

Annual Report

2025-2026



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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Introductions

This year has brought rising demand, greater impact and continued adaptability across Housing Options Scotland, which really reflects the dedication shown by our team.

I think it is important for me to begin by thanking our outgoing Chair, Margaret Follon, for eight years of dedicated and inspirational leadership. I could not have asked for a better role model as I stepped into the role last November, and I am delighted that Margaret will continue to serve on the Board.

It is a real honour to follow in Margaret's footsteps. Having experienced Housing Options Scotland as a client, a volunteer, a staff member, a board member and now as Chair, I have seen this organisation through every lens. This rounded perspective makes me especially aware of the positive difference our team makes possible every day in the lives of the people we support.

One of the things that has always impressed me is how quickly we can adapt to meet emerging needs. So, it felt fitting that my first official duty as Chair was attending the CIH Scotland Awards, where our Hospital Housing Clinic service won an award for doing exactly that. A huge congratulations to everyone involved!

Looking ahead, I am excited about the year to come. Scotland is in the midst of a national housing crisis, and our services have never been more vital. I am confident that our staff, associates and volunteers will continue to make a meaningful impact, and I really look forward to supporting them as we navigate the challenges and the opportunities ahead.



Ryan MacDonald

Chair of the Board,
Housing Options Scotland

Introductions



Moira Bayne

CEO, Housing Options
Scotland

This was, in many ways, a marvellous year for Housing Options Scotland.

As a national charity, we have continued to grow to meet the ever-increasing demand and I am particularly delighted by our capacity to innovate.

Our award-winning Hospital Housing Clinic exceeded all our expectations and I was honoured to be part of the Short Life Working Group which produced the Coming Home Action Plan.

Our long-standing chair, Margaret Follon, stood down after more than a decade of service at Housing Options Scotland, to be replaced by another 'well kent' face, Ryan MacDonald.

But the best thing about 2025/26 wasn't simply the fabulous staff team, our wonderful associates or our dedicated board, it was our Fairer Funding award from The Scottish Government which meant, for the first time ever, we could plan with confidence into a second year of operation.

Highlights

1264 total new clients

+10.4% increase vs 2024-25, +76.5% increase vs 2020-21



194 clients
15.3% of total clients



350 clients
27.7% of total clients



115 clients
9.1% of total clients



We helped clients from

31/32*

Local Authority areas

*Coming for you this year, Orkney!

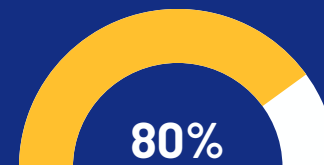


New client stories told



[Read stories from our clients on our website](#)

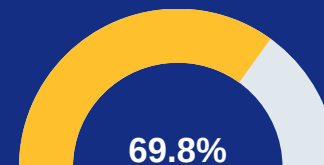
Client survey results
(from 54 returned surveys)



80%

Were “happy” or “very happy” with the support they received.

Presenting disability



69.8%

In terms of presenting disability, 69.8% of our clients report having a physical disability, a 7% increase on last year

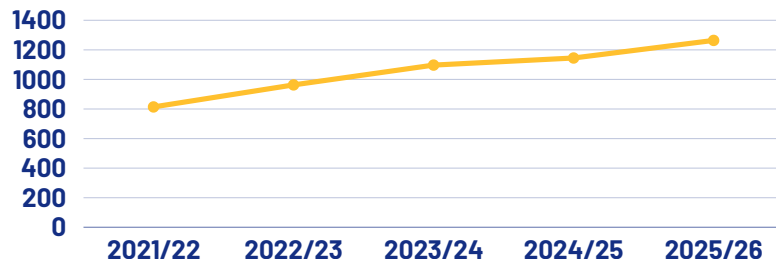
Casework figures

1264 total new clients

which represents

+10.4% increase vs 23-24; +76.5% increase vs 20-21

Annual client numbers 2021 - 2026



The number of new clients we support each year continues to grow, and this reflects both the quality of our service and the need for it across all local authorities in Scotland. As we grow, the dedication of all staff remains constant to ensure that our clients receive the housing advice and support they need.



Jil Dyson-Fyffe

Depute CEO



Geography

31/32

Local Authority areas

- 1 Glasgow (330) 26%
- 2 Edinburgh (147) 11%
- 3 West Lothian (72) 6%



With no clients in Orkney for the second year running, we have seen particular increases in Dumfries and Galloway, North Ayrshire and West Dumbartonshire.

