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HOUSING TO 2040 VISION AND PRINCIPLES



What are the Housing to 2040 Vision and Principles?

The Housing to 2040 Vision describes what we want our homes and communities to look and feel like in the future and is deliberately ambitious and aspirational. It has been informed and shaped by people and organisations across Scotland and is designed to reflect the diversity of people, homes and communities across urban, rural and island Scotland. The Principles underpinning the Vision provide a high-level guide to how policy decisions might be shaped in the future to make the Vision a reality.

Both the Vision and the Principles have informed the [Housing to 2040 route map](#), which sets out the ambitions we have for our homes and communities to 2040 and the actions we will take to get there.

Housing to 2040 Vision

A Well-Functioning Housing System

- **Finding the right home** – I can quickly find a home that is right for me when I need one, for example, when my circumstances change, and the process of moving is straightforward. I have a choice about where in Scotland I live and the type of home I live in. I can find suitable accommodation no matter what area I choose to live in, even though I am on a modest income. There are new ways to find homes through, for example, arranging swaps directly with other people who want to move.
- **Affording a home** – I can afford a home that meets my needs. I find renting is affordable and allows me to make regular savings for my future, in order to buy a home, if I want to.
- **Making the best use of our homes** – As an older person wanting to move, I can get help to move to a home which better meets my needs; my current home is no longer right for me but would be ideal for a family.

I live in a social rented home, and can move across Scotland to be nearer family without losing my right to a home.

As a parent on a low income, I can get help to move to a home better suited to my children's needs.

- **Investing** – There are a range of attractive forms of investment and savings products for me to consider beyond bricks and mortar and these will help me to fund my retirement.
- **Fairness** – I know that help with housing is there for me if and when I need it, for example, if I am struggling to pay my rent. I am assisted to keep my home at difficult points in my life.
- **Rural and island communities** – I live in a rural or island area and it is great to know there are good housing options for everyone here, from farmers and crofters to young people and those seeking to move to the area to set up home and bring employment and new opportunities to the area. Housing supports much needed skilled workers living and staying in my community; and local people and businesses are building the new homes.

New homes in my rural community have supported a jump in population. The future of the primary school and local shop is secure. It's a comfort to know that our local circumstances are taken into account when government makes decisions about housing; it feels like we're on a level playing field with the big cities.

High Quality, Sustainable Homes

- **Design** – My home is well-designed and of a high standard, with enough space and flexibility to allow me to live well. I know that a lot of effort went into the design of my home, which has helped make it functional, attractive, flexible, resilient, energy efficient and low carbon.
- **Equality of standards** – You can't tell by looking at my home whether I own or rent my home; it's in a great place and meets all of my needs.
- **Older homes** – My home is quite old but there are a range of innovative and affordable ways available to me to make it more comfortable and energy efficient without spoiling its appearance.
- **New build homes** – When I bought my new home, any defects were rectified quickly. Defects are minimised because of the high level of quality control during the construction process. I am confident that my house builder is a fair and inclusive employer.
- **Empowered** – I am not afraid to ask my landlord about changes or improvements to my home because I know they have to consider my request fully and I cannot be penalised for asking.
- **Good use** – Every home on my street is occupied and no home is left empty for a significant period of time without good reason.
- **Maintenance** – I find it easy to find high quality, reliable and cost effective tradespeople to make repairs and improvements to my home. Although I live in a block of flats, it is really straightforward to make improvements and repairs to communal areas. My property factor delivers a high quality service.
- **Running costs** – I understand exactly how much it costs to run my home and what I can do to reduce costs and carbon emissions; it's great that fuel poverty is a thing of the past.
- **Low carbon** – I know that my home is not damaging the planet having been retrofitted to be near zero carbon; it is heated using renewable or zero emissions heating, which is affordable and efficient. Every home in Scotland is energy efficient and we're all playing our part in tackling the global climate emergency.

