

LOCHEND MTIS

A retrofit case study
*How to ensure a just
transition for all.*



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INTRODUCTION

This case study aims to provide the Just Transition Commission with one community’s perspective on large-scale, Council-led retrofit. The contributors to this report are residents of Lochend and Restalrig, Edinburgh, who have organised through our local branch of Living Rent.

We are aware that Edinburgh Council’s Mixed Tenure Improvement Service (MTIS) has been showcased in government and professional circles as an example of retrofit innovation.² However, as a community, a scheme we hoped to celebrate has instead proven to be disempowering, traumatic, and financially ruinous for many of us. This report shares our views and experience of how and why it has gone awry and what needs to be done for future such projects to succeed.

We want to emphasise why a study of our retrofit experience is worth the Commission’s time. As the map on page 7 illustrates, MTIS is in no way a “small” scheme. It targets precisely the long-neglected, majority working-class communities like ours which are suffering most from the impacts of the climate emergency (Sayers et al., 2023). Healthy, affordable and energy efficient housing is needed everywhere and it is needed here most urgently of all.

What is Living Rent?

Living Rent¹ is Scotland’s tenants and community union.

Similar to a workplace union, we organise from the ground up to ensure everyone has access to safe, secure, affordable, quality housing.

Our *Insulate Lochend Fairly* campaign was voted for and is run by members affected by MTIS, with support from a salaried organiser. We have spent countless unpaid hours engaging with both Edinburgh Council and our neighbours to make this retrofit fair and fit for purpose.

¹ See www.livingrent.org.

² See for example “Mixed-Tenure Properties Benefitting From Edinburgh Housing Stock Improvement Pilot,” 2024; SURF, 2023.

Done right, this scheme could be a nationally significant example of communities and government partnering in climate action for the public good. Done wrong - disrespecting our status as experts of our own experience, imposing a “service” that makes our lives worse - it *will* be a prominent warning to communities across the country. It *will* demonstrate that the government’s promise to achieve decarbonisation through a just transition cannot be trusted. With broad public trust, the chances of Scotland achieving necessary climate goals are difficult. Without trust, they are bound to fail.



Members at the Living Rent Lochend AGM June 2024 after voting to take forward the Insulate Lochend Fairly Campaign.

In the sections that follow, we guide the Commission through:

- The community context - physical, social and financial - which makes the retrofitting of our homes particularly urgent, and demonstrate why close attention to just transition principles by all parties are critical;
- Edinburgh Council's response to the neighbourhood's needs regarding retrofits. This is in order to provide the Commission with an overview of the MTIS scheme and an appreciation of its city-wide scale and positioning within other climate action plans; 5
- A community-level view of how the Council's scheme is failing - particularly the twin crises of unsustainable financial burden on residents and a breakdown of trust that can be traced back to the Council's failure to embed just transition principles of participation and communication within the scheme;
- How the community has responded to this failure - our engagement with the Council and the improvements to the scheme we have secured so far;
- What we have learned so far as to how the Council designed a scheme which we believe is so obviously ill-suited to our context - the constraints it tells us it operates under, and what appears to us as siloed working and an overly-narrow sense of what the scheme is actually *for*;
- A summary of missed opportunities, strategic changes Edinburgh Council could make to improve the existing scheme,³ and suggested changes to the national funding and policy landscape required to achieve a just transition.

In 2023, the Commission maintained the need for “*a frank and sustained public conversation [...] to establish practical options for financing retrofit at scale and clear just transition principles that will be widely understood as ensuring this is achieved in the fairest way possible*” (Just Transition Commission, 2023). To frame

³We cover more operational details in a separate report (Living Rent Lochend, 2024).

our discussion, then, we quote three points of the Scottish Government's definition of Just Transition from its 2021 overview (Scottish Government, 2021):

- **Making sure the costs do not burden those least able to pay and the benefits of our transition are felt regardless of where you live, who you are and what you do.** 6
- **Homes that are energy efficient and help to reduce fuel poverty.**
- Building infrastructure, transport and **communities that support our efforts to decarbonise**, to enhance biodiversity and **which are resilient in the face of the impact of climate change** that we are already feeling.

As a union, we would go further, to emphasise also:

- **the importance of “doing retrofit” *with* communities not *to* them,**

as well as noting **the fundamental *injustice* of asking working class communities in particular to pay the cost of mitigating a crisis they have done the least to cause (Owen et al., 2023).**

Our view is that this case is a real example of an unjust transition in housing. Our understanding is that Edinburgh Council designed MTIS to be **cost-neutral** to the authority, i.e. financed by Council tenants' rents (through the Housing Revenue Account) and owners' contributions partially offset by Area Based Scheme (ABS) grants.

Nevertheless, and fully acknowledging Edinburgh Council's own good faith, this is a scheme that is clearly failing on national and local government limited terms. The lessons that can be learnt to prevent the same happening elsewhere, are relevant well beyond one community or one city.

While we cannot quote an official statistic, we are confident estimating that the mean yearly household income in Lochend and Restalrig is a closer to £25,000 than to the £38,080 figure the Council provides (City of Edinburgh Council, 2022) for the entirety of the Craigenlinny/Duddingston ward.¹¹ Regardless, being charged a £42,000 bill on even a £38,000 income cannot be considered affordable.

“I broke down in tears when I got the estimate quote and was in tears when we met members of the council committee. When we got the quote, the letter patron- isingly told us to use our savings or assets to pay the bill.”

Lochend owner-occupier

Unaffordability hurts all tenures

The community has consistently predicted this crisis of affordability and pointed out that it affects all tenures:

- Low-income owner-occupiers with no choice but to pay bills far outstripping their means will be forced into poverty or into selling their homes.
- Private renters will be evicted as landlords decide funding their share of the works is not worth it.

¹¹ The discrepancy is because Craigenlinny/Duddingston includes both highly deprived areas like ours and very affluent ones like Duddingston Village. Regrettably, the Council localities data from which this £38,080 “average” is taken do not make clear whether it is a mean or a median - we assume the former. Based on published 2018 local-level household income estimates (Herriot Watt University, 2020), our own basic analysis suggests a mean income across the Restalrig & Duddingston LHEES Delivery Area of around £25,800. Significantly, we estimate the corresponding median for this area to be much less again, around £19,800. (We have not tried to account for income growth between 2018 and 2022, but with these years spanning the pandemic this was nationally near-flat or even negative, particularly for those on low incomes; Scottish Public Health Observatory, 2024.)

