



The Voice of Scotland's Housing Associations

# Road to 2026: Homes Fit for the Future







# Introduction

Over a million people in Scotland live in a social home: but nationally, we know there over 250,000 people waiting for one and many more in housing need who aren't on housing registers.

Scotland's housing associations provide safe, warm, affordable homes for life, and we desperately need more of them. That's why housing needs to be a crucial part of the conversation ahead of the next Holyrood elections on 7 May 2026. SFHA is publishing a series of policy position papers to set out the challenges for our members, outline and test our key policy positions, provoke debate, and seek to influence party manifestos. This paper focusses on making sure we have enough 'Homes Fit for the Future' that can support Independent Living for households that include older and disabled people (including disabled children).

## About SFHA

The Scottish Federation of Housing Associations (SFHA) is the voice of housing associations and co-operatives. Housing associations and co-operatives provide homes for over half a million people in Scotland. As not-for-profit organisations, they don't just build, maintain and rent out homes; they also help their tenants by providing care and support services as well as advice and support on energy efficiency, finances, employment and more.



# Summary

Home is a space to personalise, a place in which to build relationships, bring up children, support relatives, maintain or improve our health, to explore our talents and interests, socialise and connect, and increasingly a base from which to study and work. It is a place to nurture and care for others, and ourselves, and to live independently and inter-dependently with choice and control over our lives.

A home that meets our needs as they change over time is therefore fundamental to all of us - the right home is vital to the wellbeing and fulfilment of people, and the sustainability of communities.

So, housing individuals, families and communities in Scotland in ways that meet changing needs must be at the heart of any social and political contract.

Our calls to action ahead of the 2026 election therefore include:

**A national strategy for housing older and disabled people in Scotland**

**Completion of the review of Housing for Varying Needs and the creation of a new cross tenure design standard for all new homes**

**Ensure the system for delivering and funding adaptations across tenure is fit for purpose**

**Scottish Government should recognise the wide range of benefits of housing support models and make a commitment to increasing the supply and funding of this**

**Ensure that new build grant levels cover a core set of preventative technologies that support independent living technology as well as internet connectivity costs**

# Housing and independent living

Housing associations across Scotland support independent living for households that include older and disabled people by building accessible homes, providing support to people in their home, adapting existing homes to help people live well in their homes, providing care and support solutions and providing technology-enabled care.

However, our members are all too aware of the significant shortage of accessible and adapted mainstream housing across all tenures and the challenging conditions for providing specialist housing.

If we don't address this deficit, more older and disabled people will be making unwanted and costly moves to residential care, our hospitals will continue to struggle to discharge patients because of unsuitable home environments, people will need more costly adaptations to support them to live safely, and we will miss an important opportunity to free up family homes for others by supporting older people to move to more suitable accommodation if they choose

Current needs are pressing and urgent and the projected needs require a strategic response that puts housing at the heart of tackling health inequality and social exclusion; promoting independent living and responding to an aging population.

## Current context

To adequately respond to the housing needs of older and disabled people of all ages across Scotland, we need a number of systems to be functioning properly: an adequate new supply of accessible homes; effective allocations practise for adapted social rented housing, an adequate supply of specialist housing and suitable funding models for housing with care, and timely and person-centred adaptations that support people to live well in their homes with the funding, systems and processes that allow these to happen.

In each of these areas there is some good policy, practise and strategy in Scotland, particularly by housing associations. However, despite national and local work to improve the position, the experience of older and disabled people who need accessible and adapted housing is that good housing experiences often happen by chance, and often only after years of a lack of independence or constraints in daily and family life that can amount to a denial of their human rights.

Over 70% of Scotland's housing stock was built before 1982<sup>1</sup> and is therefore not subject to more recent accessibility requirements. Much of this stock includes pre-1919 tenement flats and post war terraced houses that in many cases cannot be adapted easily to meet the needs of older and disabled people.

The newer "Barrier free" homes that do meet basic standards within Part One of Housing to Varying Needs Standards, while offering choice for many, do not always provide the ease of access required by some, or the additional space needed by wheelchair users and those who use mobility aids.

