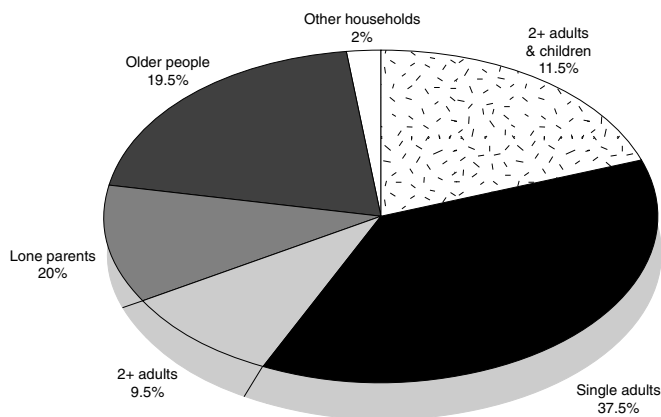


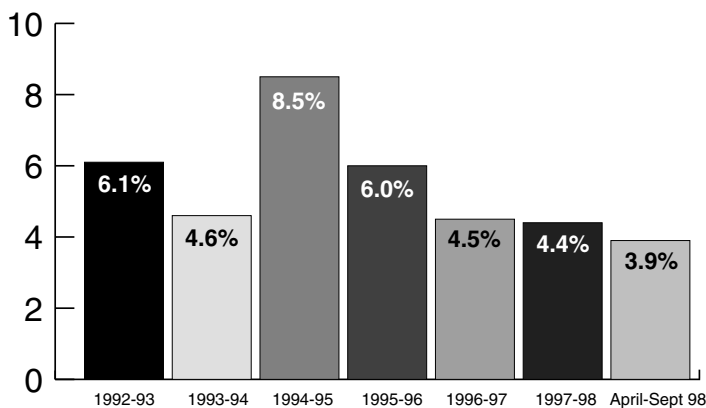
## Further evidence of changes in housing association tenant profile

Between April and September 1998 the proportion of lets made to lone parents reached 20% for the first time since SCORE began, and the proportion of lets to older people dipped below 20% for the first time.

Lets April-September 1998



Is the continuing fall in the proportion of older people housed due only to the reduction in the sheltered housing development programme? To examine this we looked at lets to older people *excluding* sheltered and amenity lets, as a proportion of all lets:



Whilst not wholly conclusive, a general downward trend in mainstream lets to older people is in evidence. One explanation may be that while associations have increasingly let to households in the greatest housing need, older households have (on average) lower levels of housing need than groups such as single adults and lone parents. This explanation is, however, speculative and further research is required.



Scottish Federation of  
Housing Associations

### Main findings for April-September 1998

#### Rents :

The median weekly rent for the half-year was £35.37, up 4.5% from the £33.78 figure for the year 1997-98.

#### Incomes:

The median weekly income was £112.46, up 7% from the £104.61 figure for 1997-98.

#### Affordability :

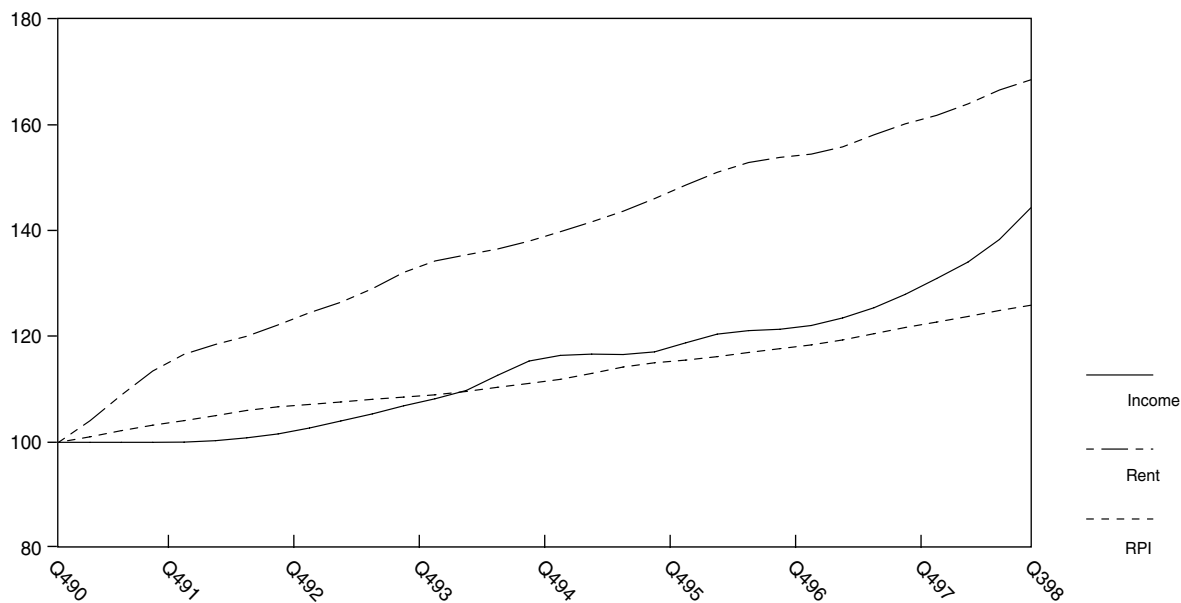
34.3% of rents failed one or both of the SFHA's affordability tests, as against 31.5% in 1997-98. Until full year figures for 1998-99 are available it will not be possible to confirm an upward trend, but in the meantime it is a worrying sign.

