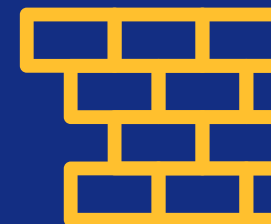
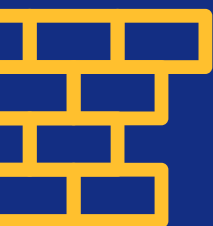




Quarter 4 report

January - March 2026



We are Scotland's housing information and advice charity for disabled people, older adults and members of the Armed Forces community.

Our purpose is to help people make informed decisions about their housing.



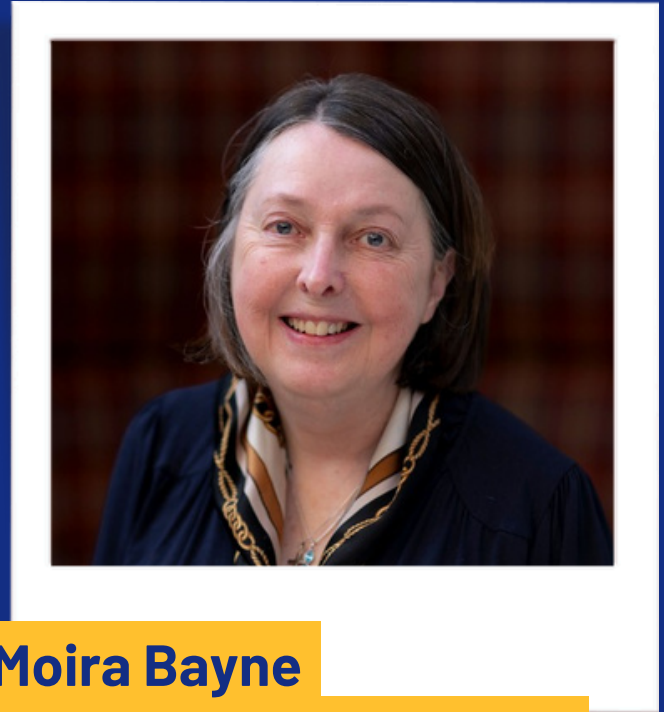
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From the CEO

Q4 saw our busiest ever quarter in the history of Housing Options Scotland.

At times we found it a challenge to keep up with the ever increasing demand on our service but I am delighted to say, with a large amount of pulling together and with a lot of help from our sheltered housing colleagues and from the Armed Forces Community, we managed to help everyone who needed us.



Moira Bayne

CEO, Housing Options Scotland

From the casework

In Q4, 379 new clients contacted us for help. This was our busiest ever quarter, topping off the busiest year so far in our service history.

As a percentage of our total clients, those reporting to our Military Matters service continued to increase in this quarter (up from 15.5% to 16.4%) and our Making Moves clients also continued to increase (from 8.7% of total clients to 10%).

We supported 97 new homeless clients. Almost half of these clients received a 24-hour “emergency” response.

379 total new clients

which represents

15.5% increase vs Q4 25-26; 18.4% increase vs Q4 24-25



62 clients
16.3% of total clients



97 clients
25.6% of total clients



38 clients
10% of total clients



Olivia Lindsay

Depute CEO

“We are extremely proud of our achievements in this quarter and this financial year as a whole.

While we continue to grow, the dedication we provide to every individual client we support remains constant.”