AFTERWORD

We end by drawing a few wider lessons around treating communities with honesty and respect during retrofit interventions:

- Emphasising the individual, practical improvements good retrofitting can bring to the safety and energy efficiency of our homes is both sensible and important;
36
- Downplaying or denying its wider role in tackling the climate emergency is not sensible - it feels patronising, denies us agency, and risks discrediting decarbonisation efforts more broadly;
- Not only this, but backgrounding of climate concerns can also infect the mindset of organisations aiming to work with us - increasing the likelihood that they try to impose inappropriate concepts such as “cost neutrality” which are both incompatible with a just transition and unworkable in practice.

We suspect, though it may well go unarticulated, that there is sometimes a feeling within funding authorities that for majority working-class communities like ours to both demand substantial investment in retrofitting our homes *and* to have true equality of control over the process is asking too much.

Climate justice is the counter to that argument. Perhaps the urgency of decarbonisation, and the embryonic development of the social infrastructure to support it has led to a situation where it seems unrealistic to listen and collaborate in-depth, let alone ensure benefits like quality jobs flow back to us

We can only say that the top-down, “expert-led” retrofit model is happening to us, here, now, and it is not working. We do not think it will work elsewhere. As a member says:

BACKGROUND AND CONTEXT



Examples of Lochend housing blocks due for work under the MTIS programme.

Source: Living Rent Lochend members

Lochend and Restalrig is an area of mainly low-rise blocks built by Edinburgh council's housing programme between 1920 and 1950. Following the discounted sale of properties under the Right-to-Buy, most blocks now contain council flats, owner-occupied flats or flats rented from private landlords. Therefore, most blocks in Lochend and Restalrig are *mixed tenure*.

Since 1990, Lochend has not seen the regeneration or gentrification experienced by other Edinburgh neighbourhoods. There are a number of reasons for this. The neighbourhood still has a high percentage of council-owned homes⁴. It is also an area which scores highly on the Scottish Index of Multiple Deprivation. Properties continue to sell for much less than those in more affluent parts of the capital.

Owner-occupiers are likely to be on low incomes and some have made use of

⁴43% within the Lochend and Restalrig LHEES delivery area (City of Edinburgh Council, 2023b, p. 28)

government shared equity (LIFT) schemes to afford their homes. Additionally, a large number of flats are owned by private landlords. These private lets are often the only available option for low-income families who have little hope of reaching the top of social housing waiting lists.

This lack of household financial capital and minimal public investment have led to decades of neglect. The challenges of mixed tenure ownership have exacerbated a large backlog of essential work. Even where Edinburgh Council has remained the majority owner in a block, maintenance and repair works have often been disregarded.

Unsurprisingly then, most blocks face significant problems with damp and mould. The energy efficiency is generally poor and some of the oldest blocks are entirely uninsulated. The fuel poverty and health impacts of our substandard housing are very real - impacts which have only been worsened by the Covid-19 pandemic, widely acknowledged to have hit already income-deprived communities hardest (Eiser et al., 2022).

Given this context, it would be similarly wrong to assume that merely because some residents have managed to buy their own flats, they have substantial resources to invest in retrofitting. Nor do most have the security to take on debt to finance it.

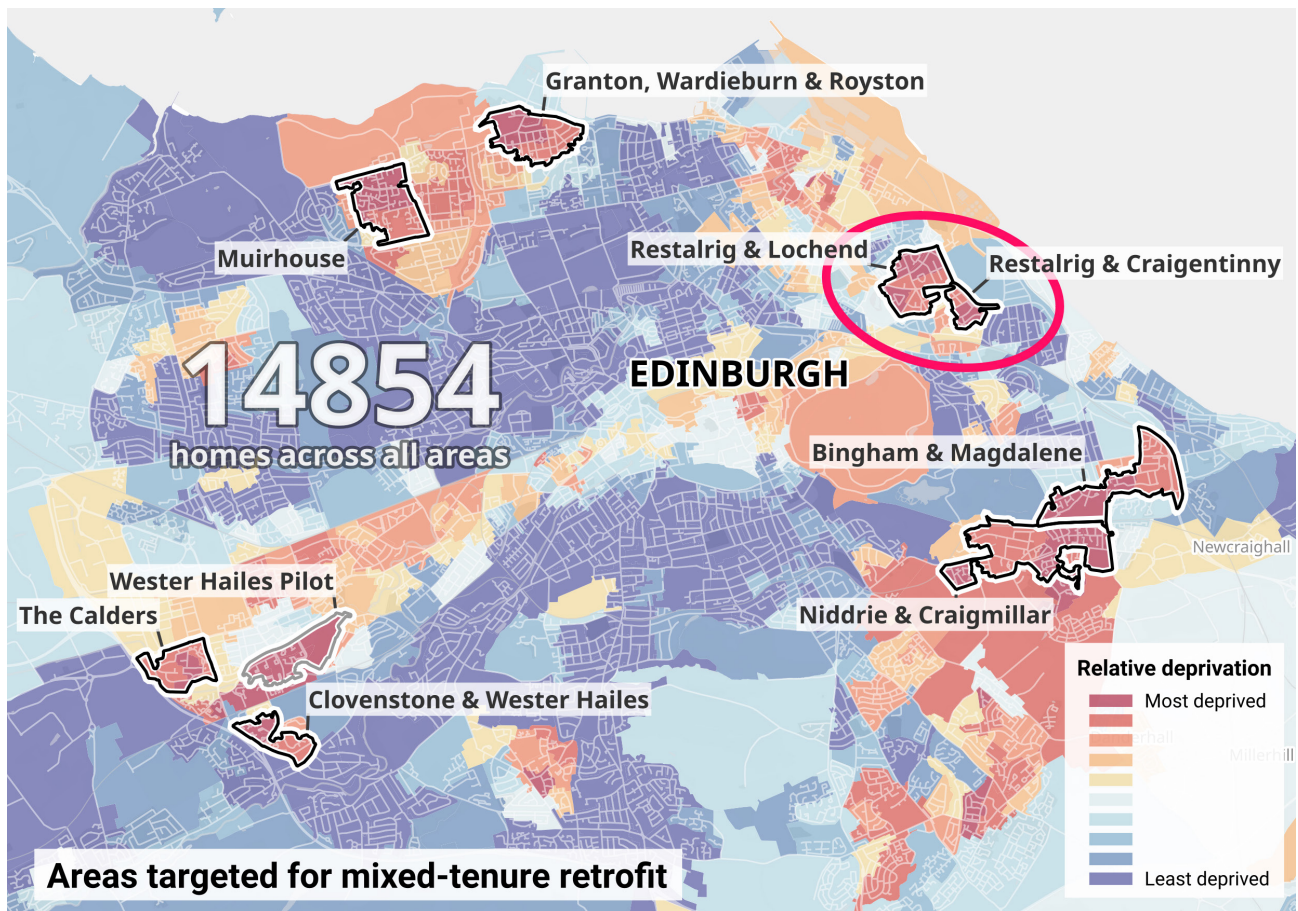
This context, and the elevated vulnerability of our community as a whole to the impacts of climate breakdown, makes a successful retrofit programme crucial to us. And it is the context in which the MTIS' actual impact needs to be evaluated.

