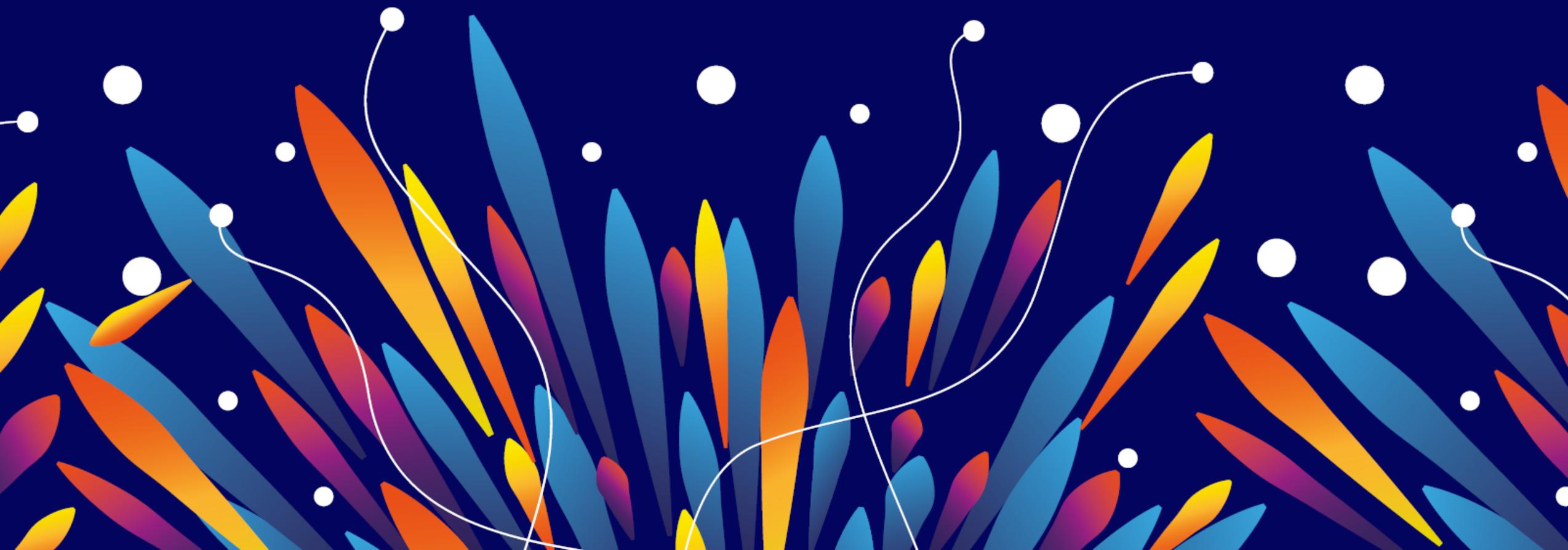


SCOTLAND'S
HOUSING
FESTIVAL



Social Housing Net Zero Standard

Gillian Campbell
director,
Existing Homes Alliance
Scotland

Michael Cameron
chief executive,
Scottish Housing
Regulator

Michelle Mundie
chief executive,
Argyll Community
Housing Association

Callum Wynd
tenant engagement
officer,
Cairn Housing



Social Housing Net Zero Standard

Gillian Campbell
3 March 2026

The **existing** homes **alliance** | scotland



Challenging context

Competing priorities

High costs

Policy uncertainty

EPC reform

- Heat Retention Rating (kWh/m²/yr)
- Heating System Rating (heating type and emissions)
- Energy Cost Rating (cost/m²/yr)
- **October 2026?**

Holyrood 2026 elections

A policy framework grounded in reality

Addresses mixed tenure challenges

Cross tenure standard

Flexible funding programmes

Tenement law reform

Ensures no one is left behind

Achievable affordably in all locations

Protection against unaffordable rent increases

Affordable running costs

Is realistic about costs

Recognise pressure on social landlords

Upgrades won't deliver additional revenue

Need to do things differently

People AND buildings

What do we need from the policy framework?

A standard that is aligned across tenures

Funding that enables mixed tenure projects

Tenement law reform so people in flats not left behind

Longer term funding to enable strategic approach

Clarity on standards and future funding

What can social landlords do in the meantime?

How is ACHA making progress towards the Social Housing Net Zero Standard



Michelle Mundie

Argyll Community Housing Association

3rd March 2026



Argyll Community Housing Association

The ACHA Group was formed in 2007 following a large-scale voluntary stock transfer from Argyll and Bute Council.



ACHA owns 5200 properties with housing stock across all of Argyll and Bute including on 13 islands.



