



The Voice of Scotland's Housing Associations

Delivering the social homes we need





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 will look at why long-term Scottish Government funding and policy clarity are so crucial to the success of the social housing sector. It will discuss the vital importance of the Affordable Housing Supply Programme and will also set out the funding requirements needed to meet rising levels of affordable housing need over the course of the next Parliament.

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

Around a quarter of people in Scotland live in social housing, either provided by a local authority or by a registered social landlord (RSL) such as a housing association or co-operative.

Rents in the Scottish social housing sector are consistently at least half the level seen in the private rented sector. Housing associations and co-operatives are able to provide rents at this level due to their tried and tested not-for-profit model, which sees new housing developments funded through a blend of Scottish Government grants and private finance borrowed from lenders. It is the former part of this equation – the provision of Scottish Government grants – which provides the subsidy needed to enable the delivery of below-market rents.

For SFHA members – 133 housing associations and co-operatives operating across Scotland – grant investment through the Scottish Government's Affordable Housing Supply Programme (AHSP) is of critical importance to the delivery of new social rented homes. However, at current levels of funding, delivery is unable to keep up with rising levels of affordable housing need.

Social homes are more than a roof over someone's head. As well as general accommodation, SFHA members offer a whole range of specialist options, including accessible homes, homes for older people, and homes with embedded care and support for people with additional support needs. Many social landlords also provide vital services to support tenants and build thriving local communities.

To ensure that housing associations and co-operatives can continue to deliver new, warm, safe and affordable homes, SFHA's calls to action ahead of the 2026 election therefore include:

A commitment to meeting rising levels of affordable housing need by delivering **15,693** homes per year over the course of the next Parliament (2026 to 2031), at least 75% of which must be for social rent

A commitment to invest **£8.2bn** into the Affordable Housing Supply Programme over the course of the next Parliament (£1.64bn annually) to meet this increasing levels of need

Providing multi-year certainty for the Affordable Housing Supply Programme budget to provide greater certainty to the sector, aid longer-term planning, and to give increased confidence to investors

The need for increased investment

There is a growing need for increased investment in social housing across Scotland, with a variety of metrics pointing towards there being something 'broken' in the housing system.

Research from Shelter Scotland has found that over four in 10 adults in Scotland are struggling with the condition, security, suitability or affordability of their home (*Scotland's housing emergency now impacting 2.3 million adults, Shelter Scotland warns*, May 2025)

Scottish Government figures also show that over 10,000 children were living in temporary accommodation as of September 2024 (*Homelessness in Scotland: update to 30 September 2024*, February 2025)

As well as looking at the situation now, we also need to look ahead at projected levels of need so that Scottish Government, housing associations, local authorities, charities and other partners can take a long-term view and plan accordingly. The complexity of the housing emergency requires a strategic and forward-thinking approach to be taken.

SFHA, in partnership with the Chartered Institute of Housing and Shelter Scotland have therefore published compelling and comprehensive research which aims to answer the question *how many affordable homes must be delivered between 2026-2031 to meet housing need in Scotland, and what will be the associated cost?*

This research - now in its third iteration and carried out by academics from the University of Sheffield, University of Liverpool, Sheffield Hallam University and with input from the University of Glasgow and UK Collaborative Centre for Housing Evidence (CaCHE) - has revealed that estimated affordable housing need has increased by nearly 50% relative to the level of need identified in 2020.

The *Affordable Housing Need in Scotland Post-2026* report (September 2025) has found:



75%
of new homes
are social rent

That the projected gross affordable housing requirement for Scotland 2026-31 is **15,693 homes annually**, where at least 75% of the new homes delivered are for social rent, and



£8.2bn
over the course
of the next
Parliament

That the projected cost of delivering these new homes would require an Affordable Housing Supply Programme (AHSP) budget of **£8.2bn** over the course of the next Parliament (equating to £1.64bn annually).

To arrive at these figures a robust methodology was followed, including extensive policy and evidence reviews; reviews of local authority Housing Needs and Demand Assessments (HNDAs), interviews with key stakeholders; the development of a model to project levels of housing demand and need; and an analysis to estimate corresponding funding requirements.

