



mid year report issue 34 apr-sep 2001

Introduction

Welcome to the SCORE mid-year report for 2001-2002, covering SCORE lets made between April and September 2001. Following discussions with the SCORE Steering Group, the content of JCShR's mid-year reports has been altered, as from this issue. Instead of focusing on different issues in each report, all mid-year reports will now contain the same basic charts and tables as are included in the Annual Digests, except that they will not feature information on Shared Ownership lets. This will allow you to keep track of trends in lettings information on a six-monthly, rather than a yearly basis. Shared Ownership information will continue to be provided in the Annual Digests.

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Scottish Federation of
Housing Associations

0.0 Summary

There were 6783 lets made between April 2001 and September 2001.

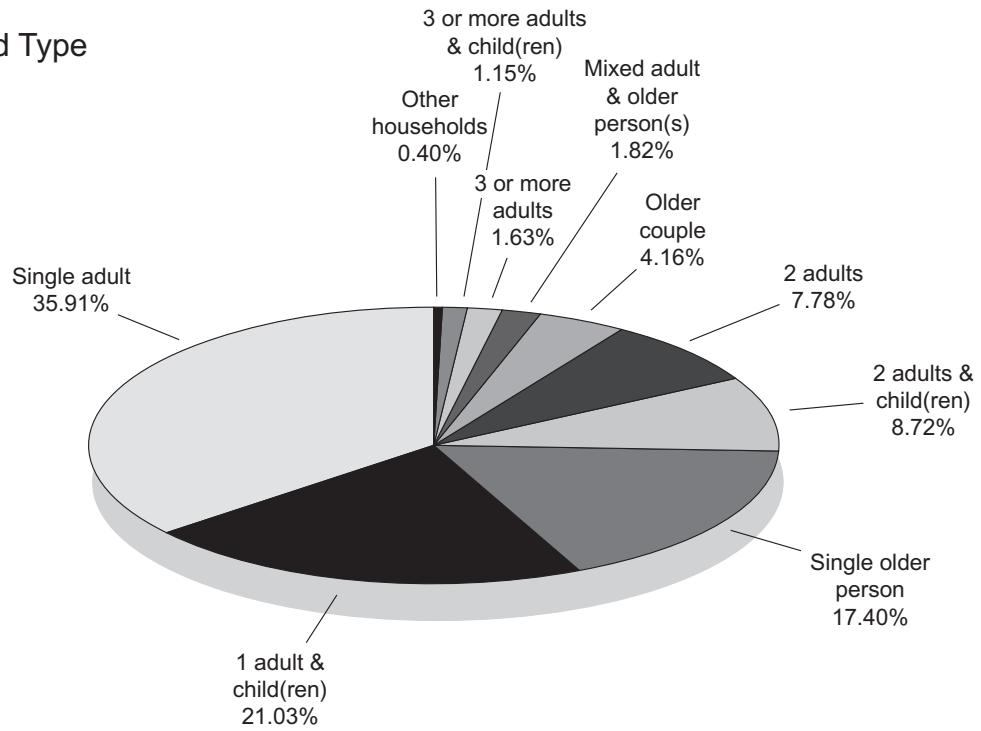
The median weekly rent for the period was £40.15, compared to £38.08 for last year. This is a rise of 2.6%, a smaller rise than the 3.6% of last year.

The median weekly income was £123.00, a significant increase (12.8%) on the £109.00 reported for the same period last year. This continues the rise reported in the Annual Digest 2000-2001, which reported median incomes for the year to be £115.98.