Over 70% of the housing stock is post war built between 1945 and 1980.



The Association has a wholly owned repairs and maintenance subsidiary Argyll Homes For all (AHFA)



What SHNZS 2040 Is Expected to Include?

- Zero direct emissions from heating
- High fabric efficiency (beyond EPC C)
- Whole-home retrofit approach
- Data-driven asset management
- Tenant affordability and comfort
- Alignment with Scotland's 2045 net-zero target



**Net Zero
Scotland**
Scottish
Government

Zero Direct Emissions from Heating



ACHA has been an early adopter of air source heat pumps with 1447 already installed across our stock



We have removed 351 oil and coal heating systems across the stock



We have installed 212 high-heat-retention storage heaters



Argyll and Bute is not a heat-dense area; It is unlikely to be attractive to investors who want to build a heat network,

What we have still to do

- 100 properties have wet electric heating. This is a priority for replacement
- 2535 properties have Gas Central Heating
- 414 properties still have solid fuel heating
- In the future there may be potential to discuss heat networks with the distilleries but will come down to timing and funding

High Fabric Efficiency (beyond EPC C)

What we have installed to date

All properties
have loft
insulation

Most properties
have Cavity Wall
Insulation

1377 properties
have External
Wall Insulation

166 properties
have Internal Wall
Insulation

186 newbuild
houses including
10 Passivhaus
properties.

830 properties
have Solar PV

44 properties
have battery
storage

Whole House Retrofit Approach

- ACHA won funding through Business, Energy, Industrial Strategy (BEIS) Whole House Retrofit Programme to retrofit energy efficiency measures including
 - external wall insulation,
 - internal wall insulation
 - under floor insulation,
 - energy efficient windows
 - energy efficient doors and renewable heating systems
- There were 100 properties benefiting from the BEIS project funding.



Data Driven Asset Management

What ACHA has achieved so far

We are in the process of updating our stock condition surveys (20% per year rolling programme)

Recently recruited new data insight officers to help analyse our data

Introduced a new asset management strategy taking account life cycle costing for energy efficiency measures and area based delivery

Targeting properties with poorest EPC levels first



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External Funding Sources

ECO4 funding
£9m

SHNZF
£2,367,744
Over 2 bidding
rounds

EEPS/ABS
£4m for owner
occupiers in
mixed tenure
blocks

Tenant Affordability and Comfort

Energy Efficiency Measure	Average Annual Cost Saving for Tenant	No. of Measures installed	Min. Saving Achieved
Air Source Heat Pumps	£500	1447	£723,500
Solar PV	£350	830	£290,500
EWI	£300	1377	£413,100
High Heat Retention Storage Heaters	£250	212	£53,000
ACHA is saving tenants a minimum of			£1,480,100

Coal currently £36 per bag on islands and need 2 per week

Challenges



Age and quality of the stock (70% - 1950-1970)



Mixed Tenure



Cost of work (Inflation, rent affordability, cost of borrowing, construction costs)



Uncertainty on final standard



Funding!!!



Scary Numbers

Stock Type	% of Stock	No. of Properties	SHR estimated cost per property	Cost to ACHA
Flatted	45%	2860	£27,943	£65,386,620
Houses	55%	2340	£42,635	121936100
Total		5200		£187,322,720

Divided by 14 years to 2040

£13,380,194 per year required

Thank you
Questions?



SCOTLAND'S
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More Homes Scotland – a discussion

