

August 2025

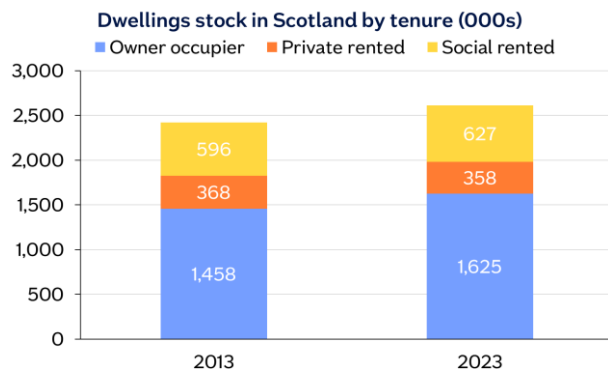
## Lock, stock and new solar panels: the changing face of Scottish housing stock

- Dwelling stock in Scotland has increased by 8% over the past decade to 2.7 million
- Half of properties in the owner occupier sector are classified as 'under-occupied'
- Energy efficiency of Scotland's housing stock has continued to improve

### Commenting on the figures, Andrew Harvey, Nationwide's Senior Economist, said:

"Over the past decade, the total housing stock in Scotland has increased by c. 189,000 dwellings (8%) to 2.7 million (in 2023). Interestingly, this was above the rate of population growth in Scotland over the same period (4%).

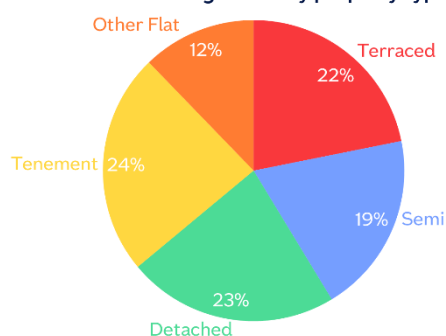
"Of the total, 1.6 million dwellings (60% of the total) are owner occupied, while 0.4 million (13%) are privately rented or with a job/business. 0.6 million dwellings (23%) are social rented from housing associations and local authorities. The remaining 0.1 million are either vacant private dwellings or second homes. Most of the growth in the Scottish housing stock over the last 10 years has been in the owner occupier sector.



### Property type – broadly stable

"There has been relatively little change in the overall composition of the stock by property type over this period. Tenements account for 24% of the Scottish housing stock, with a further 12% in other flats. Collectively, flats account for a much higher share of the housing stock in Scotland (36%) compared to England (21%).

Scottish dwellings stock by property type



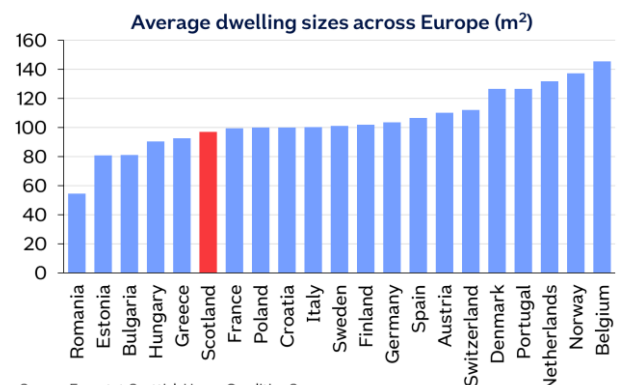
"Tenements and other flats tend to be concentrated in urban areas within Scotland, where they account for over 40% of dwellings. Whilst in rural areas, detached homes are much more prevalent, accounting for nearly half dwellings.

### Floor area – a mixed picture

"Typical property sizes have increased slightly over the last decade. Since 2013, the average floor area has increased from 93.7m<sup>2</sup> to 97.0m<sup>2</sup>. The table below shows the increases across different property types. The largest increases have been amongst tenements and other flats, although these remain the smallest property types.

