

Community Led Housing Alliance calls for urgent public sector intervention following Community Housing Trust's decision to 'wind down' services.

25 September 2026

On Monday, Communities Housing Trust (CHT) [announced](#) that it can no longer sustain its operations and, as a result, has decided to 'wind down' its services, including the support it provides to Community Led Housing in Argyll & Bute, Highland, Moray and Perth & Kinross.

CHT is a founding member of the Community Led Housing Alliance, a valued partner, and a long-standing enabler of and advocate for Community Led Housing in Scotland.

In response to this news, and on behalf of the Community Led Housing sector, we have called for urgent support from the Scottish Government and the wider public sector, to fill the potential gap left in the Highlands and Inner Hebrides when CHT winds down operations.

We are calling for prompt action to establish the new housing agency, More Homes Scotland, and for the Scottish Government and its new agency to champion community led approaches, confirm sustained grant support for existing third sector community housing enablers, and work with our sector to develop similar enabling infrastructure in areas of Scotland where there are gaps in provision.

CHT's decision has been driven by the significant financial challenges it is facing and follows a strategic review of its options. The trustees have concluded that CHT can no longer sustain its operations and decided to "begin a managed withdrawal from all activities" in which they will seek to "minimise the impact on all stakeholders, including staff, tenants and communities." They have said that the Trust "faces the very real prospect of closure", although, at present, no decision has been taken to close the charity.

Since 1998, Communities Housing Trust has worked to address shortfalls in affordable housing across the Highlands and Inner Hebrides, collaborating with "local people, landowners, community organisations, local authorities and partners to create homes that enable individuals and families to remain in the places they call home, sustaining communities, supporting local economies and helping reverse rural depopulation."

The Trust has met its aims in several ways, acting as:

- a Community Led Housing enabler, providing professional support to community organisations as they develop, deliver and manage affordable homes;
- a development partner to other affordable housing providers, including Local Authorities and Housing Associations, and;
- a developer and landlord in their own right, with a stock of 35 homes currently in CHT ownership.

We are especially concerned about the withdrawal of CHT's services enabling Community Led Housing in its region. CHT has helped rural and island communities there to provide hundreds of affordable homes and respond pro-actively to failures in the housing system.

This contribution was recognised by the Cabinet Secretary for Social Justice & Housing, Shirley-Anne Somerville, in her [comments](#) following the news about CHT earlier this week. The Cabinet Secretary's comments echo the Scottish Government's [long-standing position](#) that Community Led Housing "is

playing a key role in meeting local housing requirements and this process can be challenging and requires the continued provision of advice and support.”

We agree, and action to strengthen and grow the support available to communities is a priority identified in the Alliance’s 2026 manifesto, [*Back Scotland’s Communities to Provide More Homes*](#). As CHT say in their statement, the Scottish Government’s decision to establish a new housing agency, More Homes Scotland, creates “an opportunity to provide a long-term commitment and design a system of support for the effective delivery of community led housing across Scotland.”

The Alliance has been engaging with the Scottish Government about [*its plans for the new agency*](#). At the invitation of the previous Cabinet Secretary, in July we submitted proposals to the Government for how More Homes Scotland might best support Community Led Housing and boost the delivery of affordable homes, especially in rural and island areas. The new Cabinet Secretary has confirmed that, in the coming months, the Scottish Government will engage further with us about these proposals. We are also engaging with others in the public sector – including the regional development agencies, Local Authorities and the Scottish National Investment Bank – about future support for our sector, both to help communities deliver more affordable homes and to sustain and grow the third sector ecosystem which makes that possible.

Scotland has several regional Community Led Housing enablers, providing vital support to community organisations working to deliver affordable homes which meet local needs, but coverage is not universal and it is at risk. This is why we are recommending that the Scottish Government provides sustained grant support for existing regional enablers and works with our sector to develop enabling infrastructure where there are gaps in provision.

CHT’s announcement that it will be withdrawing its enabling services increases the need and urgency for action on this front. We welcome the Scottish Government’s ongoing commitment to engage with us on these issues. This commitment to engagement needs to be followed by the swift establishment of More Homes Scotland with support for Community Led Housing and its third sector enabling infrastructure as a key pillar of the new agency’s mandate.

We look forward to continuing to work with the Scottish Government and other public sector stakeholders to improve the support available to community organisations and ensure that they can deliver the affordable homes which are needed for their communities and places to thrive.