Lochend and Restalrig residents coming together to demand change

Living Rent Lochend was founded by local social tenants, private tenants and owner occupiers in May 2023.

As well as taking action to defend each other from bad landlords, we successfully won Council commitment to renovate and return to use hundreds of its empty properties.

A BRIEF HISTORY OF MTIS



Areas highlighted (other than the Wester Hailes pilot) are identified in the Edinburgh LHEES as priority areas for energy efficiency interventions, to be delivered in part through MTIS. The areas cover 14 854 homes across all priority areas and tenures.

Sources: Edinburgh LHEES Delivery Plan (City of Edinburgh Council, 2023b); SIMD 2020 (Scottish Government, 2021b). Areas are shown in terms of SIMD data zones and may not correspond exactly to the streets ultimately covered.

The Mixed Tenure Improvement Service (MTIS) was originally proposed in 2018 to address the challenges Edinburgh Council found progressing cyclical routine repairs in mixed-tenure buildings and to provide a path to upgrade its stock to meet statutory “EESH2” energy efficiency standards (City of Edinburgh Council, 2018). Under the programme, the Council takes the lead to organise and deliver at scale comprehensive repairs to mixed-tenure blocks, and to install or upgrade insulation, following a fabric-first approach. A parallel programme to upgrade

to do with climate/net zero” and is “*just about maintenance*”.¹⁶ This is understandable given the staff’s operations focus, the scheme’s origins as a strategy to address shared repairs, and the fact that the Council has never developed a strong, consistent and communicable narrative about the purpose of the scheme in all its aspects. It is also possible that employees are conscious of the unfortunate weaponization of the term “net zero” in some forums and want to avoid associating the scheme with it.

However, community members are well aware the Edinburgh Council promotes the scheme elsewhere as a contribution to decarbonisation¹⁷, and has included it in the LHEES. With this disconnect, the council risks giving the impression it wants to avoid deeper conversations around fairness in a just transition context.

¹⁶ Paraphrase of comments reported by members. Senior Council managers have also asserted that meeting energy efficiency targets is not a primary goal on multiple occasions, including in written responses to an MSP’s enquiry and a members complaint, and verbally in a private meeting between Living Rent and Council representatives.

¹⁷ See for example “Council Homes in Edinburgh Get Climate Ready,” 2024.

blocks remaining wholly in Council ownership is referred to by it as Whole House Retrofit (WHR).⁵

The Council uses its rights as a co-owner under the Tenements (Scotland) Act 2004 (amended 2009 to include insulation), to initiate two votes amongst flat owners: the first on whether to conduct a survey and the second, based on subsequent estimates, on whether the works in a block should proceed. The Council bills each owner for their share of the ultimate costs, along with its management fee which can go up to 20%. Significantly, in blocks where the Council owns a majority of flats, the council always wins the vote. This means that retrofits go ahead and other owners become liable regardless of their willingness or ability to pay.

COUNCIL INITIATIVES TO MITIGATE COST IMPACT

From the beginning, the Council recognised that costs would be a challenge for some owners. The Council has employed case officers to assist owners to apply for central government-provided grants (EES:ABS funds⁷) and loans (via Home Energy Scotland⁸), though these can only be used towards the energy efficiency component of the works. It has also reduced the interest it charges on debt

Members help bring retrofits to Lochend and Restalrig

It was following dialogue with the Council over its neglect of certain blocks that it became clear there was an opportunity to bring the MTIS scheme to our area, with £18m of investment promised⁶.

Needless to say this was welcomed by the community. Sadly, it was only with the arrival of the first letters to residents that the reality of the scheme's top-down implementation and inadequate communication started to become clear.

⁵ “Whole House Retrofit” of course describes the fabric-first approach common to both programmes, but in practice the Council often uses the abbreviations MTIS and WHR to distinguish the two.

⁶ See “Tenants’ Union Hails £18m Retrofitting Commitment in Lochend”, 2023.

⁷ See <https://www.gov.scot/publications/area-based-schemes/>, though note funding is delivered via the Council and eligibility criteria are opaque.

⁸ See <https://www.homeenergyscotland.org/home-energy-scotland-grant-loan>.

recovery plans agreed with owner occupiers from 8% to 4% and extended repayment periods. Edinburgh Council’s Scheme of Assistance does not include monetary support from the Council’s own funds.

The Council will also offer to buy up flats and take financial responsibility for works where this allows them to consolidate their ownership of a building. Potentially, there is the possibility for an owner-occupier to remain in place by becoming a tenant of the Council, though, in this scenario, the Council offers a low offer to buy back the flat. Initially, offers to private landlords were for empty flats only, but the Council will now also take on flats with sitting tenants, though again only at a lower purchase price which few landlords are likely to find attractive (see below).