Crucially, the research took into account both backlog housing need and newly arising need, and then compared this to the supply of affordable lettings available. The research found that key drivers behind the final gross affordable housing requirement of 15,693 homes annually, includes:



To calculate the corresponding level of funding needed to deliver these homes, the research team analysed a range of inflationary scenarios to estimate that £8.2bn would need to be invested in the AHSP over the course of the next Parliament (equating to £1.64bn annually). Significantly, this is based on the assumption that 75% of the AHSP would be used to build new social homes, with the remainder targeted at the delivery of Mid Market Rent (MMR) homes and other forms of affordable housing.

SFHA - along with the Chartered Institute of Housing and Shelter Scotland - have jointly welcomed these research findings and are calling for Scottish Government to adopt them in its response to the housing emergency.

The benefits of investing in social housing

While the level of funding required to address rising levels of housing need is significant, the benefits of investing in social housing are also substantial.

Shelter Scotland and the Housing Associations Charitable Trust (HACT) recently published their report on *The Social Value of Social Homes in Scotland 2025* (August 2025). With support from 20 partner landlords, many of whom are SFHA members, the report provides valuable evidence on the wider benefits provided by social housing; both in terms of tenant wellbeing and clear savings to the public purse.

The research found that a social home generates an average of **£11,638.91** in social value per resident. This value can be broken down into:

- Wellbeing value of **£10,648.47**, which is the primary direct impact on wellbeing experienced by the resident, and
- Exchequer value of **£990.44**, which is the secondary indirect impact to the public purse in net fiscal terms

By quantifying outcomes in this way, we can better understand the benefits of investing in social homes – beyond the moral case – in terms of driving improvements in social, economic, and health outcomes for residents, as well preventative savings to wider society.

The role of housing – including social housing – as a potential driver for economic growth is also being increasingly recognised. As noted by Prof Duncan MacLennan in his work with the David Hume Institute:

“Scotland has for too long treated housing as a social issue disconnected from economic policy. But housing systems shape economic outcomes. If we are serious about reducing inequality and achieving sustained and sustainable growth, then we must place housing at the heart of our economic strategy.”

Prosperity begins at home: Scottish policies for faster, fairer economic growth (May 2025)

Investment in social housing can do more than smooth the edges of the current housing emergency. A long-term funding settlement, coupled with recognition of housing as key infrastructure, will enable the social housing sector to not only address housing need, but to deliver wider social and economic benefits too.





The economic context

While levels of housing need are rising, Scottish housing associations and co-operatives are required to navigate an ever more challenging economic environment.

Each year registered social landlords (RSLs) are required to submit audited financial statements to the Social Housing Regulator (SHR) which provides an aggregated overview of the financial health of the sector. The *Analysis of Registered Social Landlord Audited Financial Statements - 2023/24* (March 2025) report highlights that the financial position of RSLs has weakened and finances are increasingly constrained.

A number of factors have been identified by the SHR as contributing to this challenging economic context, including:

- Inflation rates. Although the Consumer Price Index (CPI) fell from its peak of 11.1% in October 2022, it remained relatively high for the period covered by the SHR's analysis and was still in excess of the average rent increase implemented by the sector in April 2023
- The impact of resource shortages on material and labour costs exacerbated by global instability
- The increasing requirements to address the safety and quality of homes, including on energy efficiency and decarbonisation, and
- Maintenance contractors and house builders reporting financial viability issues which in some situations resulted in contractors going into administration

Given that housing associations take a long-term view to business planning, unforeseen changes to fiscal policy can have a profound effect. For example, in the SHR's *Summary of Registered Social Landlord Financial Projections 2024/25 - 2028/29* (December 2024) it was noted that the UK Government's changes to employers' National Insurance Contributions (NIC) would have an estimated aggregate impact on RSLs of around £15.0 million in additional costs each year.

Alongside shocks to the UK economy, other factors contributing to this difficult economic environment include rising construction costs, increased costs for maintaining existing homes and uncertainty around proposed new regulations and future grant funding to support the delivery of these.

While a number of the financial pressures identified are outwith the influence of the Scottish Government, one lever that can - and should - be pulled is to provide greater policy certainty around future regulations and standards, and the provision of future grant funding.

Housing association rental income

Tenant rent represents housing associations' primary source of income and is invested in managing and maintaining existing homes, helping to build new properties, and providing support to residents who need it.

