

SP2026 Manifesto Analysis

Housing - availability, quality, affordability

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Purpose, scope and method

Scope

This analysis examines what the six main parties contesting the 2026 Scottish Parliament election say about housing - supply, quality and affordability. It covers new-build targets, affordable and social housing, the private rented sector, homelessness, rural and island housing, planning and land, quality and standards, and tax levers (LBTT and the Additional Dwelling Supplement).

Planning reform, tax and wider social security are addressed only where they bear directly on housing policy. Those topics are covered in separate reports.

Purpose

Rather than look at individual manifestos or the differences between them, I have taken what might be an unconventional approach and looked at commonalities: **where might the parties set aside ideological and tribal politics to work together in the interests of Scotland?**

After all, even if the SNP get a majority it may be a fragile one. The probability remains that throughout or at some point in the parliament, two or more parties will have to work together. That is exactly how the parliament was intended to work. It does on many occasions, but not nearly enough.

There are also a skint public sector and a stagnant economy. We aren't going to solve those issues without more collegiate working.

Method - please read these important notes

I have not done this as paid or even unpaid work for any client. It has been for my own interest and as a contribution to reframing the conversation between the worlds of politics, business and society.

It would not have been humanly possible - for your author at least - to read, digest and cross-reference all of the manifesto content and produce a timely report. Therefore I have used a sophisticated AI tool to help before doing a light-touch review and edit of the most important points. **Both AI and human may have made mistakes. Please do not rely on it as definitive.**

Talking points represent my view and are designed to support further discussion and enquiry.

All page references cite the published PDF page number. Page references are not definitive of a party's whole position - they are signposts to one or more places where policy points are mentioned, not a comprehensive index.

Parties covered: Scottish Conservatives, Scottish Labour, SNP, Scottish Liberal Democrats, Scottish Greens and Reform UK Scotland. They are listed in no particular order.

Links to manifestos

- [Scottish Conservatives manifesto \(PDF\)](#)
- [Scottish Labour manifesto \(PDF\)](#)
- [SNP manifesto \(PDF\)](#)
- [Scottish Liberal Democrats manifesto \(PDF\)](#)
- [Reform UK Scotland manifesto \(PDF\)](#)
- [Scottish Greens manifesto \(PDF\)](#)

Cross-party consensus

Housing is the one policy area where all six parties agree on the diagnosis: an emergency. The consensus fractures immediately on cause, scale and method.

Broad agreement (four or more parties)

- **Scotland faces a housing emergency.** All six parties accept the framing. Supply is well below need; homelessness is at record levels; rural and island pressures are acute. The rhetorical consensus is unanimous. (Conservatives p.40-42; Labour p.67-72; SNP p.32-33; Lib Dems p.52-54; Reform p.11; Greens p.58-62, 83)
- **Empty homes, derelict land and brownfield should be brought into use.** Conservatives, Labour, SNP, Lib Dems, Reform and Greens all propose bringing unused stock and land into housing use. The Conservatives propose a Brownfield Fund; Reform compulsory purchase of vacant properties; the Greens forced sale or rental of derelict land. (Conservatives p.41; Labour p.67; SNP p.33; Lib Dems p.52-54; Reform p.11; Greens p.59)
- **Homelessness must be prevented upstream, not only managed.** All six commit to prevention. Labour proposes an Ending Homelessness Unit; the SNP a £50m Homelessness Prevention Fund over 10 years; the Greens a statutory 2040 target; the Lib Dems a Young Homeless Guarantee; the Conservatives a veteran's discount; Reform would restore the ordinarily-resident test. (Conservatives p.43-44, 83; Labour p.71; SNP p.32-33; Lib Dems p.54; Reform p.11; Greens p.60)
- **Rural and island housing requires a distinct approach.** Five parties propose targeted rural funds, key-worker housing or community-led models. Reform mentions rural housing mainly through planning freedom. (Labour p.70; SNP p.33; Lib Dems p.52-53; Greens p.83; Conservatives p.41; Reform p.11)

Narrower agreement (two to three parties)

- **Housebuilding requires new delivery institutions.** Labour would create a Housing Bank and Housing Development Trusts. The SNP would establish a Scottish housing investment vehicle for joint-equity mortgages. The Lib Dems point to the Community Housing Trust rural model. Three distinct vehicles; no alignment. (Labour p.68; SNP p.32; Lib Dems p.53)
- **The private rented sector needs change.** Two parties would restore landlord confidence (Conservatives, Lib Dems); two would tighten tenant protections (Greens, SNP); Reform would

deregulate smaller properties. Labour is the only major party silent on the headline PRS direction. (Conservatives p.42; Lib Dems p.52; SNP p.32; Greens p.62; Reform p.11)

