



The Voice of Scotland's Housing Associations

Road to 2026: Maintaining tenancies and preventing homelessness





Introduction

Over a million people in Scotland live in a social home: but nationally, there is a waiting list of over 250,000 people.

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 'Maintaining Tenancies and Preventing Homelessness.'

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

For housing associations, tackling homelessness is at the core of their purpose. Our members are already strong partners in delivering housing options for homeless households.

An SFHA survey in 2023 found a quarter of our members let between 50-77% of their stock to homeless households, working closely with local authority and homelessness services partners to provide the right homes in the right places and with the right support.¹ Through Housing First, tenancy sustainment, and housing support services, Registered Social Landlords (RSLs) and the third sector support people to live successfully in their homes, including those with financial or health struggles. Housing associations are trusted partners in contributing to a fairer and more equal Scotland, where everyone has the right to warm, safe, and secure homes. However, they are being asked to do more with less to help people sustain their tenancies.

Tenancy sustainment includes a wide range of advice and services that empower people to live healthy, happy, well-supported, and connected lives. These activities help keep people in their homes for as long as they would like and support them to achieve their aspirations in their communities.

This may include:

- Making a **planned move** to another home.
- **Income maximisation** or employment support.
- **Specialist support referrals** for people experiencing abuse, addiction, poor health, or other complex challenges to stay safe and/or access routes to recovery.

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

Long-term tenancy sustainment support for RSLs to fund upstream prevention

The creation of a new Scottish crisis or hardship grant or “last resort” fund

A review of the level and funding required for housing support

Robust provision of well-funded, openly accessible mental health services

1. SFHA 2023 ‘Lets to Homeless Households’ survey conducted summer 2023 (n=44).



Context and Scottish Government ambitions

Overall, housing association tenancy sustainment activity is a high-value investment. A recent independent evaluation of the Homelessness Prevention Fund outlined the significant impact not only to individuals but wider society of RSLs' work to prevent homelessness.²

The report highlights housing associations' funded activities supporting a "significant number of tenants now reporting ability to maintain tenancies through ability to pay for housing, to obtain advice, belonging to their neighbourhood, and the consequent improvement to physical and mental health."³

Almost 90% of people supported through the Fund reported improved circumstances. In turn, this results in cost-savings and better relationships between tenants and landlords. Overall, Social Return on Investment (SROI) of public money to social value generated was almost 1:15, demonstrating just how impactful homelessness prevention can be. Housing associations have strong records in homelessness prevention and provide high value for money.

Housing Emergency

The Scottish Government's declaration of a housing emergency reflects record levels of homelessness, record numbers of people living in temporary accommodation, and a quarter of a million people on a social housing waiting list.

In February 2023 the Scottish Housing Regulator's Thematic Review identified an emerging risk of systemic failure in Scotland's homelessness services.⁴

