

SCORE

Annual Summary Report 2007 - 2008

Introduction

Welcome to the first SCORE annual summary report from the SCORE team in St Andrews.

This report is for 2007-08 and covers all SCORE returns from participating organisations for lettings between 1st April 2007 and 31st March 2008.

The annual summary report contains tables and charts on the same topics as are found in the Annual Digest and the mid-year reports. This will allow you to track trends in lettings information on a six-monthly basis, using this report in conjunction with the other publications.

All 2006-07 figures used for comparison, are taken from the Annual Digest for that year, except where stated. The analysis is for all logs submitted to SCORE for the period, unless otherwise stated.

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Main Findings

There were 20,810 lets recorded in SCORE for the period 1st April 2007 to 31st March 2008.

The average weekly rent, for general needs lettings only, was £54.04 compared to £49.53 for 2006/07 - a rise of 9.1%.

The percentage of households who were statutorily homeless and housed by participating organisations rose by 3.6% from last year to 25.1%.

The percentage of working households (F/T or P/T) has increased since last year - a rise of 2.1% to 37.5%.

Affordability pass rates for the period were higher than last year - 83.9% of full-time working households passed the affordability measure, as compared to 72.3% for 2006/07.



The Tenants

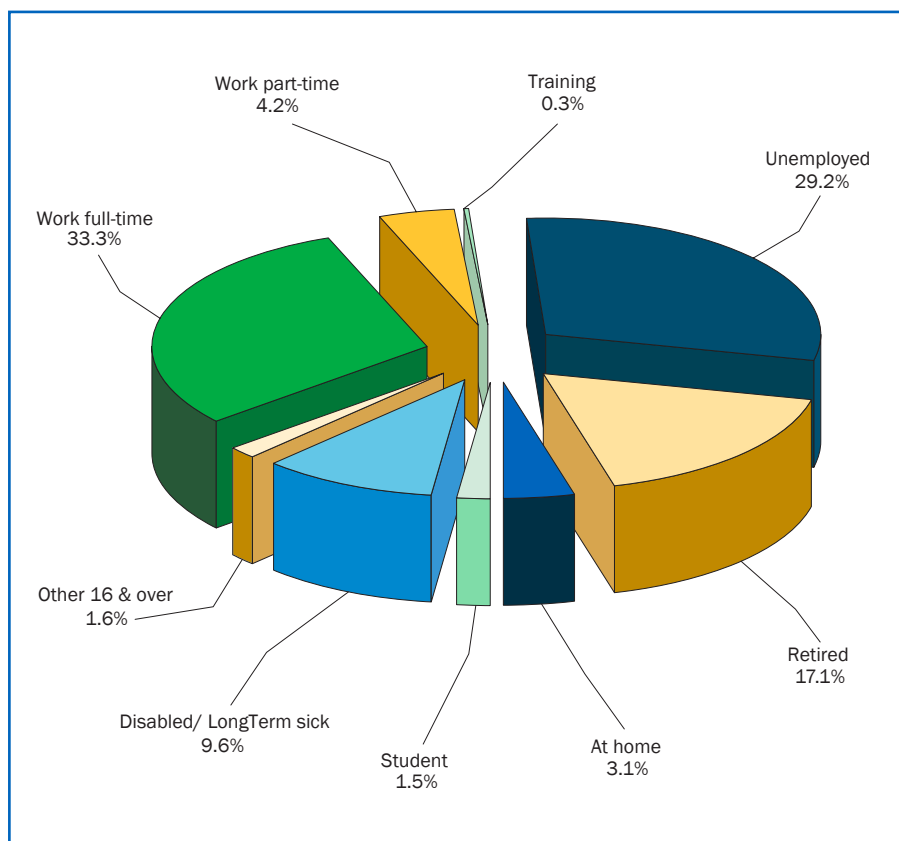
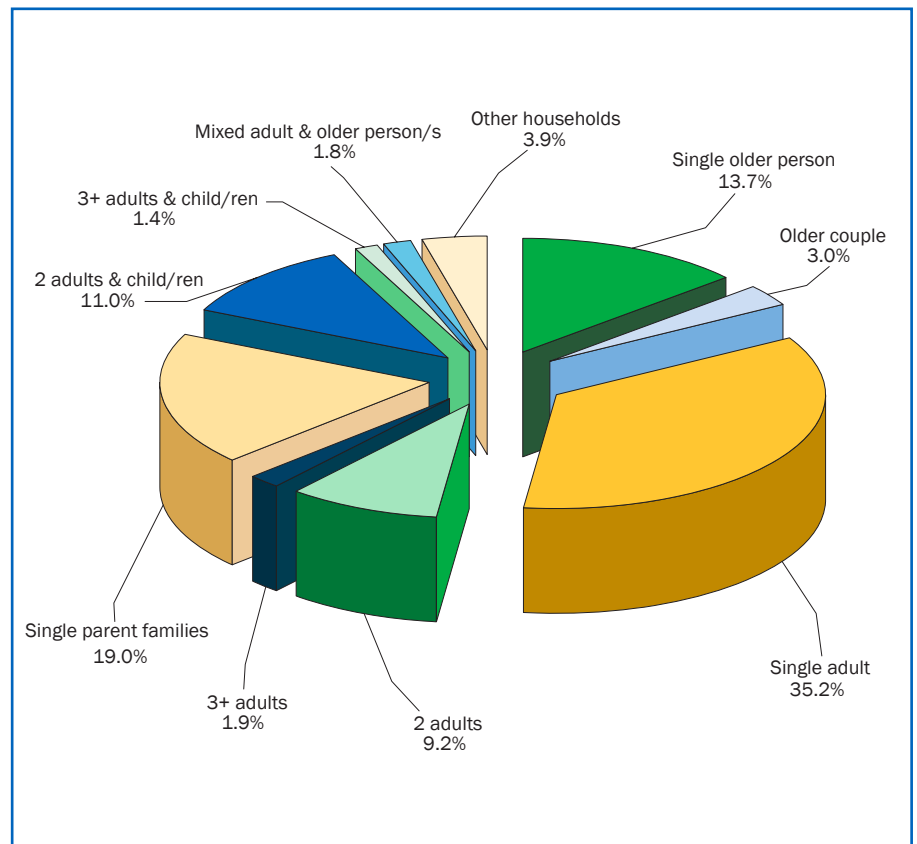
1.1 Household Type