Sustainable Communities

- **Staying local** – There is a good mix of housing where I live, which means I have the option to stay in the area if my needs change. This means I know I can stay in contact with my neighbours and friends and can continue to access the services that my family and I use. The right homes are available across Scotland and in the right place to support both rural and urban communities; there are homes suitable for different cultures and for people who need extra help to be cared for in my community. This means my elderly relatives can live nearby too if they choose.
- **Well-designed places** – The place where I live is well-designed, distinctive and has a strong sense of identity. House builders are building homes that are high quality, fit well into the neighbourhood and are climate ready. Exposure to floods is mitigated by avoiding areas at risk and with appropriate property resilience measures, and living roofs and allowing space for wild areas help to soak up the rain.
- **Connected places** – My local council and developers listen to me and my community. They pay attention to what we want and what makes my community special. We have the right infrastructure in place for new homes and we are well-connected. Open spaces are accessible and used by people of all ages. Even though I live in a rural area, I can access the services I need.

- **Health and well-being** – There is a strong sense of community pride where I live and people care about our surroundings and are supported to maintain them. The streets around me are clean, accessible and safe. It is a walking and cycle-friendly environment. The parks, play areas and green spaces are easily accessible and used by people of all ages. We all benefit from good physical and mental health, a clean environment, and inspiring and well-maintained surroundings.
- **Vibrant communities** – The centre of my community is a lively hub with shops, services and attractive places to meet. My community is digitally connected enabling me to work from home or hotdesk locally when I want to. People are attracted to live and work in my island community, and local businesses are thriving.

Homes That Meet People's Needs

- **My lifestyle** – My home supports my well-being, and the well-being of my family. My home supports my children in doing the best they can at school, and allows me to engage with my community and other people who matter to me, including my family, friends and neighbours. My home supports me in progressing my career. My home supports me through different stages of my life and can be easily adapted around me.
- **My rights** – I know where to go to get information and advice about my rights to housing and housing services and I feel empowered. I know where to get the help I need to prevent me from losing my home.

As a former member of the Armed Forces, I receive support from my local authority including advice about the additional support to which I am entitled from veterans' organisations. When I signed up to the Armed Forces, I was provided with information and advice on the housing options in Scotland which allowed me to plan for a better future in civilian life.

- **Diversity** – Where I live, there are a variety of different homes that meet the differing needs of people in the community. Land is available to support further house building and the community is engaged and involved with taking forward proposals for housing in new and innovative ways, for example, through self-build projects. There are also options to live more communally, if that is what people want. Where I have particular accommodation needs, I am able to find a home that allows me to stay in my community and have my independence supported.
- **My services** – I get the help I need to live independently at home, supported by new and advancing technology. I can access health, welfare, education and other services, not least because my community is well-connected with good transport services. If I need an aid or adaptation to my home to allow me to continue to live independently, it will be provided within a reasonable time. If I am no longer able to live independently at home, there is a good choice of retirement, sheltered or residential homes available to me close to my family.
- **Self-build** – When I built my own home, I found it easy to access advice and support for my self-build project and I was able to work on it myself. This means I have a home which is just right for me.

Housing to 2040 Principles

Principle 1

Everyone has a right to an adequate home.

This includes:

- legal security of tenure
- availability of services, materials, facilities and infrastructure
- affordability
- habitability
- accessibility
- location; and
- cultural adequacy (including for Gypsy/Travellers, for example).

A Well-Functioning Housing System

Principle 2

The housing system should supply high quality homes that are affordable for living in, to shift the balance away from the use of homes as a means to store wealth.

One decent home per household takes priority over second homes and investment returns on property, i.e. investment in housing is not for asset growth. Commercial investment in the Private Rented Sector is based on rental income return (not capital appreciation). Housing promotes fairer wealth distributions and reduces inequality. Government actively shapes the market to make sure that there is a sufficient number of high-quality homes in urban and rural areas so that everyone has a reasonable choice of where they live and the type of accommodation they live in. Older and disabled people benefit from the increased availability of homes that are affordable and accessible to support them to live independent lives.

Principle 3

Government policy (including taxes and subsidies, for example) should promote house price stability, to help underpin Scotland's standard of living and productivity and promote a Fairer Scotland.

