



UK RAAC Campaign Group

26th November 2025

Open Letter to:

**Màiri McAllan MSP, Scottish Housing Minister
Councillor Lorraine Cameron, Provost, Renfrewshire Council
Councillor Iain Nicolson (SNP), Leader, Renfrewshire Council
Marie McGurk Housing Convener / Cabinet Member, Renfrewshire Council
Alan Russell, Chief Executive Renfrewshire Council
James Purvis, Asset Manager Linstone Homes
Barry Thompson, Property Management Officer**

**Dear Ms McAllan, Mr Purvis, Mr Thompson, Mr Alan Russell, Councillor Cameron,
Councillor Marie McGurk and Councillor Nicolson,**

I write on behalf of the UK RAAC Campaign Group and hundreds of families across Renfrewshire who continue to face a worsening crisis, deep financial fear, and an unacceptable lack of coordinated support from both housing associations and government.

More than a month ago, we requested an urgent meeting with the Scottish Housing Minister to discuss the severe and growing impact of RAAC on residents in Linwood, Erskine, and surrounding areas. On 25 November 2025, we received a formal reply from the Minister's Private Office (Ref: 202500488876). Unfortunately, the response has only increased alarm among residents.

Government Response Highlights a Concerning Disconnect

The response from Private Secretary Chris Inverarity stated that:

- The Cabinet Secretary is “unable to meet,” despite the seriousness of the crisis.
- Residents are advised to “continue to liaise with the local authority for advice and support,” even though Renfrewshire Council has explicitly refused responsibility for these RAAC homes.
- Homeowners are told simply to “take action to ensure the safety of their property,” despite having no funding, no guidance, and no viable repair options.
- The Minister is “supportive of local authorities working within existing financial arrangements,” yet those arrangements offer nothing for affected private homeowners or the housing associations now responsible for these buildings.
- Officials are arranging a meeting with Bridgewater Housing Association — but there is no commitment to meet the residents who are at risk of bankruptcy, homelessness, or living indefinitely in unsafe RAAC structures.

This reply leaves homeowners profoundly confused and further distressed. It offers no solutions, no financial pathway, and no recognition of the desperation felt by private residents who have been abandoned between authorities who each deny responsibility.

Failings by Each Body

Local Council (Renfrewshire Council):

- The council has refused responsibility for RAAC homes.
- Only the local authority can offer a voluntary Acquisition process for residents, but they have not engaged.

Housing Associations (Linstone and Bridgewater):

- Have failed to offer a fair or transparent buy-back programme.
 - Repeatedly cancelled meetings with residents and refused to engage collectively.
 - Provided no payment plans, financial models, or timelines for necessary repairs.
 - Declined to explore deferred repayment options or alternative funding solutions for urgent works.
- 

- Offer no clarity on the consequences for homeowners who cannot meet financial probity requirements, default on payments, or are unable to fund critical roof repairs.

Scottish Government:

- Encouraging homeowners to liaise with local authorities without ensuring the council's participation is futile.
- Organising meetings with housing associations alone cannot yield access to the Affordable Homes Supply Programme (AHSP), as RSLs require council approval to apply for funding.

Without the council as an active partner, meetings are ineffective. The UK RAAC Campaign Group must also be invited to all discussions to represent affected homeowners.

Residents Are Being Left With Impossible Financial Choices

Without support, residents are facing:

- Potential repair bills of £20,000–£30,000 per home
- Inability to obtain loans due to age, income, or credit history
- Total collapse of property value, making selling impossible
- Loss of hard-earned equity that families rely on for stability
- Daily anxiety about living in a structure they do not know is safe

As resident and Chair of the Renfrewshire RAAC Campaign Group, Jodie Hillcoat described:

“People are frightened. Many can’t get finance, and others simply can’t afford to lose what little equity they have. Some families are growing, but they’re stuck — unable to sell, unable to move, unable to live without fear.”

A Practical Route Forward: The Affordable Homes Supply Programme

Both Linstone and Bridgewater, as Registered Social Landlords (RSLs), are eligible for the AHSP. This fund could—if prioritised—support:

- **RAAC remediation**
- **Property acquisition**
- **Rehousing**
- **Structural replacement programmes**
- **Shared-equity or buy-back schemes**

Given the absence of any other support, we strongly urge the Scottish Government and both housing associations to treat AHSP as the immediate lifeline it is.

Our Requests

We call for:

- 1. A renewed and urgent meeting with the Scottish Housing Minister — including affected residents and the UK RAAC Campaign Group.**
 - 2. Mandatory participation of Renfrewshire Council in any meeting, as RSLs cannot access AHSP without council approval.**
 - 3. A commitment from Linstone and Bridgewater to meet residents directly within the next 14 days.**
 - 4. A published financial plan including payment arrangements, acquisition pathways, and support for those unable to meet probity requirements.**
 - 5. Immediate exploration and application of AHSP funding to protect homeowners from losing everything.**
 - 6. A clear cross-agency statement clarifying responsibility — ending the current cycle of deflection.**
-

Conclusion

Residents have been extraordinarily patient in the face of structural danger, financial shock, and institutional silence. The Scottish Government's recent response has unfortunately added to their distress rather than alleviating it.

We urgently need coordinated action — not further deferrals, cancelled meetings, or suggestions that contradict the on-the-ground reality. Hundreds of families are depending on you to act now.

Please reply using the contact details below.

**Yours sincerely,
Wilson Chowdhry
Chair, UK RAAC Campaign Group
wilson@aasecurity.co.uk**