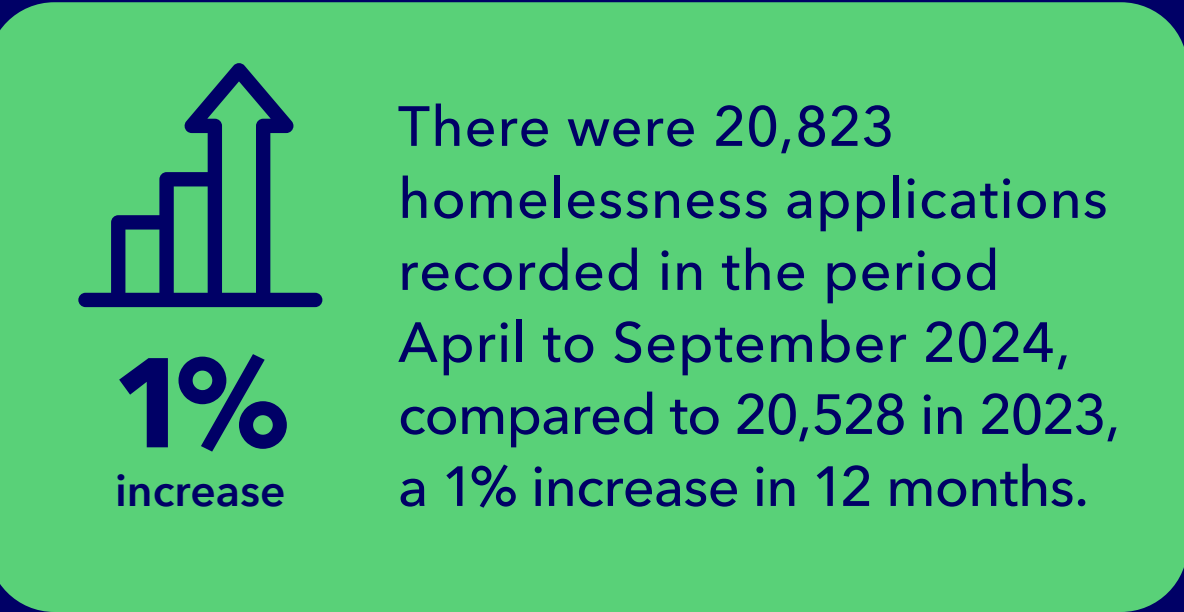
As of September 2024, there were more than 16,000 households living in temporary accommodation, including 10,360 children: up 6% in 12 months. The average stay was 234 days, with B&B accommodation now accounting for 16% of placements in 2024 against 12% in 2023.

2. The Homeless Prevention Fund was a £1.5m Scottish Government Fund administered by SFHA to housing associations between 2020-2024.

3. HACT, Homeless Prevention Fund evaluation report (2024) available at: www.sfha.mtcserver18.com/mediaLibrary/other/english/120185.pdf

4. SHR (2023) 'Homelessness services in Scotland a thematic review' available at: <https://www.housingregulator.gov.scot/media/1884/homelessness-services-in-scotland-a-thematic-review-february-2023.pdf>

Other key statistics:



These figures don't include people experiencing hidden forms of homelessness or people who are not engaging with local authorities, so overall homelessness numbers are likely to be higher.

Overall tenancy sustainment figures

The percentage of lettable homes decreased between '21/'22 and '22/'23.⁶ While this may be viewed as a challenge in a housing emergency and amid falling supply, it also indicates the success of tenancy sustainment efforts and increasing choice or ability of social tenants to stay in their homes. More social tenants are remaining in their homes for longer, with a 0.6% increase in the reported proportion of new tenancies sustained more than a year between '22/'23 and the year prior.⁷

Providing Advice

Housing teams provide tenants with practical support around eligibility for social security, Discretionary Housing Payment applications, and budgeting and financial literacy support. Collectively, these services help maximise tenant incomes to ensure rent and other essential bills are paid and costs are manageable.

An SFHA survey of our membership also identified that in addition to general tenancy support, most housing associations directly provide specialised social security and energy advice services⁸:



Many more provide these services in partnership with other organisations as opposed to 'in-house,' or provide a combination. These services are funded through a mixture of rental income and, for some RSLs, grant.

When surveyed on their biggest drivers in investing, 44% of housing associations listed "supporting and protecting tenants" as the number one driver. This is ahead of "maintaining existing homes" (33%), and "building new homes" and "tackling the climate emergency (<5%)."

In the current high-pressure environment, housing associations are being forced to make difficult choices between providing support and meeting other priorities.

5. Scottish Government statistics 'Homelessness in Scotland: update to 30 September 2024' available at: Homelessness in Scotland: update to 30 September 2024 - gov.scot

6. Scottish Housing Regulator, charter indicators and data by outcomes and standards 2022-2023. Indicator 17. Available at: www.housingregulator.gov.scot/landlord-performance/statistical-information/

7. SHR, charter indicators and data by outcomes and standards 2022-2023, Indicator 16.

8. SFHA Member Survey Spring 2023: Housing at Scotland's Heart with 45 responses of 134 SFHA members.

The Ending Homelessness Together Action Plan

The Ending Homelessness Together Action Plan is a national strategy on ending homelessness: it sets out a vision that everyone has a home that meets their needs, and homelessness is ended. A key focus of the strategy is to ensure that homelessness is only ever 'rare, brief and non-recurrent'. The recent 2023-2024 progress report shares what has been done on actions under the themes of embedding a person-centred approach, improving homelessness prevention, prioritising settled homes for all and joining up planning and resources to tackle homelessness. In the context of significant work remaining, the report recognises that RSLs increased the average proportion of lets to homeless households between '22-'23 and '23-'24 and identifies positive training and employment outcomes from tenancy sustainment activity.⁹

Preventing Homelessness

The Scottish Government's framework of current approaches to homelessness prevention includes five levels of prevention.