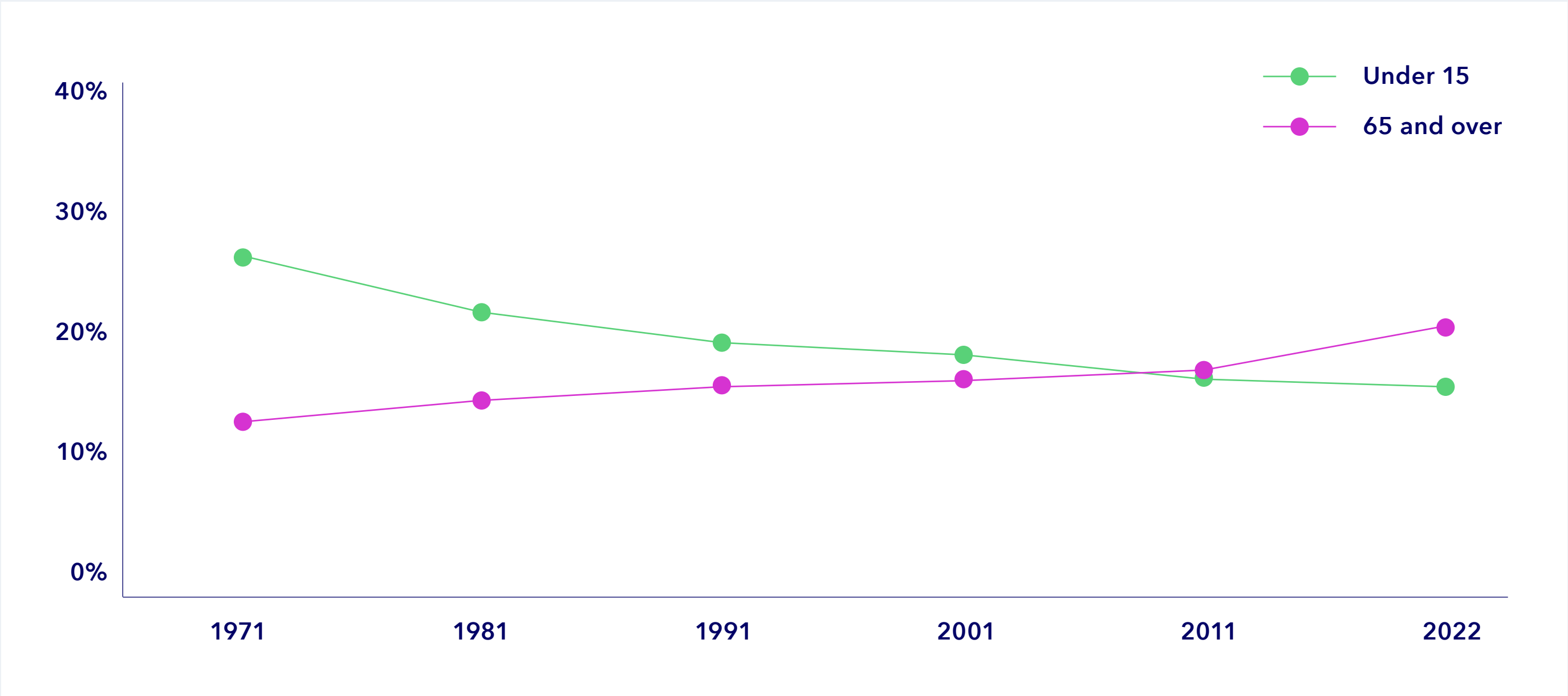
In relation to new build housing in the private sector, the Building Standards in many cases lead to houses being built that may be 'visit-able' by an older or disabled person but which do not always provide accessibility or sufficient space standards to make them liveable in.

1. Scottish Government (2017) Scottish house condition survey 2016: key findings [www.gov.scot/publications/scottish-house-condition-survey-2016-key-findings/pages/4](http://www.gov.scot/publications/scottish-house-condition-survey-2016-key-findings/pages/4)

# The scale of need

The scale of need is significant and growing. Almost a quarter (24%) of the population in Scotland, (1.3 million people) is disabled and Scotland’s population is aging. It now has more than a million people aged 65 and over, while there are fewer than 750,000 people aged under 15.

Projections indicate that by mid-2045, the percentage of the population aged 65 and over will increase to 25.4%, while the proportion of children (under 15) is expected to fall to 13.3%. The number of people aged 90 and over is projected to double between 2020 and 2045, from 43,749 to 85,354.