But as much as rental income is essential to the financial sustainability of housing associations and cooperatives, rent will also be one of the most significant outgoings for tenants. As a result, careful consideration is always given to striking a balance between delivering rents that remain affordable while also ensuring housing associations can deliver on their business plans.

Findings from a *National Panel of Tenants and Service Users* commissioned by the Social Housing Regulator (July 2025) show that:

- Around a fifth (**18%**) of respondents were not managing well financially at the time of the survey, **with 4% in financial difficulty**
- Financial worries affect a substantial proportion – **75% struggle with unexpected expenses** (up 14-points since 2021) and **38% often have to delay or miss paying a bill** (up 17-points since 2021)
- Most feel their financial circumstances are worse now than 12 months ago (**70%, a 14-point increase since 2024**). Food and energy costs are seen as the biggest contributors to financial difficulties
- A large majority (**88%**) are concerned about their finances over the next few years.

Housing associations therefore need to balance multiple economic challenges to ensure that business and development plans stack up. On the one hand, there are macroeconomic factors for the sector to contend with; and on the other, housing associations are limited in their ability to raise incomes through rent without jeopardising affordability for tenants, many of whom are already facing financial difficulty.

Long-term policy certainty and multi-year budgets can all play a role in reducing risk, in turn, helping to deliver new social housing projects which remain affordable to tenants.



The political context

As discussed, long-term grant funding is critical to the delivery of social housing in Scotland. While the primary source of capital investment comes from the Scottish Government Affordable Housing Supply Programme (AHSP), work is also ongoing to explore alternative approaches, for example through the work of the Housing Investment Taskforce.

The Affordable Housing Supply Programme (AHSP)

The Affordable Housing Supply Programme (AHSP) is the Scottish Government's principal funding mechanism for supporting affordable housing. Although the focus of this paper is on the delivery of social housing, it should be noted that the AHSP has a wider scope, providing support to:

- The delivery of social rent homes (delivered by housing associations and local authorities)
- Mid-market rent (MMR) homes, aimed at low to moderate income households with rents typically between social and market levels, and
- Low-cost home ownership schemes, such as the Open Market Shared Equity (OMSE) scheme

The *Affordable Housing Supply Programme: out-turn report - 2022 to 2023* (March 2025), the most recent out-turn report available, notes a 60% Scottish Government funding rate for the delivery of social rent homes by RSLs. This figure underlines the vital importance of Scottish Government funding to the delivery of new social homes.

Because the AHSP is so important, any changes to levels of investment can have a dramatic impact on the delivery of new social homes, not only as a result of the budgets made available but also due to effects on sector confidence. The AHSP was cut in 2023/24 and again - even more dramatically - in 2024/25.

While extensive SFHA lobbying was instrumental in reversing the 2024/25 hammer-blow reduction in the subsequent budget round, the long-term impact on delivery is still expected to be stark.

Affordable Housing Supply Budget Changes

Year	AHSP Budget	
	Cash terms (£m)	Real terms (2024-25 prices) (£m)
2021/22	832	968
2022/23	831	903
2023/24	752	770
2024/25	596	596
2025/26	768	750

Source: *Scottish Budget - 2025-26: Affordable housing supply* (December 2024)

Scottish Government's *Housing Statistics for Scotland Quarterly Update* (June 2025) show that, as of the end of March 2025, social housing sector completions were at their lowest since 2016-17 (excluding 2020-21 where Covid-19 impacted housebuilding) with starts at their lowest levels since 2012-13. Although other factors are at play, changes to the AHSP, specifically budget cuts, have been a determining factor in SFHA members delaying or cancelling new development plans.

SFHA members have spoken about the challenges of managing long-term development plans, noting that the delivery of new homes cannot be 'turned on and off like a tap' in response to shifting funding settlements. SFHA members have also described their concerns around taking on risk should they embark on new delivery programmes only to be faced with unexpected policy changes in future years.

As a point of contrast, the UK Government announced a long-term package of measures for social housing in England as part of the June 2025 Spending Review. This includes a £39bn commitment to the Affordable Homes Programme over a 10-year period. This long-term approach has been welcomed by the social sector in England, with the *National Housing Federation* commenting that this will "deliver the right conditions for a decade of renewal and growth".

A similar long-term commitment is required in Scotland. By providing a multi-year settlement for the AHSP, Scottish Government can provide the policy certainty needed to reinvigorate social housing delivery.



