

An aerial photograph of a city, likely Glasgow, showing a mix of modern multi-story apartment buildings and older residential areas. A large green area, possibly a golf course, is visible on the left. The city extends to the horizon under a cloudy sky.

DELIVERING MORE

**HOMES FOR
SCOTLAND**

25 Facts: Scotland's homes, housing and house building today

NF96
Debate

NHBC
FOUNDATION



25 Facts: Scotland's homes, housing and house building today

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Prepared for Homes
for Scotland by the
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**HOMES FOR
SCOTLAND**

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Foreword

The NHBC Foundation leads the way in delivering insightful research on current and pressing issues relevant to the home-building industry. It examines the most urgent challenges facing the sector today; chief among these is housing supply. The stark reality is that we simply do not have enough homes to meet the needs of our population.

Recognising the gravity of the situation in Scotland, the Scottish Parliament took the important step of declaring a national housing emergency in May 2024.

One year on, NHBC remains committed to being part of the solution. We are especially pleased, in its 25th anniversary year, to be joining forces with Homes for Scotland (HFS) – the Scottish sector's leading representative body – as part of a shared mission to drive real change.

Like NHBC, HFS is passionate about the power of robust, relevant data to help shape a better future for housing. By improving understanding of the home-building sector and the pressing need for new homes across all tenures, we can influence the policy decisions that matter for Scotland.

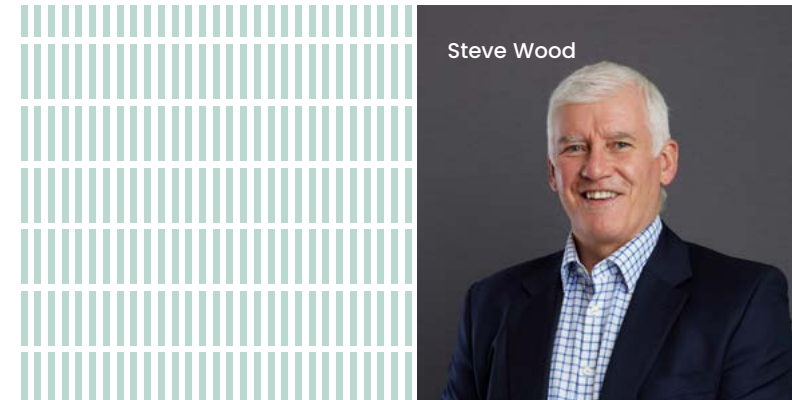
To do this effectively, we must ensure the information we rely on is clear and current and that it reflects the real-world challenges and opportunities facing home builders.

This report brings together a wide range of metrics and trends across demographic factors, public attitudes and housing characteristics. It is designed to serve as a useful reference point for policymakers, partners and anyone with an interest in tackling Scotland's undersupply of housing. By presenting these insights in one accessible report, we hope to support better decision-making, spark new thinking and help drive forward the policies and actions needed to deliver more homes in Scotland.

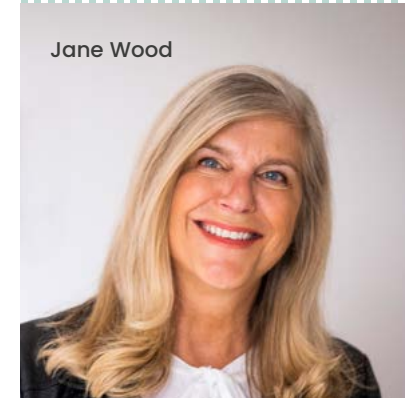
We are proud to have partnered in the development of this report. We hope that you find it useful and that it helps to accelerate positive change in Scottish housing.

Steve Wood,
Chief Executive,
NHBC

Jane Wood,
Chief Executive,
Homes for Scotland



Steve Wood



Jane Wood



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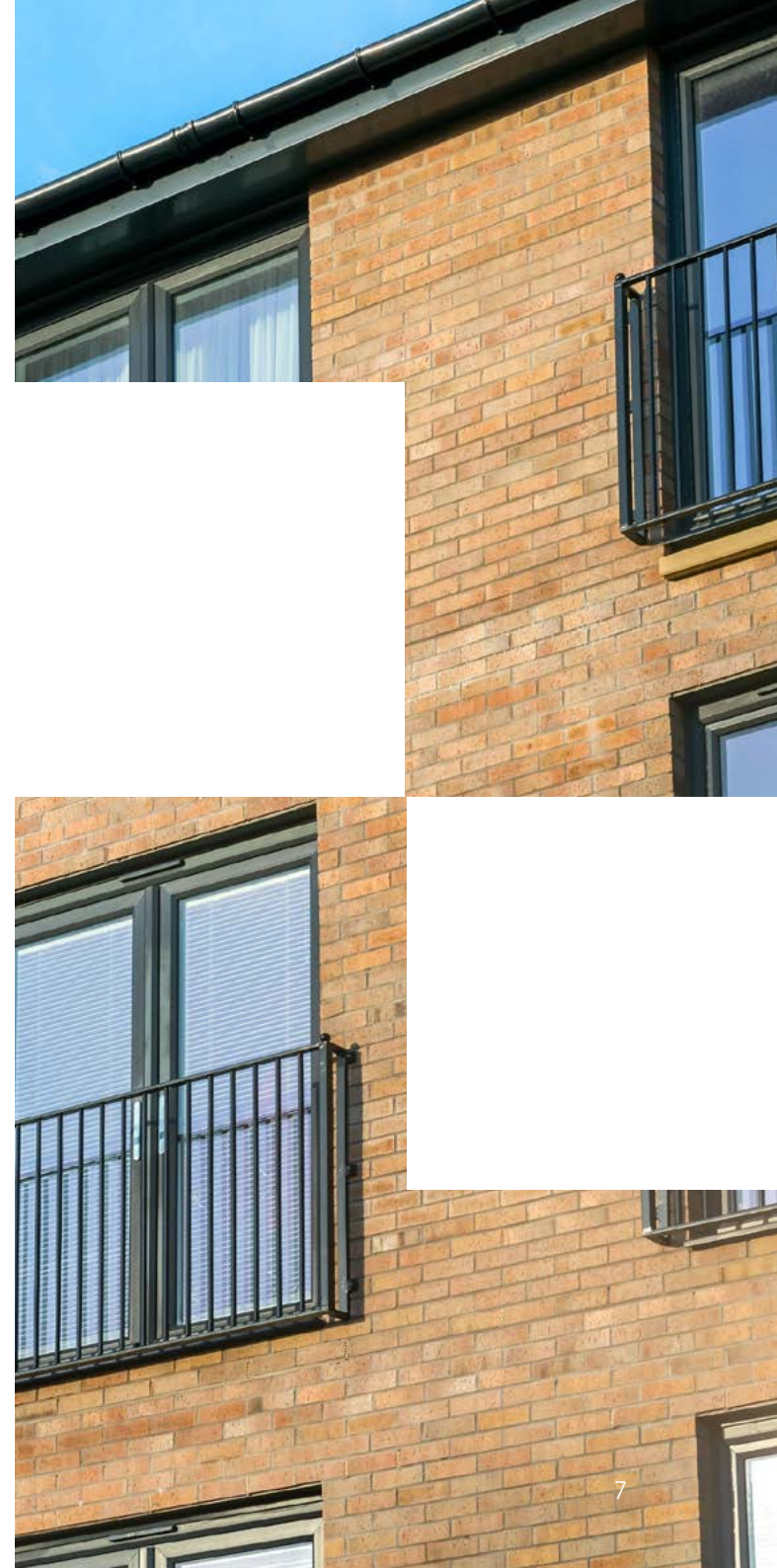


**Who we
build for?**

Fact 1

How are the demographics of Scotland changing?