ROLL-OUT OF THE SCHEME AND INCORPORATION INTO LHEES

In 2020, a pilot scheme started in Wester Hailes, another area of the city with poorly maintained mixed tenure housing and high levels of fuel poverty. Lochend and Restalrig residents received letters introducing the scheme in 2023, with estimates issued in 2024. A further expansion to the Bingham/Magdalene area began in 2024.

The Council’s community engagement efforts to date have included newsletters, drop-in sessions at local community hubs, and pages on the Council website.

Living Rent members campaign to fix problems with MTIS

At the Living Rent Lochend AGM in June 2024, our members voted to run a campaign to address the problems with MTIS called *Insulate Lochend Fairly*. Even before this, a small working group had spent several months gathering information, raising local awareness, and liaising with the Council about our concerns.

From the beginning, members have been clear that we do not want MTIS scrapped, we want to work with the Council so that it genuinely benefits our entire community.

reduced sums offered through the Council's buy back scheme will not even pay off their existing mortgage.

Homes remain uninsulated and unrepaired

At least 30 majority-private blocks have already dropped out of the scheme (City of Edinburgh Council, 2024b, p. 46). Consequently, council tenants living in these blocks will not receive the improvements to their home. The visible result will be a patchwork of repaired and unrepaired houses, entrenching a sense of inequality in the community. Our conversations with residents have highlighted that they are keenly attuned to this. Owner-occupiers have reported worrying about relationships between neighbours becoming tense. Voting for the work could put other homeowners under financial stress, impacting their mental health. Voting against the work could leave council tenants with homes in disrepair that contribute to ill-health. This speaks plainly to housing being a social-determinant of health. The impacts of asking a low-income neighbourhood to bear the financial burden of retrofits and the responsibility of failed attempts should be a matter of serious concern.

“If the flats in my building don’t agree to the scheme then I will lose out on it too. The building is in a state of neglect due to the upkeep that hasn’t been happening over the years ... As a council tenant it’s unfair that I’m at risk of losing out on the scheme because it’s been made so unaffordable for my neighbours.”

In 2023, energy efficiency works in Lochend/Restalrig, Bingham/Magdalene and six other areas of the city with a high index of multiple deprivation were incorporated as a major strand within Edinburgh's Local Heat and Energy Efficiency Strategy and Delivery Plan.

MTIS forms part of each of these interventions. The total number of homes within the eight areas is 14,884. While it is not specified how many are in mixed-tenure blocks, the ownership mix set out in the Plan and our experience suggests a conservative estimate of fifty per cent.⁹

This figure demonstrates the scale of the MTIS programme and its potential to either move forward or greatly set back just transition goals within Edinburgh.

⁹ Many of the others will be social housing due to undergoing the parallel WHR scheme.

ADDRESS MISALIGNMENT OF BUILDING AND ENERGY EFFICIENCY STANDARDS ACROSS TENURES

The MTIS scheme is designed in part to bring properties up to the soon-to-be-required²⁵ EESH2 standard for social housing, which aligns with EPC rating B. Currently, outside of mixed-tenure situations, private rented properties only need a D rating and owner-occupiers are not required to meet any standard. This misalignment in standards leads to a peculiar unfairness when owners are required to pay higher costs just because they happen to share a building with Council tenants.

As union and community members, we want the most energy efficient homes for *all* our neighbours. However, we cannot believe that the government intends that lower-income owners in mixed-tenure retrofit schemes should be *forced* to self-fund such upgrades at the same time as richer owners elsewhere in the city can *choose* to avoid this expense entirely. In a climate emergency, and with heating costs soaring, we want to make the case that insulation is a public good, and that public financing could be leveraged more fairly to ensure that a single, high standard can be achieved across tenures.

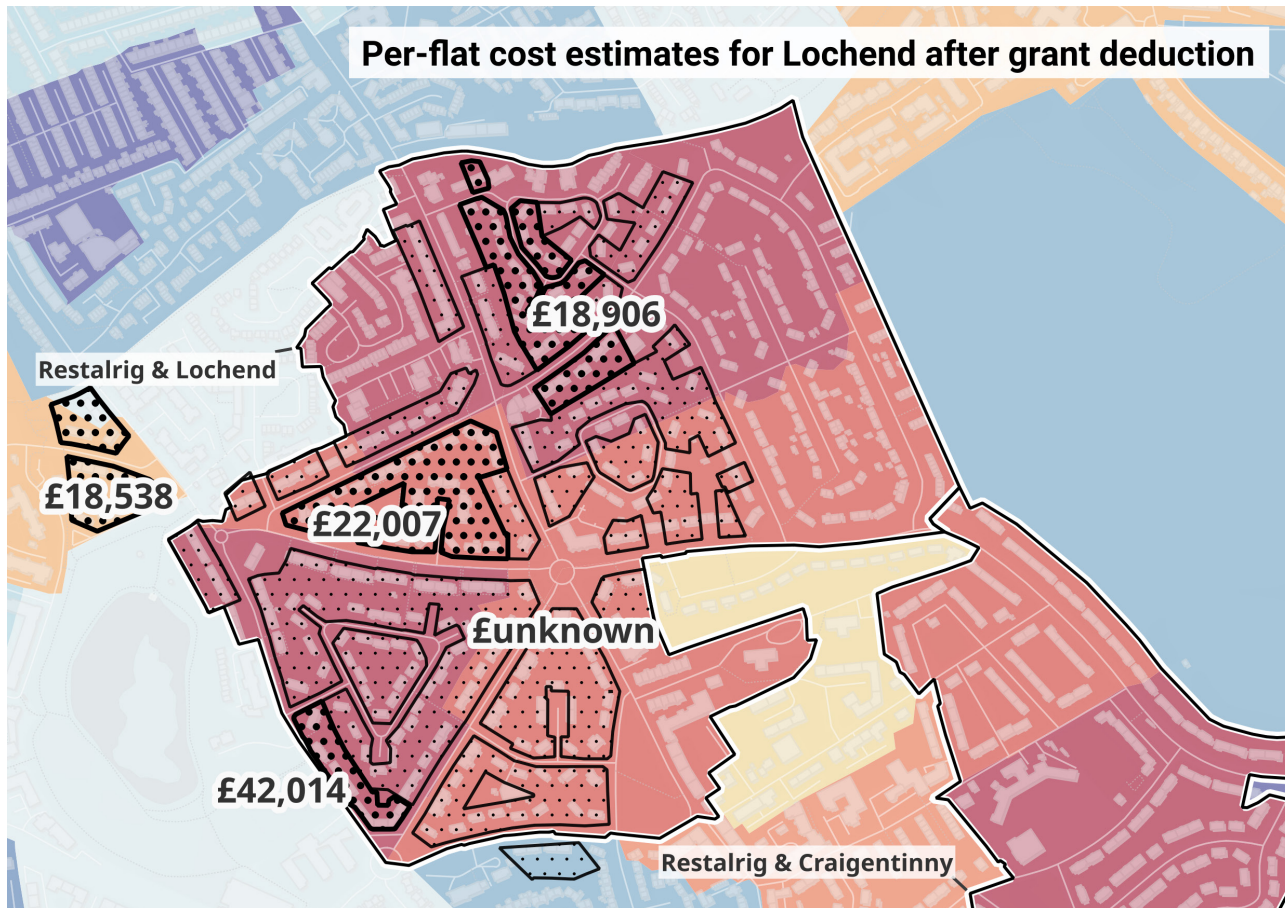
IS THE TENEMENT ACT AN APPROPRIATE BASIS FOR RETROFIT?

