



# Investing in Communities

– Briefing 2026

The Voice of Scotland's Housing Associations



Glasgow and West of Scotland  
Forum of Housing Associations

# I. The Fund

The investing in Communities Fund (ICF) is part of the Empowering Communities Programme, which targets Scotland's most disadvantaged communities to collaboratively deliver projects, services and activities that address poverty and disadvantage on their own terms.

# II. What ICF delivers

16 Housing Associations across GWSF and SFHA membership received nearly £4m in three years from ICF or the implementation of various **community health**, **wellbeing**, and **anti-poverty programming**. These include:



Active travel programmes



Community growing initiatives



Advice support to reduce debt and poverty



Health classes, art classes, and children's groups



Training, employability, and skillbuilding initiatives for young people and others.

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These programmes empower rural, remote and some of the most deprived communities in Scotland.

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# III. Background

## The ICF is scheduled to end this financial year.

While ICF was initially designed for a three year delivery period 2023-26, the fund was cut and experienced instability in its final year, before the Scottish Government granted a one-year transitional funding extension for projects last March.

ICF reductions occurred in a wider environment of reduced regeneration and service funding more generally: a combination of challenging budgets, withdrawal of alternative funders, and perceptions that housing associations with reserves (for long-term maintenance) and rental income do not require resource for community services.

The continuation of ICF grant towards these community projects extends a lifeline to the important, community-based services which people rely on. Patchy and short-term delivery, however, undermines both the impact of the fund and the reliability of its activities for the people who need them.



## IV. Our Ask

**The GWSF and SFHA are calling for an urgent renewal of place-based community funding like the ICF, accessible by housing associations and their partners to deliver the important and grassroots anti-poverty work that Scotland's disadvantaged communities need.**

ICF funds a variety of services supporting some of the most vulnerable and hard to reach households in Scotland to reach their full potential. ICF delivery partners report significant risk in short-term funding top-ups on the planning, efficacy, and reliability of ICF backed programming.





## V. Impact

**In addition to delivering on so many priorities, in areas across Scotland, and in locally responsive ways, ICF funded projects represent high value for money.**

One programme's formal analysis calculated a return on social value of more than 1:22. For every £1 invested, the programme returns £22.61 in social value directly to communities. This is expected to be consistent across funded projects.<sup>1</sup>

If we were to apply that level of return to the total value of ICF grant awarded to the housing association sector, their collective programming would generate over...

**£81million**  
in social value.

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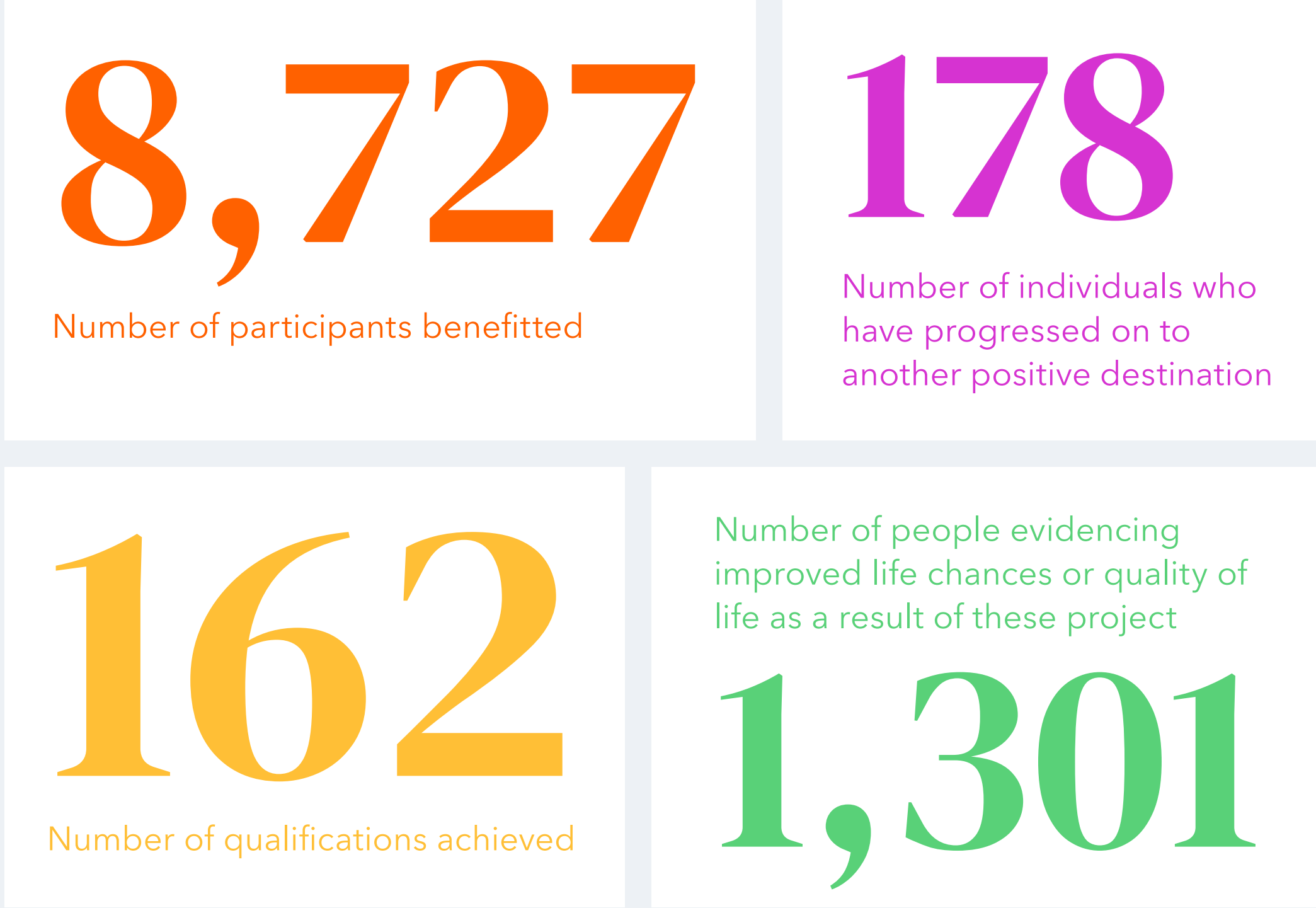
A community volunteer explains that one of the initiatives funded by ICF is:

*“A lifeline to the participants that attend, [the workshops] provide education to gain new skills that they would not normally have access to, provide respite, they have gained self-worth and confidence and help with their mental health and wellbeing... They have found a sense of community attending these workshops which in turn reduces isolation.”*

1. A crude calculation would be applying the 1:22 ROSV to the total £3, 691,921 administered to the 16 RSLs via ICF 2023-2026 (3 year fund) : 22 x £3,691,921 = £81,222,262 in value in its first three years.

# VI. Indicative Impact Figures

Across just **five** of the ICF- funded projects led by housing associations and co-operatives, impact across the **2025-2026 grant period** (one year only) is reported as follows:



These figures represent people who may not be engaging with any other service or intervention, or what are sometimes referred to as ‘heard to reach’ people in our communities. Behind each statistic are personal stories about the fund’s impact and people’s futures.



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As one volunteer says,  
“On a personal level, seeing small but meaningful changes—such as someone moving from feeling they “cannot” do something to developing new skills, sharing their knowledge with others, and building confidence and resilience—is extremely powerful. Witnessing individuals move from struggle to stability, and from despair to hope, demonstrates the real and lasting value of this work within our community.”

# VII. Impact case study

By supporting the work of housing associations through ICF, public grant is maximised and local partnerships are strengthened, developed, coordinated and community capacity is increased beyond the grant period.

As community anchor organisations, housing associations enable effective and impactful grant-funded service delivery across housing, statutory, and third sector coalitions in the local area. They may act as a ‘go between’ for local residents and the support they need. This helps bring people together, improves communication, and ensures services work alongside each other rather than in isolation.

For example, Brighter Futures Barrhead project is led by Barrhead Housing Association and delivered by a collective of community partners who bring their own expertise and enthusiasm to the community of Barrhead. It has delivered a range of support to the community in 2025/26 and below are the culminative numbers for the whole year, and since the project began.

|     |                                                                                                                                                                    |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 48  | Food Share sessions since April 2025, with at least 30 bags of food being distributed per session (139 sessions cumulative since the start of the project in 2023) |
| 117 | exercise classes since April 2025 to 53 people including 11 new people (301 sessions cumulative since the start of the project in 2023)                            |
| 63  | Arts & Crafts sessions since April 2025 to 31 people including 9 new people (205 sessions cumulative since the start of the project in 2023)                       |
| 31  | Food Waste workshops have been delivered since April 2025 to 68 people including 60 new people (165 sessions cumulative since the start of the project)            |
| 220 | personal development sessions for children and young people with 227 young people taking part (Toddler Group, Drama and School Tenancy sessions).                  |
| 62  | Digital Engagement Workshops have been delivered since April 2025 to 30 people including 25 new people (203 sessions cumulatively since the start of the project)  |
| 40  | school uniforms have been provided to 40 young people living in poverty.                                                                                           |
| 20  | mother and baby support sessions have been delivered to 80 people.                                                                                                 |
| 12  | qualifications have been achieved by participants and/or volunteers.                                                                                               |