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## Index of rent and income

(indexed to 4th quarter 1990)



## Affordability test (all working households)

(April-September 1998)

Rent as a proportion of income	Income remaining after paying the rent		TOTAL (percentage and number of tenants)
	less than 140% of Income Support	more than 140% of Income Support	
25% or less	10.0%	65.7%	75.7% 973
more than 25%	10.0%	14.2%	24.3% 312
<b>TOTAL</b> (percentage and number of tenants)	<b>20.1%</b> <b>258</b>	<b>79.9%</b> <b>1027</b>	<b>100.0%</b> <b>1285</b>

- The above matrix shows that 34.3% of rents (100% minus 65.7%) of rents for working households in the first half of 1998-99 failed one or both of the SFHA's affordability tests, significantly up on the 1997-98 figure of 31.5%.
- A further 6% of rents for working households passed the affordability tests despite being estimated as eligible for Housing Benefit. If such rents were automatically deemed unaffordable (because of the reliance on Housing Benefit), the affordability failure rate would be around 40%.

## Affordability test (working households not on Housing Benefit)

(April-September 1998)

Rent as a proportion of income	Income remaining after paying the rent		TOTAL (percentage and number of tenants)
	less than 140% of Income Support	more than 140% of Income Support	
25% or less	2.8%	82.9%	85.7% 792
more than 25%	.1%	14.2%	14.3% 132
<b>TOTAL (percentage and number of tenants)</b>	<b>2.9% 27</b>	<b>97.1% 897</b>	<b>100.0% 924</b>

- This shows that 17.1% of rents (100% minus 82.9%) for working households not on Housing Benefit failed one or both of the SFHA's affordability tests, up from 14.6% in 1997-98. As usual for working households it was the "25% of net income" test which was most likely to be failed.

## Median weekly income (£)

(April-September 1998)

Ayrshire Dumfries & Galloway	109.60	Highlands & Islands	126.94
Borders	140.00	Lanarkshire	115.99
Edinburgh & Lothians	103.35	North Clyde	115.38
Fife	120.00	South Clyde	116.00
Forth Valley	122.40	Tayside	122.40
Glasgow	95.80		
Grampian	130.00	Scotland	112.46

- The median weekly income figure was £112.46, up 7% from the £104.61 figure for 1997-98.
- Again Glasgow and Edinburgh & Lothians incomes were the lowest.

## Median weekly rent (£)

(April-September 1998)

Ayrshire Dumfries & Galloway	36.46	Highlands & Islands	37.36
Borders	33.51	Lanarkshire	37.51
Edinburgh & Lothians	38.16	North Clyde	35.39
Fife	36.15	South Clyde	37.37
Forth Valley	34.47	Tayside	34.77
Glasgow	32.40		
Grampian	33.96	Scotland	35.37

- The median weekly rent for the half-year was £35.37, up 4.5% from the £33.78 figure for the year 1997-98

## Median weekly rent by number of bedrooms (£)

(April-September 1998)