- **LBTT should be cut or reformed.** The Conservatives propose a first-time-buyer LBTT exemption. Reform wants an LBTT cut. The Greens want higher ADS (additional dwelling supplement) for holiday homes, short-term lets and pressure areas. Labour, Lib Dems and SNP signal no headline reform. (Conservatives p.42; Reform p.6; Greens p.20)
- **Critical national infrastructure framing.** Labour would designate housing as critical national infrastructure within 100 days. (Labour p.29, 69)

Talking points

Scale and credibility of targets

Five parties publish numerical targets. Labour promises 52,300 affordable and 30,000 homes in year five. The SNP restates 110,000 affordable by 2032 backed by £4.9bn over four years. The Lib Dems target 25,000 homes a year across all tenures. Reform backs 75,000 over five years. The Greens pledge 2,700 rural social homes.

Labour is the only party that names the construction supply chain explicitly, although the Lib Dems also talk about creating a supportive environment for businesses.

The binding constraints are the same across all of these: planning capacity, construction skills, off-site manufacturing capacity, Section 75 obligations, materials inflation and interest rates.

So much of what's in the manifestos is academic unless it becomes affordable and attractive for developers to invest in Scotland, compared with other markets, and they are able to build homes with confidence.

Rent controls - effect on supply

The SNP introduced statutory rent controls through the 2025 Act and defends them. The Greens want the interim controls restored and a 6% cap in Rent Control Areas. The Conservatives would scrap rent controls outright. The Lib Dems want to restore landlord confidence without specifying the mechanism. Reform would deregulate smaller properties.

This is the most consequential disagreement in the campaign. The evidence base on rent controls and supply in Scotland is contested; the evidence base on Build-to-Rent investment flows is clearer - large-scale institutional capital has paused while the regulatory situation is unstable.

Tax levers - LBTT, ADS and council tax

LBTT is a devolved lever used sparingly. The Conservatives would exempt the first £145,000 or £175,000 of LBTT for primary residences. Reform wants the tax cut. The Greens want higher ADS for second homes, holiday homes, short-term lets and pressure areas, plus 100% ADS relief for housing co-operatives. Labour, Lib Dems and the SNP avoid the headline LBTT question.

Planning, land and brownfield

Labour's critical-national-infrastructure designation would override local objection. The practical effect on Section 75 obligations, statutory consultee timelines and appeal rights is not spelled out. The Conservatives' high street rejuvenation plans move power in the opposite direction. Reform would give communities a say on density down to street level. The same manifesto proposes 75,000 units over five years. These two commitments are in tension and the manifesto does not reconcile them.

The Greens' compulsory sale or rental of derelict land is the most interventionist proposal. Valuation, appeal and compensation rights matter enormously here; the manifesto does not set them out. As a sector, housebuilders have learned to treat any compulsory-sale regime as effectively a windfall tax; price discovery is where the policy succeeds or fails.

Homelessness

All six parties commit to reducing homelessness. Housing First is supported by Labour, Greens, SNP and Lib Dems. Funding sustainability is the gap: the SNP's £50m Homelessness Prevention Fund over 10 years is £5m per year, which is trivial against current pressure. Labour's Ending Homelessness Unit has no published budget.

Reform's ordinarily-resident proposal is the outlier. Restoring the test would change entitlement in Glasgow and other cities and would intersect with Home Office dispersal obligations.

Rural and island housing

Build cost premiums on islands are routinely 30% to 60% higher than the Central Belt. The SNP's £75m Rural and Island Housing Fund plus £25m for key workers is the largest targeted fund. Labour would consolidate rural housing funds and review the Croft House Grant. The Greens pledge 2,700 rural social homes. The Lib Dems back the Community Housing Trust rural model.

None of the parties addresses the labour market problem - getting trades to remote sites - which is often a constraint.

Quality and standards

Labour would strengthen a Responsible Developers' Scheme and protect social tenants from damp and mould. The Conservatives would scrap Passivhaus-equivalent standards to lower build cost. The Greens push higher Building Standards.

Lower up-front cost raises lifetime running cost and embodied carbon. Higher standards slow delivery and raise price per unit. There is a genuine trade-off and the manifestos do not acknowledge it as such.

What is missing from most manifestos

Off-site manufacturing capacity and construction skills pipeline - only Labour makes either explicit. Shared-ownership funding beyond Open Market Shared Equity. Council borrowing headroom and Housing Revenue Account reform - not discussed. Developer contributions and a standard Section 75 tariff - absent.

At a glance

The table below summarises each party's headline approach to housing.