Elsewhere, we have seen decreases in South Lanarkshire and Aberdeenshire.

Updates from our services



A new and developing service, with 67 clients this year, representing 5% of our 2025-26 clients

The Hospital Housing Clinic plays a vital role in supporting patients as they recover from life-changing illness and injuries, and plan for their move back into the community.

The service began in September 2024 as a partnership project with the Occupational Therapist Team at the Queen Elizabeth University Hospital (QEUH) National Spinal Injuries Unit in Glasgow and has now expanded to the hospital's neuro rehabilitation, major trauma, vascular and stroke rehabilitation units.

We now run weekly Hospital Housing Clinics at QEUH, the brain injury unit at Murdostoun Rehabilitation Centre and at WestMARC - the West of Scotland's Mobility and Rehabilitation Centre.

We hope, with funding, to be able to expand the already award-winning service to more hospitals across Scotland so that more patients can benefit from the service.

“The house I’m in now is like it was made for me and all my family are nearby. I’m very, very grateful. If this service wasn’t here, I don’t know where I’d be, or what I’d be.

**Annette Barnett,
Hospital Housing Clinic client**





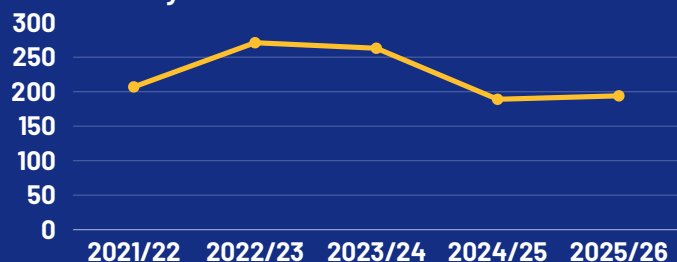
194 new clients

which represents 15% of all 2025-26 clients

Established in 2013, our Military Matters service supports veterans and serving Armed Forces personnel with expert housing brokerage, including helping people find their first home and adapting homes to make them more accessible.

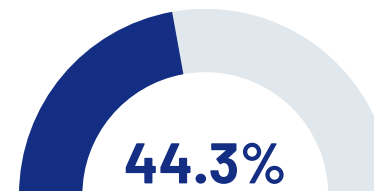
Despite seeing a small increase in client numbers for the Military Matters service, we have seen a further percentage reduction in the number of Military Matters clients within our overall client make-up - from a peak of 28% in 2022-23 to 15% in the last year.

Military Matters client numbers 2021 - 2026



Rise in homeless cases amongst Military Matters clients

The trend of seeing a higher number of homeless cases amongst our Military Matters clients continues as nearly half of Military Matters clients reported as homeless this year.



Funding success

We were delighted to be among 30 projects to receive backing from the Scottish Veterans Fund in 2026-27. Our award of £150,000 over three years will be a major boost to Military Matters, the support we provide and the partnerships we build within the Armed Forces sector in Scotland.



You can read more about our work with veterans and members of the Armed Forces community in a blog from our Military Matters Broker, Sally Stimson.

[Read the blog on our website](#)



Sharing our learning

Housing Options Scotland is in the unique position of hearing first hand from families across Scotland about their experience of the social housing allocation policies of Scotland's registered social landlords (RSLs) and its local authorities.

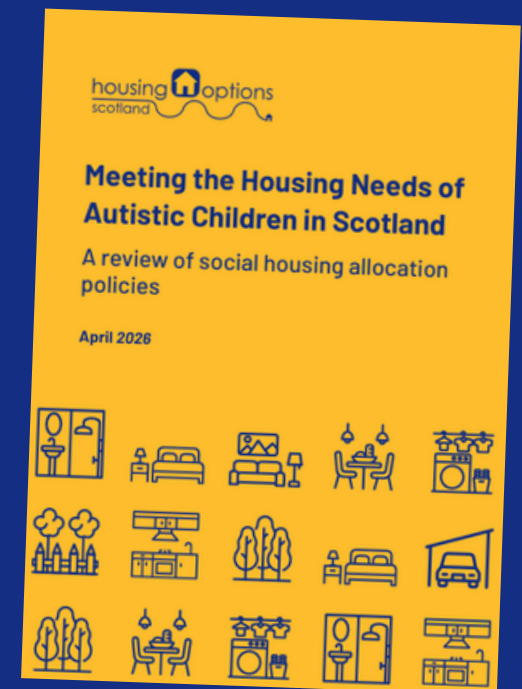
Recognising a steep increase in calls from clients saying that the needs of their autistic children were not being considered (for example, children having their own room or the family having a private garden) we commissioned a research paper to examine how RSLs and local authorities were responding to the needs of autistic children.