The age distribution and balance of Scotland’s population is predicted to change considerably over the coming years. The proportion of older people will dramatically increase, with the ageing of people born in the post-war ‘baby boom’ and increases in life expectancy. By 2038, one in four of the population are expected to be over 65 years old and are more likely to live alone or in smaller households.

Although all areas will see an increase in the number of older people, there will be a considerable variation in that increase, from a 23% increase in the over 75 age group in Glasgow by 2033 to 154% in Aberdeenshire. Overall, the bigger increases tend to be in more rural areas.

Many older people have multiple, sometimes complex, long term health conditions. Overall, around 11% of older people in the community are living with frailty.



We know an aging population will lead to more people with impairments due to long-term health conditions, or, as mentioned above, frailty. As well as an increase in future demand for wheelchair use indoors and outdoors, there will be a rise in the number of people using mobility devices such as wheeled walking frames or two walking sticks that require similar accessibility standards to wheelchair users.<sup>2</sup>

The introduction of free personal care was accompanied by significant pressure to change the balance of care – shifting the focus of care for older and disabled people from institutional to private care provision. In 2002, just after the policy was introduced, there were 24,000 people in Scotland receiving free personal care at home. Now, nearly 78,000 people in Scotland benefit from free personal and nursing care. Just under 31,000 of these people live in care homes and around 47,000 receive care in their own home.

The vast bulk of our housing stock is not suitable for high intensity care provision. Hence the need to expand provision of intermediate care solutions such as Housing with Care or Very Sheltered housing and to ensure that such provision is both meeting the care needs of clients and is cost-effective in a very tight public spending environment. Research commissioned by the DWP and Ministry for Housing found that between 24,500 and 51,800 additional units of supported housing for older people would be required in Scotland by 2040 to meet unmet demand and maintain current rates of provision.<sup>3</sup>

2. Horizon, Housing Options Scotland, University of Stirling (2019) Match me: What works for adapted social housing lettings? Action research to enhance independent living for disabled people. [www.horizonhousing.org/media/1753/match-me-full-report-31-july-19-singles.pdf](http://www.horizonhousing.org/media/1753/match-me-full-report-31-july-19-singles.pdf)

3. Ministry of Housing, Communities and Local Government: Supported Housing Review 2023 [assets.publishing.service.gov.uk/media/6724bd9bf7cd25d5997c6fe1/Supported\\_Housing\\_Review.pdf](https://assets.publishing.service.gov.uk/media/6724bd9bf7cd25d5997c6fe1/Supported_Housing_Review.pdf)





# Evidence of unmet need

An analysis of the 2023 Scottish House Condition Survey shows:

**29%** of surveyed households with at least one member with a disability or longstanding illness include one or more people who have difficulty moving around indoors which equates to around 299, 000 households

**78,000** households need an adaptation to their home but don't have one

**67,000** people can't get up or down the stairs in their own home

**37,000** have great difficulty moving around the house

**14,000** can't leave their home because of stairs

**12,000** households include someone who is unable to get in and out of the house unassisted

There are also a growing number of people who are wheelchair users in Scotland. We have more people born with severe mobility impairments living to become adults, we have more people living longer with long term conditions, huge growth projected in diabetes with an associated increase in amputations and people with complex needs – including those using a wheelchair – living in their own homes.

According to research by Horizon Housing Association in 2018, 17,226 wheelchair users were living in unsuitable homes across Scotland, with this unmet need set to increase by 80% by 2024, based on current health trends, which projected a sharp rise in the number of wheelchair users, and which suggested that the current level of unmet need may be over 31,000 households that include a wheelchair user living in unsuitable homes<sup>4</sup>.

The Affordable Housing Supply Programme out-turn report for 2022-23 shows that only 358 wheelchair accessible homes were built by Registered Social Landlords and Local Authorities in Scotland, only 6% of new builds built that year.

4. Horizon, CiH, North Star Consulting (2018) Still minding the step? A new estimation of the housing needs of wheelchair users in Scotland [Still minding the step?](#)

# Policy context

In terms of national strategy, in 2011 the Scottish Government and COSLA published *Age Home and Community: A Strategy for Housing for Scotland's Older People*.

