as mid-market rent, shared equity, and community-led housing models have a role to play in meeting this 'missing middle'... What's needed is a policy framework that maintains social housing as the foundation while scaling up innovation in delivery and tenure to support mixed communities and create housing options across a broader range of income levels." – CIH member



Meeting changing needs



We have an ageing population, with [over a million people now aged 65 and over](#), many of whom are living in homes no longer suitable for their needs, and a well-evidenced shortfall of accessible homes for people with disabilities. The [Equality and Human Rights Commission](#) estimate that only one per cent of housing is fully accessible for wheelchair users, and 10,000 disabled people are on housing waiting lists. Investing in accessible and adaptable housing will help to ease the pressure on our health and social care sector that is struggling to cope with increasing demands.

We also have a homelessness system that is stretched to its limits, not just with increased numbers of people seeking help, but with resourcing the wide range of support requirements to prevent homelessness from happening, or for those who do become homeless, to help them access and maintain their new home. While most people require very low levels of support, others need coordinated, person-centred approaches involving multiple partners.

We welcome the vision for housing set out in [Housing to 2040](#), which has an ambition that our homes are accessible and adaptable, digitally connected and that indoor and outdoor space facilitates work, study, socialising and active travel within 20-minute neighbourhoods, and for this is set within a strategic framework. We also applaud the ambition to end homelessness in Scotland and are hopeful that a new homelessness prevention duty can drive the collaboration required across public bodies.

However, progress in these areas has been slow, and at times, commitments have not been underpinned with the resources required to deliver them. Our members have called for the government to have realistic conversations with the sector on what can be achieved, to be more transparent about delivery, resources and accountability. We also need to build meaningful partnerships with health and social care, re-defining housing as an essential foundation for wellbeing and an investment in preventative care.

Our new research, '[What's next for adaptations?](#)' – which has been published in partnership with the University of Stirling, ISPA, SFHA and ALACHO – highlights significant shortfalls in funding, complexities across tenures that create barriers to adaptations and repeated recommendations over the last 20 years that haven't been implemented. Adaptations should not be viewed as 'nice to have' or based on funding availability. They are essential to supporting people to live well at home with dignity.

Our members have expressed concerns that we no longer have an active national housing or wider strategy for older people, and that commitments to review Housing for Varying Needs and the adaptations system have stalled. They have called for accessibility to be mainstreamed across all tenures, so that all homes are fit for purpose and are easily adapted by traditional means, or digitally and robotically when needed.

Increasing demand for services requires new approaches, working with partners to focus on prevention rather than cure and making use of emerging technologies and digital solutions to provide better, more efficient services. The utilisation of artificial intelligence (AI) and robotics is an opportunity, if not a requirement, for all social landlords as they seek to meet customer demands.

Our asks for the next Scottish government:

- Launch a national conversation on independent living to inform a new strategy on how older people and those with disabilities will be supported throughout life and into older age; the strategy should include the role of key partners, such as health and social care, and the opportunities presented by robotics, technology and AI
- Follow through on the commitment to review the adaptations system, building on our adaptations research, and complete the review of Housing for Varying Needs, embedding common design principles across all housing tenures
- Commit to long-term funding for homelessness prevention activity through the established Rapid Rehousing Transition Plan (RRTP) approach, moving away from crisis intervention and building meaningful partnerships with other stakeholders; this continued investment will ensure consistency of services while the new prevention duty is being developed and implemented.

"Treat appropriate housing as a core component of preventative health and wellbeing – not an afterthought." – CIH member



Net zero homes



The housing sector has a key role to play in meeting the Scottish government's target of becoming net zero by 2045. If we get it right, investing in energy efficiency and clean heating will help to tackle fuel poverty, address poor health associated with cold, damp homes, and provide skilled jobs across Scotland. However, the level of funding required to achieve net zero, particularly in relation to retrofitting existing homes, is one of the biggest challenges facing the housing sector. The Scottish government's [Heat in Buildings Strategy](#), published in 2021, estimated that decarbonisation would cost £33 billion, a figure that does not account for recent inflationary increases.

While social housing accounts for around a quarter of homes, it has to date carried out the bulk of progress towards net zero. Sixty-nine per cent of social sector homes have an EPC rating of C or above, compared with 52 per cent of private rented homes and 51 per cent of owner-occupied homes. Our social sector members have told us that they need clarity and strong leadership to continue making progress. Delays in the new Social Housing Net Zero Standard (SHNZS) have hampered strategic planning and alignment with ongoing maintenance programmes.

The social sector has been instrumental in demonstrating effective interventions in different building types and developing knowledge of retrofitting and new-build techniques, but delivery in the private sector will need to be significantly scaled up if progress is to be made. This will require coordinated support, communication and funding, as well as enabling legal structures to facilitate work in mixed-ownership buildings.

The Existing Homes Alliance, of which CIH Scotland is a member, has published recommendations on a range of measures to support the rollout of retrofit to the private sector, including [clear communication](#), the [ideal customer journey](#) and creation of [one-stop shops](#). The Alliance has also published a more detailed manifesto for warm, healthy homes, setting out actions for a clear pathway to 2045, which we agree are necessary to make progress across tenures. Central to this is the creation of a Warm, Healthy Homes Delivery Plan to provide clarity, leadership and policy certainty.

Net zero must not come with a risk of increasing fuel poverty, which now affects [31 per cent of all households](#). Our members have significant concerns about the cost of work being passed on to low-income households if more funding is not provided by government, pointing out that net zero is just one of many financial challenges social housing providers face. If adequate funding is not provided to support mandatory standards in the social and private housing tenures, costs will be passed on to tenants through rent increases, swapping fuel poverty for housing poverty.