Universal Prevention, which combats the structural factors that contribute to economic disadvantage and inequality, offers the most effective means to counter homelessness and poverty. It seeks to reduce the risk of homelessness amongst the general population by improving access to and supply of affordable housing.

Prevention is recognised as central to achieving the objectives set out in the Ending Homelessness Together High-Level Action Plan (Scottish Government, 2018). Every housing association contributes to Universal Prevention by working in local communities to provide good quality affordable homes, providing Scottish Secure Tenancies (SST) and directly providing or signposting to social security rights services. Housing associations also offer services across the other four levels of prevention, as well as opportunities to connect with the community and improve wellbeing.

Universal Prevention	Targeted Prevention	Crisis Prevention	Emergency Prevention	Recovery Prevention
Preventing homelessness risk across the population as whole, including poverty reduction, affordable housing, security of tenure, employment and adequate welfare benefits.	Early intervention focuses on those at the highest risk of future homelessness, e.g. people leaving prison, young people leaving care.	Working with people threatened with homelessness within the next two months.	Working with people at urgent risk of homelessness, e.g. of sleeping rough that night.	Working with people who have previously been homeless to prevent experiencing being repeated.

9. Ending Homelessness Together: annual report 2025, pg 7: up by 4%.



Ask & Act in the Housing Bill

The Scottish Government's Homelessness Prevention Review Group recommended laws to ensure all public bodies work together to end Homelessness.¹⁰ Part 5 of the Housing Bill introduces new duties for 'relevant bodies,' including RSLs, to prevent homelessness by asking about an individual's risk of homelessness and acting appropriately.

As housing associations and co-operatives are social justice organisations who exist to tackle homelessness, SFHA strongly supports the intention to shift the focus to interventions to prevent homelessness rather than respond to it. Preventing homelessness should be a shared responsibility across sectors and although homelessness is clearly a housing issue, it is not a housing issue alone.

However, legislation cannot achieve the policy objectives set out unless it is backed by resources to support implementation. It is unlikely that the £8 million identified in the Financial Memorandum for the Housing Bill is sufficient to achieve the transformational change required for relevant bodies to implement their new responsibilities well.

Housing associations need the clarity and financial support to carry out these new duties, if they are to be meaningful and avoid becoming duties to refer. Our members have raised concerns about access to support for people they may identify as at risk, particularly mental health support.

Sustaining tenancies and community wellbeing

Housing associations are not only housing providers, but also community partners and service providers. Their engagement with communities not only decreases anti-social behaviour, evictions, poverty, and isolation, but increases pride, health and wellbeing, education, employment and training, and feelings of social inclusion.

Housing associations' tenancy sustainment activities contribute broadly to the Scottish Government's key strategies and policies around the following priorities:

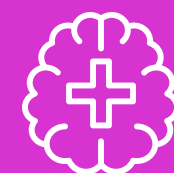
- Community-wealth building
- Poverty reduction
- Placemaking frameworks, including NPF4 and Place Principles
- No One Left Behind Employability Strategy
- Scotland's Drug and Alcohol Strategy
- Equally Safe: Strategy for Preventing and Eradicating Violence Against Women and Girls
- Mental Health and Wellbeing Strategy
- Violence Prevention and Community Justice Strategies, among others.

This is also true in the other direction—neighbourhood and place-making qualities like proximity to shops and good transport links have a strong influence on tenancy sustainment outcomes.¹¹ Housing is one important component in creating attractive places to live, work, and connect.