The strategy presented a vision for making housing and housing-related support work well for older people along with the outcomes the Scottish Government wanted to achieve, and a set of actions needed to achieve this.

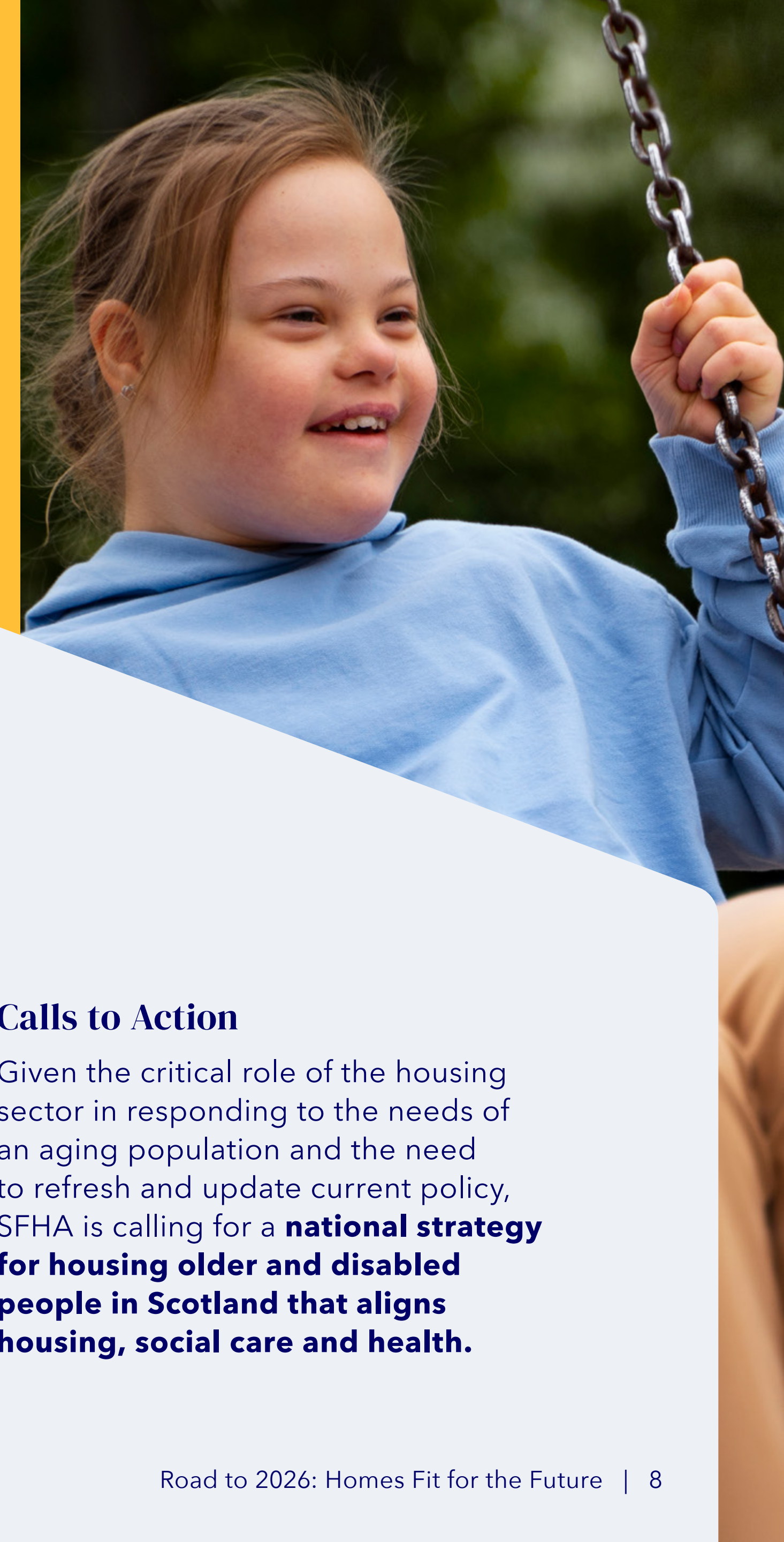
At the heart of this strategy was the knowledge that older people consistently say they want to remain at home as they age, and that living in the right home with the right physical features and having access to the right support services can provide the key to people being able to do this. This is equally true for disabled people across Scotland.