- **How fast is the Scottish population growing?**
 - Between 2013 and 2023 the Scottish population increased by 3.2% to 5.49 million. This growth rate was exceeded in the preceding 10 years (4.9%) and post war (9.4%). Other 10-year periods saw the population decline on three occasions.
 - The latest projections suggest that by 2048 the population will increase by 5.6% to 5.8 million. However, the rate of growth is likely to slow towards the end of this period.
 - The number of pensionable people is likely to increase from 18.9% in 2022 to 22.8% by 2042. Due to increases in the state pension age, this is likely to drop back to 21.5% in 2047.
- **How is the Scottish population changing regionally?**
 - Between 2011 and 2021, the largest population growth was in the central belt. Midlothian and Edinburgh increased by 13.5% and 10.2% respectively. In contrast, Na h-Eileanan Siar (Western Isles) and Inverclyde shrank 3.8% and 5.6% respectively.
 - The population in the central belt is forecast to continue to rise until 2033 with the biggest increases anticipated in Midlothian, East Lothian, East Renfrewshire and Edinburgh with increases of between 5.5% and 12.1%. The Edinburgh population is expected to increase by a further 29,300. Historic decreases of up to 6.6% are expected in local authorities to the south and west of Glasgow and rural communities such as Na h-Eileanan Siar and Dumfries and Galloway.
 - Between 2001 and 2021, in six local authorities – mainly in rural locations – the proportion of the population that was over 65 increased by over 7%. These areas were East Dunbartonshire, North Ayrshire, Orkney, Shetland, Argyll & Bute and Dumfries & Galloway.



What is the average household size in Scotland?

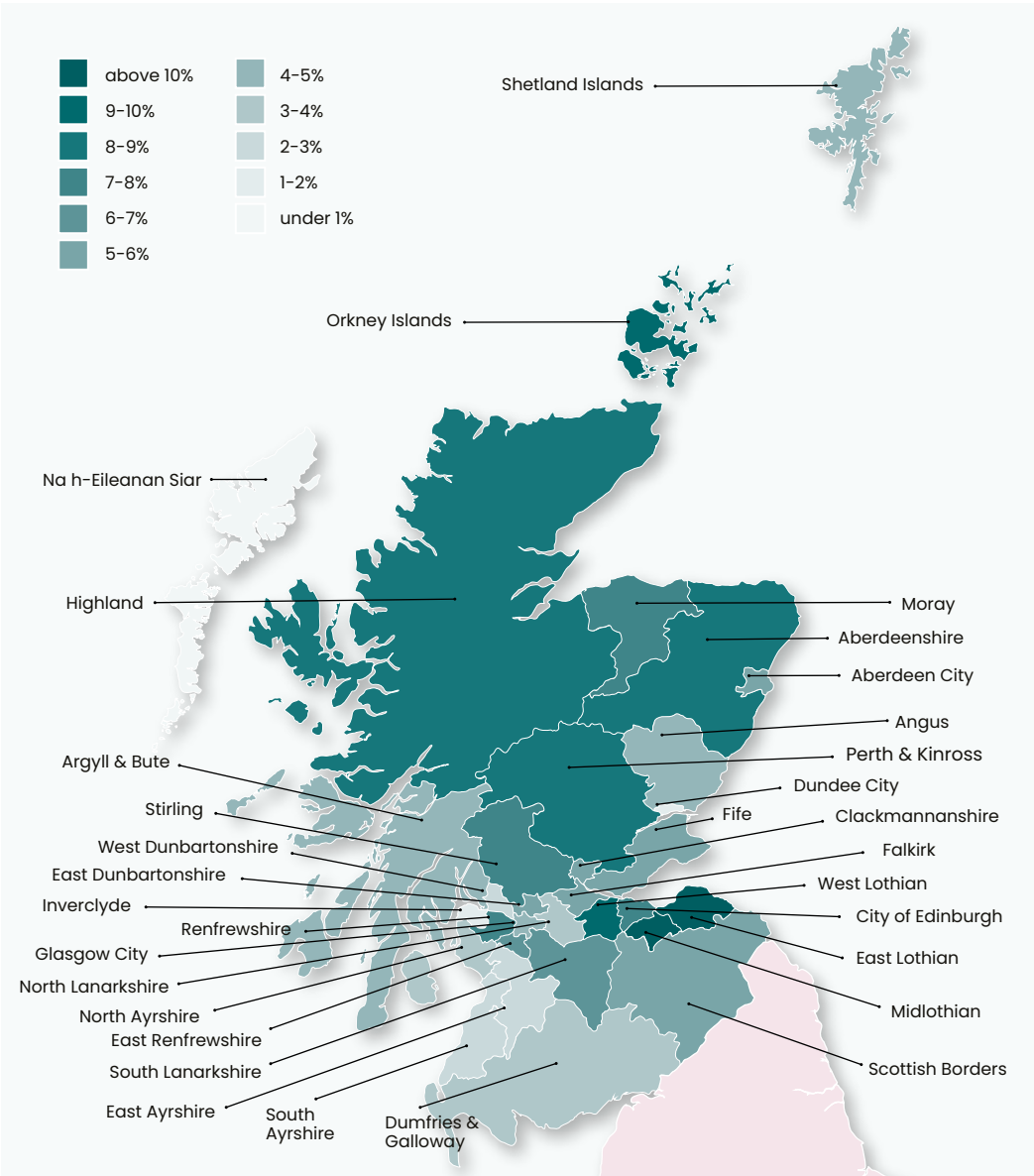
- The average number of people in a Scottish household in 2022 was 2.1, according to household estimates, having fallen slightly since 2011, previously at 2.2. The EU average for 2021 was 2.3.
- Census figures for 1961 show the average household being 2.6.
- The 2021¹ census showed household size varying across the remaining UK regions with the figure being 2.4 in both England and Northern Ireland and 2.3 in Wales.
- The 2022² census found that 103,602 people do not live in households, but in communal establishments, such as student halls of residence, care homes, etc. This was an increase of 13% since the 2011 census, with student accommodation increasing by 67.5%.

How fast is the growth in Scottish households?

- The number of Scottish households grew by 141,854 (5.9%) in the 10 years to 2023 to reach 2.54 million, having increased by 162,608 (7.3%) in the previous 10 years.
- The fastest household growth over the 10 years to 2023 was in Midlothian and East Lothian (16.8% and 13.9% respectively). Na h-Eileanan Siar showed a slight reduction over the same period (0.5%), this is a marked change from the 10 years prior: over the 20-year period, growth was 12.6% for Na h-Eileanan Siar, representing an additional 1,434 households.

1 For England, Wales and Northern Ireland – Census Day was Sunday 21 March 2021.
2 For Scotland – Census Day was Sunday, 20 March 2022.

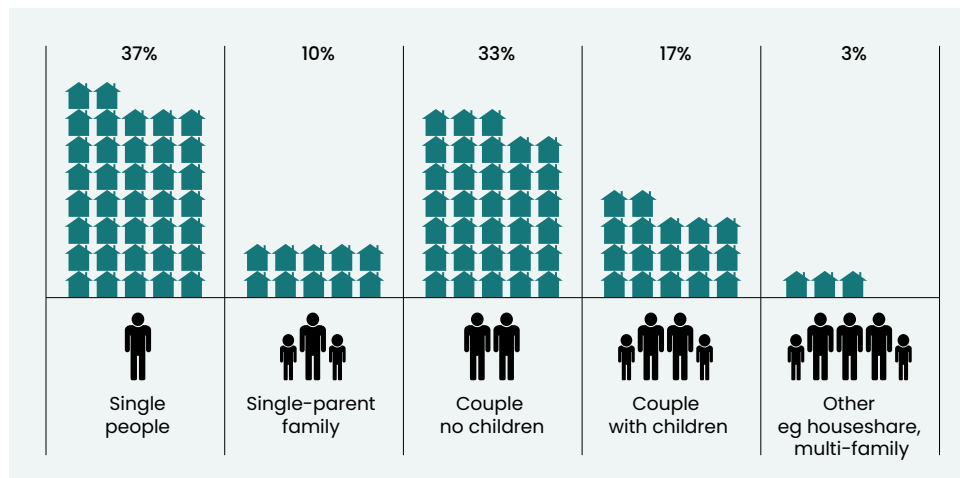
Figure 1 Growth in Scottish households between 2013 and 2023



- **How is the shape of Scottish households changing?**

- The 2022 census showed families with children accounted for 27% of households.
- The proportion of people living alone (37%) has grown greatly since 1960 when it was just 14%. The figure for the remainder of the UK is 30%.
- Independent research undertaken for Homes for Scotland on Existing Housing Need in Scotland estimated that there are 373,000 'concealed' households living within a home that is shared with another household.