Average floor area (m <sup>2</sup> )	2013	2023	% chg
Tenement	66.1	69.0	4.4%
Other flat	71.7	75.0	4.7%
Terraced	90.1	88.0	-2.3%
Semi-Detached	93.9	97.0	3.3%
Detached	142.2	146.0	2.7%

"Average flat sizes in Scotland tend to be a little larger on average compared with those in England, meaning that the overall average property size is broadly similar. But properties tend to be a little smaller on average compared with most European countries. The average dwelling size in the EU is 103m<sup>2</sup>, although there is considerable variation amongst nations. The Netherlands, Norway and Belgium stand out as having the most spacious properties (on average), while typical properties tend to be much smaller in eastern European nations.



### Bedrooms

"70% of households in Scotland have at least one spare bedroom. 35% of households are classified as being 'under-occupied', that is to say they have two or more spare bedrooms, an increase of five percentage points compared with 10 years ago. 50% of owner occupier

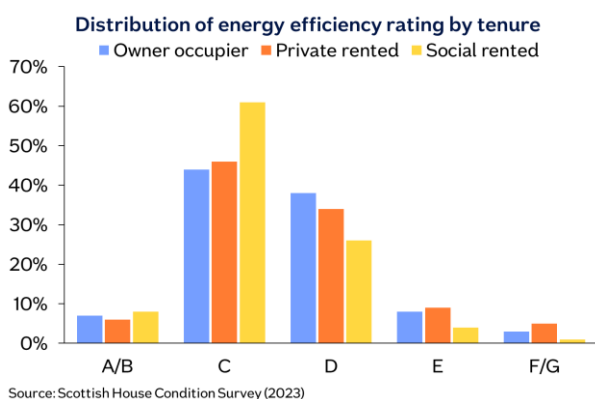
properties are classified as 'under-occupied' compared with just 12% of those privately rented.

"While in the social rented sector, overcrowding is more of a concern, with 4% of properties classified as overcrowded (households are said to be overcrowded if they have fewer bedrooms available than the notional number needed according to bedroom standard definition).

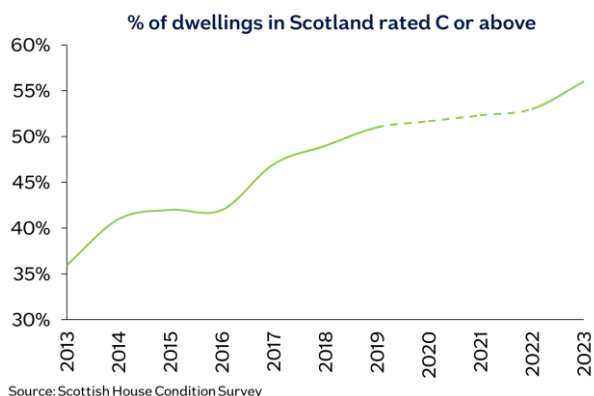
## Energy efficiency & green measures

"Decarbonising and adapting the housing stock is critical if the UK is to meet its 2050 emissions targets especially given that emissions from residential buildings account for 15% of the country's greenhouse gas emissions.

"There is significant variation in the energy efficiency of the housing stock across different tenure types. Energy efficiency is typically much better in the social rented sector, due in part to tighter regulation. For example, 69% of properties in the social rented sector in Scotland are rated A to C, compared with 52% in the private rented sector. The owner occupier sector is broadly similar to private rented, with 51% rated A to C.



"Over the past 10 years, energy efficiency has improved across the stock thanks to the higher efficiency ratings of newly built properties and the improvements carried out on many existing homes, such as loft and cavity wall insulation.



"Low carbon technologies such as air source heat pumps are expected to play a greater role in future in terms of decarbonising and improving the efficiency of the housing stock. However, these are currently quite a rare feature, with only 45,000 in Scotland using a heat pump as the primary heating system (2.0% of total stock). There is a much wider uptake of solar panels however, with 167,000 dwellings in Scotland having photovoltaic (PV) panels – 7% of dwellings."

## Notes

Analysis in this report is based on data published by the Scottish Government. For further information see: <https://www.gov.scot/collections/scottish-house-condition-survey/>

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