House price inflation is broadly in line with wage growth and other living costs, i.e. the ratio between the cost of a house and the cost of a loaf of bread is more or less constant¹. The cost of housing is under control, boosting productivity because there is less pressure on wages, and this increases Scotland's attractiveness as a place to invest. Policy is tailored to the different needs of urban, rural and island communities. Housing availability in rural areas is attracting inward investment and creating employment opportunities which, in turn, is attracting people to rural communities. People can live close to good quality schools for their children to attend.

¹ We may even need a period of static house prices in cash terms in order to increase affordability in some areas.

Principle 4

Everybody should be able to save for the future (as well as be secure in their home and make significant changes to it) whether they rent or own.

Renters share more of the benefits of owner occupation² as they have the capacity and mechanisms to save for the future, increased security of tenure and the discretion to make changes to their home. There are new and innovative financial products and tenancy agreements which combine aspects of renting with owning, for example, actuarial products that offer lifetime tenure and a pension in return for the capital asset at end of life.

Principle 5

Housing provision should be informed by whole life economic and environmental costs and benefits in the round and help to address inequalities in health, wealth and education.

The cost assessment of all new homes takes account, not only of the upfront build cost, but also the running costs of the home and its environmental impact. This applies both to the direct costs from utility bills, maintenance and repair and also to the indirect costs of developments which promote unhealthy lifestyles which are likely to have a health service cost later on (e.g. promoting car use over walking or cycling). Rules around, and investment in, housing takes account of the differing costs of delivery between rural and urban Scotland and also accounts for people with different needs. This includes adequate provision of sites and accommodation for Gypsy/Travellers that meets their needs.

High Quality Sustainable Homes

Principle 6

Tenure-neutral space and quality standards for new homes (and existing homes where possible) should be set specifically to improve and protect quality of living and of place.

Rooms are the right size for their purpose and the size of the household. The space in the home can be configured flexibly to meet the household's needs. For example, there is sufficient space for children to do their homework and for others to work at home if this option is available to them. This improves economic productivity as it helps bring new workers into the market, reduces the resources required to support work (travel time and costs of commuting) and reduces the adverse economic, environmental and health impacts of congestion.

Principle 7

Government policy should promote a greater diversity of home builders and broader availability of land for development to reduce prices and improve building quality.

There is a larger number and a greater variety of house builders and developers, including Small- and Medium-sized Enterprises, community and social enterprises, custom-build and self-build. Land zoned for housing or with planning permission is made available to whomever is willing to progress development and this happens rapidly. Better use of public sector land supports infrastructure provision, creates social, economic and environmental value and improves the quality of place. Lower land costs frees up more money to be spent on building design and quality; and greater

² Owner occupation is currently popular for three main reasons: repayment mortgages are a form of saving and, at the end of the mortgage, the homeowner has both a valuable asset and a rent-free home; they have more security of tenure (provided they keep up with their repayments); and they have greater discretion to make changes to their home.

competition helps ensure that is the case. People are well-informed about the importance of quality and design and the homes being built are the ones they want. Developers offer a real choice and new homes are customised to the first occupants' wants and needs. Government investment in new and existing homes across all tenures is not an isolated activity but is part of the development of the wider place and enhances the quality of life.

Principle 8

All tenures should apply the same high quality and safety standards and levels of consumer protection.

High standards are backed up through a system of incentives and penalties. All homes of all tenures are subject to the same high standards and with appropriate ways of enforcement, compliance and seeking speedy redress. The legislative and fiscal framework require and encourage households and businesses to meet the standards. Homes that cannot reasonably be adapted to meet the standards (taking account of technical feasibility and cost effectiveness) are considered for demolition or are repurposed. Good design is shared and reused, where appropriate.

Principle 9

New homes for sale should be built to high standards, defects should be identified and remedied quickly and all owners should be required to maintain the condition of their home.

Tougher inspection and, where required, enforcement is in place during the construction phase so that, for example, insulation is installed properly. Purchasers are confident that defects and snagging are remedied quickly, even after the site is completed and the developer has left. People maintain their outside space in a nature-friendly way to make their neighbourhood attractive and are encouraged, sometimes required, to cooperate over communal repairs.

Principle 10

Decisions around the quality, location and utilisation of existing stock and new build should be ambitious in enhancing biodiversity, promoting Scotland's energy security, and be consistent with the target for Scotland's emissions to be net zero carbon by 2045.