Scottish Government’s Housing Emergency Action Plan

On 2 September 2025 the Cabinet Secretary for Housing gave a statement to Parliament on the Scottish Government’s *Housing Emergency Action Plan* (September 2025). This included a number of welcome announcements designed to tackle the housing emergency.

As part of this, it was announced that up to £4.9bn of investment will be delivered over the coming four years “through a mixture of public and privately leveraged investment” with details to be set out in the Scottish Government’s Spending Review.

While it is positive that the Cabinet Secretary has indicated a move to longer-term budgetary settlements for affordable housing by indicating a four-year timeframe and further announcements as part of an upcoming Spending Review, it remains the case that £4.9bn remains substantially less than the £8.2bn identified by SFHA’s joint research into affordable housing need post-2026.

Moreover, SFHA is clear that while private finance is essential to the sector’s funding formula, a clear commitment on Scottish Government investment is needed to unlock wider support and provide sector confidence. It is therefore crucial that clarity is provided on the balance between “public and privately leveraged investment” referenced in the Housing Emergency Action Plan.



The Housing Investment Taskforce

Scottish Government created a *Housing Investment Taskforce* in April 2024, tasked with working to “identify actions that will unlock both existing and new commitments to investment in housing by bringing together key interests of investors and investees”.

The Taskforce published their *report* in June 2025, which proposes 28 actions to support investment in new and existing business models to deliver at scale. A number of these actions would have a direct impact on the social housing sector.

While SFHA welcomes the aims of the Taskforce – to support increased housing investment across all tenures – we do have mixed views on the actions proposed. As noted above, while private finance has an essential role to play, it cannot be a replacement for consistent and significant Scottish Government grant funding. A summary of key actions of relevance to the social housing sector and SFHA’s high-level response is listed on the following pages.

Key Housing Investment Taskforce actions and SFHA’s response

Build investor confidence and unlock existing financial commitments

Action:	Response:
Exempt Build to Rent and Mid-Market Rent properties from rent control, then implement positive and assertive communication on Scotland being open for business for new housing investment into these investment-ready sectors.	SFHA has been calling for MMR properties to be exempt from rent controls and so welcome this recommendation.
Make Scotland one of the most attractive destinations for investment into all forms of housing, through clear, consistent and long-term policy.	We need institutions of all kinds to have confidence in the housing sector, with clear, consistent and long-term policy-making key to achieving this. Increased certainty around multi-year funding settlements and incoming regulations and standards will support effective housing association business planning.
Provide certainty for education provision costs for the affordable housing sector	We know that infrastructure costs are a significant concern for developing SFHA members. We welcome the recognition of this issue and agree that greater certainty is required

Encourage and promote new delivery partnerships

Action:	Response:
Use public sector land to create income streams rather than an up-front capital receipt	We agree there is potential for public land to play a larger role in supporting the delivery of new homes. We want to see action to make it easier for public bodies to pass public land on to housing associations at below-market cost
Take a more entrepreneurial approach to development, prioritising areas where strategic economic opportunities align with areas of private sector housing pressure and leverage public sector assets (land, equity or subsidy) through a default ‘commercial first’ and risk/reward share.	In the context of a housing emergency, we support the view that a more strategic approach should be taken to addressing housing pressure. While SFHA members do take a forward-looking approach, their first priority is to their tenants and the taking on of any additional risk must be balanced against their best interests and requirements to keep rents as affordable as possible.
Explore pension fund aggregator to support local authority borrowing	Thriving Investments provides a strong model for how pension funds can be used to support the delivery of much-needed affordable housing. An exploration of the use of aggregator approaches would be welcome to see how other organisations might be able to access and benefit from pension fund investment to deliver new social and affordable homes.