10. Preventing Homelessness in Scotland (2021) available at: www.crisis.org.uk/media/244558/preventing-homelessness-in-scotland.pdf

11. Determinants of Tenancy Sustainment Following Homelessness: A Systematic Review - PMC (2018)

Future challenges



Increasing Complexity and Mental Health Support Needs

Recent research commissioned by SFHA and Wheatley Group, “Still Waiting,” considers the effects of being on a social housing waitlist for applicants and RSL staff.

One interviewee from a housing association said, “Housing is the first point of contact for most people and we end up taking on the role of social work, health, welfare, police, etc.,” which was a common view amongst participants. More than three in four respondents said that the number of applicants with support needs was higher (35%) or much higher (43%) in the post-pandemic period compared to before it.

Housing associations are concerned about the rising mental health support needs of tenants and a lack of available specialist services. Many members report waits of more than six months for referrals to mental health services. Unsupported mental health needs may manifest as trauma, tenancy failures and homelessness, suicide, neighbourly/community conflict, and increased void times in social housing due to deteriorated property conditions resulting from poor mental health.

Overall, 99% of respondents in the study said mental health needs were higher now.¹²

12. ‘Still Waiting’ report (2025), available at: www.sfha.co.uk/mediaLibrary/other/english/127462.docx

Future challenges



Only route to social housing

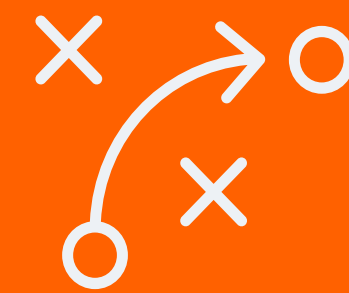
Housing associations are expressing serious concerns that homelessness may become the 'only' route to accessing social housing, if the numbers of people experiencing homelessness and in temporary accommodation remain as they are.

Requests for more than 70% of RSL homes to be allocated to homelessness referrals are unsustainable for some housing associations to accommodate alongside competing demands, despite strong commitments to working in partnership to reduce homelessness. This trajectory will require significantly increased tenancy sustainment and support services that are not currently funded. At the same time, the latest quarterly housing stats indicate new lows: Housing association starts are down by 5% (2,002 homes); Housing association completions down by 26% (3016) homes for the year to December 2024.

Scotland is recognised as having one of the strongest homelessness safety nets in the world. This is supported by a strong legal framework and a collaborative approach to policy and practice which includes the Scottish Government, local authorities, housing associations and voluntary sector agencies in shared commitment to preventing and tackling homelessness. However, in the context of the figures at the start of this paper, the sector faces challenges with implementing these rights.

Housing associations will struggle to exercise discretion in managing their stock to best meet individual need if the current context of immense waitlists and increasingly urgent need for social homes continues. As community anchor organisations, housing associations aspire to provide choice to anyone who may benefit from social homes in efforts to contribute to diverse, sustainable communities.

Member Practice and Concerns



Arrears
Mitigation



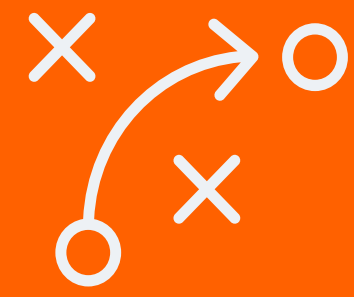
Support to
Domestic
Abuse Victims-
Survivors



Housing
Advice



Housing
Support



Arrears Mitigation

Affordability checks are an important part of the social housing allocation process, but an individual's circumstances and income may change. Housing teams act swiftly where information is available to them to support income maximisation and financial management where appropriate—early intervention in rent arrears is an embedded principle for housing associations.

Some housing associations provide a floating crisis fund or 'customer kitty' for ad-hoc payments towards household costs, education/employment costs, or for arrears management. Many introduced these in the cost-of-living crisis to prevent homelessness in the absence of other public support. However, these are unsustainable in the face of growing need amongst all demographics of social tenants. This includes those affected by social security reform and those in employment who increasingly rely on food banks and RSL hardship funds to make rent payments.