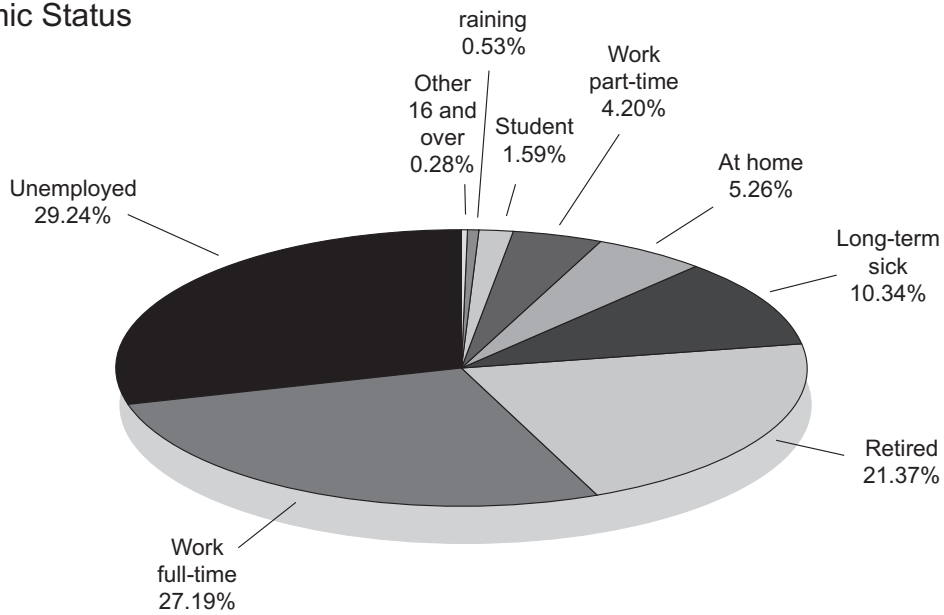
Affordability failure rates for the period were lower than for last year, with 34.7% of working households failing one or both of the SFHA tests. This compares with 36.7% between April and September last year. This is the first year affordability rates have improved since mid-year reporting started in 1997, when the affordability failure rate for the mid-year was 33.6%.