The Scottish Government launched a new revised *Age, Home and Community* strategy in 2018 aimed at addressing isolation, loneliness and improved access to housing for older people. They committed to taking forward 22 actions under three principles: Right Advice, Right Home and Right Support, recognising the interconnection and links to other policies across Government, notably health and social care, equalities, social security and transport.

However, this strategy came to an end in 2021 and has yet to be replaced. The accessible housing working group within Scottish Government also hasn't met since 2021.

## Calls to Action

Given the critical role of the housing sector in responding to the needs of an aging population and the need to refresh and update current policy, SFHA is calling for a **national strategy for housing older and disabled people in Scotland that aligns housing, social care and health.**





# Policy context continued

**Housing to 2040**, Scotland's first long-term national housing strategy reaffirmed the Scottish Government's commitment for strategic planning to be joined up between housing, health and social care.

In terms of ensuring new build homes are accessible, the strategy committed the Scottish Government to reviewing the Housing for Varying Needs design guide. It also contained a commitment to develop and introduce an all-tenure Scottish Accessible Homes Standard, which will be implemented through changes to building standards and guidance from 2025-26.

The consultation on this review has taken place but this review appears to have stalled. It also only covers Part 1 of Housing for Varying Needs (HfVN) which deals with the design of self-contained houses and flats. The Scottish Government does not intend to review Part 2 of HfVN which covers the provision of homes with "integral support" usually including communal spaces and facilities such as specialist accommodation with support.

Proposals within the review include additional space requirements for entranceways and corridors to allow for easier movement through buildings, colour differentiation on different

floors of multistorey blocks to help with navigation, indoor space to allow for work or study, and private or communal outdoor space with room for sitting.

Whilst we support efforts to update Housing for Varying Needs to take account of developments in universal design, design for dementia, and bariatric needs with obesity, estimated costs included in the consultation paper suggest that the proposed measures would add £2,560 to the cost of a two-bedroom general needs home, or £10,148 for a wheelchair-accessible home. Larger homes over multiple floors would face higher costs.

While the standards absolutely need to be improved, we also need to have a transparent discussion about how increased space standards will be financed. This needs to take account of how affordable homes are funded in Scotland, and how housing associations operate, so that grant levels will ensure that these costs do not fall on social housing tenants through increased rents.

**We are calling for the Scottish Government to urgently complete the review of Housing for Varying Needs to create a new cross tenure design standard for all new homes (incorporating a new Scottish Accessible homes standard) and to ensure that grant funding from the Affordable Housing Supply programme supports all elements of accessibility and adaptability.**





# Aids and adaptations

Adaptations at the right time, delivered and funded in the right way, can be life changing for an individual, and for their family members or carers.

Adaptations support independent living, full use of the home, aging well at home and in the community, postpone the need for additional care and costly residential care, prevent falls and injuries (particularly hip fractures), hospital admissions; enable early discharge, and support carers.

Shower and bathroom adaptations, hand or grab rails, stair lifts, adapted toilets, and ramps account for the majority of current adaptations.

An increasing body of evidence from research indicates that adaptations offer the greatest potential for savings and value for money to the long-term health and social care system, while also offering independence to older and disabled tenants. Timely adaptations might lengthen the time a tenant can remain in their home.

This can help fulfil their aspirations of independence, allow them greater control over their lives and deliver a better quality of life. Adaptations can also make better use of a tenant's personalised care package and permit more effective use of

health and social care resources. Crucially, these factors can contribute to a reduction in wasted resources, as well as a decrease in costs because hospitalisation is avoided.

However, previous research has also highlighted that the process of obtaining an adaptation can be unnecessarily difficult for individuals, piecemeal, inadequately funded and slow to implement. Too often this complexity, and the systems designed to manage it, hinder the very purpose of adaptations: timely work to enable and sustain independent living, maintain and improve quality of life, and prevent the need for more costly interventions.

For housing associations, budgets for adaptations, particularly Stage 3 funding as part of the RSL adaptations programme, have been inadequate for years. Housing associations are often left funding shortfalls from reserves, making payments up-front without any certainty they will be reimbursed or having to delay major adaptations.