Action:	Response:
Consider if guarantees to improve pricing from an institutional investor offers best use of resources	SFHA members have not reported any difficulties in securing private finance at affordable rates, and it has also been noted that alternative financial arrangements can often be more complex while not necessarily delivering more homes. Overall, it will be important to ensure that any new arrangements with institutional investors do not divert resources away from the current grant model, which has a proven track record of delivering safe, warm and affordable homes for tenants.
Stimulate further discussions between RSL demand and investor appetite and discuss with affordable housing providers what further support would be appropriate and useful	Before any Taskforce actions are implemented by Scottish Government, further engagement should be undertaken with SFHA members to ensure that measures will add value and not result in any unintended consequences. While some SFHA members may be keen to engage with the approaches set out, it is vital that the current provision of Scottish Government grant remains in place so the sector can continue to deliver for their tenants and communities. Any new approach must provide additionality as opposed to merely replacing what can be delivered under the current, tried-and-test, model.
Make a long-term commitment to a minimum level of funding for new affordable housing supply recognising housing as critical infrastructure	We welcome the proposal to make a long-term commitment to a minimum level of funding and to recognise housing as critical infrastructure. A minimum level of funding, with a multi-year settlement, would support increased confidence and allow housing associations to develop longer-term pipelines of activity. In recognising housing as critical infrastructure, Scottish Government should also take a strategic, whole-system approach, which cuts across tenures, finance, regulation, governance, and compliance.
Allow new entrants to deliver affordable housing on a ‘for-profit’ basis utilising public sector pension funds	SFHA wants to see positive action to attract more investment into the Scottish sector. However, this should be balanced against the need to provide sustainable services to tenants and for rents to be kept as affordable as possible. Careful consideration should be given to the wider implications of allowing any for-profit providers to operate in Scotland. Scottish Government has indicated that it will work to establish and quantify the additional benefits that at scale for-profit provision might bring and this must include detailed engagement with SFHA, existing housing associations, and the Social Housing Regulator. In the event that action is taken in this area, there will be a need to ensure both adequate safeguards for tenants, as well as a level playing field so that not-for-profits and for-profits receive equal treatment with respect to legislation and regulation.



Overall, while we welcome efforts to increase investment in the housing sector, SFHA is clear that efforts to boost private investment in social housing must supplement and not replace public funding.

While explorations of new delivery models may have some merit, far more engagement is needed with the sector to ensure that real value will be added and unintended consequences (including for tenants) will be avoided. SFHA is particularly concerned about the proposal to allow new entrants to deliver affordable housing on a 'for-profit' basis. While this may provide a mechanism for utilising public sector pension funds, it is essential that any new entrants would need to receive equal treatment with respect to legislation and regulation to ensure a level playing field for existing not-for-profit housing associations.

Private finance alone cannot end the housing emergency. We need to see a long-term funding plan for social housing which strategically combines public money with private investment, as would be the case for other types of critical infrastructure essential to the functioning of the country.

Delivery challenges

We know that the delivery of new social homes is necessary, but we also know that SFHA members are experiencing increasing delivery challenges as they navigate new and competing priorities against a difficult economic backdrop.

Development costs are rising. The Scottish Government’s *Affordable Housing Supply Programme: out-turn report – 2022 to 2023* (March 2025) shows that the average cost per home for social rent rose from £150,293 in 2018-19 to £195,077 by 2022-23. However, SFHA members are reporting even higher costs – in some cases up to £300,000 – linked to smaller-scale projects, those with specialist provision, and/or projects in remote and rural areas.

The impact of cost inflation means that generic grant levels are increasingly no longer sufficient to make standard develop schemes stack up, let alone more complex ones. Combined with the grant cuts experienced in previous years, the impact on delivery volumes is significant as developing housing associations scale their plans according to the funding available.

Alongside funding certainty, policy certainty will also be critical to the success of the sector. SFHA members have reported that a lack of clarity around incoming standards and regulations represent a significant barrier to long-term business planning, particularly where there will be cost, supply chain, and skills considerations to contend with. While it might be possible to plan effectively for one area of regulation, the cumulative impact of changes – both actual and proposed – add a huge burden and increased risk on to developing housing associations.

Examples include:

Social Housing Net Zero Standard (SHNZS)

A lack of clarity around the new SHNZS which replace the Energy Efficiency Standard for Social Housing 2 (EESSH2), including both the extent of the targets and timescales for meeting them

Social Housing Net Zero Heat Fund (SHNZHF)

Clarity is also needed on the level of funding that will be made available to meet the SHNZS through the Social Housing Net Zero Heat Fund (SHNZHF) and how this will be structured (annual budgets or on a multi-year basis)

Passivhaus Equivalent

Plans for the introduction of a ‘Passivhaus equivalent’ from 2026, albeit with voluntary compliance until 2028, and the associated costs of both development and ongoing maintenance, as well as a need for clarity on assurance processes

Housing for Varying Needs

Uncertainty about potential changes to the design standard for Housing for Varying Needs to support accessibility, adaptability, useability, and how these changes will be funded

In addition to increased clarity on the wider policy landscape, the sector would also benefit from increased guidance and a deeper understanding from Scottish Government around navigating competing policy priorities.