1.0 The Tenants

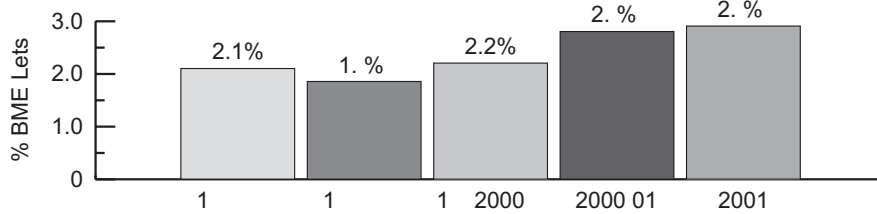
1.1 Household Type



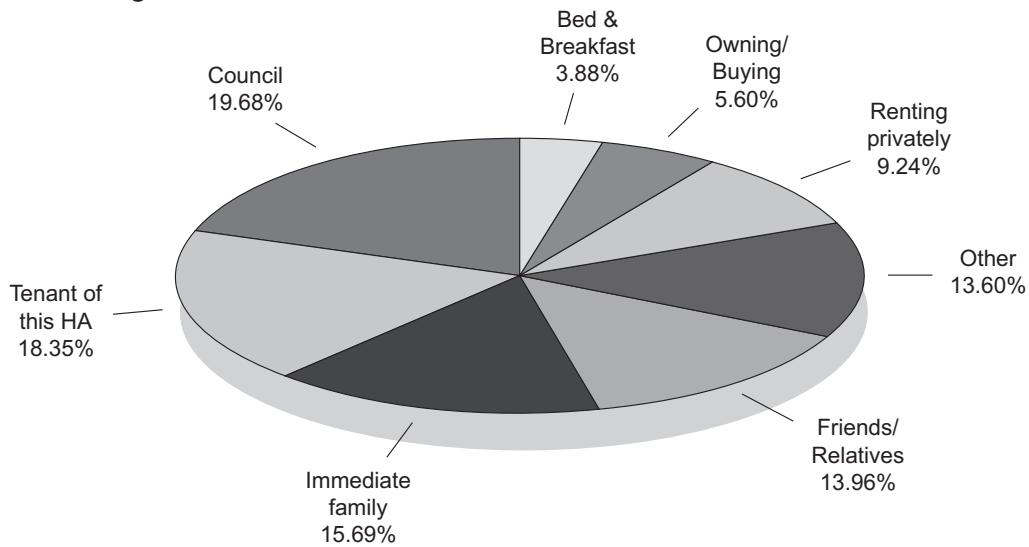
1.2 Economic Status



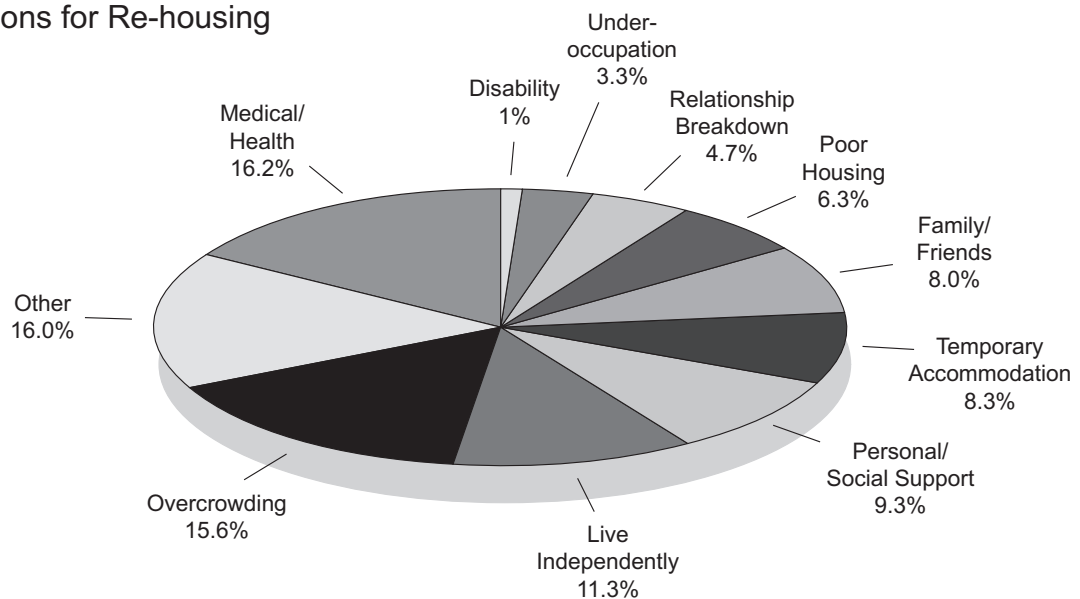
1.3 Ethnic Origin



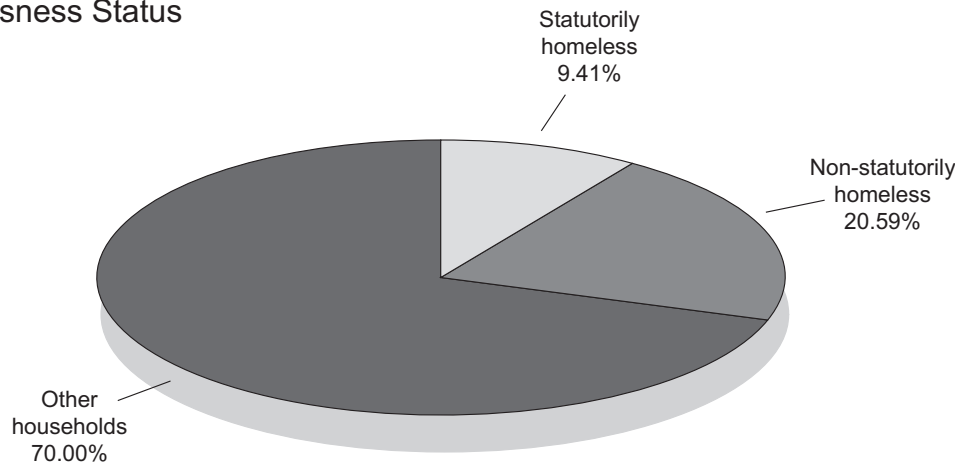
1.4 Previous Living Circumstances



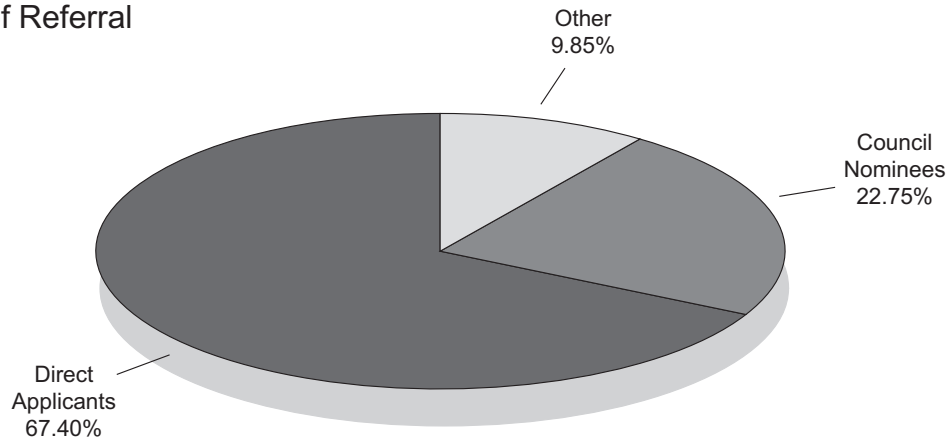
1.5 Reasons for Re-housing



1.6 Homelessness Status

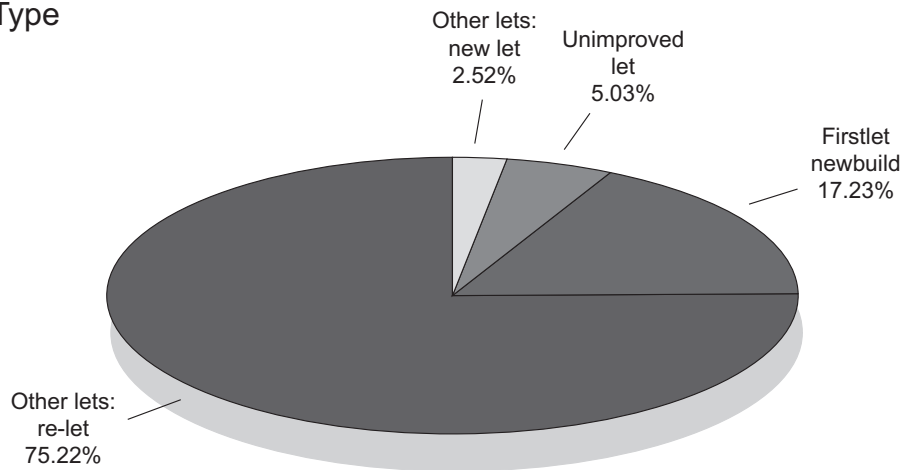


1.7 Source of Referral

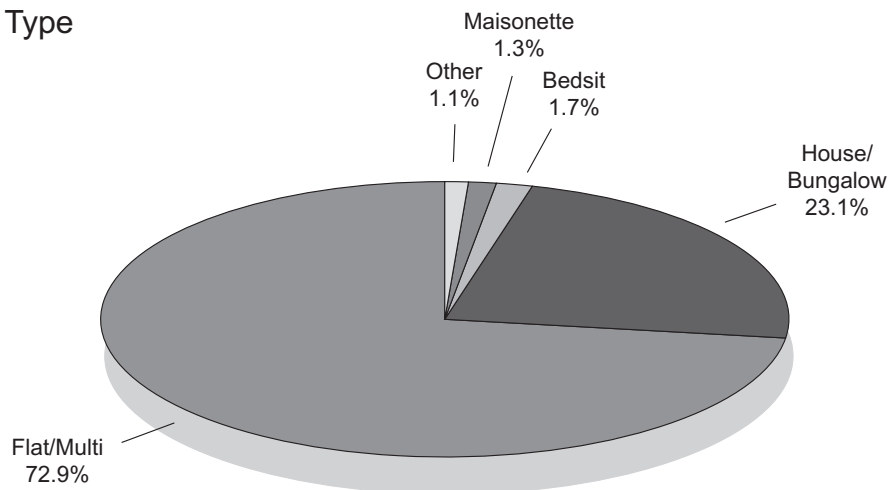