Ashley Campbell

policy and practice
manager

CIH Scotland





Chartered
Institute of
Housing
Scotland

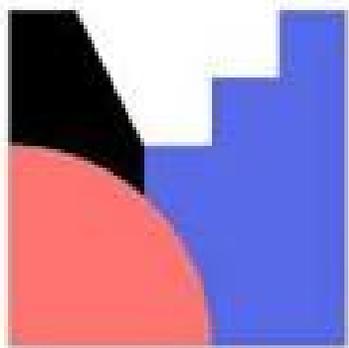
More Homes Scotland

Housing Festival Roundtable 3 March 2026

Ashley Campbell CIHCM
Policy & Practice Manager
ashley.campbell@cih.org

Mentimeter.com

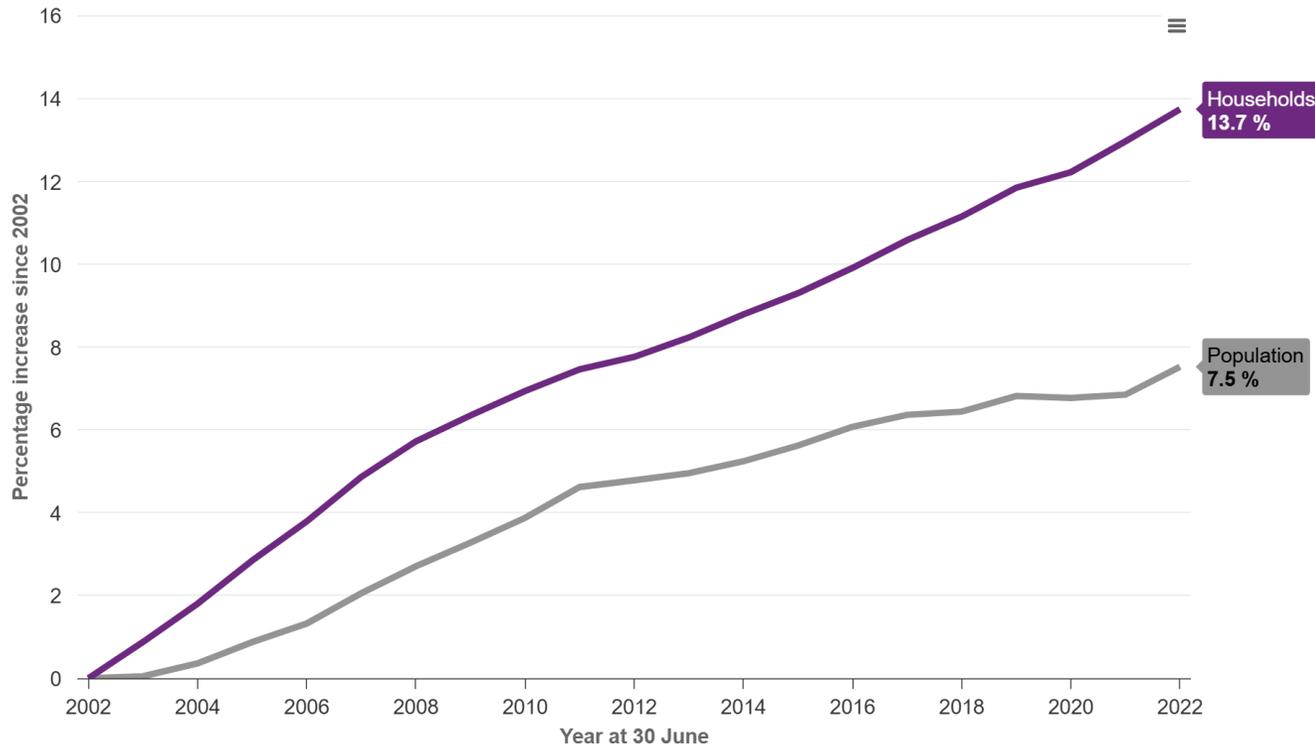
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Mentimeter