Of the 20,810 logs submitted during the period, 97.8% of respondents provided sufficient information in Q1 of the SCORE log (Household Characteristics) to derive the household type for each letting.

Single Adult is the most prevalent household type, accounting for over a third (35.2%) of households. The next highest are *Single parent families* (19%) and *Single older person* households (13.7%) - meaning that households containing only a single adult/single older person, accounted for 67.9% of lettings throughout the year.

2 adults & child/ren (11%), households with *2 adults* (9.2%) and *Older couples* (3%) accounted for just under a quarter (23.2%) of lettings.

The remaining household types accounted for less than 9% of all households.



1.2 Economic Status of Household

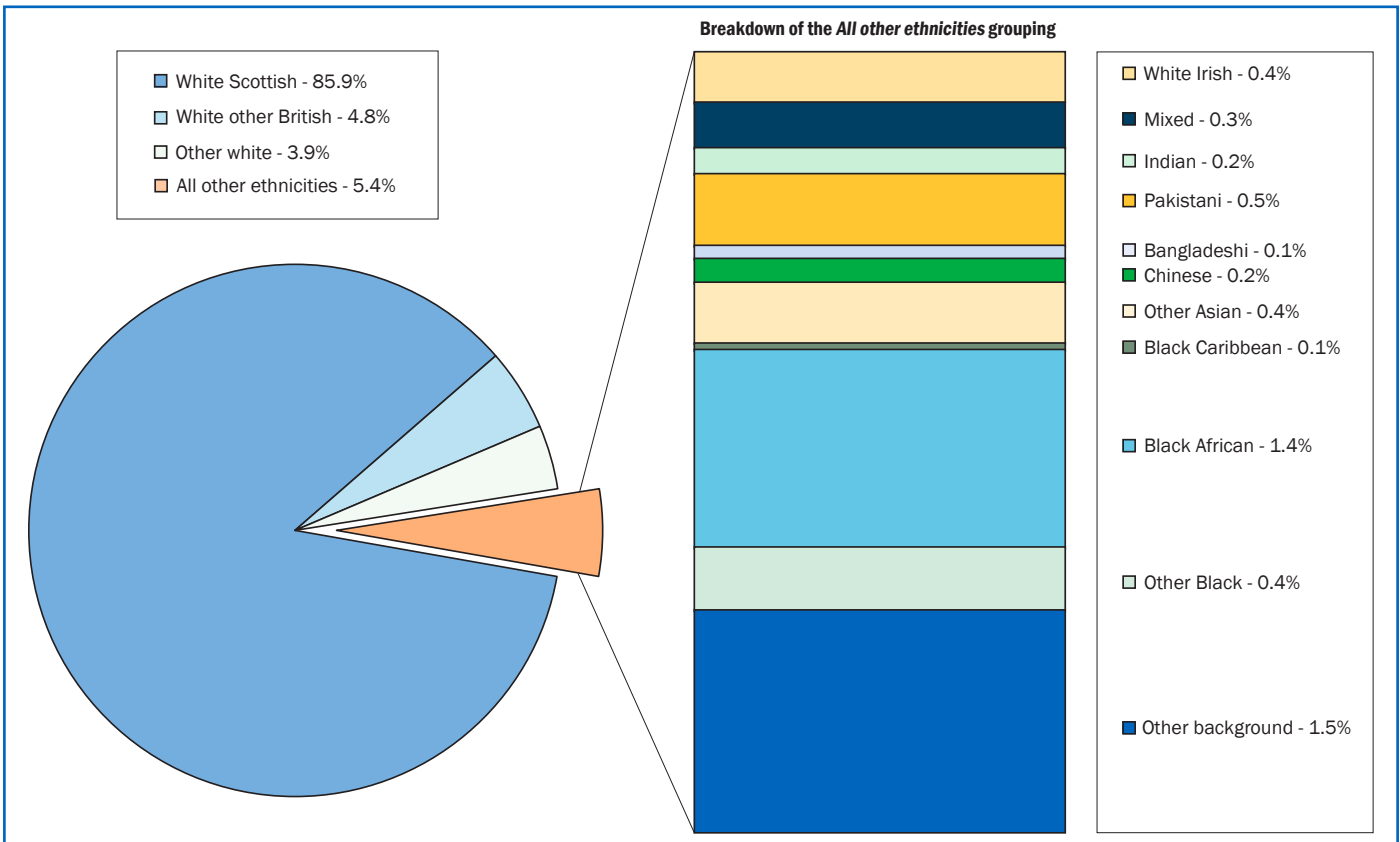
With one third (33.3%), *Work full-time* is the most common household economic status - a rise of 1.5% from last years figures.

The percentage of households in *Part-time work* has risen by 0.6% this year to 4.2%.

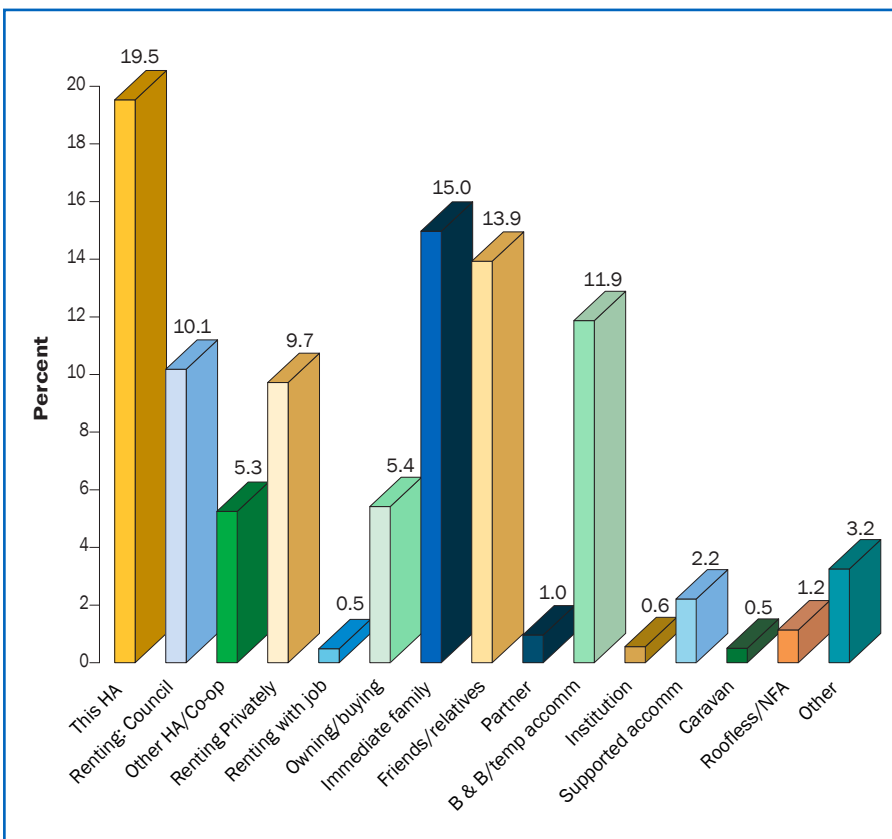
Unemployed and *Retired* are the next most prevalent categories, with 29.2% and 17.1% respectively - both percentages very similar to last years figures of 29.5% and 17.1%.

