

Toward A **Fairer** National Housing Agency:

A Recommended Course of Action from the
Everyone Home Collective and the Coalition
of Care and Support Providers in Scotland



Toward a Fairer National Housing Agency

Scotland's housing system is profoundly unequal. Structural barriers mean that for many people, access to a settled, suitable and affordable home is still determined by who you are, where you're from and what you earn.

Unchecked, housing systems and markets create systemic barriers that disproportionately affect marginalised groups, especially those with intersecting needs. This pattern – evidenced in Scotland and globally – systematically disadvantages low-income households, racialised communities, women (especially when leaving domestic abuse), disabled people, young people, LGBTQ+ people, people leaving the care and justice systems and single men (particularly those facing multiple, overlapping forms of disadvantage).

Housing inequality can exist in systems with both surpluses and deficits in different ways. This means more homes alone won't resolve the crisis if developments are disconnected from community support, tenancies fail due to unmet support needs, housing remains unaffordable or substandard, or marginalised groups are sidelined in allocation and access. To redress housing inequality, Scotland must align **ambitious policy** (across housing, public health, social security, public service reform and health & social care service renewal) with **preventative delivery**, backed by **enforceable legal rights** and **personalised support**.

More Homes Scotland is uniquely positioned to lead this transformation by leveraging its core focus on *simplicity, scale and speed* to embed equality as a fundamental delivery principle. This can ensure supply translates to sustainable outcomes. As the co-design phase progresses, there is a critical window to guarantee the agency not only builds more homes but promotes inclusion, independence and supports broader national outcomes like improved health, reduced poverty and stronger communities.

We therefore urge the Scottish Government, the Cabinet Secretary for Housing, and the Scottish Parliament to adopt the following five recommendations as the agency's functions and operating model take shape:

1 Build on the New Housing Support Duty

The Housing (Scotland) Act 2025 (s.54) introduces a timely duty for local authorities to assess needs for and availability of housing support services, identifying gaps in their local housing strategies – directly complementing More Homes Scotland’s population-level analysis to address not just housing needs for those affected by homelessness and inequality, but also support to prevent and alleviate crises.

Recommendation

Use area-level intelligence from these assessments to inform priorities – for example, targeting infrastructure for settled supported housing, unlocking sites for integrated models, youth-specific provision, or scaling Housing First and affordable supply in high-need areas. This will ensure developments enable equitable access and long-term tenancy sustainment, especially for people with higher support needs.

2 Embed ‘Fairer Homes That Last’ as a Core Aim

Shift from a purely supply-led model toward a broader ‘Housing Plus’ approach that integrates supply with equitable access, affordability, quality and tenancy sustainment. Adopting a whole-system, whole-family and whole-person approach can redress profound housing inequalities, break cycles of poverty and exclusion and tackle direct housing-related hardships like fuel poverty.

Recommendation

Position ‘fairer homes that last’ as a central mission during co-design. Demonstrate the agency’s commitment to scaling inclusive housing options, reducing inequality and creating a Scotland where everyone belongs, with homes the foundation for health, learning, employment and community connection.

3 Act as a Keystone for Joined Up Support

Overlapping disadvantages – including poverty, trauma, addiction, mental health, justice involvement and homelessness – are intensified by siloed services, deepening disadvantage, widening inequality and escalating public costs.

Recommendation

From the co-design phase onward, champion integrated support alongside housing delivery, emphasising the vital role of partners – particularly in health and social care – in its provision. Embed and embody cross-sector collaboration to align with national priorities for health and social care, prevention, child poverty, social justice and inclusive economic-growth – creating clear pathways out of disadvantage and ensuring no one is left behind in Scotland’s housing recovery.

4 Leverage National Scale and Finance for Integrated Outcomes

The agency's powers over land, infrastructure and financing – bolstered by Scottish National Investment Bank partnerships – provide unique levers to innovate and scale proven models rooted in communities, while increasing the number of affordable homes.

Recommendation

Incorporate integrated support planning as a key criterion for major projects to enable inclusive and accessible housing options. Broker and fund blended 'Housing Plus' models that combine affordable homes with wraparound support in partnership with community-based organisations – reducing tenancy breakdowns, lowering public costs and targeting resources toward marginalised groups. Deploy grant capital strategically to attract larger-scale social investment, delivering dual benefits of more homes and greater equality.

5 Establish a People-First Accountability Framework to Reduce Affordable Housing Need

Robust outcome measurement is essential for improvement, value for money, public trust and scaling what works and matters most to people. A key objective should be to reduce affordable housing need in Scotland, with the [Sheffield Hallam University](#) stock-flow model providing a clear metric: the gross affordable housing requirement measured as backlog housing need, plus newly arising need, less supply of affordable lettings.

Recommendation

Develop a publicly accountable outcomes framework – co-designed with people and communities who have experienced housing insecurity and inequality. In addition to housing supply measures, track the reduction of affordable housing need, tenancy sustainment, rapid rehousing progress, and the prevention and reduction of homelessness and inequality – aligning metrics with Scotland's core health and social justice priorities. Balance quantitative data with rich qualitative insights, including lived experience narratives and indicators of wellbeing, dignity and relational stability, rather than relying solely on throughput or system level metrics.

By embracing these opportunities now, during the co-design process, More Homes Scotland can pioneer housing as a catalyst for fairness, prevention and prosperity – delivering not just more homes, but a fairer, more inclusive housing system that advances Scotland's vision for improved health, social justice and economic renewal.

Drawing on direct experience supporting those at the sharp end of Scotland's housing and homelessness challenges, we offer evidence-based insights, lived experience perspectives and proven delivery models. We stand ready to actively contribute to More Homes Scotland's co-design process, helping to ensure the agency delivers equitable, sustainable outcomes for everyone in Scotland.

The Everyone Home Collective

The Everyone Home Collective brings together 40 third sector and academic organisations dedicated to advancing housing justice. Spanning frontline support, advice, campaigning and knowledge-based organisations, we collectively address interconnected crises driving housing insecurity – including the national housing emergency, cost of living pressures and the local impacts of international conflict.

The Coalition of Care and Support Providers in Scotland

CCPS are the voice of not-for-profit social care providers in Scotland. Our vision is for people and communities to thrive with the support of a rights-based, sustainable system of social care and support. The Housing Support Enabling Unit at CCPS is funded by the Scottish Government and offers support and assistance to providers of housing support in the voluntary and Registered Social Landlord sectors.