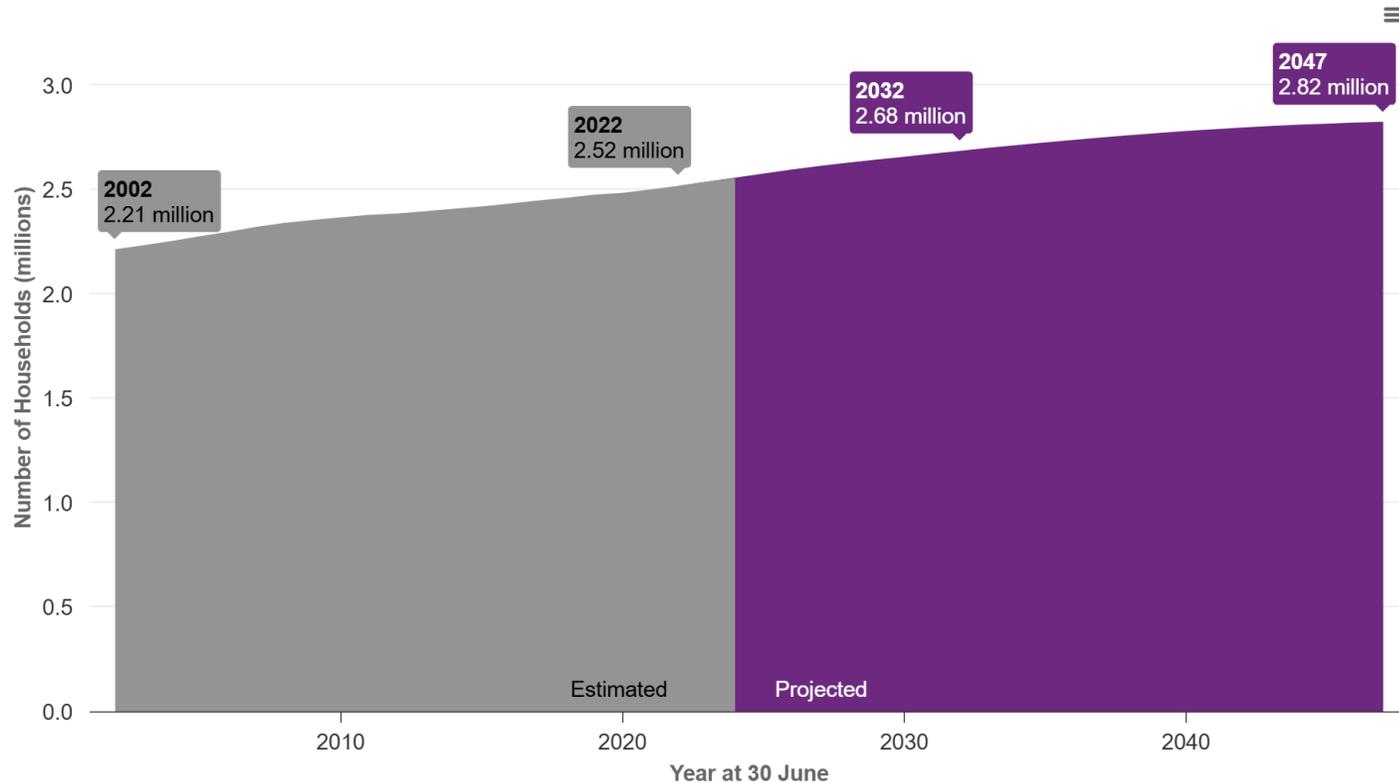
Household growth vs population growth



- The number of households is increasing faster than the population
- People are living longer and living in smaller households
- Census figures show that 2.4% of homes are overcrowded and around a third have 2+ spare bedrooms

National records of Scotland: [Household projections \(2022 based\)](#)

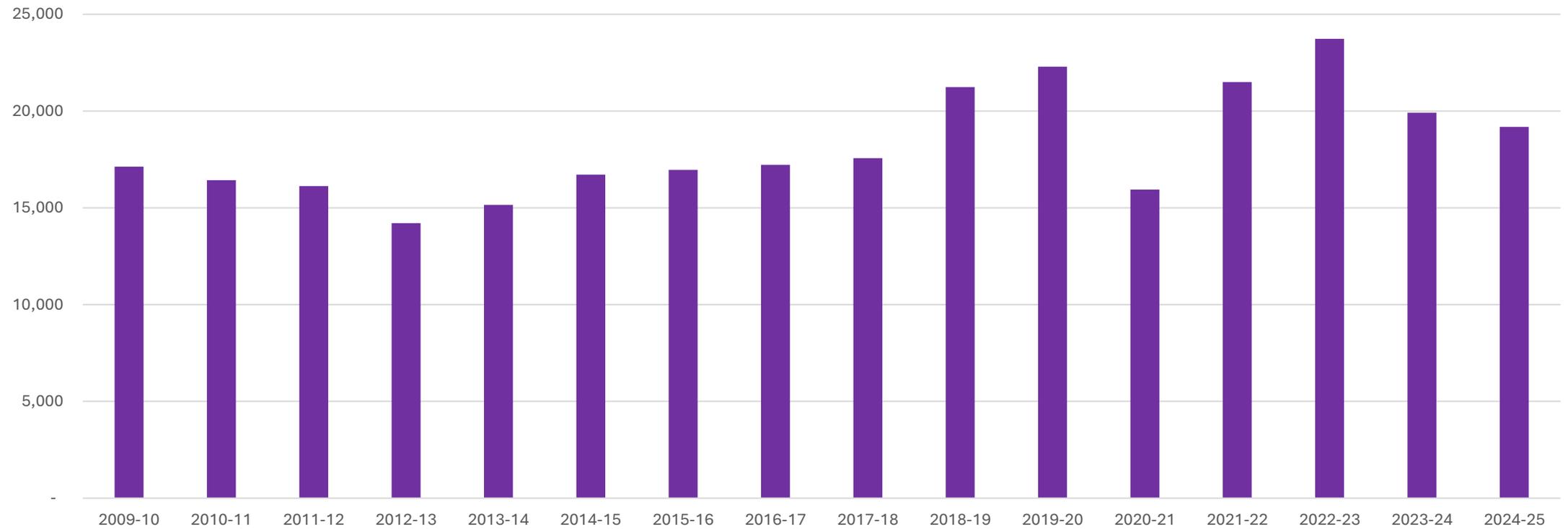
Projected household growth to 2047



- The number of households is expected to continue growing
- Scotland will have 2.28 million households by 2047
- This is an increase of 300,000 households