	Number of Bedrooms				Total Lets: 3 or less bedrooms
	0*	1	2	3	
Ayrshire Dumfries & Galloway	28.76	34.09	37.71	42.60	36.00 (403)
Borders	31.24	31.03	35.12	35.56	33.51 (260)
Edinburgh & Lothians	31.02	36.53	42.92	42.60	37.98 (984)
Fife	26.45	35.00	36.91	40.62	36.13 (493)
Forth Valley	27.24	32.51	37.38	39.25	34.47 (291)
Glasgow City	27.41	29.58	34.03	39.11	32.20 (1218)
Grampian	27.35	33.00	37.15	40.80	34.09 (333)
Highlands & Islands	28.84	35.54	39.21	43.29	37.58 (254)
Lanarkshire	24.91	34.25	38.86	43.00	37.51 (414)
North Clyde	26.34	33.20	36.10	39.80	35.37 (389)
South Clyde	25.79	35.11	38.75	44.55	37.36 (413)
Tayside	26.44	32.87	36.29	40.79	34.71 (571)
Total Households	28.76 (329)	33.71 (2773)	36.96 (2070)	41.42 (851)	35.33 (6023)

\* 0 = bedsit

The figures in parenthesis in the final row and column show the actual number of lets in each category

## Lets in Unimproved Property

(April-September 1998)

The table below shows the proportion of lets in each area which were made in unimproved property

Ayrshire Dumfries and Galloway	1%
Borders	1%
Edinburgh & Lothians	12%
Fife	2%
Forth Valley	-
Glasgow City	14%
Grampian	6%
Highland and Islands	14%
Lanarkshire	22%
North Clyde	23%
South Clyde	12%
Tayside	16%
Scotland	11%

- Whilst across Scotland 11% of lets were made in unimproved property (ie awaiting major improvement), the proportions of such lets in Lanarkshire and North Clyde were double the national average.

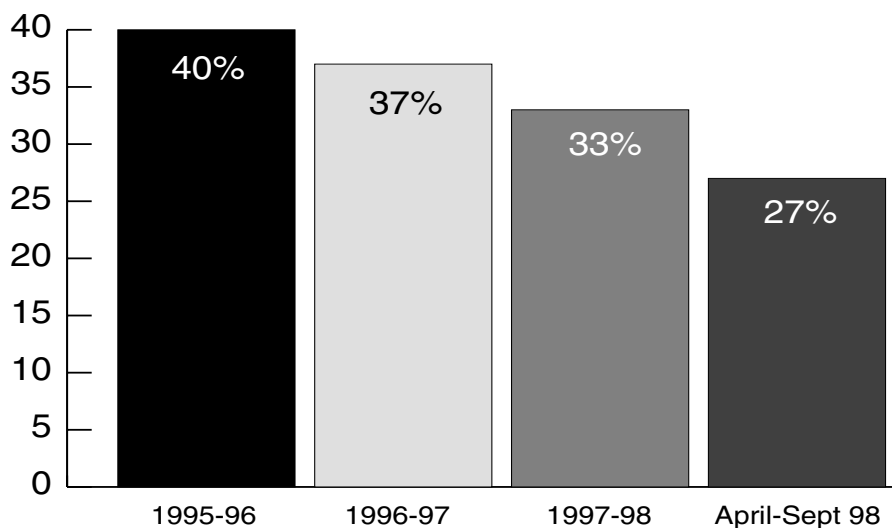
### **Ethnic Origin**

- The very worrying downward trend in the proportion of lets to people from ethnic minority communities appears to be continuing, with only 1.5% of lets going to people describing themselves as something other than white, as against 2.1% in 1997-98, 2.5% in 1996-97 and 3% in 1995-96.
- The decline of the inner city building programme (in favour of the outer estates) may explain part of the fall but otherwise the reasons are unclear.

## Council Nominations

It is disturbing to note that the recent downward trend in lets made to households nominated by the local authority continued in the April-September 1998 period.

### Lets to council nominees (net of internal transfers)



- The above figures show lets net of internal transfers, mutual exchanges and mobility scheme lets.
- The table below shows the full picture, ie for all lets. In this table, the proportion of all lets going to council nominees is 21.4%, varying from 4.6% in the Borders to 28.5% in Ayrshire Dumfries & Galloway and 28.9% in Edinburgh & Lothians. Only research among housing associations and local authorities would cast light on possible reasons for the downward trend.

### Lets to council nominees (all lets)

(April-September 1998)