Figure 2 Profile of Scottish household type in 2022

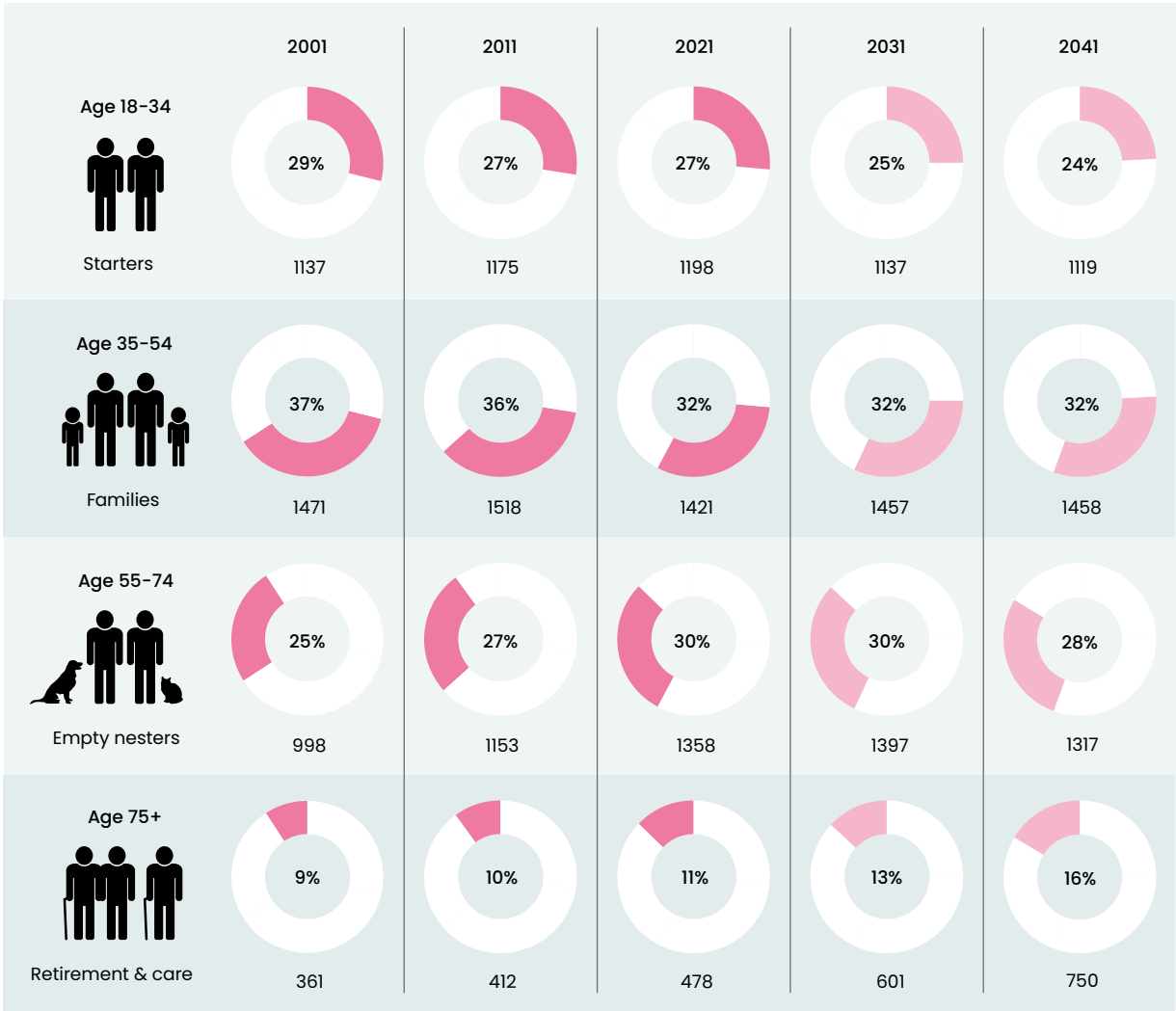


Fact 2

What are the changing demands for homes and where are these required?

- **How are the numbers within the Scottish population groups changing?**
 - Population estimates show that 2014 was the first year when the 55 to 74 age group (mainly 'baby boomers') outnumbered those aged 18 to 34 (mainly 'millennials'). In 2001, 18 to 34-year olds outnumbered 55 to 74-year olds by almost 14%.
 - The most rapid increase is among those aged over 75. This group is expected to expand by 271,258 (57%) over the next 20 years to reach 749,541 in 2041.
 - This major shift in the structure of age groups will impact the kinds of homes we need now and in the future.

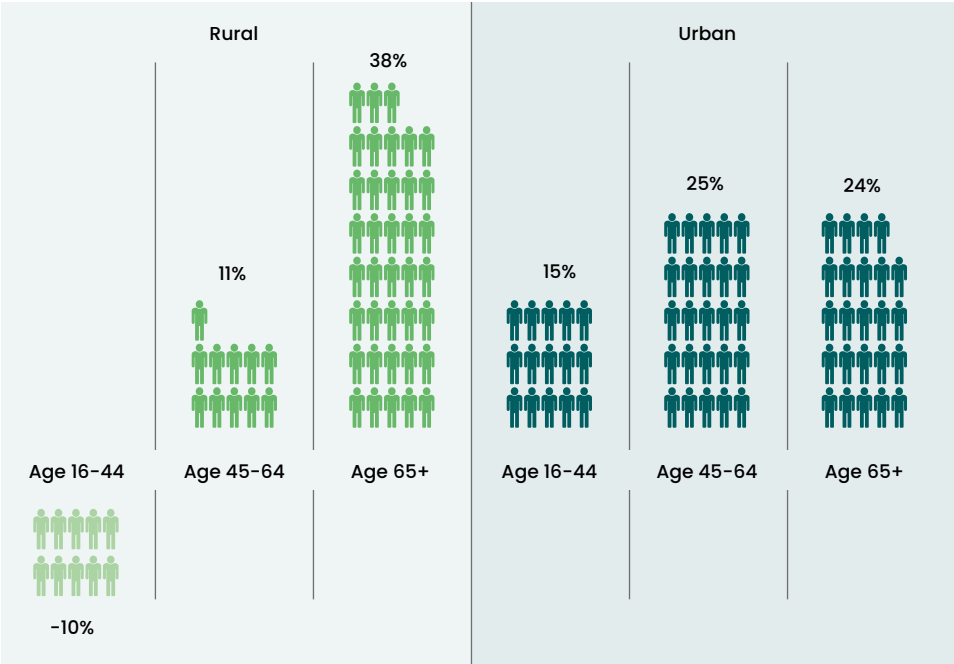
Figure 3 The changing populations within Scotland home-buyer groups (all figures in thousands)



- **How are the age profiles of rural and urban populations changing in Scotland?**

- In 2021, the median age in remote rural areas in Scotland was 51 years compared to the median age in major urban conurbations of 38 years.
- In predominantly rural populations, the number of over-65s increased between 2001 and 2019 by over 50% compared to those observed in predominantly urban conurbations. For the age group 45 to 64, the reverse was true with urban areas being twice that of rural areas.
- While the rate of proportional growth of over-65s between 2001 and 2019 in predominantly rural populations was greater than within predominantly urban populations, the actual numerical increase in urban populations was far greater than in rural populations: 156, 739 and 58,127 respectively.