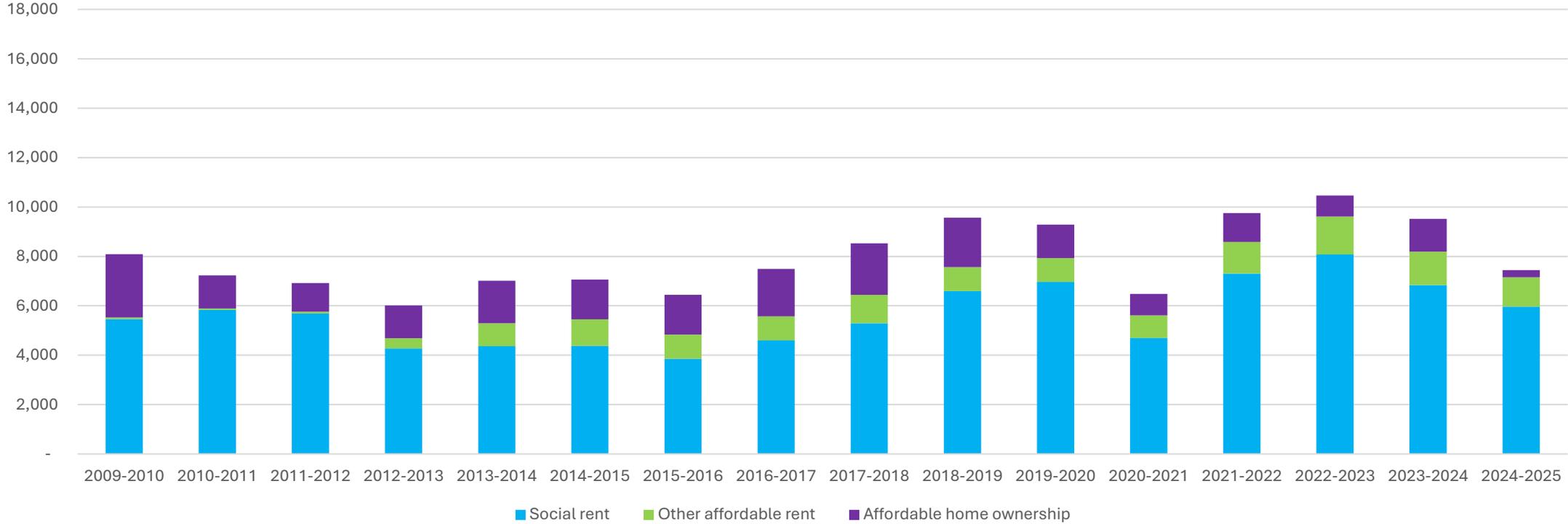
National records of Scotland: [Household projections \(2022 based\)](#)

But we're not building enough homes



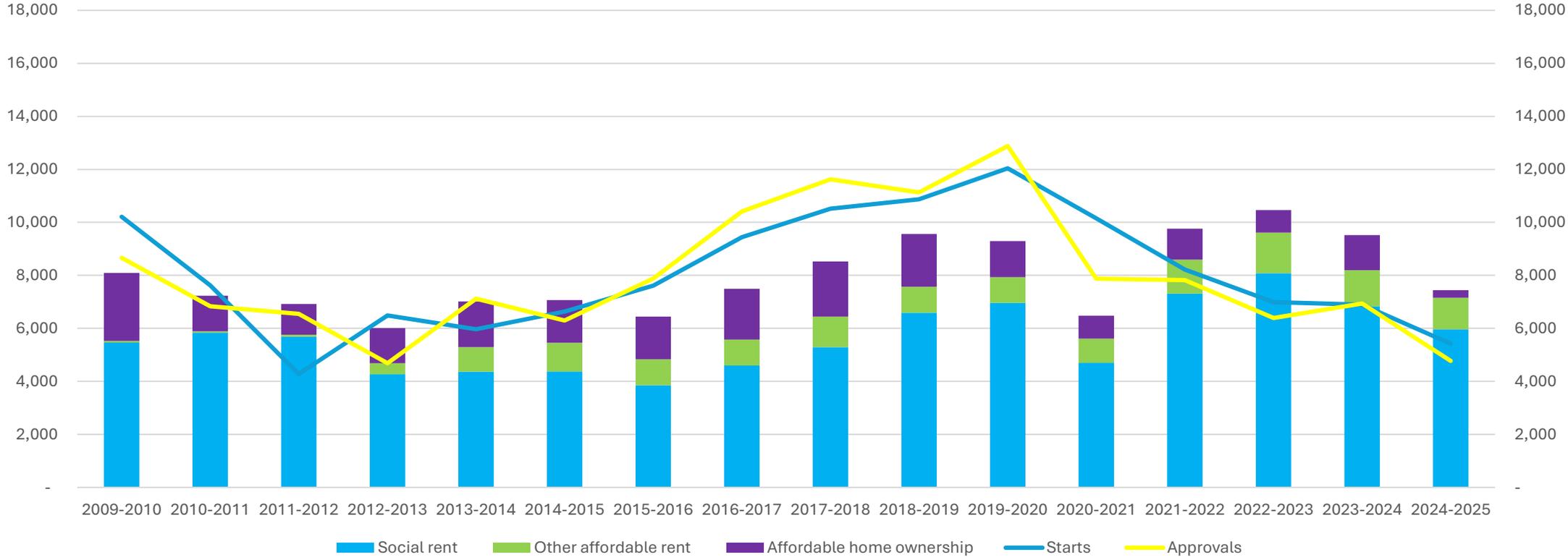
Scottish Government statistics – [all sector completions](#)