Our asks for the next Scottish government:

- Provide clarity of direction with a new National Delivery Plan, covering robust legislation and regulations setting clear targets, milestones and regularly reporting on progress
- Reassess the cost of meeting net zero in the housing sector and commit to providing the necessary funding to prevent the costs being passed on to low-income households; this should include provision of grants and low or no-cost loans
- Increase financial capacity in programmes that have proved to be successful, such as Area Based Schemes, Warmer Homes Scotland, Social Housing Net Zero Heat Fund and Home Energy Scotland, by providing multi-year funding
- Address the issue of high electricity costs to ensure switching from gas-powered heating to renewables does not make people worse off.

"There is a serious lack of Scottish government recognition of the financial and operational pressures facing social landlords, who are being asked to decarbonise existing stock at pace while simultaneously responding to the escalating homelessness emergency and rising demand for affordable homes. These dual pressures are stretching providers to breaking point. Without significant additional investment, clearer sequencing of targets, and long-term funding certainty, there's a real danger that net zero obligations will undermine the viability of delivering core social housing functions – compromising affordability, delaying much-needed new supply, and ultimately widening inequality." – CIH member

Well-managed homes



Our members are proud to work in the housing sector and provide excellent services to tenants, customers and communities across Scotland. However, the housing profession is not always recognised in the same way as others, with no clear career path through the education system and no formal requirement for qualifications.

CIH leads the way in setting standards for the sector. Our membership is underpinned by a [code of conduct and ethics](#) and we have a set of [professional standards](#) to help guide professional development and resources to support continuous learning. We have also developed [Your Career in Housing](#) in partnership with SFHA to promote housing as a career of choice.

However, we are aware that social housing professionals are increasingly being called on to do more with fewer resources. New regulations have quite rightly increased focus on health and safety standards and tenant wellbeing, and the delivery of net zero ambitions requires specialist skills. But regulations and government priorities are not always clear on how to achieve meaningful change and ensure staff are kept up to date with training for their evolving roles. This is despite all the evidence showing that ongoing learning and continuous professional development (CPD) drive better housing outcomes for tenants.

Our members have raised concern about the increasing complexity of cases they are dealing with, which can include health and addiction issues, mental health and antisocial behaviour. These need coordinated input across housing, health and social care, police and others. But with financial challenges across all departments, the responsibility too often gets left with housing.

Our members have also spoken about issues with staff recruitment and retention, often linked to short term funding and fluctuating budgets. This makes it difficult to offer job security, resulting in loss of skills and capacity which cannot easily be replaced if budgets increase again.

Introducing mandatory requirements for housing qualifications in line with what is taking place in England is not proportionate within the current context in Scotland. But the Scottish government can and should do more to promote housing as a key profession, ensuring it is representative of the population and provides the structures for housing practitioners to commit to lifelong learning.

Other professions, including social workers, planners and letting agents are required to evidence their CPD. Housing is no less important, and if we want better outcomes for tenants, we need to focus on talent development. Bringing new people into the profession and improving the performance of the people managing the homes must be a priority, alongside improving the quality of the built environment.

Our asks for the next Scottish government:

- Work with the housing sector to develop a national housing workforce planning strategy that reflects the increasing demands and complexity of housing organisations in Scotland
- Create a national framework to promote high standards and professionalism within the social housing sector, with a focus on CPD for all practitioners.

"Housing practitioners are highly skilled, deeply committed, and often working under immense pressure with limited resources. Yet too often, housing is seen as secondary to health, education or social work – rather than as an equal pillar in public policy. We need the Scottish government and wider public sector to recognise housing as a frontline profession – with the training, funding, professional development, and strategic voice to match." – CIH member



Empowered residents



The social housing sector has a strong track record of tenant engagement, underpinned by legal and regulatory requirements that are monitored and enforced by a dedicated housing regulator. Empowered residents are aware of different housing options to meet their needs at different points in life. They will know where to go for advice or help when they need it before reaching a crisis point like homelessness or a health issue caused or exacerbated by unsuitable or poor-quality housing.

But this not true for everyone. Lack of local authority resources means proactive enforcement of standards is challenging and differs across Scotland, and we know that third-sector services are also stretched. Our members spoke about a “postcode lottery” for housing advice and support services, with local authorities doing their best to stretch budgets but too often relying on discretionary payments and having to prioritise helping people in a crisis rather than investing in prevention.

This issue is particularly prevalent in the private rented sector (PRS), where private tenants are often left to police their own housing circumstances.

The [Rent Better](#) project has highlighted how low-income households in the PRS are more likely to face issues with their housing but, due to insecurity of tenure, may be reluctant to try and take action. Its recommendations include providing early information and advice for tenants, stronger deterrents for wrongful evictions and better enforcement.

Housing citizenship should be embedded in the national curriculum, teaching young people vital life skills as they prepare to move out and find a home of their own, whether that be in student accommodation, a flat share, their own tenancy or homeownership.

Our asks for the next Scottish government

- Introduce a national advice resource for homeowners and residents to access trusted information, advice and support on housing rights and standards when they need it
- Give local authorities and housing providers the resources needed to deliver meaningful engagement and ensure housing rights are realised across tenures
- Direct Education Scotland to work with the housing sector to improve the curriculum so that young people leave school with the knowledge and skills required to navigate the housing sector
- Develop a new PRS strategy, working with landlords, tenants and other stakeholders, providing clarity on the purpose of the PRS and how the government will support tenants and landlords.

“Tenants often don’t know their rights or fear using them. Enforcement is weak, protections are patchy, and power imbalances remain. The system needs clearer information, stronger safeguards, and better local enforcement.” – CIH member





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