Calls to action

Housing associations can experience the **Scottish Welfare Fund** as restrictive and bureaucratic. We are asking for additional flexibility:

- For the Fund to be able to be used for pre-tenancy work, including furnishings to make a house a home.
- For the Fund to have additional streams for supporting marginalised women, people with no recourse to public funds, and unpaid carers.





Support to Domestic Abuse Victim-Survivors

Almost a quarter of all homelessness presentations by women and their children are due to abuse, although it is widely acknowledged that these figures are significantly underestimated.

A 2021 report also identified that more than twice as many households become homeless from a social housing tenancy as a result of fleeing violence or harassment than as a result of eviction or other landlord action.¹³

SFHA supports the introduction of new requirements for all social landlords to appropriately consider and respond to risks of domestic abuse.

13. Protecting Homes and Preventing Eviction, 2021 available at: www.sfha.co.uk/our-work/protecting-homes-preventing-evictions-self-reflection-tool-social-landlords

Calls to action:

- We are calling on the Scottish Government to set out a timeframe confirming when the measures in the **Domestic Abuse Protection (Scotland) Act (2021)** will be implemented that would allow landlords to apply to the court to end the tenancy rights of someone who has been abusive.
- A long-term commitment to a national fund would help victim-survivors escape domestic abuse. Estimates are it costs a survivor almost £50,000 to leave an abuser. The Scottish Government's 2023-24 'Fund to Leave' pilot provided Women's Aid with £500,000 to support leavers with up to £1,000 for essentials. A review identified that women accessing the Fund often have multiple children, which means their wait for suitable temporary accommodation longer and funding support must stretch further.



Housing Advice

Secure social tenancies provide 'homes for life' for those who wish to remain in social homes. Housing associations provide advice and support plans to individuals as their circumstances change, including, for example, ageing, long-term illness, disability, and growing families.

In order to support people to remain in social homes that meet their needs and offer necessary choice and diversity, our members need the following support:

Support for strategic acquisitions -including accessible properties, specialised/adapted properties, larger family homes for women and children stuck in temporary accommodation, for example. This will include upfront payment for acquisition, higher rates of grant for strategic acquisitions, enabling Compulsory Purchase Orders.

Adequate funding for aids and adaptations

so housing associations can adapt their stock for older and disabled tenants .

Support for tenants that allows the best use of existing social stock, for example with downsizing: Wheatley Homes Glasgow has earmarked new homes to be a part of its downsizing initiative which supports tenants to move to smaller homes that better meet their needs in their preferred areas. Tenants can receive up to £3,000 from Glasgow City Council to cover moving/decorating costs. This can be replicated elsewhere.



Housing Support

The Supporting People programme launched in 2003 as a £1.8 billion ring-fenced grant to local authorities funded services that supported people to live independently. Between 2003 and 2009, the level of Supporting People national funding was decreased, before the ring-fence was removed in 2009.

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 First¹⁴, 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 consistent approaches in service provision 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. High-quality support relies on relationship-building and trust, which is facilitated through adequate and sustainable funding.

Calls to action

- Scottish Government should **specifically review the level and funding required for housing support** and the complex funding arrangements. This is to ensure that resources are available for earlier intervention to prevent homelessness and fulfil the new duty to assess housing support needs in the Housing Bill.
- We need **specific investment in the supply of new housing units for Housing First** which would enable Housing First to be the default option for anyone with complex needs experiencing homelessness.

14. Housing First is a model of support targeted to help people who have multiple and complex needs. The Housing First model includes providing settled accommodation with person-centred, strengths-based and flexible support, for as long as someone wants it, without the requirement to prove 'tenancy readiness'. People being supported by Housing First services will have a Scottish Secure Tenancy.

CASE STUDY

Queens Cross Housing Association First for Young People

The Family Wellbeing Project supports families that are at higher risk of homelessness and provides them with wraparound family driven support.

They use a holistic approach that focuses on parents, children, and the environment- improving the wellbeing of the whole family. They provide support that the parent needs to provide a safe, secure, and nurturing home, but will also understand the children's needs.

Emily and John* (* name anonymised) - Emily (22), John (25) and their 1-year-old son are current QCHA tenants who received intervention support from the family wellbeing service.