Affordable housing supply completions



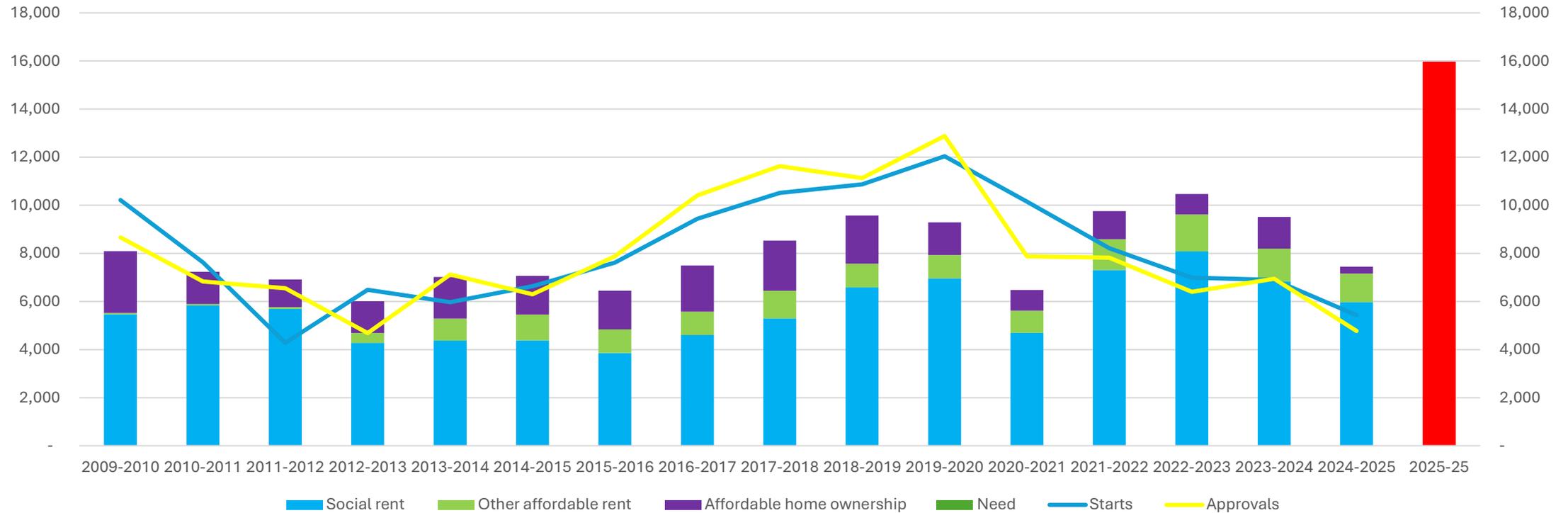
Scottish Government statistics – [Affordable Housing Supply Programme summary tables](#)

Affordable starts and approvals



Scottish Government statistics – [Affordable Housing Supply Programme summary tables](#)