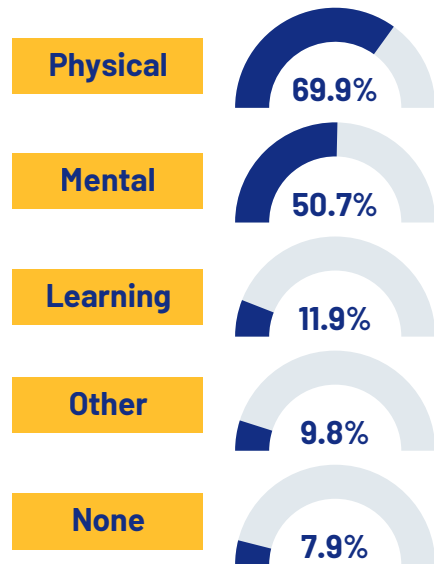
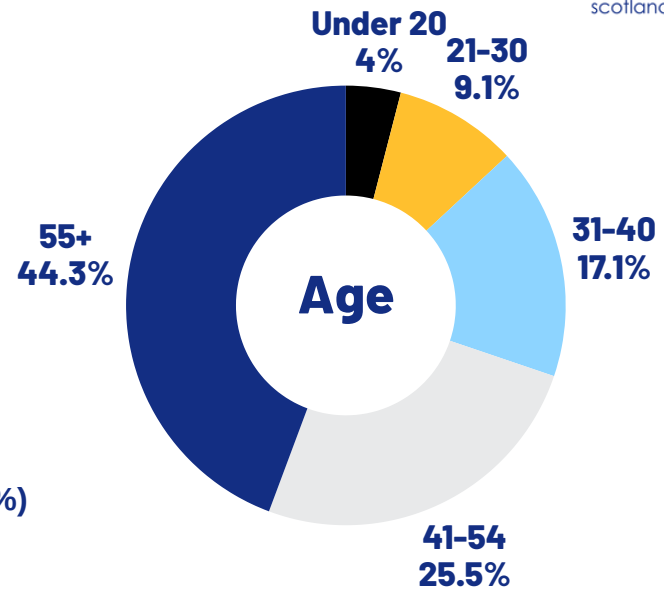
We supported clients in 29/32 local authorities this quarter. For the year in total, we have supported clients in 31/32 local authority areas with just Orkney not featuring.

Glasgow continues to be the highest referral area by a considerable margin. 25.8% of our total new clients are from the city. Edinburgh is in second place with 12.4% and North Lanarkshire is in third with 5.3% of new clients coming from the area.

29/32

Local Authority areas

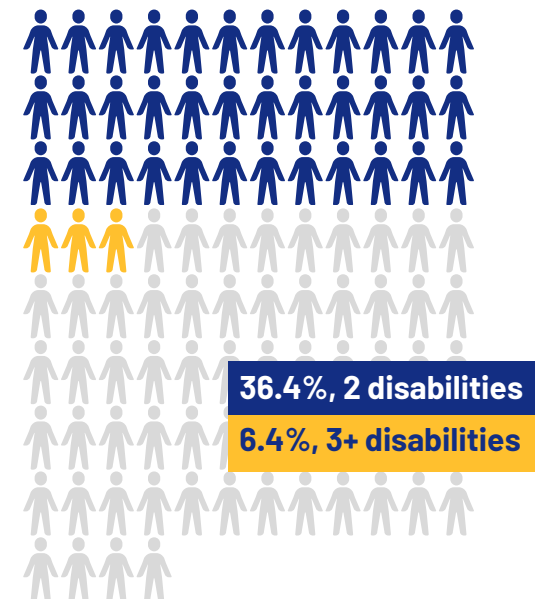
- 1** Glasgow (98, = 25.8%)
- 2** Edinburgh (47, = 12.4%)
- 3** North Lanarkshire (20, = 5.3%)



In terms of **presenting disability**, this quarter's figures are relatively consistent with the previous quarter.

7.9% of this quarter's new clients do not consider themselves disabled or choose not to disclose this information to us.

42.8% of our clients reported having **multiple disabilities**.



**% of total clients reporting this kind of disability*

Stories from our clients

Emma's story

Helping someone to buy their forever home



Emma had been renting for ten years in a property she'd made her home and that suited her accessibility needs very well. Emma is an ex-army mum of two grown-up boys. She has MS, is a leg amputee and a wheelchair user.