2.0 Buildings and Letting Types

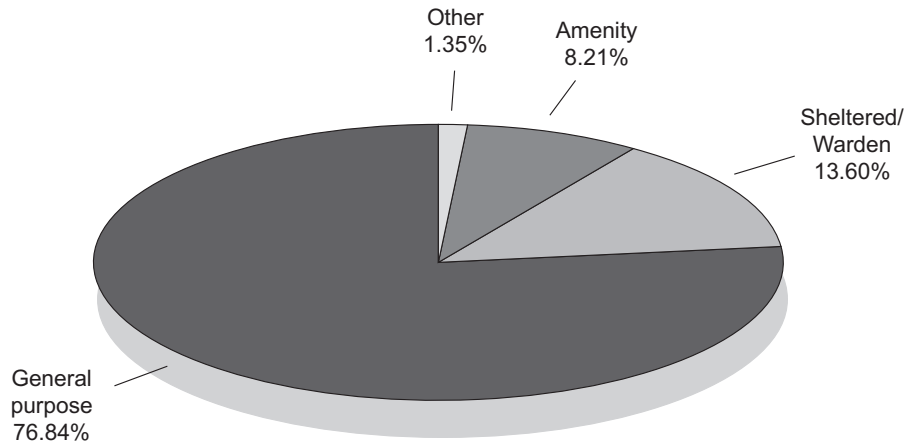
2.1 Letting Type



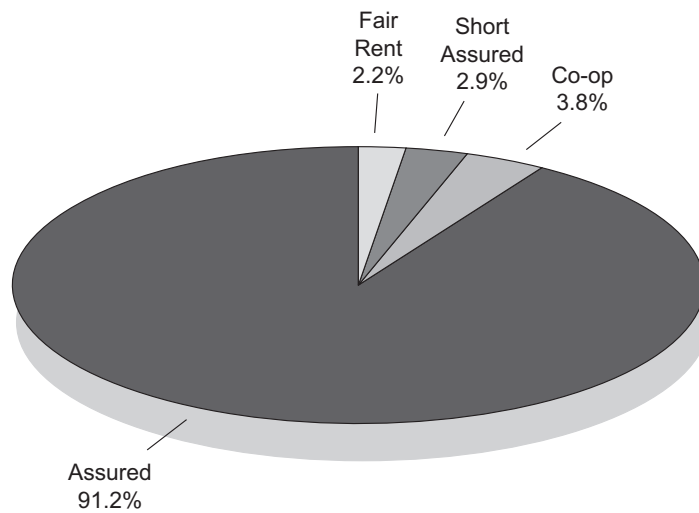
2.2 Dwelling Type



2.3 Design Type

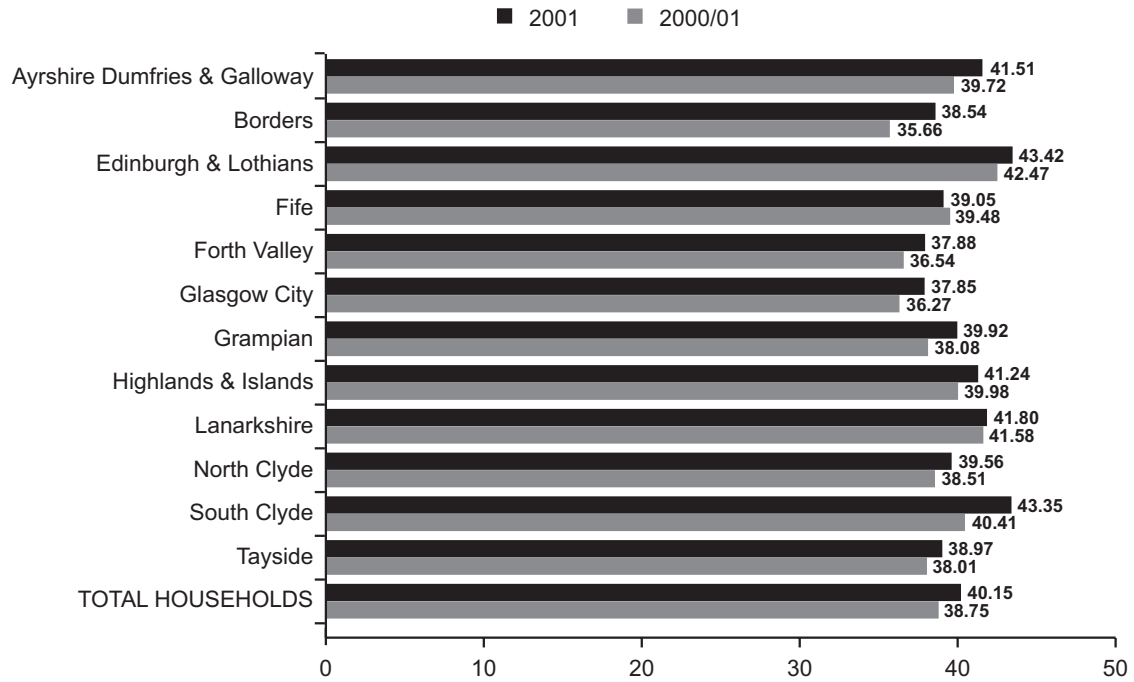


2.4 Tenancy Type

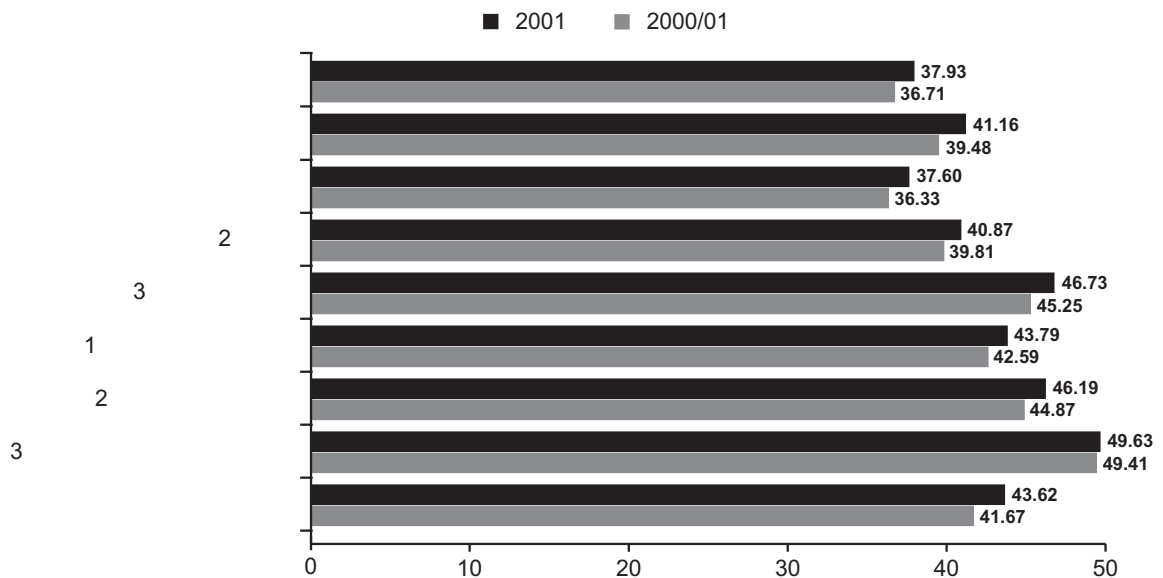


3.0 Rents, Income and Affordability

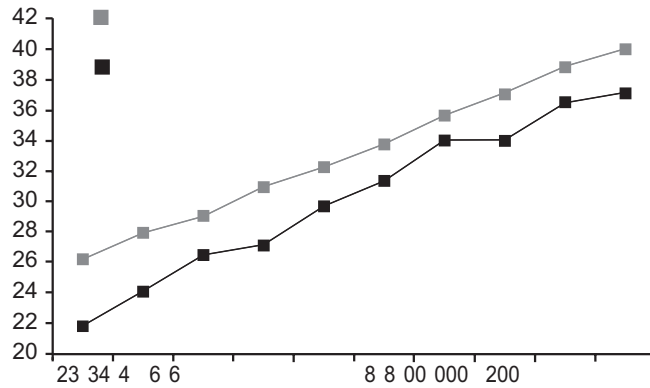
3.1 Rent by Area



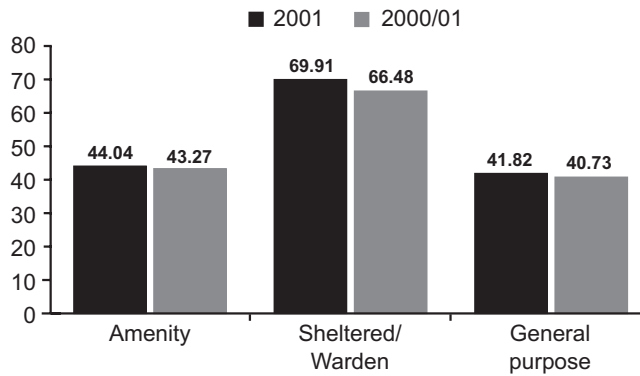
3.2 Rent by Household Type



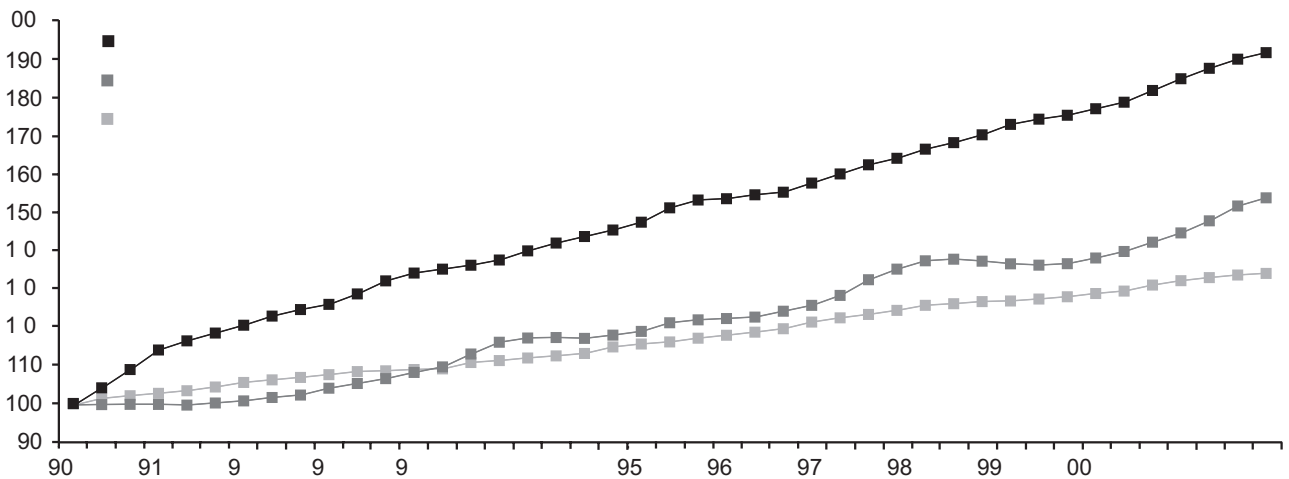