Theme	Conservatives	Labour	SNP	Lib Dems	Reform	Greens
Housebuilding target	No distinct target; cites 110k SNP target	52,300 affordable; 30,000 in year five	110,000 affordable by 2032; £4.9bn over four years	25,000 a year all tenures	75,000 over five years; Rent-to-Buy model for first-timers	2,700 rural social homes; empty-homes powers
Rent controls	Scrap SNP controls	No headline position; mid-market rent expansion	Defend and extend via 2025 Act	Restore PRS confidence (implies easing)	Deregulate smaller properties	Restore interim controls; 6% cap
LBTT and ADS	Exempt first £145k/£175k LBTT	No headline reform	No headline reform	No headline reform	Cut LBTT	Higher ADS on holiday homes and pressure areas
Homelessness	Preventative; veterans discount	Ending Homelessness Unit; Housing First	£50m Prevention Fund over 10 years	Young Homeless Guarantee	Restore ordinarily-resident test	2040 statutory target; Housing First
Planning and supply	Brownfield Fund; scrap Passivhaus; street plans	Housing as critical national infrastructure	Tenement reform; accessible housing loan	Data-driven strategy; Community Housing Trust	Compulsory purchase; street-level density	Force sale of derelict land; higher Building Standards
Private rented sector	Scrap controls; restore landlord confidence	Mid-market rent expansion	Right to First Refusal for tenants	Restore confidence; data-led	Deregulate smaller properties	Higher landlord tax; stronger controls
Key differentiator	Regulation and tax rollback	New delivery institutions; CNI designation	Public investment within existing controls	Data-driven targets; PRS reset	Supply-side deregulation plus dispersal reversal	Public ownership and rights-based approach

Scottish Conservatives

General thrust

The Conservatives frame the crisis as caused by SNP rent controls, excess regulation and high tax on property transactions. They do not publish a numerical target of their own, instead holding the SNP to its missed 110,000. The pitch is regulation and tax rollback. (p.40-42)

Key proposals

- **Rent controls scrapped:** SNP rent controls are argued to reduce housebuilding and increase rents. (p.42)
- **Regulation eased:** stop costly housebuilding regulations such as Passivhaus-equivalent standards; focus on lower build cost. (p.41)
- **LBTT exemption:** first-time buyers exempted from LBTT on primary residence; thresholds raised. (p.42)
- **Brownfield Development Fund:** redirect SNP heat-pump spend. (p.41)
- **Street plans:** councils set their own planning strategies at street level. (p.41)
- **Homelessness:** preventative approach; veterans discount on social housing; refocus of the priority-needs test. (p.43-44, 83)

How they propose to fund it

LBTT exemptions reduce Scottish Government revenue. The offset is not identified. Redirecting heat-pump spend into a Brownfield Fund is capital reallocation, not new money. There is no numerical supply target to hang the plan on; the fiscal plumbing rests on the assumption that easing regulation mobilises private developer finance at scale.

Scottish Labour

General thrust

Labour calls the housing market broken and pledges to end the housing emergency. Its central device is designating housing as critical national infrastructure and creating new delivery institutions: a Housing Bank, Housing Development Trusts and council construction companies. (p.67-72)

Key proposals

- **Affordable homes target:** at least 52,300 affordable including 20,300 mid-market rent; 30,000 homes in year five. (p.67-68, 95)
- **Housing Bank:** finance off-site manufacturing and cooperative and mid-market rent models. (p.68)
- **Housing Development Trusts:** delivery of affordable targets and council construction companies. (p.68)
- **Critical national infrastructure:** designate housing within the first 100 days. (p.29, 69)
- **Mid-market-rent deposit route:** 5,000 mid-market rent homes as a deposit-saving path to ownership. (p.67, 71)
- **Rural housing:** consolidate funds; review Croft House Grant; expand rural housing burdens. (p.70)
- **Ending Homelessness Unit:** target 2040. (p.71)
- **Quality:** protect tenants from damp and mould; strengthen a Responsible Developers' Scheme. (p.72)

How they propose to fund it

The Housing Bank requires initial capitalisation and the manifesto does not set the number. Development Trusts and council construction companies imply new capital and revenue expenditure. The critical-national-infrastructure designation is presented as an unblocking device rather than a funding source. Labour's broader affordability section leans on consolidation savings and £220m annually in government-backed business loans. The scale of the build target implies capital requirement well beyond current Affordable Housing Supply Programme levels. (p.92, 95)

SNP

General thrust

The SNP defends its record - £4.9bn over four years - while conceding the emergency. The manifesto leans on statutory rent controls, tenant rights and targeted rural funds. The tone is defensive on delivery and offensive on legislative levers. (p.32-33)