In 2024/25 RSLs requested £28m in grants for aids and adaptations in tenants' homes, but received just £8.25m. Ahead of the subsequent Scottish Government Budget, SFHA therefore lobbied for the RSL budget to be increased significantly. For 2025-26 the budget for the RSL aids and adaptations programme is £20.9m, which represents a significant improvement on £8.25m on the previous year, which had been cut from £11m in 2023-24.

This increased funding is both welcome and fundamental to prevention as it will better allow housing associations and co-operatives to meet the housing needs of older and disabled tenants, make best use of existing stock and reduce the risk of having to delay or front fund adaptations.

Adaptations are not simply about meeting delayed discharge targets, they are fundamental to avoiding hospital admission in the first place.

**We are therefore calling on the Scottish Government to explicitly recognise the strengths of the RSL adaptations programme and to providing a budget that actually meets demand from tenants.**



# Housing Support

The Supporting People programme launched in 2003 as a £1.8 billion ring-fenced grant to local authorities who distributed funding to RSLs and third sector care and support providers to support people to live independently.

Ringfencing was removed in 2009, and since then funding has decreased year on year or in some areas of Scotland has been cut completely.

Today, most housing support is commissioned through Health and Social Care Partnerships or local authorities and can involve commissioners from housing, homelessness, social work as well as mental health and addictions. Housing Support includes Housing First, visiting housing support to support tenancy sustainment, supported housing (including settled supported housing for those who have experienced homelessness), and sheltered housing for older people.


The fundamental aim of housing support is to enable people to live at home as independently as possible by maintaining and developing their life skills and social networks. Housing support can assist people who are facing homelessness; people experiencing addictions; older people; people with mental health problems; disabled people; women facing domestic abuse and people with a learning disability.

In research by the UK Collaborative Centre for Housing Evidence (CaCHE), it was found that housing support is often the 'glue' that holds wider models of support together by bringing together different partners.

However, our members report that a lack of understanding of housing support models and benefits and a complex commissioning environment brings challenges for providing effective support. Many providers have received funding on a year-on-year basis, which doesn't allow strategic planning and results in uncertainty of service provision and employment.

The Supported Housing Review 2023 commissioned by the DWP and Ministry for Housing, Communities, and Local Government, found that to maintain current levels of provision, 12,800 additional units of supported housing for older people would be needed in Scotland by 2040; between 24,500 to 51,800 additional units would be needed to meet unmet demand and maintain current rates of provision.<sup>5</sup>

5. Ministry of Housing, Communities and Local Government: Supported Housing Review 2023  
[assets.publishing.service.gov.uk/media/6724bd9bf7cd25d5997c6fe1/Supported\\_Housing\\_Review.pdf](https://assets.publishing.service.gov.uk/media/6724bd9bf7cd25d5997c6fe1/Supported_Housing_Review.pdf)



**Scottish Government should recognise the wide range of benefits of housing support, including the provision of various types housing with support options for disabled and older people, and make a commitment to increasing the supply and funding of this.**



# Telecare

Technology Enabled Care (TEC) is defined as “where outcomes for individuals in home or community settings are improved through the application of technology as an integral part of quality, cost-effective care and support”.

This includes telecare, telehealth, remote access and consultations, and can extend to citizens use of apps and digital information to support health and wellbeing.

Scottish Government’s Technology Enabled Care (TEC) programme Proactive Telecare ‘test of change’ projects, in partnership with the Health and Social Care Partnership and Bield tested a proactive approach to outbound calls rather than waiting for inbound alarm calls in 2020/21, with outcomes delivering a 72% reduction in alarm use, 68% drop in people taken to A&E, 75% drop in ambulance calls, 57% decrease in physical response required and 60% reduction in funder response.

Over the next decade huge technological advances can be expected through telecare and telehealthcare that will free up care staff for more sustained social contact, while prolonging independent lives even for those with chronic health conditions.

In Scotland, the total number of people receiving Technology Enabled Care (TEC) funded by local authorities has risen by 2.7% from 2015/16 to just over 130,000 people in Scotland in 2022/23 with around 20% of people aged over 75 using a community alarm or telecare service. Telecare can provide significant benefits for older people and carers, as part of a package of support to maintain independence and wellbeing.

Telecare helps to respond to an aging population in a variety of ways. Given that demographic change will diminish the working age population over time we will struggle to attract and retain staff in the care sector, so if we don’t adopt technology there is a risk some older and disabled people will be left with no care provision at all.