Figure 4 Proportional growth in urban and rural populations in Scotland from 2001 to 2019

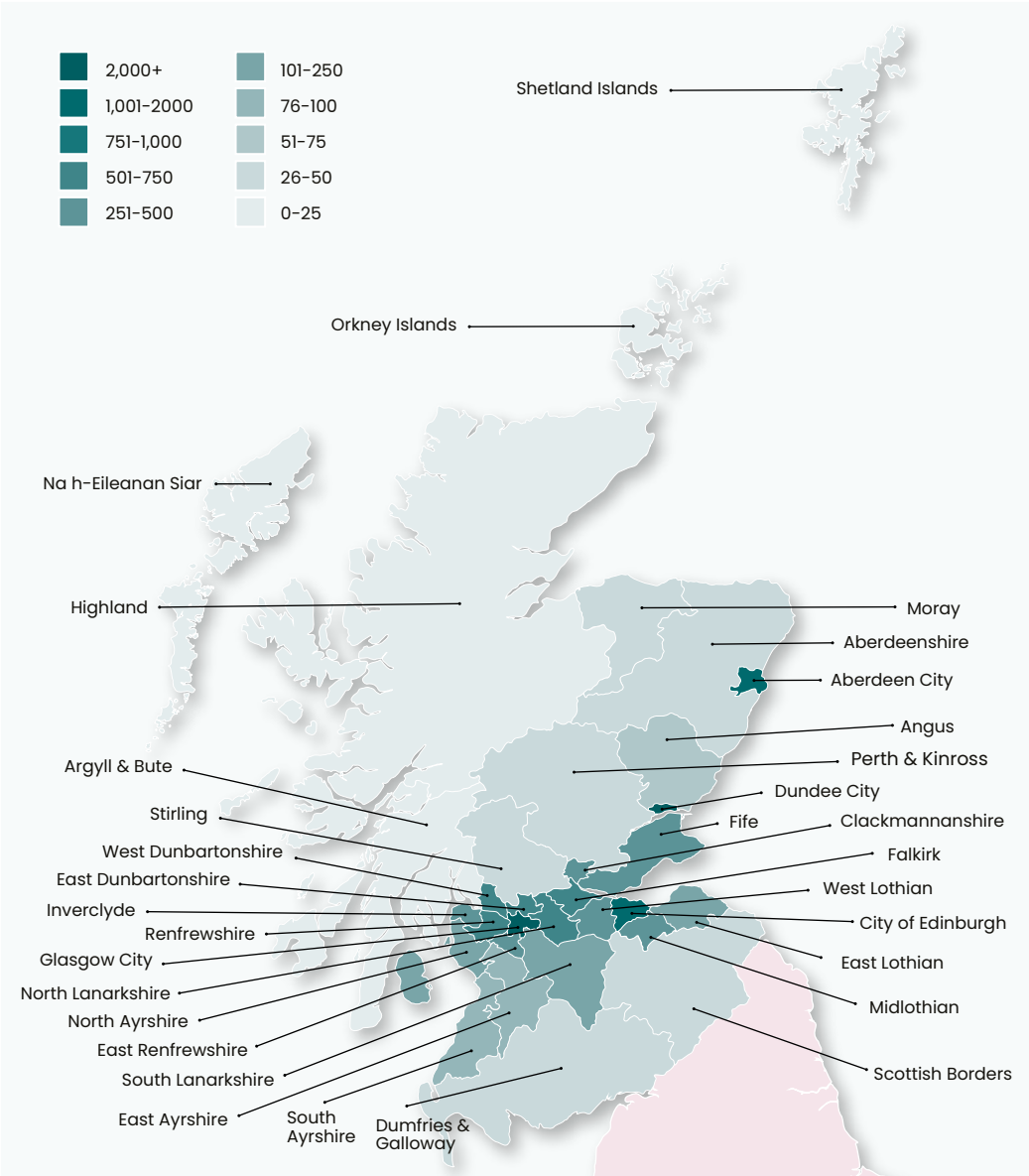


Fact 3

How densely populated is Scotland?

- The average population density of Scotland in 2023 was 70 people/km². This compares to England at 438, Wales 151 and Northern Ireland 141. Across Scotland, the figures vary widely, with Glasgow City at 3,619 people/km² and, at the other end of the scale, Na h-Eileanan Siar and the Highlands at 9 people/km².

Figure 5 Population densities of Scotland in 2023



Fact 4

How urbanised is Scotland?

- 81.3% of people living in Scotland in 2021 were defined as 'urban dwellers' by the Scottish Government Urban Rural Classification 2022, making Scotland slightly more urbanised than the average 80.7% for high-income countries (2021). The United Kingdom as a whole averaged 84.2%.
- In 2018, the United Nations forecast urbanisation in the UK would rise above 90% by 2050. The United Nations' definition of urban dwellers would include the large proportion of UK households living in a suburban setting.





The homes we need and the land we use

Fact 5

How many homes does Scotland need to build each year?

- In the five years to the end of 2024, 101,286 new-build homes were completed across all tenures, an average of 20,257 each calendar year. This compares to the pre-global financial crisis average for the period 2003-2007 of 25,000 annual completions. Based on this, a shortage of over 100,000 homes has been accumulated since 2008.
- Homes for Scotland has consistently called for an all-tenure housing target of 25,000 homes to be built each year.
- New research conducted for Homes for Scotland estimates that over the next Parliament, as many as 33,000 new homes across all tenures per annum could be required to meet existing housing need as well as the needs of a growing population.
- At the end of September 2024, a record number of 10,360 children in Scotland were living in temporary accommodation.

Fact 6

Where are the most homes being planned?

- The National Planning Framework 4 (NPF4) includes a Minimum All Tenure Housing Land Requirement (MATHLR) for each planning authority in Scotland. The MATHLR is the minimum amount of land that is to be provided by each planning authority in Scotland for a 10-year period from February 2023 and includes a reference number of housing units. Published in 2023, NPF4 identified a requirement for 196,982 new homes across the 32 Scottish Local Authorities. The calculation to arrive at this figure utilised past completion rates which included a period of reduced housing delivery post-recession. Calculating forecast need where a historic undersupply is an input will compound need further.
- The greatest requirement is identified in Edinburgh and Glasgow with 36,750 and 21,350 new homes required over the ten-year period.
- NPF4 shows that new housing is required in all areas. When weighted against the population the number of new homes required per thousand people is highest in Midlothian at 93, with Orkney and Edinburgh not far behind at 71 and 70 respectively.
- The NPF4 MATHLR does not account for emerging need, for example the Green Freeport in the Highlands.
- A study of existing housing need in Scotland undertaken by The Diffley Partnership and Rettie & Co found that that over a quarter of Scotland's households - 693,000 - have some form of housing need.



Fact 7

How much land is protected from development?

- Green belt land in Scotland is distributed around 12 urban cores. In 2011, Action to Protect Rural Scotland estimated that green belt covered 200,000 hectares (2.6% of the land area). The first green belt in Scotland was established around Edinburgh in 1957.
- In 2020, 22.7% of Scotland was protected for nature. This includes Sites of Special Scientific Interest, Sites of Importance for Nature Conservation, wetlands of international importance³ and two national parks.








3 Under the Ramsar Convention.

Fact 8

How much of Scotland's land is taken for housing?

- EU data for 2018 shows Scotland's houses and gardens take up 1,094 km² – 1.4% of the total land area. In England, the proportion is 7.7%, Wales 3.8% and Northern Ireland 4.7%. The UK as a whole figure is 5.2%.
- The overall Scottish figure for land area taken by houses and gardens is well below the 3.1% EU average and similar to Finland (1.3%) and Sweden (1.4%).

Figure 6 How Scotland's land is put to economic use

	Agriculture (25,548 km ²)	32.5%
	Forestry (25,548 km ²)	14.1%
	Residential (1,094 km²)	1.4%
	Commercial & community services (10,000 km ²)	1.5%
	Land use with heavy environmental impact (1,373 km ²)	1.7%
	Mostly unused (37,967 km ²)	48.2%
	Other (475 km ²)	0.6%



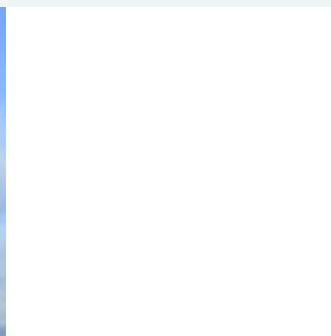
The homes we live in

Fact 9

How many occupied dwellings are there in Scotland?

- There were 2.72 million dwellings in Scotland in 2022 2.6 million of these were occupied – up about 7.3% over the past 10 years.
- Occupied dwellings are split evenly: major cities (Aberdeen, Dundee, Edinburgh and Glasgow) 29%, with rural local authorities⁴ at 27% and the remainder of the homes situated in the central belt (44%, excluding Edinburgh and Glasgow).