Emily and John were supported by the QCHA Housing First for Young People Project. When Emily and John became parents, some additional input was required to support them to manage their tenancy, deal with financial issues and support with becoming parents. In particular, Emily and John's home was an unfit environment to raise a child.

The Family Wellbeing project supported Emily and John for one year in collaboration with the QCHA Housing First for Young People service. The focus of this intervention was working with Emily and John to build

their confidence and resilience to enable them to manage their tenancy and in becoming parents for the first time. The family gradually grew in confidence and were able to independently manage both family life and the upkeep of their tenancy. This included:

- Developing parenting skills with Health Visitor support.
- Relationship- building, through connection and support via a local baby and toddler group for Emily to develop friendships and confidence.
- Money management skills via QCHA Financial Team help with benefits and budgeting.

Since the involvement of the Family Wellbeing project there has been a reduction in intensity of social work involvement and support provided by the Housing First for Young People will also be ending. The family are now in a place where they want to help other families and are providing baby clothes and toys donations to other families.

The family were supported to make a lovely family home through successful grant applications to purchase furnishings and items for their children's room and a QCHA decoration pack. When they brought their son home, they were confident and proud they had a safe and welcoming home. Having additional assistance to furnish and decorate allowed them to achieve what they wanted in a family home.



CASE STUDY

Barrhead Housing Association – “First Homes Skills”



This project reduced the risk of homelessness by targeting the most vulnerable young applicants on the housing waiting list and high school pupils by supporting them to complete a First Homes Skills course.

The course is a tenancy skills course designed to improve the skills and confidence of vulnerable people taking on a tenancy. The project works to prevent homelessness in several ways:

- Support for new tenants who have previously experienced homelessness.
- Support for existing tenants who may be at risk of homelessness and tenants with complex issues who require intensive support.
- Engagement with two local high schools to deliver the tenancy Resettlement Passport as part of the students’ social and personal development portfolio.

The course covers topics of: Where to find housing and the different types, Managing a tenancy, Household Budgeting and Benefits (and avoiding Debt), Setting up your own Place, Utilities, Shopping and Cooking, DIY and Housekeeping, Security and Emergencies, Being involved in your Community.

Barrhead Housing achieved the following through this programme:

- **42 referrals**—3 are vulnerable applicants, 9 were new vulnerable tenants and 9 very vulnerable customers whose tenancies have been at risk.
- 30 reported an improvement in their circumstances.
- 27 households with previous experience of homelessness.
- 378 young people/high school students engaged from two schools.
- £3,000 distributed to each high school to develop projects via a Participatory Budgeting in a whole school engagement approach.

Calls to Action

Long-term tenancy sustainment support for RSLs to fund upstream prevention

Our members increasingly report that engagement with wider statutory and community services for people with complex needs continues to be a challenge: tenants struggle to get the support they may need from other agencies. A number of housing associations fund specific tenancy sustainment and tenant welfare activities through bids for funds available through the Scottish Government, SFHA, local authorities, charitable grants and other sources (including programmes like the Homelessness Prevention Fund, The Fuel Support Fund, and the Tenancy Sustainment Fund). One of the challenges of this kind of funding, which is often time limited, is mainstreaming the activity when grant ends. Flexible, long-term, and easily-accessible tenancy support must be available to help everyone, from people with low-support needs to those experiencing acute crisis.

Create a new Scottish hardship grant

We join organisations like Fair Way Scotland in calling for a “last resort” type fund open to everyone who may need it and without conditionality. This fund could support education, upskilling/training and employability, digital access, access to transport, and more. It could be used to access accommodation for people for whom other interventions are not sufficient, e.g., people with complex needs for whom wraparound care is necessary and difficult to fund. It must be available for people with no recourse to public funds (who are ineligible for local authority homelessness assistance).

Robust provision of well-funded, openly accessible mental health services is needed across Scotland.

Difficulties in access to mental health services can be a limiting factor in tenancy sustainment, with some housing associations setting up their own counselling services for tenants due to a lack of available support and unsuitable wait times.





Get in touch to
find out more
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