Written by Housing Options Scotland Research Associate Alice Airey, the report - while mindful of the enormous challenges that providers of social housing are experiencing in a national housing crisis - nonetheless identified a significant gap between the understandings of autism and the housing needs of autistic people as represented in strategy and how the needs of autistic people, particularly those of children and young people are actually being identified and met in policy and practice.

Commissioned in 2025-26, the research was published in May 2026 to share our learning with the wider sector and to encourage better understanding and provision moving forwards for families with autistic children.

“ **A real triumph, brilliantly written and designed.**

Billy Anderson
Head of Services,
Participation & Policy
Children in Scotland



Stories from our clients

Tracy's Story

Tracy contacted Housing Options Scotland as she was struggling financially to cover the costs of an increasingly inaccessible home. She had applied to a number of housing associations, to her own local council and to the local council where most of her family and friends were located. With no success, the stress of the situation was affecting her mental health.

Our broker reached out to support Tracy and recommended that she widen her search to apply to providers of age exclusive housing outside of her preferred local council's common housing register. When a flat became available with one of these providers, our broker worked quickly to ask the housing association if they would accept Tracy at her age (slightly below their threshold) with two small dogs, and they agreed that they would.

Following a viewing of an accessible studio flat ideally situated close to friends and family, Tracy accepted the property and is now in the process of moving in. On the support we provided, she says: "I was getting into a desperate situation, unable to cope in my old house and Housing Options Scotland was an absolute lifeline."

**“ Housing Options Scotland
was an absolute lifeline.**

“ You have helped me achieve my dream.

Emma's story



Emma was a Housing Options Scotland client in 2025. She'd 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 with 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."

A snapshot of engagement



RYAN @ HOUSING FESTIVAL

Another busy year of engagement work! The team attended 30 **events**, exhibited at three **conferences** and participated in over 85 **meetings** with various organisations.

Highlights included chairing the COSLA / Scottish Government 'Coming Home' short life working group on 'Housing'; attending **Scotland's Housing Awards 2025**, and **winning the Partnership Award** for our Hospital Housing Clinic work with Queen Elizabeth University Hospital.



SCOTLAND'S HOUSING AWARDS



CTP FAIR, 2026



BROKERAGE TEAM AT TRIAGE

A visit to Hampden Park

We made a very special visit to Hampden Park in November 2025 to mark the last official duties of the Chair of our board (and massive football fan), Margaret Follon, and to thank her for eight years of dedicated service.

The celebration began with a three-course lunch before everyone took part in a private tour of the national stadium. The group explored behind the scenes areas across Hampden, including the changing rooms, warm-up area, pitchside, and the famous trophy room. There was even the chance to test our footballing skills by taking shots at goal.



A special tribute

Incoming Chair Ryan MacDonald said the event was a fitting tribute: "Hampden Park was the ideal venue for a celebration of everything Margaret has achieved in her time as Chair of Housing Options Scotland. Having the chance to say thank you at such an iconic venue really was a highlight of the year for me."



[Read more about the visit on our website!](#)

Acknowledgements

We would not be able to do the work we do without our funders, who have supported us over the past year. We want to take this opportunity to thank the Scottish Government, Veterans' Foundation, Agnes Hunter Trust, The Albert Hunt Trust, Skipton Building Society and the Robertson Trust for their support, as well as the many other organisations and groups who we work with.

Finally, a huge thank you to our board, staff team and volunteers for all they do to help our clients be informed about their housing options.



Scottish Government
Riaghaltas na h-Alba
gov.scot



Housing Options Scotland is a registered charity (No. SC027335) and is registered in Scotland as a company limited by guarantee (No. SC180581).



Tel: 0131 510 1567
Web: housingoptionsscotland.org.uk
info@housingoptionsscotland.org.uk