3.3 Rent by Tenancy Type



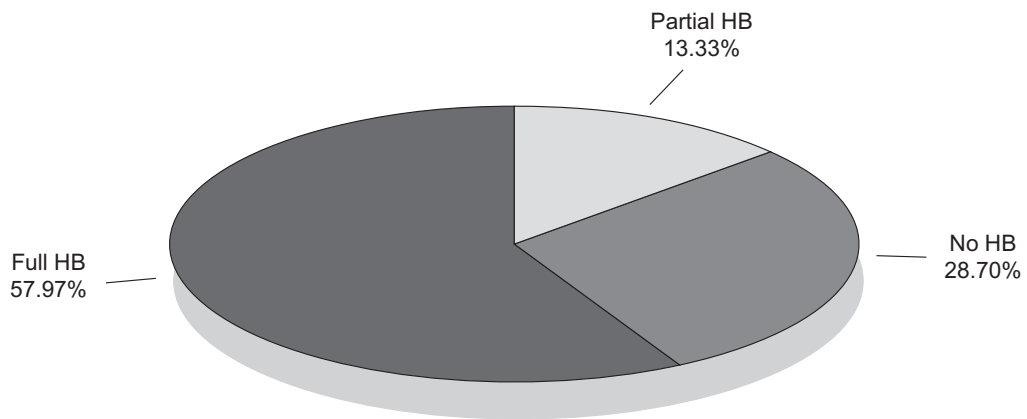
3.4 Housing Costs by Design Type



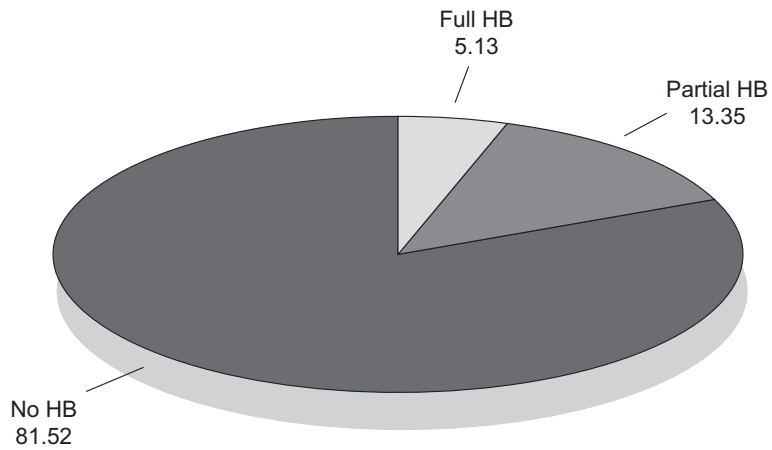
3.5 Long-term trends in Rent, Income and RPI (Indexed to 4th Quarter 1990)



3.6 Housing Benefit Eligibility (All Households)



3.7 Housing Benefit Eligibility (Working Households)



3.8 Affordability

| AFFORDABILITY TEST (All Working Households) | | | | |
|---|---------------|--|-------------------------------------|----------------------------------|