**Around 20% of people aged over 75 are using a community alarm or telecare service**



**New build grant levels need to cover a core set of technologies, including internet connectivity costs**

**Expand digital standards to existing homes by introducing a national framework for digital retrofitting in social and supported housing**

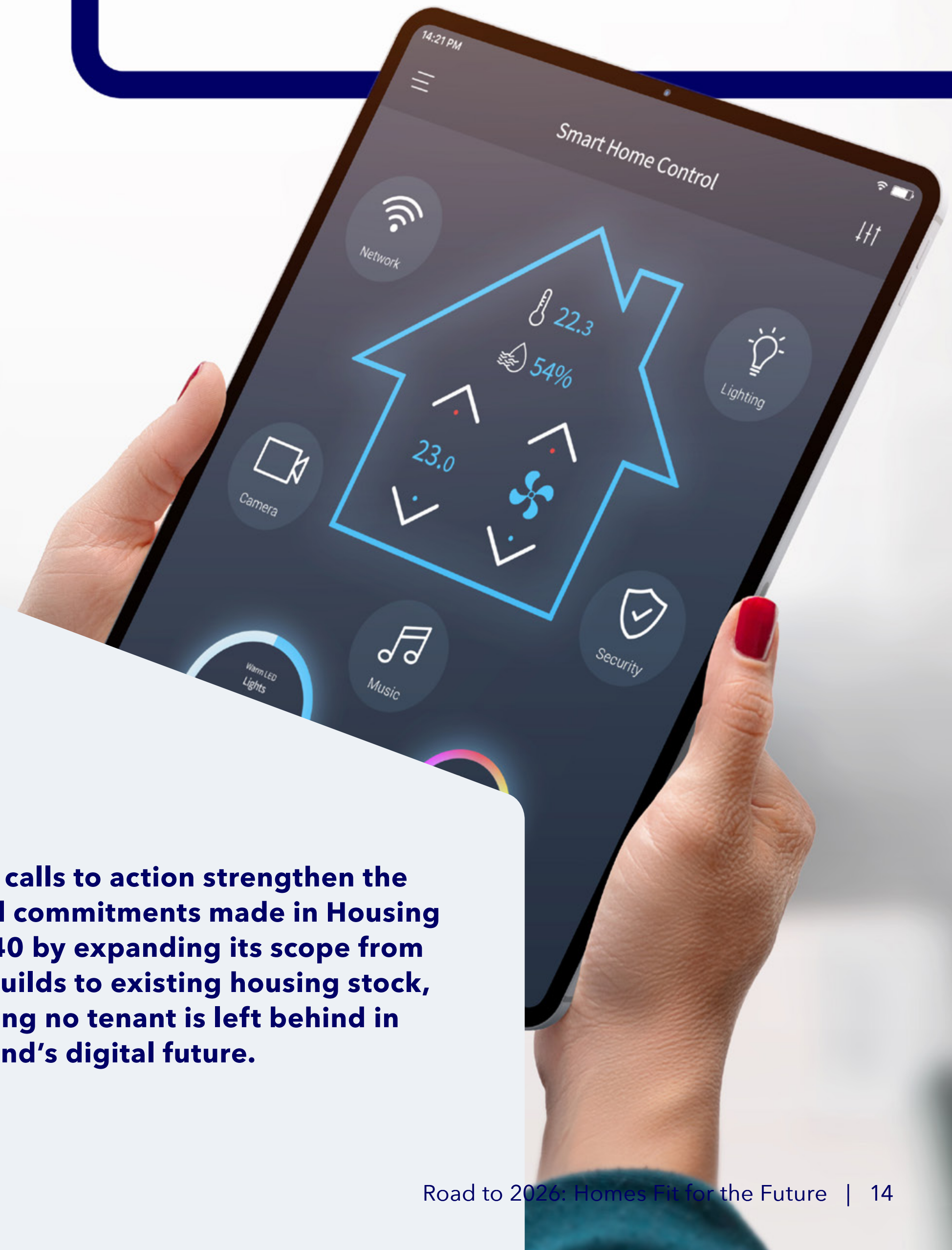
**Provide targeted funding to enable housing associations to upgrade digital infrastructure—such as connectivity, smart sensors, and assistive technologies—in existing housing stock**

