



#HouseToHome Campaign

Top Lines for Activists

Under the SNP we have seen a housing crisis in Scotland:

- Young people can't afford to save for a deposit
- There are over 150,000 people on housing waiting lists
- There have been huge increases in the amount landlords charge for private rents

Scottish Labour has a bold and radical plan for housing, including:

- Help for first time buyers to save towards a deposit
- A ban on rip off private rent rises
- Building at least 60,000 affordable homes in the next parliament

Policy Detail

- Scottish Labour will help first time buyers save for a deposit. Under the plan, a person who currently saves through a first-time buyer ISA up to the value of £3,000 would be entitled to an additional £3,000 from a Scottish Labour Government to help toward the cost of a deposit to buy a property.
- Under this plan, the average couple each saving £100 a month would be able to save for a £15,000 deposit within three years.
- We will build 60,000 affordable homes over the next parliament, 45,000 of which will be available for social rent.
- We will take action in the Scottish Parliament to ban rip off rent rises to protect tenants from being taken advantage of by rogue landlords.

Rebuttal

The SNP have been in power for over 8 years; in that time, they have allowed a housing shortage to become a housing crisis:

- The SNP simply haven't built enough homes. In 2013, under the SNP 14,885 homes were built - the lowest number of homes since 1947 when 12,149 were constructed.
- Scotland's private rented sector has more than doubled over the last ten years and we have seen huge increases in the amount charged by landlords for private rents
- Since Nicola Sturgeon was first elected to Parliament in 1999 the number of young people paying rent to private landlords has increased from 13% to 41%.
- Just 28% of people aged 16-34 in Scotland own their own home, down from 48% in 1999.
- Three quarters of non-owners feel they will never own a home, with half citing the size of the deposit as a barrier.

- It would take a couple with an average household income 10 years to save for a £15,000 deposit.
- This week the SNP government announced plans to cut the Help to Buy scheme.
- A report by the Royal Institution of Chartered Surveyors has showed that house prices are set to keep rising in 2016.