Our experience on the sharp end of MTIS also makes us question whether the Tenement Act / Tenement Management Scheme is the best framework for mixed-tenure retrofit. Is the same legislation that apportions costs for fixing a drainpipe really appropriate to fairly climate-proofing our housing? Neither the potentially coercive, majority-wins approach nor the assumption that owners are solely responsible for costs appears mindful of just transition principles.

²⁵ Though currently on hold and under review.

WHAT HAS GONE WRONG?

A CRISIS OF COST



Mean survey-based cost estimates per owner-occupied flat, after ABS grant deduction, for MTIS in Lochend and Restalrig. (Averages for landlords are higher.)

Source: Cyclical assurance on service performance (City of Edinburgh Council, 2024c, p. 46).

Only in November 2024 did survey-based cost estimates for MTIS retrofits for our area appear in Council paperwork (City of Edinburgh Council, 2024b, p. 46). With the mean cost per owner-occupied flat from £18,500 to £42,000 *after deduction of Area Based Scheme (ABS) grants*¹⁰, the scheme has plainly breached any reasonable ceiling of fairness. These costs are far greater than initially assumed in the LHEES.

¹⁰ The absolute range of estimates so far received is £12,060.74 to £43,006.94 for owner-occupiers, £13,704.21 to £54,056.94 for landlords.

- Council tenants in majority-private blocks where owners veto works will lose out on repairs and insulation they need and are entitled to.

Tenants and owners are already suffering

We have already seen these scenarios play out in the Wester Hailes pilot area, where so far 38 households have lost their tenancies as a direct result of MTIS, and 31 owner-occupiers have sold to the Council, almost certainly as a last resort given the Council will have deducted the cost of the work from its offer.

“We know there is a large number of people like us, private renters in Lochend, and at least one other household currently facing eviction. This whole situation is unfair and unjust, we are collateral damage in this whole project. We need a solution now to stop our eviction, so we can stay in our home.”

Lochend private tenant, now evicted

In our own area, with more costly retrofit and more privately rented flats, we expect the impact to be even worse. We already know of two neighbours whose landlord has preemptively evicted them. As a result, they have been displaced from their community under inordinate stress. Owner-occupiers receiving estimates in majority-Council blocks report feeling trapped with no good options, unable to find the cash upfront, unable to sell on the open market where buyers will be put off by tens of thousands of pounds of outstanding debt, and unable to afford the interest on the Council’s repayment plan (Farr, 2025). For many, the

Lochend council tenant

Adding to the sense of crisis, Edinburgh Council itself has now decided that external wall insulation will be too expensive to deliver for a substantial number of properties¹² - those of “Airey Duo” construction.¹³ Again, there is no clarity when or how these properties will get upgraded to modern energy efficiency standards. Worse, the removal of decarbonisation measures (‘insulation’) from the scope of works means that owners in the blocks lose entitlement to EES:ABS funding, leaving them facing potentially even more eye-watering bills for less return (City of Edinburgh Council, 2025).

The scheme drains wealth from our community

We would also argue that costs like these mean that the scheme is now extractive of the wealth of our community as a whole. With the use of private contractors, and no obvious attempt to employ or train up local people as part of the work, action towards climate targets will have the perverse effect of draining an already disadvantaged area.

A CRISIS OF TRUST

Little sensitivity shown to local circumstances

By failing to meaningfully consult and provide support before embarking on the scheme, Edinburgh council’s operations team has failed to build trust locally. In addition, some written messaging has come across as tone-deaf and insensitive to

¹² We believe over 300 flats in Lochend/Restalrig as a whole; numbers within the current project area are not yet clear.

¹³ Airey Duo Slab is a non-traditional construction type.

the circumstances of a largely working class area. For example, the prominent and repeated suggestion that owners should “use their savings” to fund their share of the works is just totally out of touch with our reality.

In addition, there have been repeated errors. For instance, a lack of understanding of local people’s financial situation has led to officers failing to account for shared equity (LIFT) schemes when arranging grant funding. Owners have also been directed towards sources of crisis payments which are entirely inapplicable in the context of this programme. People have been told interim repairs (e.g. roof damage) would not be done by MTIS and then once owners pressed on the issue, that they *are* under MTIS responsibility.

Many owner-occupiers have struggled previously in getting the Council to engage in basic shared repairs.¹⁴ This has made it all the more galling to be told it is now their duty to pay for a raft of improvements all at once, apparently without scope for negotiation. Owners have also struggled to get information on how the Council’s management fee of up to 20% is set or what is included, making it impossible for them to judge whether the management fee, which often substantially cancels out available grant funding, is justified. Independent professionals EALA Impacts,¹⁵ consulted by community members, have raised issues with the quality of the surveys the Council’s contractors have produced.

Without community input, the Council has designed a highly disempowering process whereby owners must commit to finding unknown but potentially life-altering sums based solely on an estimate, making financial planning all but impossible.

