



Home truths:

An evidence and insight briefing from Citizens Advice Scotland

Quarter 1 2025-26

Everyone in Scotland should have a safe, secure and sustainable home. Evidence from across our network shows the urgent need for more high quality and affordable homes, to protect the fabric of existing houses and above all the need to support people to live well in homes free from disrepair.

From April to June 2025 the Citizens Advice network in Scotland:



Provided

15,000
pieces of housing
advice

to almost
6,000 people

Shared more advice about local authority housing than any other tenure for the first time:

advice in this area has increased dramatically by 172% since 2020-21 and 12% in the past two years



Delivered debt advice to private rented sector (PRS) tenants who **had an average debt of £4,279, 14% higher** than this time last year

People are struggling with the quality of their homes – and the risk of homelessness

Advice on homelessness continues to soar as the **number of people seeking advice about actual or threatened homelessness compared to two years ago increased by 10%**. The majority of this advice we provided was in relation to temporary accommodation problems. This upward trend reflects the growing national housing emergency and Citizens Advice Scotland (CAS) calls for this to be addressed urgently.

Our evidence also shows that **repairs and possession action** in particular continue to be common issues for tenants: 1,300 pieces of advice on these two areas were provided in Q1 alone. This is affecting people's ability to live safely and securely in their homes, putting people at direct risk of homelessness.



Marek's experience

Marek* sought advice from his local Citizens Advice Bureau (CAB) as his flat was riddled with damp but neither his letting agent or landlord would undertake repairs. Seeing no possibility of the situation improving, Marek gave notice to end his tenancy. As a result of the agent and landlord refusing to bring the property up to a habitable standard, Marek has become homeless and suffered a collapse in his mental health.



The CAS solution:

CAS continues to call on the Scottish Government and local authorities to make it easier for tenants to get repairs done and to support people to stay in their homes. Our full list of recommendations for repairs and maintenance can be found in our [In a fix](#) and [Left in the cold](#) reports on our website.

To tackle growing homelessness, CAS urgently calls on the Scottish Government to produce a comprehensive housing emergency action plan as a matter of the highest priority.

Rent arrears are growing, with many juggling multiple debts

Local authority tenants continue to be most likely to seek advice about rent related debts, followed by housing association tenants, and then private rented sector tenants.

PRS tenants who came to us for advice on rent related debt this quarter had an **average debt of £4,279 compared to £3,770 in the same period last year: a 14% rise**. This significant increase is likely to be a result of the end to rent protections on 1 April 2025.



Fred's experience

Fred* visited his local CAB for advice about arrears as he was concerned about losing his home. As a labourer, his work is currently sparse, so Fred claims Universal Credit which changes depending on how much he works. He has a private let and has £1,300 in rent arrears. He is also managing credit card debt and has a repayment plan for council tax arrears. Fred's debts were causing him stress and worry about losing his home. Our network supported Fred to access Discretionary Housing Payment and a foodbank voucher.



The CAS solution:

There is an urgent need to regulate rents to help deliver affordability for renters who otherwise risk hardship and homelessness. CAS calls for the Scottish Government to introduce a robust system of rent controls.

CAS also calls for the UK Government to carry out an urgent review of Local Housing Allowance (LHA) to ensure that it is in line with real rents. LHA has not risen in real terms since 2020. There should be greater access to advice and support at an earlier stage, particularly specialist debt advice. This demands long-term, sustainable funding for the advice sector.

The deep dive: The Housing (Scotland) Bill

The Housing (Scotland) Bill has the potential to protect renters from high rent increases, illegal eviction and prevent homelessness at an earlier stage.

Data, resources and enforcement are critical to the success of the Bill

The Bill must deliver improvements in three key areas: data collection in the private rented sector, enforcement against poor practice and better resources for local authorities to fulfil their new duties.

Better data is crucial for making and monitoring better policies. It enables local authorities to deter and enforce against bad practice so that people can live safely in their homes and rely on a system that upholds their rights and reduces the risk of homelessness. These are the key factors that will determine whether the Bill will deliver a stronger and fairer rented sector for both tenants and landlords.

People need better access to rent adjudication

Evidence from our network shows a considerable number of people are unable to access rent adjudication. The current system only allows 21 days for a tenant to apply to Rent Service Scotland to check if a rent increase is fair. This is not sufficient time to seek independent advice and carry out all of the steps required to make an application. If people are unable to challenge a rent increase, they may face hardship and even homelessness.

This quarter there were more requests for advice from local CABs about rent increases than other general rent issues. Coupled with a continued demand for online advice on rent increases (almost 1,000 visits in Q1), this demonstrates the growing prevalence of this issue, and the greater need for support from advice services.



Judith's experience

Judith* sought advice from her local CAB after being notified by her landlord about a rent increase of £150 per month. There are also outstanding repair issues in her home that the landlord has delayed resolving, leading Judith to try and carry out the repairs herself to considerable expense. Judith has a number of health conditions and cares for a child with autism and is very worried about how she will afford the rent increase, or how the landlord will react if she challenges the increase.



The CAS solution:

CAS called for an amendment to the Housing Bill to extend the application deadline from 21 days to 30 days, which passed at Stage 2. This will make a critical difference to people who received a rent increase and improve the accessibility of rent adjudication overall.

Moving towards a fairer rented sector for everyone

As the Bill moves to Stage 3, cross-party support is required alongside a clear and ambitious timeline for implementation to be laid out by the Scottish Government.

The CAS solution: The Housing Bill must deliver improvements to data, enforcement and resources:



Data: there must be improved, comprehensive and high quality collection of data about the PRS and this must be done as a matter of priority. One body should be established or tasked with responsibilities to collect, monitor and analyse data in the PRS. This will inform the best possible policymaking and help to ensure that the rented sector is fair for everyone.



Enforcement: local authorities must be empowered to effectively enforce against bad practice, including unlawful eviction. Damages for unlawful eviction must be strong enough to effectively deter this practice and ensure that people can live in their homes without the fear of unlawful eviction.



Resources: both data and enforcement require adequate funding to be effective. The Scottish Government must ensure that funding is sufficient to cover the full costs of implementation so that the Housing Bill fulfils its potential in delivering a rented sector that works for both tenants and landlords.

* All names have been changed

About Citizens Advice Scotland

The Citizens Advice network in Scotland is Scotland's largest independent advice provider. Advisers across all corners of the country work in Citizens Advice Bureaux (CAB) to provide free, impartial and confidential advice. Our Extra Help Unit (EHU), based in Glasgow, helps people resolve complex and time-sensitive energy problems. Each year our network supports hundreds of thousands of people, unlocking millions of pounds worth of financial gains. By looking at a person's complete circumstances, CAS gains an unparalleled insight into the scale and complexity of what's happening in communities throughout Scotland.

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To see more of our work on energy, please visit

<https://www.cas.org.uk/what-we-do/our-areas-work/housing>

www.cas.org.uk

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