The existing housing stock is made more energy efficient, uses zero emissions heating and is more efficiently allocated (e.g. so that people can live nearer their work, if that is what they want to do). New build homes are built so that they are net zero carbon (i.e. built to high standards of energy efficiency and use renewable heat or zero emissions heating), taking into account the natural resources consumed by the construction process too. Brownfield sites are prioritised and incentivised and the true value of green space is taken into account. There is more innovation in environmentally friendly building and improvement techniques and materials, which are thoroughly tested before being implemented. All housing is resilient to the impacts of climate change, including minimising flood risk, and contributes to climate-ready places and communities. Our homes, and the space around them, promote biodiversity by providing a variety of habitats and wildlife corridors. Fuel poverty has been eradicated.

Sustainable Communities

Principle 11

New housing³, and the required community resources, should only be provided where they help to create safer, stronger, attractive, sustainable and integrated communities.

New housing is built to facilitate active or accessible travel to school, healthcare and employment opportunities, and enables residents to continue to be active in their community as they get older. There is a more organic approach to new housing, with the right number and type of homes placed in such a way as to strengthen the existing community, so that both incomers and existing residents benefit. Town centres are rejuvenated by more people living in them. The right housing supports rural and island economies to thrive.

Principle 12

Local communities should be empowered to respond to housing need in their area, as part of a coherent regional economic approach (creating and maintaining jobs) and supported by provision of the right infrastructure.

Young people have the choice to stay in their community if they want to, and key workers can live locally, because local communities take action to meet that housing need. Communities do this by getting suitable homes built and having a say about how the homes are used in their area (e.g. numbers of second homes). New housing for working-age people is planned in anticipation of employment opportunities and with appropriate transport and utility infrastructure. Conversely, employment is attracted and directed to places where there is underutilised good housing. Rural communities are getting the relatively modest number of homes that make a big difference to them planned and built quickly.

Principle 13

Place-based approaches should help existing and new communities to be physically, digitally, culturally and economically connected within a coherent geographic region; this includes, where required, intervention to retain and attract vibrant communities in areas facing depopulation.

Settlements do not exist in isolation and have strong inbound and outbound connections (e.g. bus, rail and ferry links and broadband). Settlements “make sense” in their regional context, in terms of where people live, work, relax and access services. There are strong local connections that see the local café supplied by the butcher who buys his meat from the local farmer, for example. People are attracted to live and work in rural communities through a range of supply of affordable housing options and good public transport links; this also boosts local business and attracts inward investment.

³ Of whatever size or scale, from self-build to large developments.

Homes That Meet People's Needs

Principle 14

Government should ensure that there are housing options across Scotland that are affordable for households at all income levels.

Households at the lower end of the income distribution are offered assistance with housing and housing costs and households at the higher end can afford the home of their choice. Those in the middle can also afford housing appropriate for their needs, wherever they live in Scotland. Social housing is available across Scotland for people who need it and they can easily move home for work or personal reasons; nationally, we make best use of our social housing stock. The Private Rented Sector is the right size to provide quality, affordable and secure options for the households who want or need a rented home. Service personnel are provided with the right support upon resettling in their community by local authorities and veterans organisations. Homelessness has been eradicated; people needing homes are found homes quickly.

Principle 15

Housing and the housing market should be highly flexible to enable people to meet their changing needs.

There are enough accessible or adaptable homes across Scotland suitable for older people, disabled people, or anyone else in need of specialist accommodation, making it easy to move to be nearer family or work. Ex-service personnel are well looked after. There are no fiscal barriers or disincentives to people moving to a more suitable home for their needs. Government shows leadership but social housing development is progressed in partnership between local authorities, integration authorities, housing associations, developers and communities, with government intervention only if required. The state has an enabling role and communities know their rights and are more empowered. Government mediation balances individual and public good. Housing supports, enables and reflects the diverse people of Scotland – people of all protected characteristics and other vulnerable or disadvantaged groups live in the right homes for them. They are well represented in the workforce delivering housing and housing services. The housing system supports innovation, new models of housing and service delivery and the provision of other types of less traditional forms of accommodation, for example for Gypsy/Travellers, that meets their needs and aspirations.



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