**Integrate digital capability into retrofit programmes, ensuring that digital inclusion is embedded alongside energy efficiency and net zero upgrades**

**Prioritise digital inclusion for tenants, including support for digital skills, access to devices, and ongoing digital support services**

**Align housing and health strategies by recognising digitally enabled homes as essential infrastructure for community-based care and independent living**

**These calls to action strengthen the digital commitments made in Housing to 2040 by expanding its scope from new builds to existing housing stock, ensuring no tenant is left behind in Scotland's digital future.**





## CASE STUDY

# Blackwood Homes and Care, Bield Housing & Care and Hillcrest Homes: Charleston, Dundee

Three of Scotland's leading housing associations are working together to help address the housing emergency in Scotland, focusing on providing homes for independent living.

The £17.5m housing project led by Blackwood Homes & Care will deliver a mix of 66 homes from two-bed flats to four and five-bedroom homes, using state of the art technology and design features to help people to live as independently as possible in homes in the Charleston area of Dundee.

Partnering with Bield Housing & Care and Hillcrest Homes, this innovative project showcases how a partnership approach can deliver much needed homes, during challenging economic circumstances. Bield will acquire 24 homes and Hillcrest 25, while Blackwood retains the remainder.

Each home is based upon the award-winning Blackwood House design and includes a range of benefits such as lift access, remotely controlled automated functions, and digital care and housing systems – all aimed at helping people to live as independently as possible. Homes will have generous open

plan floor space around a central S-shape core of kitchen and bathroom, allowing for freedom of movement for any level of mobility. Integrated fire suppression systems provide peace of mind along with convenient lifts and mobility vehicle storage areas.

The Blackwood House design is further enhanced with bespoke and innovative home automation through Blackwood's digital support system CleverCogs™ which promotes independent living. Home automation allows tenants to take control of things like lighting via their CleverCogs™ device. CleverCogs™ gives a personalised easy to access platform to communicate with carers, family & friends, and access the internet. Blackwood's digital package is supported by their Innovations Team, giving digital skills training to tenants to help them make the most of the CleverCogs™ system.

Blackwood Houses sets a new standard for accessible, connected, affordable and beautiful housing in Scotland providing homes that will adapt to tenants needs now and into the future. The partnership exemplifies the collective commitment from these Association's to innovative solutions in addressing Scotland's housing needs. By collaborating, the organisations are creating homes that adapt to people's changing needs, ensuring long-term independence and quality of life.





## CASE STUDY

### Conclusion

Independent Living for older and disabled people hangs on the provision of well and thoughtfully designed, accessible, adaptable, high quality, affordable homes. These reduce the need for social care support at home, reduce the risks of falls; provide safety and security; protect against the effects of cold homes and fuel poverty; enable earlier discharge from, and fewer re-admissions to hospital; and prevent the need for both temporary and permanent institutional residential care.

The connection, care and companionship that comes with such homes is fundamental to social inclusion and can combat the depression and poor health that so often results from isolation and loneliness for older and disabled people. These homes allow people not just to 'stay at home' or 'be cared for at home' but to live in ways that are purposeful, meaningful, engaged, dignified and included, with choice and control over their lives.

It is now very well documented that these factors can save public (NHS and local authority) funds as well as conserving private resources; and meeting the need for more suitable homes for older people also helps the next generation because family homes are freed up and then become available for others who need them.

At a time of acute housing pressure – currently described as a housing emergency in Scotland, and a general recognition that more house building is urgently required, this double benefit greatly magnifies the value of building homes fit for the Future.

As we face the intersecting climate, housing, and cost of living crises, we have a generational opportunity to redefine how we plan, fund, build, and adapt homes in ways that support independent living and provide homes fit for the future.

SFHA believes this requires leadership and urgent action from Scottish Government and cross-party engagement from elected representatives to:

- **Prioritise and implement improvements to design standards for all new homes, with flexibility and grant levels required to support this;**
- **Ensure adequate and long-term funding, systems and support for adaptations that supports person centred provision, Technology Enabled Care and supports the key role of housing providers in prevention and making the best use of existing housing stock,**
- **Ensuring adequate resource for housing support and specialist housing**
- **Support the housing sector to make the best use of current and emerging technology to support care and independent living.**







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