| | | Income remaining after paying the rent | | TOTAL (percentage and number) |
| | | less than 140% of Income Support | more than 140% of Income Support | |
| Rent as a proportion of income | 25% or Less | 12.3% 174 | 65.3% 924 | 77.6% 1098 |
| | More Than 25% | 11.5% 163 | 10.9% 154 | 22.4% 317 |
| TOTAL (percentage and number) | | 23.8% 337 | 76.2% 1078 | 100.0% 1415 |

- 34.7% of rents (100% minus 65.3%) for working households failed at least one of the SFHA's two affordability tests.

| AFFORDABILITY TEST (All Working Households not on Housing Benefit) | | | | |
|--|---------------|--|-------------------------------------|----------------------------------|
| | | Income remaining after paying the rent | | TOTAL (percentage and number) |
| | | less than 140% of Income Support | more than 140% of Income Support | |
| Rent as a proportion of income | 25% or Less | 8.3% 96 | 79.9% 921 | 88.3% 1017 |
| | More Than 25% | 1.1% 13 | 10.6% 122 | 11.7% 135 |
| TOTAL (percentage and number) | | 9.5% 109 | 90.5% 1043 | 100.0% 1152 |

- 20.1% of rents (100% minus 79.9%) for working households not on HB failed at least one of the SFHA's two affordability tests.

Subscriptions
Details can be obtained from
Pat Boyle at SFHA on
0131 556 5777



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 and a mid-year report (for lets from April – September).

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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