	Ayrshire Dumfries & Galloway	Borders	Edinburgh & Lothians	Fife	Forth Valley	Glasgow City	Grampian	Highland & Island	Lanarkshire	North Clyde	South Clyde	Tayside	Total
Council/NT	28.5%	4.6%	28.9%	19.2%	22.3%	16.4%	25.0%	23.0%	23.8%	22.0%	24.6%	16.0%	21.4% (1302)
Statutory Agency	.7%	.8%	2.2%	.6%	.3%	.6%	2.3%	.8%	.7%		.5%	1.1%	1.0% (60)
Voluntary Agency	.2%		2.8%		1.0%	1.2%	1.7%	.8%	.2%		1.2%	1.1%	1.1% (67)
Direct Application	52.3%	78.8%	37.7%	58.1%	61.3%	53.0%	59.6%	59.9%	48.6%	64.2%	58.9%	64.3%	54.8% (3327)
Internal Transfer	9.1%	6.9%	14.3%	10.9%	7.5%	19.7%	8.4%	7.4%	18.0%	12.1%	10.0%	11.1%	13.0% (792)
Mutual Exchange	5.9%	6.9%	10.0%	6.3%	6.2%	3.5%	2.0%	3.9%	6.3%	1.4%	1.9%	2.5%	5.0% (305)
Other	3.2%	1.9%	4.1%	5.0%	1.4%	5.5%	.9%	4.3%	2.4%	.3%	2.9%	4.0%	3.6% (217)
Total Households	100.0% (407)	100.0% (260)	100.0% (1013)	100.0% (496)	100.0% (292)	100.0% (1236)	100.0% (344)	100.0% (257)	100.0% (416)	100.0% (363)	100.0% (418)	100.0% (568)	100.0% (6070)

## Service Charges

For various reasons the SFHA's affordability tests look at rents only, not at service charges, but such charges do of course have to be paid, contractually. The following information therefore looks briefly at the impact of service charges on working households and on people living in amenity and sheltered housing.

### Working households

The average (mean) service charge paid by working households between April and September 1998 was £1.30, varying from £0.36 in Lanarkshire to £3.91 in Grampian (lets where support was being received were excluded from these figures). The inclusion of service charges adds 5.5% to median rent bringing the combined figure to £37.35.

### Sheltered and Amenity housing

#### Mean service charge in sheltered and amenity housing

(April-September 1998)

	Amenity	Sheltered/Warden
Ayrshire Dumfries & Galloway	1.56	36.53
Borders	2.89	22.98
Edinburgh & Lothians	3.22	25.53
Fife	3.79	27.98
Forth Valley	3.75	24.21
Glasgow City	3.65	23.50
Grampian	8.46	22.58
Highlands & Islands	3.78	33.86
Lanarkshire	2.82	23.95
North Clyde	5.07	32.92
South Clyde	1.69	29.83
Tayside	3.13	23.57
Total Households	3.52 (468)	26.52 (847)

- The above table looks at average service charges described as being eligible for Housing Benefit. Regional differences should be treated with caution as levels of service can vary considerably.

In order to assess the impact of sheltered/amenity housing service charges on the older people living there, we looked at how many people were estimated to be eligible for Housing Benefit.

### Housing Benefit eligibility - sheltered and amenity lets only

(April-September 1998)

	Ayrshire Dumfries Galloway	Borders	Edin- burgh & Lothians	Fife	Forth Valley	Glasgow City	Grampian	Highland & Island	Lanark- shire	North Clyde	South Clyde	Tayside	Total
No HB	23.9%	32.0%	20.5%	21.4%	22.2%	14.1%	45.6%	28.9%	23.3%	14.3%	23.5%	21.4%	24.0% (176)
Partial HB	17.4%	26.0%	30.0%	32.1%	41.7%	22.5%	27.9%	15.8%	30.2%	39.3%	21.6%	33.9%	28.1% (206)
Full HB	58.7%	42.0%	49.5%	46.4%	36.1%	63.4%	26.5%	55.3%	46.5%	46.4%	54.9%	44.6%	47.9% (351)
Total Households	100.0% (46)	100.0% (50)	100.0% (190)	100.0% (56)	100.0% (36)	100.0% (71)	100.0% (68)	100.0% (38)	100.0% (43)	100.0% (28)	100.0% (51)	100.0% (56)	100.0% (733)

- Just under 48% of people in amenity and sheltered housing had their service charges (and rent) fully covered by Housing Benefit. A further 28% were eligible for partial Housing Benefit and just under a quarter received no benefit.

## SCORE Monitoring of the Receipt of Support

Score records any situation where a housing association gives an assured or short assured tenancy with support provided as part of the tenancy "package". In the longer term, one implication of the increasing separation of housing and support is that the support will be unconnected with and completely independent of the tenancy: SCORE will not be able to monitor the receipt of support in those cases.

SCORE looks at support in two different ways. The first table looks at the type of the support being provided whilst the second table looks at whether the support is residential or visiting etc.