⁴ Annex 2: Urban and Rural Definitions – Understanding the Scottish rural economy: research paper – gov.scot.



Fact 10

How do new homes compare to existing homes in terms of renewable technologies, running costs and environmental performance?

- EPC data shows running costs for new-build homes is about half the figure predicted for existing homes. This supports the research undertaken by HBF (Watt a save)⁵ which found that EPC average running costs for new homes are between £665 and £1,238 for flats and detached houses, respectively. This compares to between £1,356 and £2,955 for existing homes.
- The Environmental Index shows that new-build dwellings have a B rating or higher in 98% of EPCs, compared to existing properties where only 13% achieve this level of performance.
- EPC data for 2023 shows that new homes are significantly more likely to be fitted with solar photovoltaics (PV) with 76% of all new builds having some level of provision, compared to existing dwellings with just over 7% of EPCs showing PV being provided.
- New homes are more likely to be fitted with low carbon heating systems, such as air source heat pumps.

⁵ hbf.co.uk/news/hbf-report-watt-save/.

Figure 7 Energy savings when moving from an existing home to a new-build

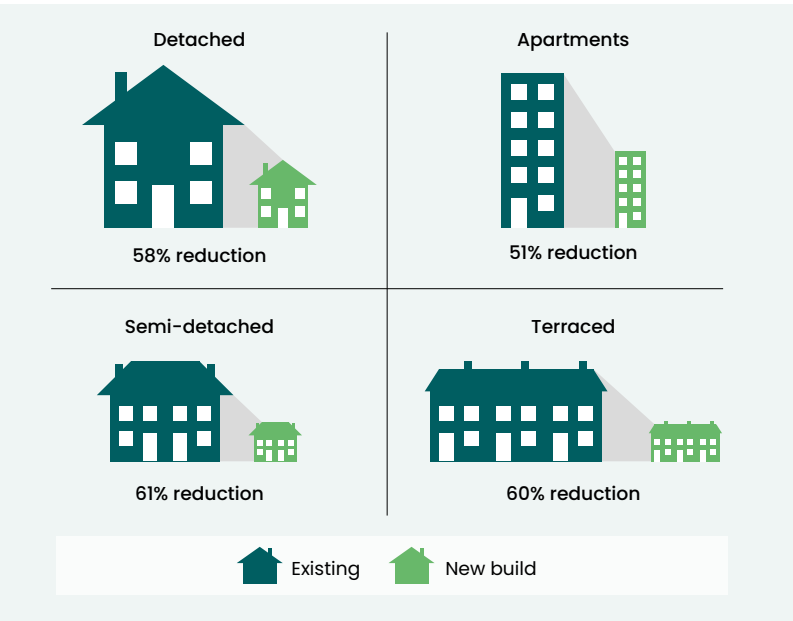


Figure 8 Environmental impact of new homes versus old (EPC data 2023)



Fact 11

How big are Scotland's homes compared with those in other European countries?

- The average usable floor area of occupied Scottish homes is approximately 97m², based on key findings from the 2023 house condition survey. EPC data for 2023 shows the average floor area for new-build properties to be 100.9m² across all house types. This is broadly comparable with the stated average useful floor areas for larger nations, such as Italy, France and Germany, recorded by Eurostat.

Fact 12

What types of homes do we build in Scotland?

- The mix of new homes varies to meet demand. The number of apartments being built represented over a third of new homes in 2007, whereas in 2023 this figure had dropped to 15%, with attached properties becoming more prevalent. In both years, detached houses were the most common home type built.
- The types of homes built also vary greatly between locations. NHBC completions statistics show in 2023 in Edinburgh, 53% of the new homes built were apartments, with the remainder being detached (22%), semis (9%) and terraces (16%). The local authorities surrounding Edinburgh (West, Mid and East Lothian) built considerably fewer apartments, between 7% and 10% of the total new-build homes.

Figure 9 Type of homes built in Scotland in 2007 and 2023

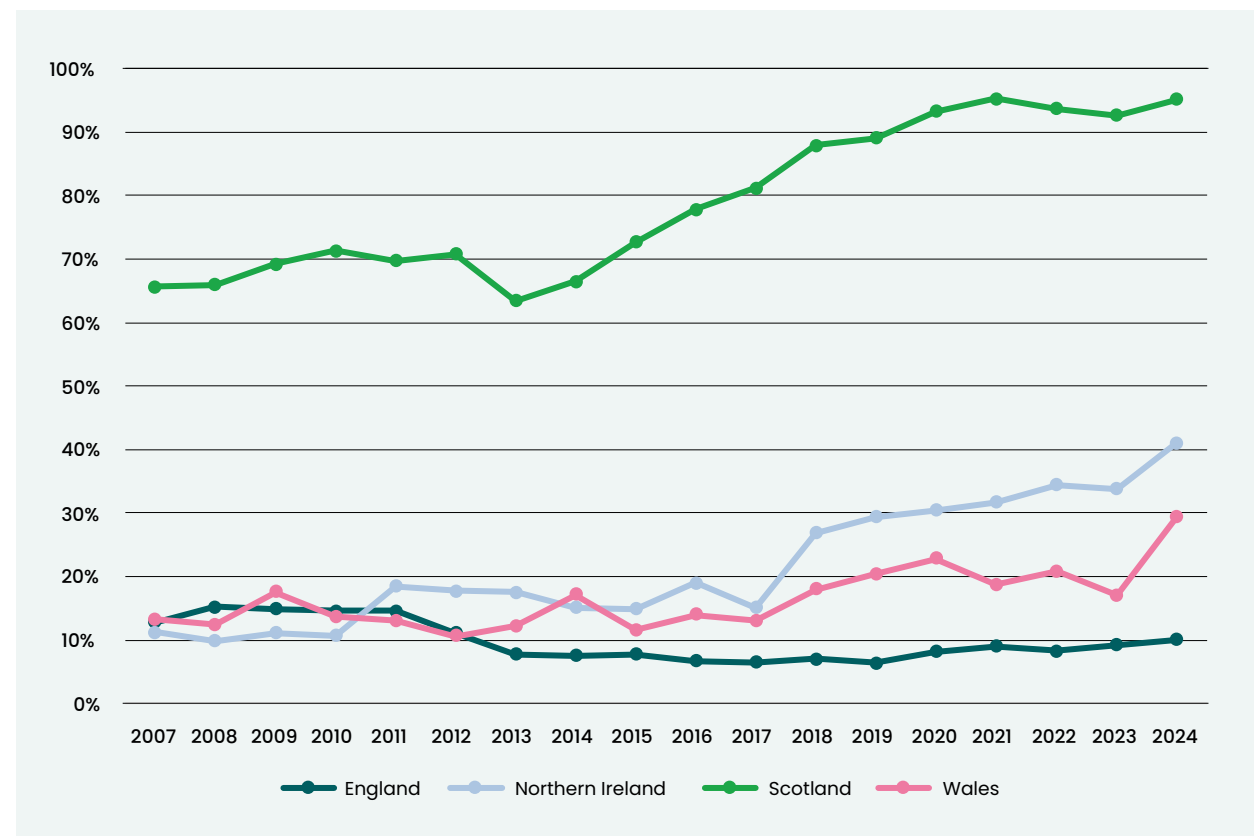


Fact 13

What construction types are used to build Scottish homes?

- NHBC completions show that 95% of new homes in 2024 were timber frame, with the majority being open panel.
- Masonry and concrete builds made up 3.7% of completions with two thirds of these being flatted developments. The remainder of dwellings were constructed using some other form of MMC.
- The chart opposite shows how different parts of the UK have adopted timber frame construction since 2007.

