

Scottish Budget boosts housing but may not be enough

Housing leaders warn that older people remain at risk as support services struggle

Scotland's housing sector has welcomed The Scottish Government's latest budget, which restores crucial funding for affordable housing and increases support for medical adaptations.

But despite this progress, local services remain under severe pressure, as rising council tax bills have failed to prevent cuts to housing support and social care services.

Speaking at the CIH Scottish Housing Festival, Angela Currie, Chief Executive of Hanover Scotland, warned that while the budget contains good news, Scotland is still not acting fast enough to meet the needs of its ageing population.

Angela said: "The Scottish Government has responded to our concerns, and it is encouraging to see funding for affordable housing restored and the medical adaptations budget increased to £20 million – this is a welcome step forward.

"However, despite this, local authorities are still making cuts to housing support services as they battle rising costs. That is deeply concerning, particularly when we face a demographic time bomb."

Scotland's population is ageing rapidly, and the country is nowhere near prepared to meet the demand for housing that supports older people to live independently. By 2040, more than 730,000 people in Scotland will be aged 75 or over, a figure that will place immense strain on housing, health, and social care services.

Yet, specialist supported housing – including sheltered housing and extra care facilities – makes up just 1% of Scotland's total housing stock.

This shortage leaves many older people trapped in homes that no longer meet their needs, forcing them to rely more heavily on already overstretched social care and NHS services.

The number of single-person households aged 55 and over has risen sharply in recent years, increasing by more than 104,000 since 2011.

At the same time, accessible housing remains in desperately short supply, with only 1% of homes in Scotland fully suitable for wheelchair users. The crisis is particularly severe for disabled people, as 10,000 disabled Scots are currently stuck on housing waiting lists, unable to find suitable accommodation.

With so many older people living in homes that fail to meet their needs, the knock-on effects on health and social care

services are undeniable. Scotland already has the widest health inequalities in Western Europe, with people in the poorest areas living, on average, 12 years less than those in the most affluent parts of the country.

The gap is even more pronounced when looking at healthy life expectancy – people in Scotland’s most deprived areas spend over a decade longer in poor health before dying prematurely.

Angela added: “The connection between housing, health, and social care is undeniable. Yet, despite this, we still do not have a joined-up strategy that ensures older people can access the right homes and the support they need as they age.

“England’s Ministry for Housing, Communities and Local Government recently set out 10 key recommendations to tackle similar challenges. Scotland must follow suit and take decisive action now before the crisis deepens.”

The Scottish Government’s Housing to 2040 strategy includes commitments to review design standards, introduce an Accessible Homes Standard, and increase the supply of adaptable homes. However, with the number of older and disabled people rising fast, housing leaders are warning that these changes must be accelerated and properly funded.

Without sustained investment in housing with care and support services, Scotland risks a growing crisis – one that will increase pressure on the NHS and social care, deepen inequalities, and leave thousands of older people struggling

without the support they need to live independently.

For over 40 years, Hanover Scotland has been a leading provider of safe, secure, and affordable housing for older people. With more than 4,500 homes across Scotland, the organisation continues to advocate for urgent action to tackle Scotland's housing emergency and ensure people can live well, safely, and independently in later life.