When the owners decided to sell, Emma was given an eviction notice. She couldn't afford to buy the place she was in and had been told she wasn't eligible for a mortgage. She contacted Housing Options Scotland to find out if there really was no option for her to buy the house she considered her home. After assessing her needs and her means, we connected Emma with our financial consultant Ian Haughey, Principal Advisor at The Plan B Advice Service.

Ian responded quickly and was able to secure a mortgage offer in principle for Emma, using the Scottish Government's shared-equity LIFT scheme to support her to buy the home she was living in. Working in partnership with Ian and the team at the Link Group, who administer the LIFT scheme, Emma was supported throughout the whole application and purchase process.

On being able to buy and the support she received from Housing Options Scotland and Ian Haughey, Emma says: "You have provided such a WONDERFUL service and helped me to achieve my dream of finally becoming a homeowner, and being stable in my own adapted house.

I'm eternally grateful. Words really can't express how much all your help was appreciated."



Violet's story

Opening the options



Violet, who is in her late fifties and has ongoing mental health and mobility issues, was referred to Housing Options Scotland by the NHS. She had been living at her ex-partner's house because she was struggling to live on her own in her 3-bedroom social housing property.

Her health worker had made enquiries for Violet to downsize to a smaller flat in the area of Glasgow where she currently lives, and had secured supporting letters from her Community Psychiatric Nurse (CPN), local councilors and MSPs but without success.

One of our brokers made contact with Violet to discuss the possibility of a move to sheltered housing, and we continue to support her to consider this option as well as progressing the application to downsize to a smaller flat.

Without the support of Housing Options Scotland, Violet may not have considered herself suitable for sheltered accommodation, which potentially would have left her waiting longer for a regular social housing property.

Mirek's story

Calming the rough sea



We first supported Mirek when he was living in an HMO bedsit and his mum Irena came to live with him. From there, we supported him to make a homeless application for him and his mum and that took them into temporary accommodation, where they are now settled and happy as they like living together.

Mirek contacted us again to ask if we could support them to apply to their local authority to make the arrangement permanent. That application was rejected. We then connected Mirek with our legal services consultant to explore if an appeal were possible. Exploring that option hasn't proved fruitful but it has given Mirek greater understanding of what's possible.

As temporary accommodation can last a long time, all we can do is reassure Mirek that he and his mum won't become homeless again and for them to remain calm and not worry.

That in itself is "priceless" to Mirek, who says: "There may not be much that can be done, but you've helped me calm the rough sea of my panicky personality. And that is priceless, I couldn't be more grateful."



Scotland's Housing Festival 2026

SEC Glasgow, Tuesday 3 & Wednesday 4 March 2026



We maintain our position as sector leading experts on housing options in Scotland by investing in our people. We are committed to continual professional development and we regularly engage in learning and sharing opportunities through partnership working, networking and attendance at key housing sector events.



In March, our Housing Options Broker **Ryan Barclay** attended Scotland's annual Housing Festival in his capacity as **Vice Chair of CIH Futures**, the Chartered Institute of Housing's development body for young professionals working in housing.

The festival included the launch of the CIH Futures Scotland regional board which aims to promote housing as a career of choice and encourages the next generation of housing professionals in Scotland.



Ryan Barclay
Housing Options Broker

"It was fantastic to see such energy in the room and passion for delivering high quality services.

For me, one of the key takeaway points was the presentation by Professor Vikki McCall which focused on the ways in which fire safety adaptations, like fire doors can actually leave some older adults and disabled people finding it more difficult to leave their homes. This provided a new perspective on my work, where I provide housing options advice and information to those who are disabled or may require adaptations within their property. The idea of people being "trapped by safety," particularly in the context of post-Grenfell reforms, offered a nuanced lens on the balance between protection and autonomy."



Acknowledgements

We would not be able to do the work we do without our funders. We want to thank the Scottish Government, Agnes Hunter Trust, The Robertson Trust, the Veterans' Foundation, Skipton Building Society and The Albert Hunt Trust for their support this quarter.