# VIII. Recommendations

Investing in Communities Fund is an impactful and cost-effective route to delivering on the Scottish Government's long-term policy agendas:



**Bringing Hope, Building Futures tackling child poverty delivery plan 2026-2031**

**No One Left Behind employability strategic plan 2024-2027**

**Recovering our Connections strategy for tackling social isolation and loneliness 2023-2026**

**Scotland's Climate Change Plan 2026 - 2040**

**Scotland's Fourth Land Use Strategy 2026-2031 for integrated land use**

Investing in Communities Fund cuts across multiple national objectives and combines place-based, strategic investment with: citizen participation and grassroots programming, targeted support for people at the greatest risk of poverty, a preventative approach to health and wellbeing interventions, and employability and skill building.

GWSF and SFHA recommend that Scottish Government establishes a multiyear, place-based Investing in Communities Fund which is accessible to housing association partnerships.



# IX. Further case studies

## I. Calvay Housing Association

One participant who attended the Mental Health First Aid Course at the Calvay Centre now feels more confident in their goal to work with young people who are struggling with their mental health. They are keen to gain more experience in the community and volunteered to help at the Centre's family community meals. This has led to another positive destination of a course working with young people in the aim to change career in the near future.



## II. Cloch Housing Association

Energy Advice Service Launch in April 2025, Cloch welcomed two new part-time Energy Advisors who have quickly become an essential part of the team. With rising utility challenges including capped gas meters to incorrect account details their support has been transformative. In just six months, 43 direct referrals were made, helping tenants resolve issues and clear significant energy debts. The Advisors have also supported tenants through advice at community events.

**Strengthening Partnerships** The team expanded collaboration with key support services across Inverclyde, including HSCP Homeless Services, Prison Services, Alcohol and Drug Recovery Services, and Community Links workers in GP practices.

By participating in joint case conferences, the team ensured clients received wrap around support from attending mental health and hospital appointments to walking alongside them through recovery journeys. This holistic approach helped our tenants feel more connected and empowered to seek the help they need.

### New Connections and Referrals

- Established a referral pathway with the Open Door clothing bank.
- Built new links with Inverclyde Educational Psychology Service.

# IX. Further case studies

## III. Forgewood Housing Co-op

A key contributor to reducing poverty has been our CAB project and appointment system. During the funding period, 210 individuals were supported and a total of 1,628 issues were addressed. This resulted in total client financial gains of more than £405,000. The impact of this support varied depending on individual circumstances, but commonly included increased household income, reduced levels of debt, decreased financial stress, improved awareness of entitlements and available support, better access to nutritious food, and the ability to live in warmer and more stable homes. These outcomes directly address poverty while also improving wellbeing and stability for both adults and children within households.



# X. Appendix

## List of housing associations and cooperatives funded through the ICF

|                                       |                                                                         |                       |
|---------------------------------------|-------------------------------------------------------------------------|-----------------------|
| Clydebank Housing Association         | Sustainable and Active Clydebank                                        | West Dunbartonshire   |
| Almond Housing Association Limited    | Working Together Craigshill                                             | West Lothian          |
| Fyne Homes                            | Advocates for Household and Community Resilience                        | Argyll and Bute       |
| Cunninghame Housing Association Ltd   | D&G Lemon Aid Fuel Poverty Advice Service                               | Dumfries and Galloway |
| Cunninghame Housing Association Ltd   | East Ayrshire Lemon Aid Fuel Poverty Advice Service                     | East Ayrshire         |
| Fife Housing Group                    | The Big IDEA (Income                                                    | Debt & Energy Advice) |
| Ardenglen Housing Association Limited | Castlemilk Community Pantry                                             | Glasgow City          |
| Calvay Housing Association            | Calvay Centre Community Development Project                             | Glasgow City          |
| Copperworks Housing Association       | Supporting our Neighbourhood                                            | Glasgow City          |
| New Gorbals Housing Association       | Rebuilding Resilience Gorbals                                           | Glasgow City          |
| Parkhead Housing Association          | Parkhead - Growing Together; a local food economy                       | Glasgow City          |
| Cloch Housing Association             | My Cloch Plus                                                           | Inverclyde            |
| Cunninghame Housing Association Ltd   | North Ayrshire Lemon Aid Fuel Poverty Advice Service                    | North Ayrshire        |
| Forgewood Housing Cooperative         | Forgewood and Gowkthrapple - Addressing poverty and creating positivity | North Lanarkshire     |
| The New Tannahill Centre Limited      | Placemakers Ferguslie                                                   | Renfrewshire          |
| Barrhead Housing Association          | Brighter Futures Barrhead                                               | East Renfrewshire     |



**Get in touch to  
find out more  
[sfha.co.uk](https://sfha.co.uk)**



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