Figure 10 Proportion of timber frame homes across the UK

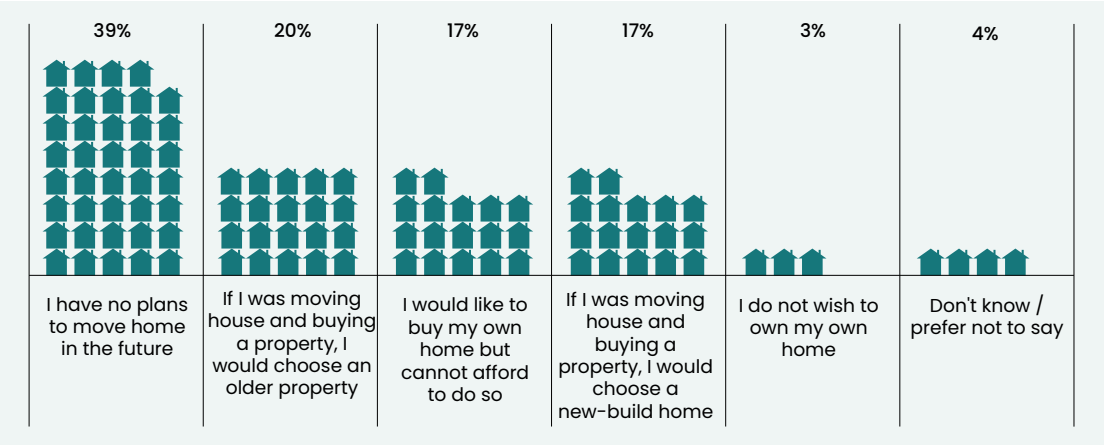


Fact 14

How often do households move home?

- A poll conducted by Ipsos for Homes for Scotland in October 2023 found that 2 in 5 people had no plans to move home. Among those who may consider moving home and buying a property, preferences between a new or older property were evenly split with 20% of Scots preferring an older property and 17% preferring a new-build home.
- The Scottish Household Survey for 2023 shows 5.5% of households expected to move in the following 12 months. This figure is predominantly made up of those in the private rented sector, 17.5% expecting to move in the next year compared with owner occupiers where the figure is just 3%.
- The same survey showed that 16 to 34-year olds made up the largest proportion of the private rented sector at 52% of this tenure.
- The 2023 Scottish Household Survey confirmed the length of time at current address as being less than one year for 5% of owner occupiers, 31% for private rental and 9% for social rent.

Figure 11 Ipsos data for Homes for Scotland



Fact 15

How is public opinion on building new homes changing?

- A poll conducted by Ipsos for Homes for Scotland in October 2023 found that two thirds of Scots agree that “Unless we build a lot more homes in Scotland, we will never solve the country’s housing problems”, with 68% of Scots agreeing there is a housing crisis in Scotland.
- The same poll found that a majority of Scots – 55% – support more homes being built in their local area, while only one in five opposed more homes being built in their local area.

Figure 12 To what extent do you agree or disagree with the following statements? By ‘housing crisis’ we mean across all tenures in Scotland, both social housing and private housing for rent or sale.

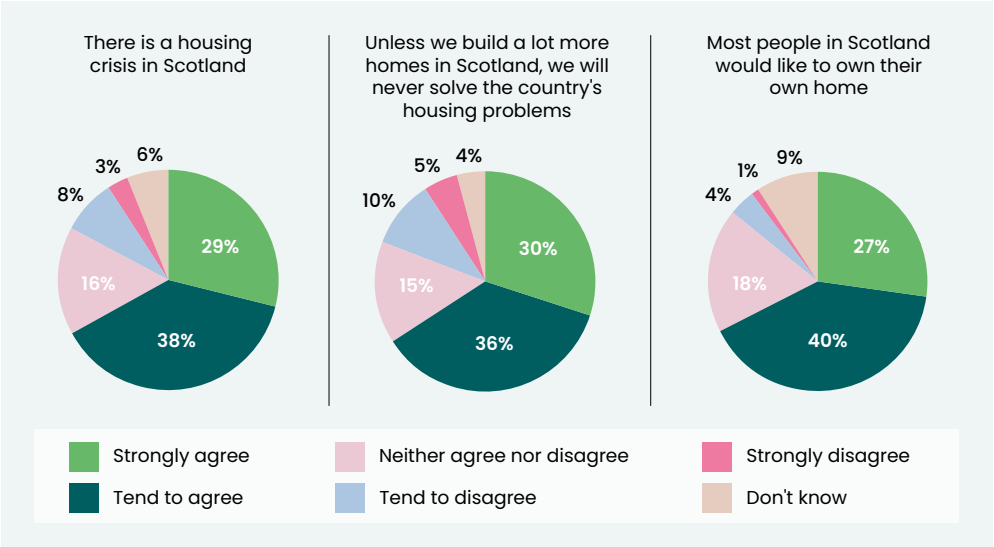
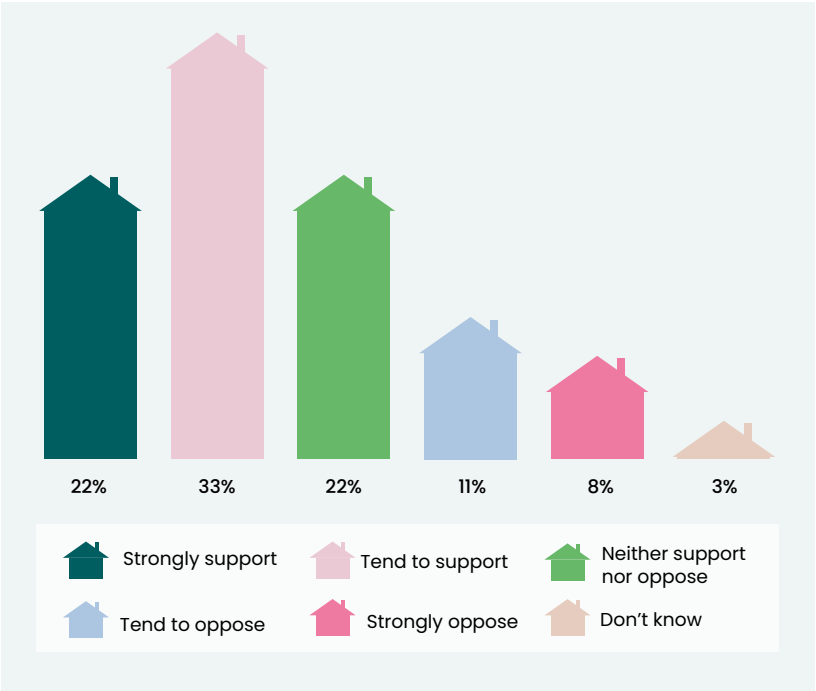


Figure 13 To what extent would you support or oppose more homes being built in your local area?