¹⁴ To the extent that some have paid the Council’s share themselves rather than see problems unaddressed.

¹⁵ <https://www.ealaimpacts.co.uk/>

“We are a classic example of retrofit being ‘done to’ people without consultation or openness, leaving us with uncertainty and unmanageable debt. ... This retrofit programme is one of the most disempowering, belittling experiences of my life.”

Lochend owner-occupier

Poor communication and opaque timelines fuel anxiety

More broadly, the drawn-out nature of the scheme coupled with poor communication of progress, changes and setbacks means both owners and tenants have already faced months or even a year of uncertainty.

Members have pointed out the technical and sometimes confusing nature of documents they have been sent. Given how often residents have had to chase council employees for clarity on what is happening to their homes and when, the overall experience is not as accessible as it could be for many residents whose first language is not English, nor for disabled residents and others unable to attend the Council’s occasional drop-in sessions.

We have also been puzzled by an apparent reluctance to communicate directly with private tenants in blocks undergoing work. As a tenants’ union, we think it is extremely naive for Edinburgh council to assume that landlords will share with their tenants information about a scheme that will cause them months of disruption, could benefit them greatly, but as currently designed could, sadly, also precipitate their eviction.

Nor has the council exemplified good communication as a landlord itself. Presumably, it has a plan to ensure social tenants in blocks where it has been outvoted still receive the improvements they are legally entitled to - but if it does, it has yet to communicate to them what it is.

All this has been predictably harmful to our community's mental and financial health. MTIS communications' and employees' signposting of residents towards wellbeing advice services has generally not been well received given their actions are often the source of the harm.

Edinburgh council has a misguided agenda

The community understands the long-term sense in the Council's policy of buying out private owners where this would give it full ownership of a block. Consolidating blocks will increase council housing stock - something deeply needed in the city - and make long term maintenance of housing more manageable. However, the extremely low prices offered are not realistic. In a situation when these are low-income owner occupiers, most of whom have a mortgage on a sum greater than that offered by the council, the council is making working class people pay through the nose for the energy transition. Having the least wealthy pay for the transition is out of line with principles of a just transition. The fact the Edinburgh Council openly incentivises landlords to evict by offering more for vacant possession than for tenanted acquisition has left an impression of disdain extending to both owner-occupiers and private tenants.

Clear messaging on climate goals is missing

Against just transition principles of informed community participation, Council case officers and managers continue to tell residents that the scheme has "nothing

WHY HAS IT GONE WRONG?

A LACK OF NATIONAL FUNDING AND POLICY CLARITY

Self-evidently, lack of present funds available to Edinburgh Council and uncertainty over the future financial and regulatory landscape has had a major influence on the shape of the programme. The Council has not felt able to put money of its own toward capping or reducing owners' costs, and aims to recoup the cost of the help it provides them through its case officers via the management fee. Up to now it has resisted paying more to acquire a flat with tenant in-situ than can be financed from future rent - despite the fact that this incentivises landlords to evict, as they can get closer to market rate selling vacant. The programme as a whole, we understand, is designed to be cost-neutral to the authority, i.e. financed by Council tenants' rents (the HRA) and owners' contributions partially offset by ABS grants.

The Local Heat and Energy Efficiency Strategy makes clear the Council's sincere desire to develop meaningful interventions in pursuit of statutory energy efficiency, fuel poverty reduction and decarbonisation targets, while also calling out that key pieces of the national funding and policy landscape are still missing (such as the outputs of the Green Heat Taskforce). It is explicit that in such an environment, the Council's focus has been on working with what it has got - MTIS with its cost neutrality fits that bill. Unfortunately, in effect, this means that our community's resources are being used as a substitute funding stream, enforced via the Tenancy Act.

COUNCIL'S LANDLORD MINDSET LED TO OVER-NARROW SENSE OF PURPOSE

It seems to us that MTIS's origins within the repairs service, and its reliance on the Tenements Act, have sometimes led parts of the Council to fall back to the mindset

“They essentially shoot themselves in the foot every time they deploy this delivery model in a new area - if a just transition is about not leaving anyone behind, they’ve already failed before they’ve even started.”

Lochend owner-occupier

of a landlord and “lead owner”, with primary responsibility towards its own tenants. As a result, their role as a local authority in enabling all parties to have control of the retrofit process and feel its benefit seems to have been sidelined. We have seen this mindset reflected in the Council’s communication strategy and the approach of its frontline employees.

In this context, it is understandable that EESH2 standards were factored in as just one more maintenance requirement without triggering any comprehensive examination of the scheme’s climate justice implications. Even then, it is unfortunate that there was no pause to question the fairness of requiring low-income owners to foot the bill for insulation standards which would never have to be met by more affluent private owners elsewhere in the city who do not share buildings with social tenants.

This mindset may also explain why the Council did not initially appear to feel that private tenant evictions prompted by the scheme were something within its remit to address. The Council only acknowledged after sustained pressure that 38 families (to that point) losing their homes following MTIS works was “*not consistent with the Council’s stated support for a ‘just transition’ response to the climate emergency*” (City of Edinburgh Council, 2024c, pp. 26-27)¹⁸.

The Local Heat and Energy Efficiency Strategy (City of Edinburgh Council, 2023a) sits below Edinburgh’s 2030 Climate Strategy with its explicit commitment to just transition principles (City of Edinburgh Council, 2021, p. 6). The incorporation of MTIS as a major component of the LHEES could have been the catalyst to re-evaluate how much of the price of the scheme it was reasonable to ask low-income communities to bear - in the context of climate justice, rather than just that of dividing repair expenses between building owners. It could also have

¹⁸ Those familiar with council processes might hope that some of these oversights could also have been caught through the mechanism of Integrated Impact Assessments (IIAs). Unfortunately, up to now neither ourselves nor City of Edinburgh Council have been able to establish whether an IIA for the MTIS scheme was ever completed.

prompted an in-depth redesign in partnership with those communities; and a communication strategy that recognised and embraced its full purpose. That this opportunity was not taken likely reflects what the strategy identifies as the short statutory timescale available for its preparation. This is said to have allowed only an “abbreviated” (p. 43) consultation, which does not appear to have reached far into affected communities.

