



Home truths:

An evidence and insight briefing from Citizens Advice Scotland

Quarter 3 2025-26

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

From October to December 2025, the Citizens Advice network in Scotland:

Provided over **13,200 pieces of housing advice to over 5,700 people.**



Delivered over **2,800** pieces of homelessness advice, with more of this advice needed by **households with a disabled family member**



Saw a **13% growth in demand for advice on damp and mould**, with more people from all housing tenures seeking support



Supported nearly **10% more people with Discretionary Housing Payment (DHP)** advice than the same period last year



Gave out **39% more advice about factoring** than the same period last year

The housing emergency is trapping more people in unsuitable temporary accommodation

Citizens Advice Bureaux (CABs) are a lifeline for people experiencing homelessness. While demand for advice on homelessness has remained steady, support **for issues about unsuitable temporary accommodation rose by 18% this quarter (Q)**; with issues like overcrowding, damp and mould and limited cooking or laundry facilities all reported.

More advice on homelessness was provided to households with a disabled child (+21%) or a disabled adult (+10%). Here, families often have needs in relation to access, mobility and medical equipment, so face additional barriers in finding suitable accommodation. Living with a disability in Scotland today comes at a significant cost – which is even higher for those living in remote, rural or island areas, adding further complexity to already difficult situations.

Life for families in temporary accommodation can be exceptionally difficult, affecting all aspects of family life including people's physical and mental wellbeing.



Rania's experience

Rania* approached her local CAB for advice about her temporary accommodation. After fleeing racist abuse in their previous rented home, her family was placed in a Travelodge, where they spent three weeks without cooking facilities. They had to buy cooked meals or rely on pre-prepared food and needed a crisis grant to afford such essentials. Rania is really worried that her children are not getting healthy meals. The impact on the family has been profound, with no way to make fresh and affordable food, disrupted education, and financial distress.



The CAS solution:

The next Scottish Government must continue to drive forward the Housing Emergency Action Plan, with a focus on increasing the supply of affordable homes and improving access to good-quality temporary accommodation, including accommodation which meets the needs of disabled people.

Increased demand for advice on damp and mould demonstrates urgent need for new regulations

More people from all tenures needed advice on damp and mould this quarter. **The sharpest increases were among private renters (+40%) and housing association tenants (+35%).** There is an irrefutable link between damp and mould, poor energy efficiency and fuel poverty: people experiencing damp and mould are likely to live in the coldest homes and be burdened with the highest energy bills.

Our evidence shows that many people wait long periods for landlords to act, and many don't feel able to report issues for fear of retaliation, which could ultimately lead to losing their home.



Nina's experience

Nina* needed advice about damp and black mould in her privately rented home. She is on the local social housing waiting list but is trying to get the landlord to repair her current property. It took months for an inspection to be arranged, which confirmed the roof needs to be replaced. The landlord has refused to do the work until next summer. As a result, Nina and her young child are being forced to live in unsafe conditions they should not have to tolerate.



The CAS solution:

The next Scottish Government should ensure net-zero investment is directed first to households experiencing fuel poverty. This includes acting urgently to implement Awaab's Law, supported with strong enforcement, a public awareness campaign, and protections that allow tenants to report problems without fear of reprisal.

Unexpected factoring bills can leave people powerless and out of pocket

Demand for advice on property factoring is rising across private, local authority and housing association factored homes, up 39% compared with the same period last year. There were also more than 18,000 views of our webpage on property factors last year.

Generally, property factors manage and maintain shared areas in multi-owner buildings, for example the stairways, hallways and lifts. A common issue people are bringing to local CABs is unexpected and poorly explained charges that they feel little control over.

With living costs rising and the ongoing housing emergency, it's vital to protect people from unexpected expenses that could threaten the security of their home.



Gino's experience

Gino* owns a flat in a mixed-tenure block. Property factoring is carried out by the local council. Gino received a bill of over £1,700 for his share of stair lighting replacement. He queried this as he thought it was excessive and wanted to know what he was paying for. He asked for an itemised bill but was told this was confidential. As a pensioner, Gino was worried about how he would afford to pay this bill.



The CAS solution:

The next Scottish Government should strengthen regulation of property factors to prevent poor practice and set out clear guidance on the roles and responsibilities of factors.

The deep dive: Local Housing Allowance

Local Housing Allowance (LHA) is set by the UK Government and is intended to make private rents affordable for low-income households by covering the cost of rents in the cheapest 30% of the market. However, **our evidence shows that in many areas of Scotland, properties falling within LHA rates are rarely available and even the cheapest rents often exceed what LHA covers.**

The value of LHA has also been repeatedly frozen, meaning that it has not risen in real terms since 2020: the current freeze is to extend to 2026-27. During this period, there has been notable demand for advice on Private Rented Sector (PRS) rent arrears; private renters seeking our help with rent arrears are carrying almost twice as much debt as those in the social rented sector – demonstrating the lack of affordability support for people in the PRS.

Failing to unfreeze and uprate LHA puts more people at risk of debt, hardship and homelessness.

Discretionary Housing Payment (DHP), funded by the Scottish Government, is often used to cover the shortfall between LHA and actual rent. However, it is not a guaranteed or indefinite payment, and rules and approaches vary between councils.

Demand for advice on DHP from our network has steadily risen - in Q3, nearly 10% more people sought this support than during the same period last year (1,100 people). **This indicates that private renters are increasingly struggling to find homes that fall within the LHA rates, while the safety net of DHP is becoming harder to access.**

The Scottish Government's recent commitment to enhance DHP support through the Tackling Child Poverty Delivery Plan is a welcome step that will strengthen the safety net for families. Despite this Scottish Government intervention, significant gaps remain, including for low-income single adults who make up most of those seeking our help with rent arrears. Too often overlooked, this group is also affected by policies such as the shared room rate of LHA and urgently need targeted support.



Lena's experience

Lena* is a lone parent to a 2-year-old child and is looking to move into a two bedroom private let. She was careful to find a home that was in a low council tax band but the benefit check her local CAB completed with her showed that her Universal Credit (UC) housing element would not cover all of her rent because of LHA rules. While Lena may be able to apply for DHP, she has been advised that it is discretionary, so there's no guarantee the support will continue. This has made Lena very stressed about how she will manage to keep a home for herself and her child.



The CAS solution:

The UK Government must carry out an urgent review and uplift of Local Housing Allowance to ensure that it is in line with real rents, as part of the Universal Credit review.

* 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 (CABs) to provide free, impartial and confidential advice. The [Extra Help Unit](#) (EHU) is a specialist service helping people and businesses in vulnerable circumstances with energy-related issues and postal complaints. Each year our network supports hundreds of thousands of people, unlocking millions of pounds. By looking at a person's complete circumstances, CAS has an unparalleled insight into the scale and complexity of what's happening in communities across Scotland.

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To see more of our work on housing, please visit
www.cas.org.uk/what-we-do/our-areas-work/housing

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