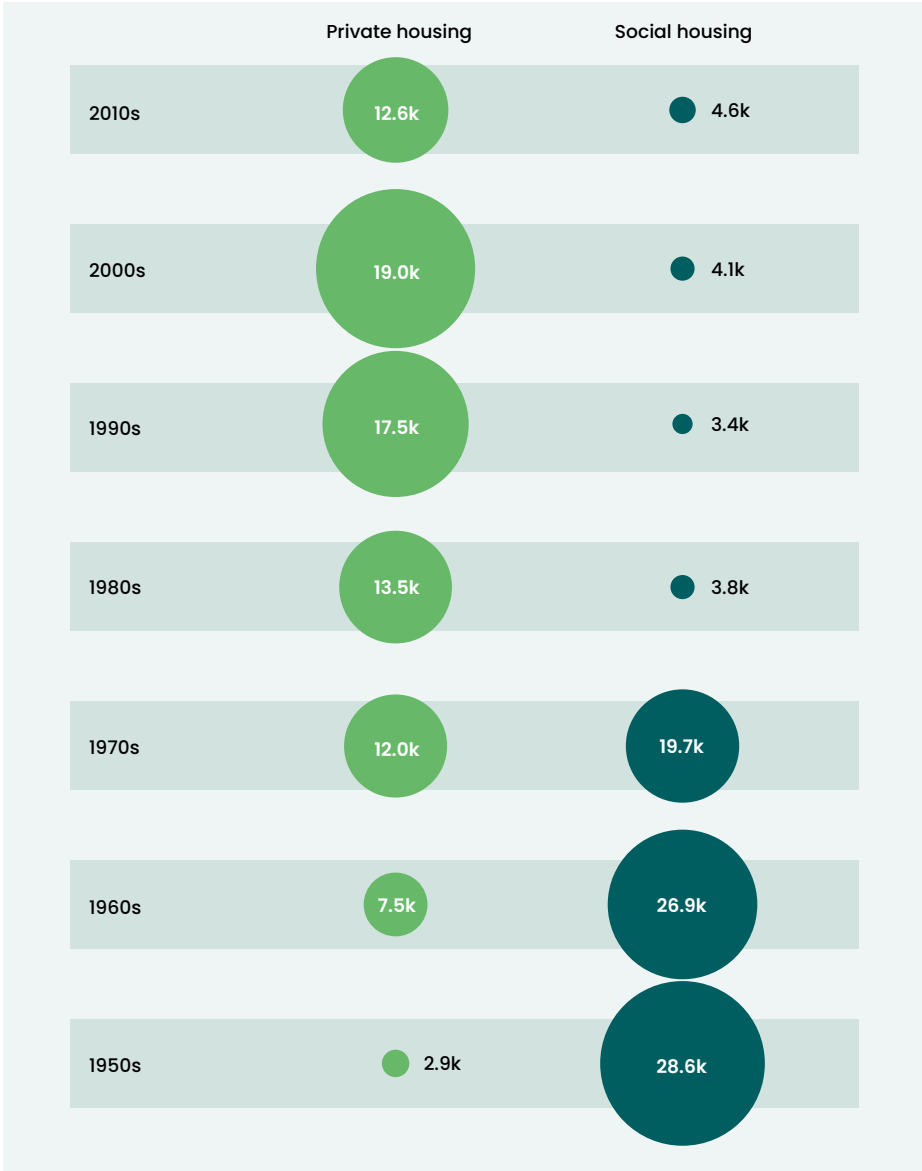


Fact 16

How many new homes do we build in Scotland?

- In 2024, a total of 19,797 new homes were built across Scotland, not including conversions and changes of use. Completion figures provided by the Scottish Government confirm 4,807 were built in major cities, 6,575 within authorities considered as being rural and the remainder in the central belt (8,415).
- This total is below the post-war annual average of about 24,712, and below the average of 23,985 from 1999 to 2008, which covered the period between the Scottish Parliament reconvening and the global financial crisis.
- The highest recorded number of homes built in Scotland was 43,126 in 1970. The peak for private house building in Scotland was in the mid-2000s with completions exceeding 20,000 across five successive years.
- The highest number completed by the social sector in Scotland was 34,906 in 1970, with the preceding three years all being in excess of 33,000. In 1970, local authorities built 28,045 homes with the remainder being built by new towns (2,790), Scottish Special Housing Association (3,525), other Housing Associations (244) and Government departments (302).

Figure 14 The average number of houses built in Scotland per annum each decade since the 1950s





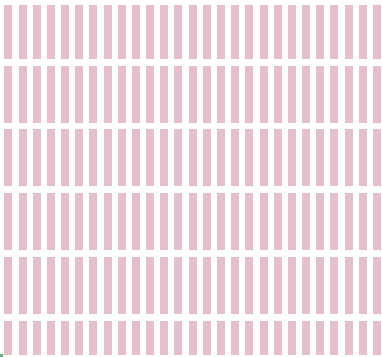
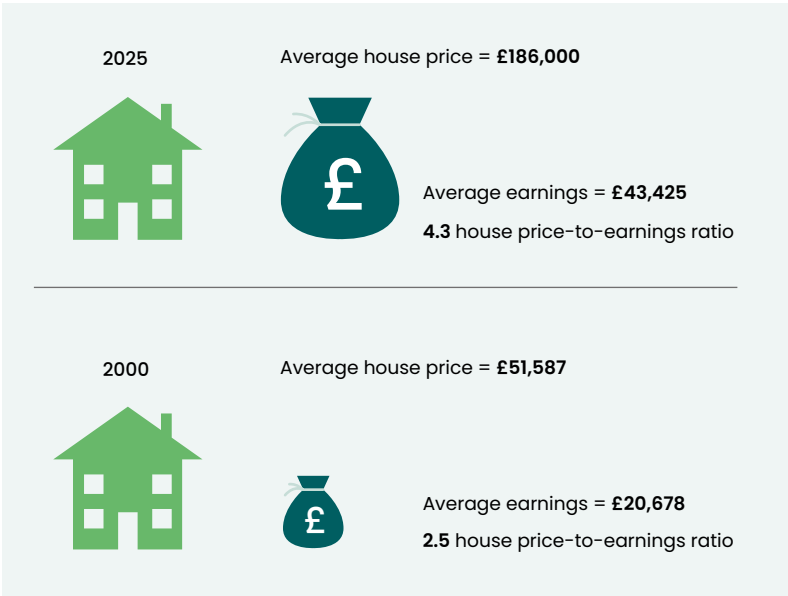
Fact 17


What does an average house cost relative to earnings?

- The average Scottish house price rose from £51,587 in 2000 to £186,000 in February 2025. Over the same period, average annual full-time earnings rose from £20,678 to £43,425.
- The house-prices-to-earnings ratio varies greatly depending on local authority. In North Ayrshire, Inverclyde, Aberdeen and West Dunbartonshire in 2024 it was about 3. In East Renfrewshire and East Dunbartonshire, it exceeded 7. It was highest for East Lothian at 8.1.
- Between 2013 and 2024 most of Scotland saw house prices grow faster than earnings, the exceptions being Aberdeenshire, Angus, Aberdeen, Dundee, Highland, Inverclyde, North Ayrshire and Perth and Kinross.
- The house-prices-to-earnings ratio is just one measure of affordability. Many factors influence the affordability of buying a home, including the initial deposit, income, household characteristics, access to finance, interest rates, earnings growth, rents, house-price inflation and, more recently, 'The Bank of Mum and Dad'.



Figure 15 Changing relationship of house prices to earnings





Fact 18

In Scotland, how many mortgages are taken out to buy homes each year?

- There were 58,892 new mortgages for home purchases in the year to October 2023, allowing £11.5 billion of home sales to proceed. The number of mortgages is similar to those in 2013, however, the total value of sales increased by 60%.
- The number of cash sales in the year to October 2023 was 34,257, an increase of 19% compared to 2013.

Fact 19

How much economic activity is generated in Scotland by building new homes?

- The Social and Economic Benefits of Home Building in Scotland⁶ report commissioned by Homes for Scotland estimates that £1.8 billion GVA was generated by the construction of homes in 2019.
- Based on its share of construction, building new homes accounts for about 1.8% of Scotland's output. This was a 12.5% rise compared to the value of the sector in 2013.
- The report also estimates that the residents of the new homes generated £605 million of gross spending over the course of the year and a further £125 million of one-off spending on furnishing and decorating a property to make their new house 'feel like home'.

⁶ homesforscotland.com/download/the-social-and-economic-benefits-of-home-building-in-scotland/

Fact 20

How many jobs does home building support?

- The Social and Economic Benefits of Home Building in Scotland report estimates that in 2019 27,000 people were directly employed in the construction of new homes. By including self-employed contractors, the report estimates approximately 45,000 workers are directly engaged in home building in Scotland.
- The report also estimates that every home built in Scotland supports 3.5 direct, indirect and induced jobs. If we apply this figure it suggests up to 79,200 jobs across the total economy are supported by home building.

Fact 21

What economic benefits would building more homes deliver?

- According to research for Homes for Scotland, increasing supply to pre-2008 levels of 25,000 homes per annum would bring many benefits. This would mean 8,100 more jobs, a £0.3 billion rise in economic output, £123 million more net capital expenditure, £52 million more investment in local infrastructure, £53 million more tax paid nationally and £3 million more Council Tax paid locally.

Fact 22

How much Scottish land with planning permission is held by major house builders?

- Based on the most recent housing land audits, the nine biggest home builders in Scotland have detailed consent for circa 53,000 homes. Based on current completion rates, this is the equivalent of three years production for the whole of Scotland.
- For larger developers, between four and six years of land supply is regarded as normal to provide business certainty and to allow for the time it may take to clear specific planning matters, deliver infrastructure, build sites out and provide scope to increase production.



Fact 23

How many firms operate in Scotland's home-building sector?