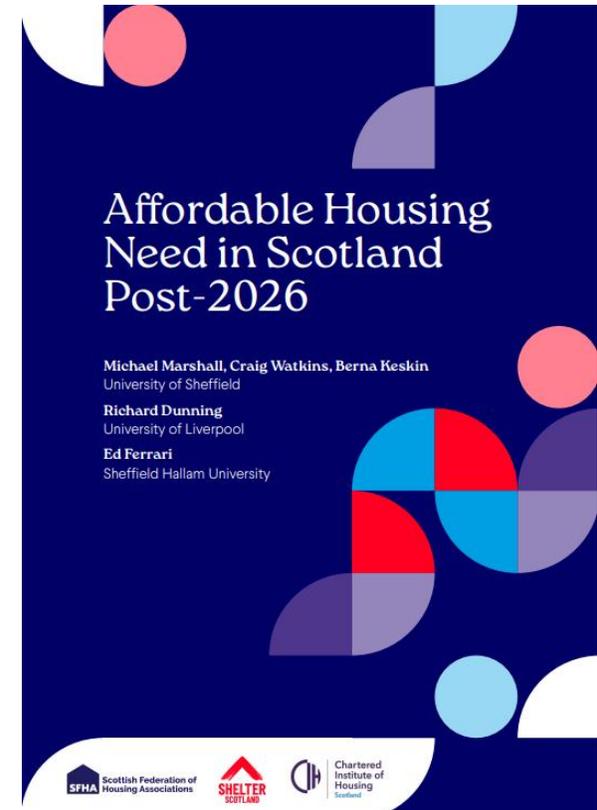
Affordable housing need



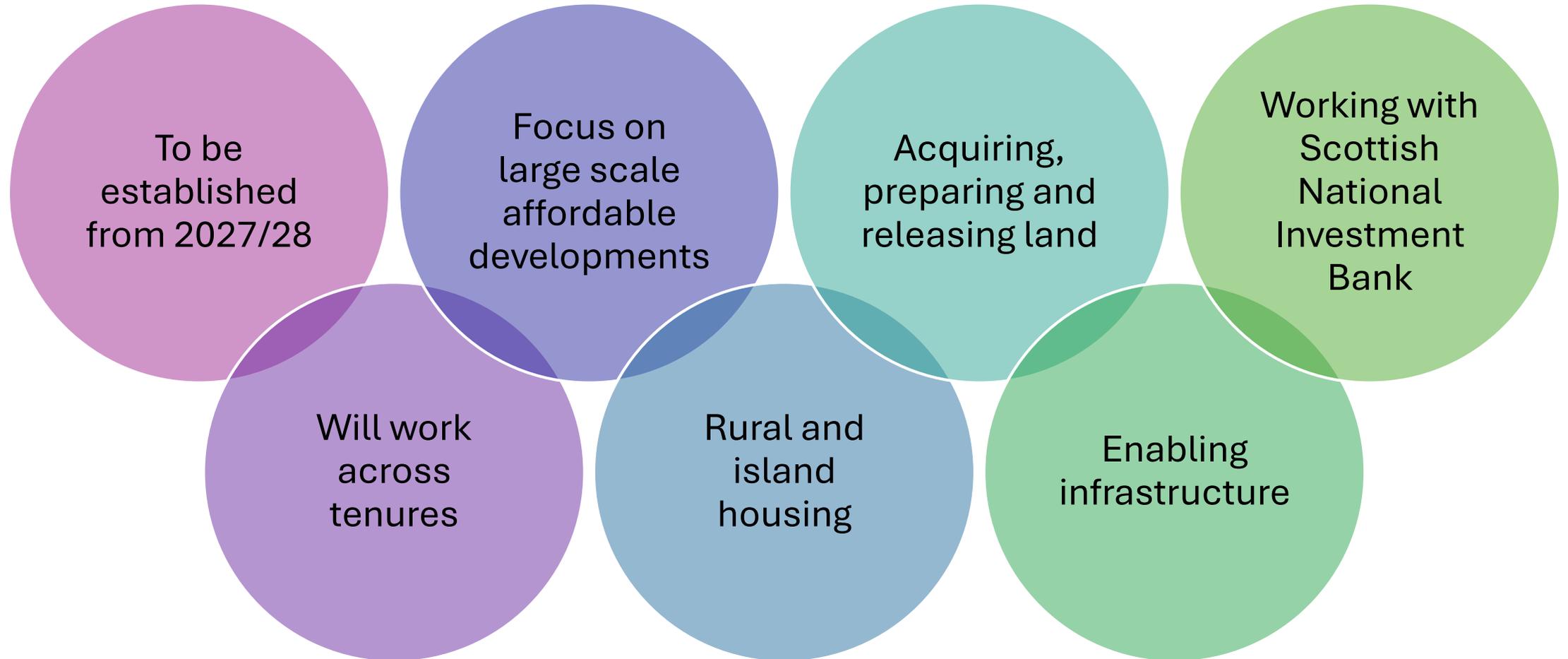
Scottish Government statistics – [Affordable Housing Supply Programme summary tables](#)

Affordable housing need post 2026

- Research published by CIH Scotland, Shelter and SFHA
- Affordable housing need has increased by 50% since the previous research was carried out
- **Scotland needs 15,693 affordable homes each year for the next five years**
- The estimated cost to the Scottish government would be around £1.64 billion per year, £8.4 billion over the course of the parliament



More Homes Scotland – what do we know?