MISSED OPPORTUNITIES AND WAYS FORWARD

From the beginning, Living Rent Lochend's *Insulate Lochend Fairly* campaign has centred on three key demands for a just retrofit in the some of the most deprived areas of Edinburgh:

- **Fairer funding for owner-occupiers;**
- **Protection from eviction for private tenants;**
- **Greater involvement in decision-making for the whole community.**

In our engagement with the Council and others, we have aimed to be open-minded and constructive about how these broad goals might be achieved. In December 2024, we published an *MTIS Operations Report* (Living Rent Lochend, 2024) with many specific recommendations to the MTIS team to improve communication and engagement.

We believe that the points within that report provide key details on how Edinburgh's MTIS scheme in particular could be brought into closer alignment with just transition principles. Below, we outline a few broader lessons learnt and national-level considerations we believe need attention in both this and future mixed-tenure retrofit programmes.

MISSED OPPORTUNITIES TO ENGAGE WITH COMMUNITIES AS EQUALS

As MTIS has continued to roll out and over our community, members have shared with envy reports of programmes elsewhere which set out from strikingly more participatory starting points.¹⁹ For us, prior to receiving letters telling us we could face multi-thousand-pound bills or months of intrusive work, there was silence. No community centres were booked, no public meetings were held, there were no workshops, nobody went door-to-door to reach private tenants with

¹⁹ For example, Dickinson, 2023; WeCanMake, n.d.

uncommunicative landlords, older and disabled people or speakers of English as a second language. Council papers contain no best-practice terminology such as “co-design” or “collaboration”.

We do not claim that every aspect of the smaller, community-centric schemes we have read about elsewhere would transfer over unmodified to a much larger mixed tenure scheme like MTIS where the Council necessarily has an outsized role to play. For one thing, in a time- and money-poor area like ours, true success for any co-creation model would likely require investment in building community capacity, including practical help such as childcare to ensure a genuinely inclusive process.

Nevertheless, there are community resources on which the Council could have built something far more collaborative. Aside from our own union, there is a very active community hub²⁰, which indeed the Council has used for its far more limited, meet-your-case-officer-style drop-in events.

With similar fully Council owned buildings also being retrofitted under the parallel Whole House Retrofit programme, there was the opportunity to create a handful of “showhome” blocks first - with sensitivity and cooperation with those living there - then use these to literally make concrete for the community at large the benefits and potential pitfalls of the work. This could have led to a partnership between Council and

A wealth of expertise within our community

Our members are *the only* experts on our own lived experience of poor housing. But as our campaign has progressed, we have also learnt how many of us have specialist knowledge the Council could have tapped - of building trades, of council contracting, even of zero-carbon housing. Naturally, we have had to develop many new skills too as part of *Insulate Lochend Fairly*.

This only makes it more frustrating that Edinburgh Council chose such a top-down retrofit approach that squandered the resource that is the community it aims to help.

²⁰ The Ripple, www.rippleproject.co.uk.

local residents to develop a model for upgrading mixed-tenure blocks, with the understanding of realistic costs and timescales gained from the initial all-Council work much reducing the uncertainty for both tenants and owners. For whatever operational reason, this is an opportunity the Council has so far largely let slip through its fingers.



Members speaking to the community about MTIS outside local shops in Lochend.

POTENTIAL FOR LOCAL EMPLOYMENT AND TRAINING NOT CAPTURED

There has also been no visible attempt to ensure that potential financial and social co-benefits of the work programme itself flow back into the area through providing good-quality employment or training-up of local people.²¹ We are aware that the

²¹ There is a limited developer give-back scheme to provide community facilities (such as a playpark or road safety work), for which the Council's MTIS team is soliciting ideas locally.

Council has ambitions to in-house more of its housing trade operations, which would give it more power to make this happen, but if that is coming it will be too late for us in Lochend/Restalrig.²² Ideally, this preparatory work should have been done before delivering letters introducing the fully-formed programme as a foregone conclusion.

In saying this, we acknowledge that the Just Transition Commission has covered elsewhere the scale of the workforce challenge facing organisations hoping to retrofit now and retrofit fairly (Just Transition Commission, 2023). Involvement of trade unions as well as tenants and community unions is intrinsically a part of ensuring a Just Transition in the workforce and in our communities.

UNCLEAR HOW BUILDINGS WILL BE MAINTAINED IN FUTURE

EALA Impacts have noted it is unclear whether Edinburgh Council has a plan, once the current MTIS programme has passed over our area, to prevent our homes in which it has an interest from falling back into disrepair in the future. In particular, there does not appear to be an intention to facilitate setting up owners' associations within the blocks to avoid some of the friction around shared repairs there has been in the past. Again, some positive help from the Council to build community capacity would make these far more likely to succeed.

A CHANCE FOR EDINBURGH TO RESET?

With further roll-out of MTIS paused, we hope that Edinburgh Council will take the opportunity to develop an engagement strategy that fully recognises the scheme's importance as part of the city's decarbonisation plans as well as its potential to

²² That there was potential for the scheme to generate a local appetite to be a part of its workforce is suggested by the Council's inclusion in its resident "FAQ" document of the query "Can anyone else tender for the work?" Of course the answer was no - by the point this was prepared the Council's list of pre-approved contractors was set (City of Edinburgh Council, n.d.) We do not know if any companies on this list are locally-based or what their employment standards are.

have huge individual impacts for residents of all tenures. This means reaching out for discussions with the communities next in line, before more people start receiving frightening letters about building surveys and estimates. We know that there are pockets of staff within the Council highly committed to community climate engagement; we are glad that in October there was also a recognition of the need to work across teams (MTIS, LHEES etc.) and ensure consistent messaging and approach (City of Edinburgh Council, 2024c, p. 26).

STRONGER NATIONAL GUIDANCE AND SUPPORT FOR COUNCILS NEEDED

The lack of in-depth consideration of how to engage and work with communities can be seen across national guidance, for example within the Scottish Government’s advice to local authorities on preparing Local Heat And Energy Efficiency Strategies and Delivery Plans (Scottish Government, 2022).²³ Anecdotally, we have been told that the central government is reluctant to dictate to councils how consultation should take place.²⁴ While we understand the sentiment, if local government resource in community engagement is as hollowed-out as it has appeared to us, perhaps a more supportive, but also firmer, approach is needed. We have already noted that the government’s own definition of “just transition”, while it nods towards “building community support”, is in itself also vague about how this should actually be done.