- The Homes for Scotland report on Scotland's SME Home Builders 2024: Data Review and Industry Insights⁷ shows that between 2019 and 2023 micro builders made up 53% of companies operating in the home-building sector, with SMEs at 40% and large developers at 5%. In contrast, the value of sales was 2%, 14% and 84% between the micro, SMEs and large builders respectively. The same research showed that 44% of rural home building is delivered by either micro or SME builders.
- By 2018, large home builders constructed just under 80% of new homes, the market share for SMEs and micro builders has stabilised since 2018.
- Scottish firms mainly engaged in 'construction of domestic buildings' has risen from 1,670 in 2014 to 2,110 in 2024. Many will not be home builders but will work across various aspects of the process of building homes. 1,865 of these firms employed fewer than 10 people, 220 employed between 10 and 99 people, while just 25 employed more than 100 people.

⁷ Scotland's SME Home Builders 2024: Data Review and Industry Insights – Homes for Scotland.

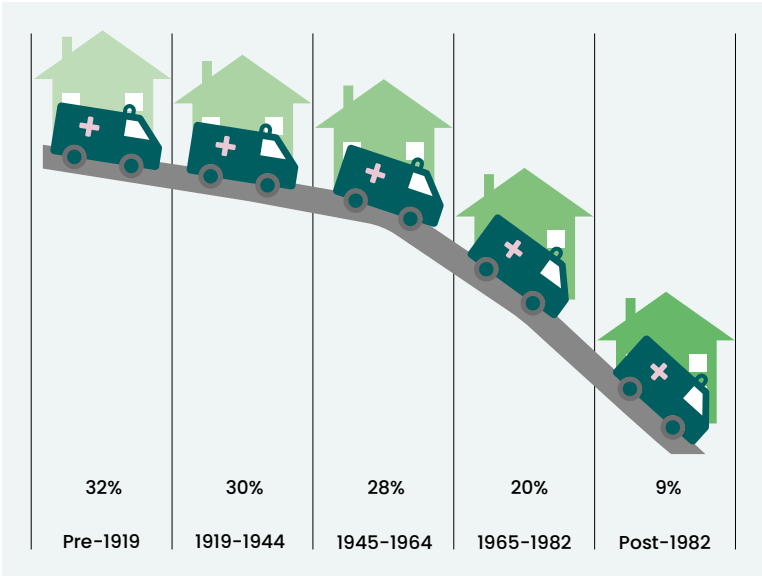


Fact 24

Occupant health and safety: how do new and old homes compare?

- The Scottish House Condition Survey records any disrepair to critical elements which require urgent attention. If not rectified these would cause further deterioration of the building fabric and/or place the health and safety of the occupier at risk. The Scottish House Condition Survey data shows that these hazards are much more common in older homes, particularly in those built before 1965.

Figure 16 Homes with any disrepair which requires urgent attention

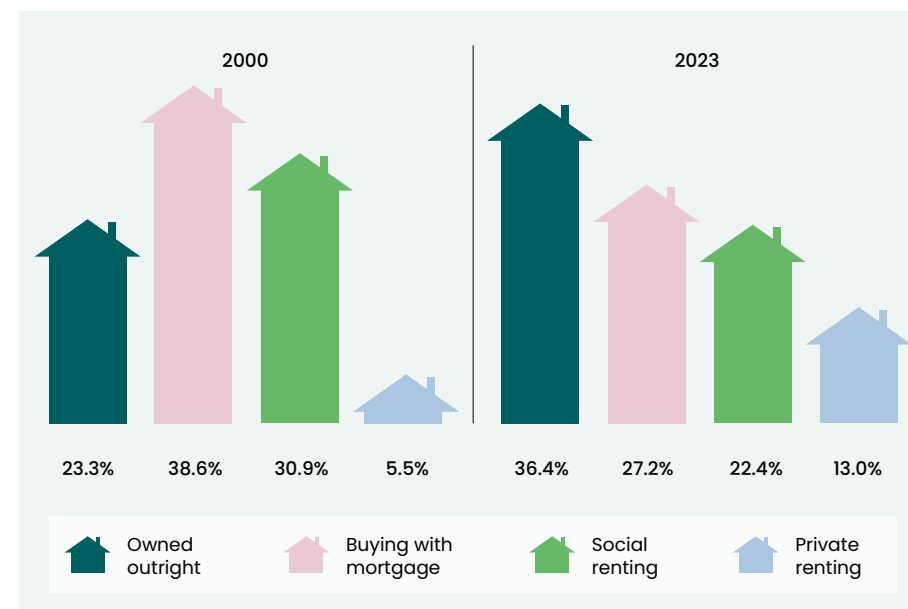


Fact 25

Who owns housing in Scotland and how is ownership changing?

- In Scotland, owner occupation has been consistently at between 60% and 66% over the last 23 years. The proportion of owner-occupied homes in 2023 is estimated at 64%.
- In 2023, about three quarters of the Scottish stock was owned privately, either owner-occupied or rented.
- In 2000, just under a third of housing was for social rent. Over the last 23 years this figure has dropped and is now just over a fifth of all housing.
- While mortgaged home ownership has fallen, outright ownership has risen, reflecting the growing numbers of owners among the elderly, who have paid off their mortgages.
- The 2023 Scottish Household Survey confirms 81% of all Scots would most like to live in owner occupied accommodation.

Figure 17 Change in housing tenure in Scotland from 2000 to 2023



Acknowledgements

This guide was researched by Alex Taylor of the NHBC Foundation and David Raine and David Petrie of Homes for Scotland.

Principal data sources

- Domestic Energy Performance Certificates
- Eurostat
- HM Land Registry
- Homes for Scotland
- National Records of Scotland
- NatureScot
- NHBC statistics
- Northern Ireland Statistics and Research Agency
- Office for National Statistics
- Official census and labour market statistics (Nomis)
- Scotland's Census
- Scottish Government
- Scottish House Condition Survey 2023
- Scottish Household Survey
- A Vision of Britain through Time
- World Bank

For full details of the sources used for each of the 25 sections of this guide, please see Annex to NF96. This Annex (NF96A) is published separately and is available as a free PDF download from nhbc.co.uk/foundation/

Images

All images supplied by Homes for Scotland members.

The NHBC Foundation

The NHBC Foundation, established in 2006, provides high quality research and practical guidance to support the house-building industry as it addresses the challenges of delivering 21st century new homes. To date we have published over 90 reports on a wide variety of topics, including the sustainability agenda, homeowner issues and risk management.

The NHBC Foundation is also involved in a programme of positive engagement with the government, academics and other key stakeholders, focusing on current and pressing issues relevant to house building.

To find out more about the NHBC Foundation, please visit **nhbc.co.uk/foundation**. If you have feedback or suggestions for new areas of research, please contact **nhbcfoundation@nhbc.co.uk**.

NHBC is the standard-setting body and leading warranty and insurance provider for new homes in the UK, providing risk management services to the house-building and wider construction industry. All profits are reinvested in research and work to improve the construction standard of new homes for the benefit of homeowners. NHBC is independent of the government and builders. To find out more about NHBC, please visit **www.nhbc.co.uk**.

Homes for Scotland

Homes for Scotland (HFS) provides a strong and unified voice for our members, demonstrating the benefits that home building across all tenures delivers for our country. With a wide-ranging membership spanning smaller developers and larger home-building companies and PLCs, to larger home building companies and PLCs, we represent the breadth and depth of the whole sector. This includes associated companies that provide a crucial function in the wider housing delivery process, such as mortgage brokers, lawyers, architects, planning consultants and suppliers.

Delivering the vast majority of all new homes that are built, this rich and varied membership enables us to make an unequivocal case for an increase in housing supply, speaking with the authority and expertise that befits our common purpose: to enable our members to deliver new high-quality, affordable, energy-efficient homes that meet the housing needs and aspirations of all those who live, or wish to live, in Scotland.

Homes for Scotland celebrates its 25th anniversary year in 2025.

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The NHBC Foundation's research programme is guided by the following panel of senior representatives from the industry:

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© NHBC Foundation. May 2025
Published by the NHBC Foundation
ISBN 978-1-7399956-4-5