### Support received

(April-September 1998)

Warden/sheltered	9%
Intensive housing management	5%
Mixed	2%
Care only	2%
Other	3%
No support	79%

Residential	12%
Visiting	4%
Alarm service	2%
Other	2%
No support	80%

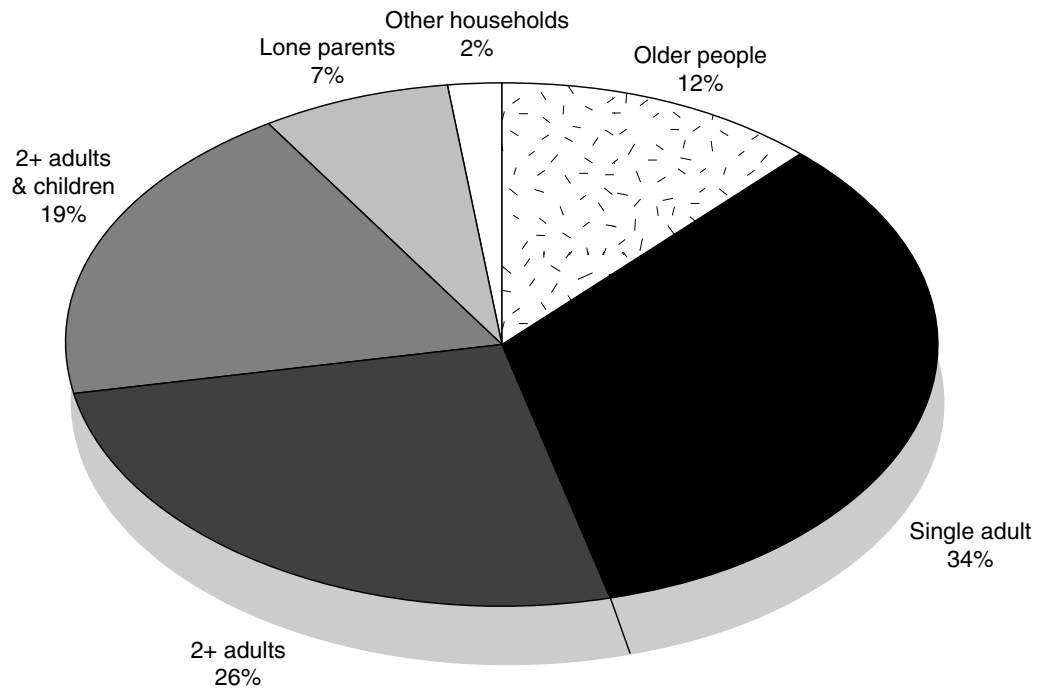
### Support in mainstream housing

- Looking specifically at general needs lets (ie excluding sheltered and amenity housing), support was being received in just under 5% of lets.

# Shared Ownership

The following information is based on just under 200 shared ownership sales recorded by SCORE between April-September 1998, of which 62% were new sales and 38% resales. The relatively small number of sales means that the resulting information should be treated with caution.

## Profile of purchasers



## Property profile

- 44% of sales were flats and 56% houses, the reverse of the position in 1997-98.
- 21% of sales were three-bedroom properties, as against 14% in 1997-98; 16% were one-bed and 63% two-bed (14% and 72% respectively in 1997-98).
- 12% of sales were amenity housing and the rest general needs (6% were amenity housing in 1997-98); 43% of properties were fully or partly barrier-free (as against 33% in 1997-98).
- A much greater proportion of properties sold in April-September 1998 was valued in the £55,000-£64,000 bracket - 31% as against 19% in 1997-98. At the other end of the scale 9% of properties were valued at under £35,000.

## Money matters

	April - Sept 98	1997-98
25% tranche	61%	58%
50% tranche	26%	37%
75% tranche	13%	5%

- Median weekly rents were £25.82 for a 25% tranche, £18.56 for 50% and £10.62 for 75%.
- Median weekly housing costs for people paying both rent and mortgage were £49.44 as against £45.24 in 1997-98.
- Median weekly income, as in 1997-98, was £227.

# SCORE

## What is Score?

SCORE (Scottish Continuous REcording) is a system, run by SFHA, which monitors new tenancies granted by a registered housing association or co-operative in Scotland. It applies to all main areas of housing association activity except: supported accommodation and hostels where occupancy agreements rather than tenancy agreements are given. Shared ownership sales have been monitored since April 1996.

Each year SFHA members and SCORE subscribers receive an Annual Digest, a mid-year report (for lets from April - September) and a special feature report sent out around May.

The SCORE Log is a double-sided A4 document which records information under 17 separate headings. A full manual giving complete instructions is available (free to SFHA members, £5 to others).

The SCORE data in this Report was prepared by the  
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