In fact, as much as we touched above on the need for our local authority to build capacity within working class communities to allow them to be equal partners in retrofit - might the central government need to think in terms of (re-)building capacity and knowledge within local authorities to allow them to do this?

²³ Public and community engagement are mentioned in that document twice, in passing (pp. 41,43), while Section 3, which focuses prominently on “Stakeholder Engagement”, does not make the point that communities and the public are a key part of stakeholder engagement. The advice on p.41 is essentially to prepare a slideshow.

²⁴ Members’ meeting with Scottish Government LHEES official, October 2024.

COMMUNITY RESPONSE AND PROGRESS TO DATE

Through our local branch of Living Rent, Lochend and Restalrig residents have engaged at length with Edinburgh Council to call out MTIS' deficiencies and find ways to make it work for our community. We have addressed committees, met with Councillors, organised a public meeting and run stalls to make neighbours aware of what is happening. To their credit, the officers and Councillors responsible for the scheme have made themselves available to us.

As of writing, we have secured the following improvements to the scheme:

- **We (and indeed elected Councillors themselves) are receiving much more detailed and regular reporting on the scheme's progress.**
- **We have convinced the Council to extend its “tenanted acquisitions” policy to the private rental sector.** Previously, it would offer to buy privately rented flats only if they were empty, creating a clear incentive for a landlord unwilling or unable to pay for MTIS works to evict their tenants. Now, after sustained union pressure, the Council offers to take on sitting tenants, giving them a secure Council tenancy and recognising their right to remain in their own community. Unfortunately, because the Council's tenanted acquisition offer is still substantially less than its offer for empty flats, there is still a strong incentive for landlords to evict remains (see City of Edinburgh Council, 2024a, 2024c p. 10-11.)
- **The Council has agreed that representatives of its private rental sector homelessness prevention team will join case officers at its community drop-in events.**
- Significantly, as part of a broader October agreement to look at alternative financing models for the scheme ahead of the authority's next budget, due February 2025. To allow time for this reexamination, Edinburgh Council was

persuaded to **pause any major expansion of MTIS to other parts of the city** in the meantime.

However, we have also seen failure on the part of the Council to seriously consider how to make the funding and financing of MTIS more fair:

- At the February 2025 Full Council Budget meeting, the Labour administration's budget was voted through. To our deep disappointment, it included nothing about MTIS. That said,
 - The Green Party included in their budget proposal a **cap on the management fee at a percentage of the EES:ABS grants that individuals receive**. The cap would be set at 20% for the standard grant and 12.8% for the enhanced grant. On average, this would mean that the management fee would be capped at £2340. Their reason for the different % caps was to ensure that households in fuel poverty (who received the enhanced grant) would not be charged a higher management fee than households who are not assessed as being in fuel poverty (recipients of the 'standard' grant).
 - The Green Party and SNP also included in their proposals a **percentage transfer of General Fund money to the Housing Revenue Account**, with the view that an additional report to the Housing, Homelessness and Fair Work committee to look at the details of what this could be used for (the thought being it would likely be a mix of retrofit and funding borrowing for new social housing).

Based on our engagement, we still hope for further progress, and that the Council continues to consider these issues in future committee meetings. At the time of writing a meeting with the operational team is being arranged to discuss the communication and technical aspects of the scheme.

As a community and a union, we are proud of our achievements so far and welcome the changes already made on a local level. However, without movement in national-level initiatives, such as new recommendations from the Green Heat Taskforce and greater national funding, Edinburgh Council will likely struggle to relax the cost neutrality constraint that seems to be at the root of many of the scheme's injustices.



Members outside Edinburgh City Chambers in August 2024 during a meeting of the Housing, Homelessness and Fair Work Committee.

CONCLUSION

As a community, we know that our homes need the work that MTIS could provide. We also know that a community is made up of people and not just buildings. Our aim throughout this report has been to show that this is a just transition issue. Key failures have been around cost and trust. The assumption of cost-neutrality to the Council, the lack of clarity on the scheme's purpose, and how important information has been shared has all left people in states of deep distress. Through organising ourselves as Living Rent, Scotland's tenants and community union, we have made it a bit more bearable and catalysed changes to Council awareness and policy that recognise our material conditions are linked across tenures.

If just transition principles had been embedded in the MTIS programme from the start, much of the distress and anger it continues to generate could have been avoided. As it stands, the scheme feels experimental, and no community should be left feeling they have been used in that way. Meaningful collaboration on the scheme's basic design with the people affected would have led to a more dignified experience for residents and far greater trust that Edinburgh Council aims to improve the wellbeing of our community as a whole, rather than simply meet its statutory targets. There would also surely have been much earlier recognition that, in an area classed as highly deprived, charges to property owners rising significantly above available grant support would quickly tip the scheme into being one that extracts community wealth rather than nourishes it.

In allowing the scheme to roll on largely unamended, even as the eye-watering level of these charges has become clear, Edinburgh Council is creating huge distress for our neighbours of all tenures. Many now have to consider leaving the community they love. More hard-headedly, if nothing changes, substantially fewer flats overall will receive vital repairs and energy efficiency improvements, and the

scheme's contribution towards Edinburgh's decarbonisation goals will be sadly diminished.

Despite this, we acknowledge the programme's ambition, and the sincerity of the Council employees attempting to put it into practice. We know government decarbonisation and building standards are in place, but supporting funding and guidance is limited or in flux. Edinburgh Council has no doubt felt forced to design and implement a large-scale retrofit scheme under constraints which may simply not be compatible with a just transition.

We hope that the Just Transition Commission can tease out these constraints and highlight at an appropriate level how they have disfigured the programme - and go on to provide recommendations for government action. We will be frank in saying that, ultimately, we believe communities like ours need greater financial support.

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This case study was written by members of the Lochend branch of Living Rent, Scotland's tenants and community union.

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