A more coordinated and holistic approach to policy making will help to provide housing associations and cooperatives with the confidence they need to plan for the future.

Calls to Action

In advance of Scottish Parliamentary elections in May 2026, SFHA is calling for cross-party support for increased commitment and investment in social housing.

To meet rising levels of housing need affordable housing delivery targets should be increased from the level set out in the *Housing to 2040* strategy.

SFHA is calling for:

A commitment to meeting rising levels of affordable housing need by delivering **15,693** homes per year over the course of the next Parliament (2026 to 2031), at least 75% of which must be for social rent

This commitment must be adequately funded, which is why SFHA is further calling for:

A commitment to invest **£8.2bn** into the Affordable Housing Supply Programme over the course of the next Parliament (£1.64bn annually) to meet this increasing levels of need

And to provide the social housing sector and investors with confidence to support new development plans, SFHA is also calling for longer-term certainty through:

A commitment to provide multi-year settlements for the Affordable Housing Supply Programme

Alongside this funding commitment, the sector also requires a greater degree of policy certainty – including around new standards and regulations – in conjunction with a more coordinated and holistic approach to their implementation.

While SFHA members are open to exploring new delivery mechanisms and innovative forms of finance, such as those explored by the Housing Investment Taskforce, the sector is clear that extensive consultation would be needed to ensure that new approaches would deliver genuine benefits (additionality) as opposed to merely replacing the tried-and-tested model already in place.

Conclusion

Politicians, housing associations and co-operatives, local authorities, charities and a whole range of other stakeholders are in agreement that action is needed to tackle Scotland's housing emergency. There is also a widespread and well-developed consensus that an increased provision of social housing will play a key role in realising the ambition "for everyone to have a safe, high-quality home that is affordable and meets their needs in the place they want to be."

While the housing emergency and operating environments for the social housing sector are complex, we know a long-term grant funding settlement by Scottish Government would be transformative. Alongside a significant commitment to the Affordable Housing Supply Programme, greater policy coordination will also be needed to improve the conditions for deliverability.

SFHA hopes that ahead of the 2026 Scottish Parliamentary elections that all political parties will commit to supporting the social homes we need.



CASE STUDY

Trust Housing Association – Reema Road Development, Bellshill

Trust Housing Association and local contractor Wilson Developments (Scotland) Ltd have partnered to deliver a new social housing development at Reema Road, near Bellshill town centre in North Lanarkshire.

This £9 million development will deliver 48 high-quality, social homes and is funded in-part by a £5.6 million Scottish Government grant. The development is being delivered as a 'sectional turnkey' project, which will allow rental income to be realised more quickly than under a traditional contract arrangement, helping to support project viability for both Trust and the contractor.

The development includes a mix of one-, two-, and three-bedroom houses and cottage flats, all for social rent. The homes are modern, energy efficient, and are designed in compliance with *Housing for Varying Needs*, *Greener Scotland*, and *Secure by Design Bronze Standard* specifications. The development is within walking distance to Bellshill town centre, and the new homes will offer good access to a range of local amenities and transport links.

In addition to the delivery of 48 new social homes, Wilson Developments will also provide a Community Benefit contribution of £50,000 to Trust's Hardship Fund. The Hardship Fund was established by Trust in response to the cost-of-living challenges experienced by tenants, and provides targeted support to some of Trust's most vulnerable customers.

Work started in July 2025 and the development is expected to be complete by October 2026, with the first handovers of homes in March 2026.

Steve McGowan, Board Member at Trust Housing Association, said:

“We are delighted to have started on site at Reema Road, delivering what we know are desperately needed affordable family homes within a key town centre brownfield site.

The project has been in the making for a number of years and the recent site start and construction progress is testament to the commitment and collaboration shown by our partners, Wilson Developments, North Lanarkshire Council and the Scottish Government. We would like to thank them all for their continued support, especially in light of the extremely challenging conditions we have faced across the housing sector in delivering new build projects in recent years.”





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