Will it be another “Scottish Homes”?

Scottish Homes was established in 1988

“to be the catalyst for change in Scottish housing. Its aim will be to make sure the quality of housing and variety of housing options available to the people of Scotland are substantially improved.”

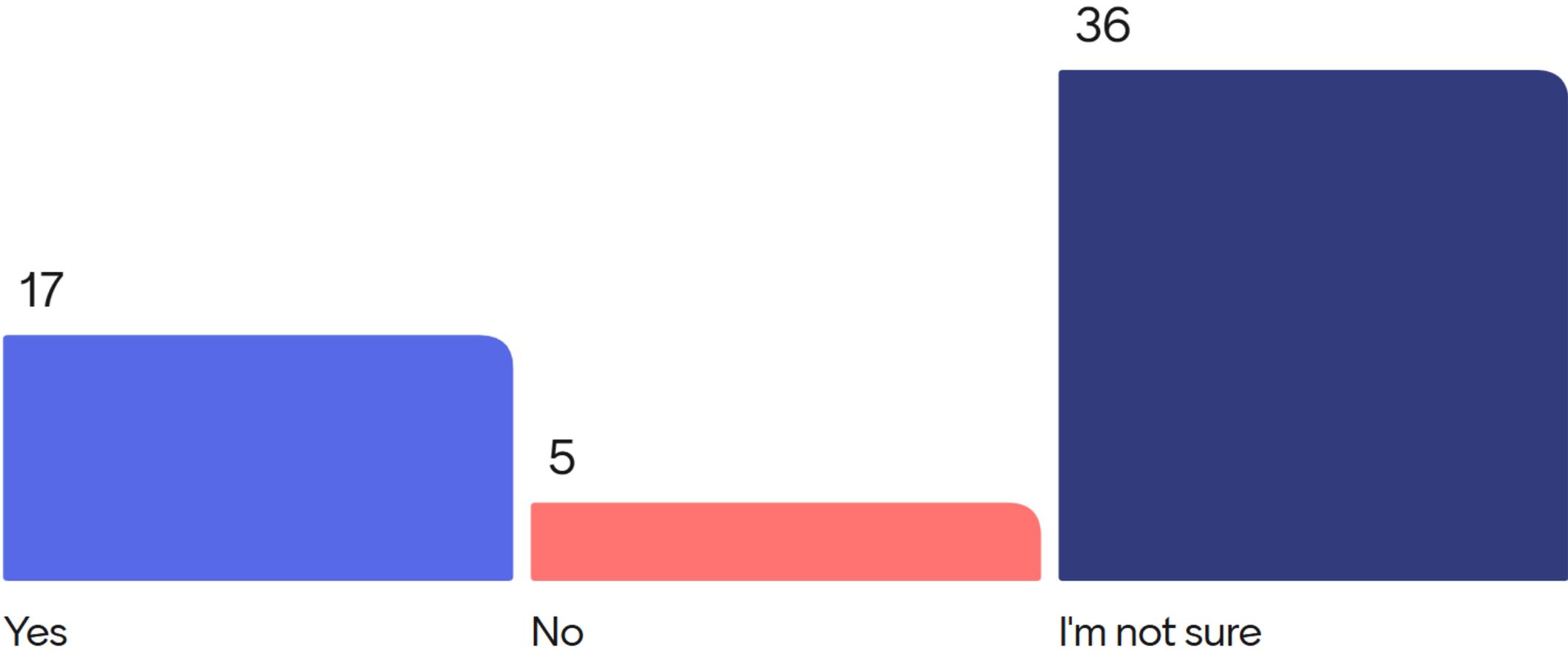
Functions included: directly providing and managing housing, promotion of owner occupation, supporting development of housing associations, and provision of finance for the improvement, repair or management of housing

Scottish Homes structure

The initial board was directly appointed by the Secretary of State and included a range of backgrounds in private practice, business and commerce but only one member with experience of frontline housing provision. **It was criticised for having no local authority housing experience.**

The agency adopted a decentralised structure under four regions – East, North, Glasgow and West – and a number of district offices.

Do you think a new housing agency will have a positive impact on supply?



Questions to consider:



1. What are the barriers to building enough homes within the current system?
2. Why are they not currently being addressed?
3. What works well and should be retained and what could a new agency do differently?
4. What risks are involved in developing a new agency?

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