Key proposals

- **Affordable homes target:** 110,000 by 2032; 70% for social rent. (p.32)
- **Joint-equity mortgage vehicle:** Scottish housing investment vehicle to take 50,000 households out of the rent trap. (p.32)
- **Tenant Right to First Refusal:** private tenants get a first-refusal period to buy the property they rent. (p.32)
- **Rural and Island Housing Fund:** £75m plus £25m for key workers and a £20m Rural and Island Housing Grant. (p.33)
- **Homelessness Prevention Fund:** £50m over 10 years; new duty on public services to act upstream. (p.32-33)
- **Tenement Reform:** compel owners and tenants to enable shared repairs. (p.33)
- **Accessible housing:** loan scheme for adapting and building single units. (p.33)

How they propose to fund it

The £4.9bn over four years is the baseline. The joint-equity mortgage vehicle needs a capital structure not disclosed in the manifesto; loss sharing on resale, price fall and default is not specified. The £50m Homelessness Prevention Fund at £5m a year is not proportionate to the stated emergency. Broader fiscal framing rests on the Block Grant and ScotWind-type revenue; independence is the long-term fiscal route.

Scottish Liberal Democrats

General thrust

The Lib Dems blame SNP national strategy and call for a data-driven reset alongside restored confidence in the private rented sector. The party restates a 25,000 homes-per-year ambition across all tenures and emphasises key-worker housing. (p.9, 15, 52-54)

Key proposals

- **National housing strategy:** replace SNP strategy with a data-driven one; restore PRS confidence. (p.52)
- **25,000 homes a year:** return housebuilding to this long-run average across all tenures. (p.9, 15, 52)
- **Social renting:** re-established as long-term tenure; expand Community Housing Trust rural model. (p.53)
- **Key worker housing:** dedicated programme at mid-market rents. (p.28, 37, 53, 91)
- **Co-housing:** rollout guidance for older people and diverse needs. (p.53)
- **Public stock acquisitions:** expanded budget. (p.54)
- **Young Homeless Guarantee:** homeless pathways linked to training and jobs. (p.54)

How they propose to fund it

No dedicated housing capital envelope is disclosed. The manifesto leans on the 10-year NHS and care workforce plan for key-worker housing alignment and on consolidation savings (halved consultancy spend, quango review). A 25,000-a-year rate is roughly double recent output; the planning, finance and skills plan to reach it is not attached.

Reform UK Scotland

General thrust

Reform treats the housing emergency as compounded by SNP regulation, LBTT and a lax approach to non-resident homelessness applications. The signature moves are supply-side deregulation and restoring the ordinarily-resident test. (p.11)

Key proposals

- **Supply target:** 15,000 affordable homes per year; 75,000 over five years on brownfield and small town-centre sites. (p.11)
- **Compulsory purchase:** powers over vacant and non-maintained properties. (p.11)
- **Rent-to-Buy:** targeted at young people, first-time buyers and working families. (p.11)
- **Planning review:** community say on density down to street level. (p.11)
- **Ordinarily-resident test:** restored to end Glasgow's status as a UK dispersal city. (p.11)
- **PRS deregulation:** increase supply of smaller properties. (p.11)
- **LBTT cut:** described as a tax on growth and families. (p.6)

How they propose to fund it

Rent-to-Buy requires underwriting capital; the source is not disclosed. Compulsory purchase is a revenue-neutral mechanism in principle but carries acquisition cost and legal risk. The fiscal architecture rests on income tax cuts, welfare reform and government efficiency savings - none earmarked for housing. The ordinarily-resident proposal reduces statutory obligation without addressing the underlying demand.

Scottish Greens

General thrust

The Greens describe housing as a core rights issue driven by volume housebuilding for profit and absentee ownership. The manifesto demands a statutory right to housing, stronger rent controls and higher taxes on second homes. The framing is rights-based and public-ownership-led. (p.58-62, 83)

Key proposals

- **Rent controls restored:** interim controls reinstated; 6% cap in Rent Control Areas, lower of inflation or earnings. (p.62)
- **Student accommodation:** brought within rent controls; higher landlord income tax band. (p.62)
- **Derelict land:** councils empowered to force sale or rental of derelict land and property. (p.59)
- **Rural Housing Revolution:** 2,700 new social homes in rural and island communities. (p.83)
- **Statutory homelessness target:** end by 2040; Housing First approach. (p.60)
- **ADS:** higher rates in acute pressure areas, national parks and linguistic areas; 100% ADS relief for housing co-operatives. (p.20)
- **Eviction protections:** notice period extended to four months; two months' rent compensation on sale, re-rent or landlord-occupation eviction. (p.62)
- **Tenement reform:** mandatory owners' associations to enable shared repairs. (p.59)

How they propose to fund it

New revenue sources - higher ADS, higher landlord tax bands, wealth-tax proposals and NDR surcharges - fund the expanded public housing offer. Cost of compulsory sale, acquisition and social housing capital is not itemised. The rent-control architecture interacts uncertainly with Build-to-Rent investment flows; that interaction is not modelled.