The least recorded category, and the only household economic status under one percent, is *Training* - only 0.3% of households indicated this as their economic status - remaining static from last year as 0.3% was also recorded for training in 06/07.

1.3 Ethnic Origin of Tenant



The vast majority of tenants were *White Scottish* (85.9%), followed by *White other British* (4.8%) and *Other white* (3.9%). The remaining 5.4% accounted for *All other ethnicities*, the largest of which were *Black African* at 1.4% and *Other background* at 1.5%.



1.4 Previous Living Circumstances of Household

The proportion of households coming from *B & B/temp accommodation* increased by 1.7% from last year to 11.9%.

Nearly one fifth of households (19.5%) listed their previous living circumstance as with *This HA* immediately prior to the letting.

15% of respondents were living with *Immediate family* - while 13.9% were living with *Friends/relatives* immediately prior to the letting.

Just over a quarter of households (25.1%) were renting from another landlord (social or private) prior to taking up their letting - 10.1% were *Renting: Council*, 5.3% from *Other HA/Co-op* and 9.7% indicated they were *Renting Privately*.

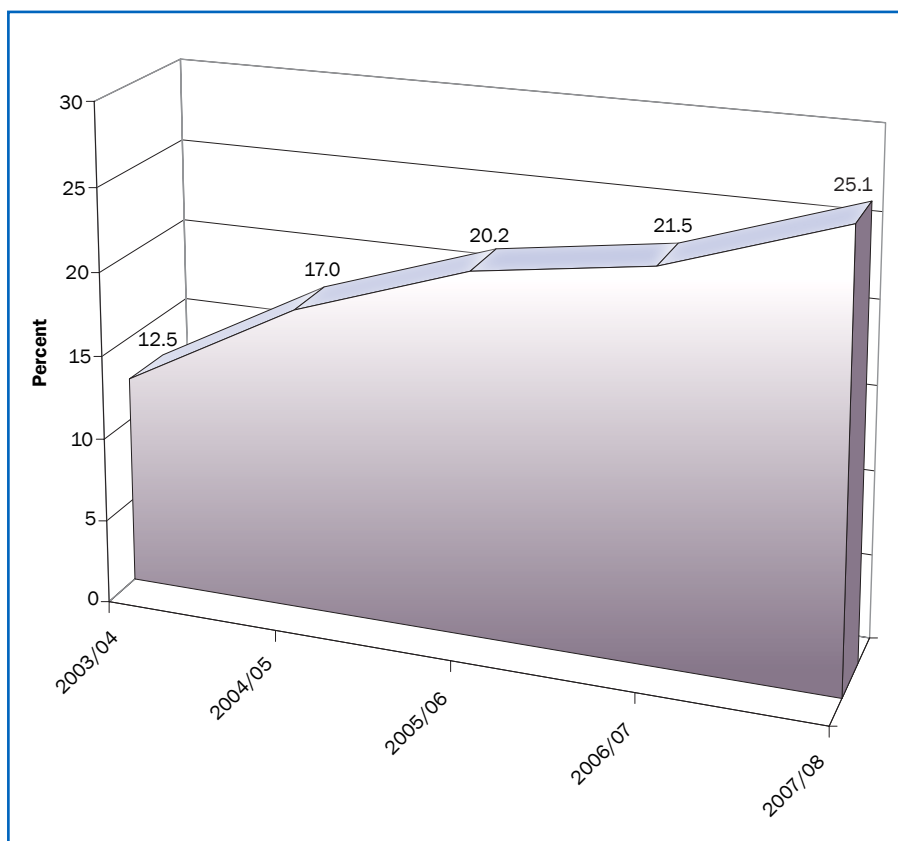
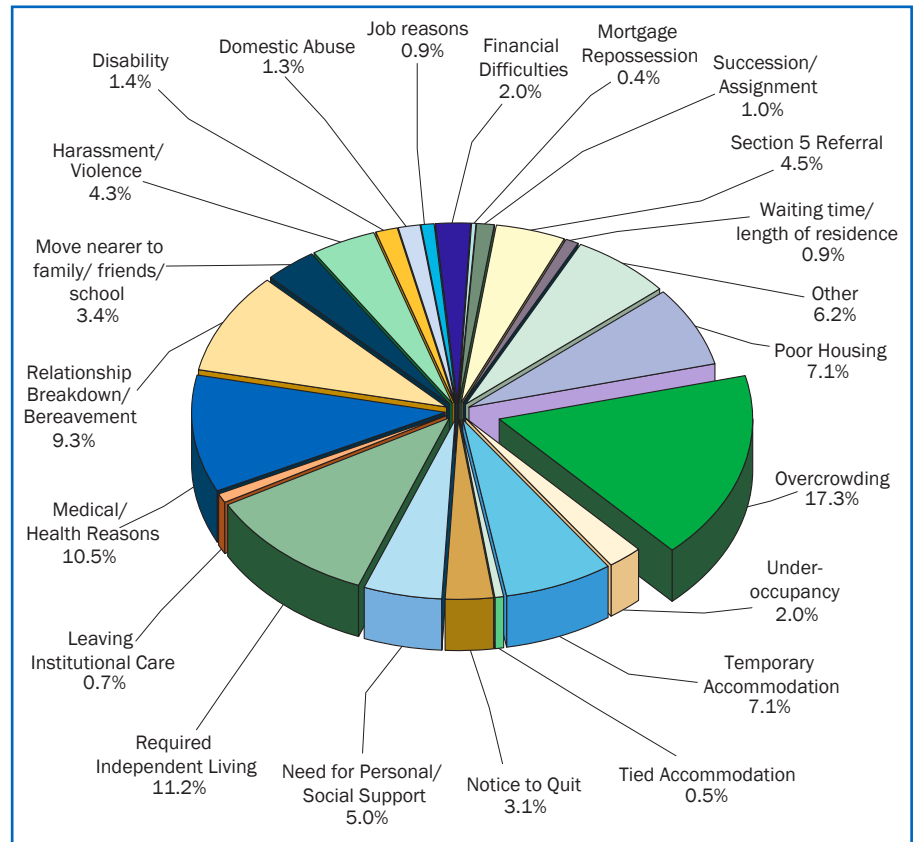
1.5 Main Reasons for Rehousing

Overcrowding is the most commonly cited option and was given by 17.3% of households as the main immediate reason they required rehousing. *Under-occupancy* on the other hand is only indicated by 2% of households as their main reason for rehousing.

Mortgage Repossession is given as the main reason by 0.4% of respondents - slightly more households (2%) indicated *Financial Difficulties* as the main contributor to their need for rehousing.

Harassment/Violence accounted for 4.3% of responses, with a further 1.3% moving because of *Domestic Abuse*.

Relationship Breakdown/Bereavement also figured highly as one of the main reasons for rehousing with 9.3% choosing this option.



1.6 Statutorily Homeless Households Housed

Just over one quarter of households (25.1%) indicated they were *Statutorily Homeless* immediately prior to taking up their tenancy.

This is an increase of 3.6% from the 06/07 figure and continues the upward trend noted over the four year period from 2003/04.

The percentage of *Statutorily Homeless* housed has more than doubled since 03/04, rising from 12.5% to the current figure of 25.1%.

In terms of the actual number of households - the total *Statutorily Homeless* housed in 03/04 was 1,940, compared to the current figure of 5,066 for 07/08.

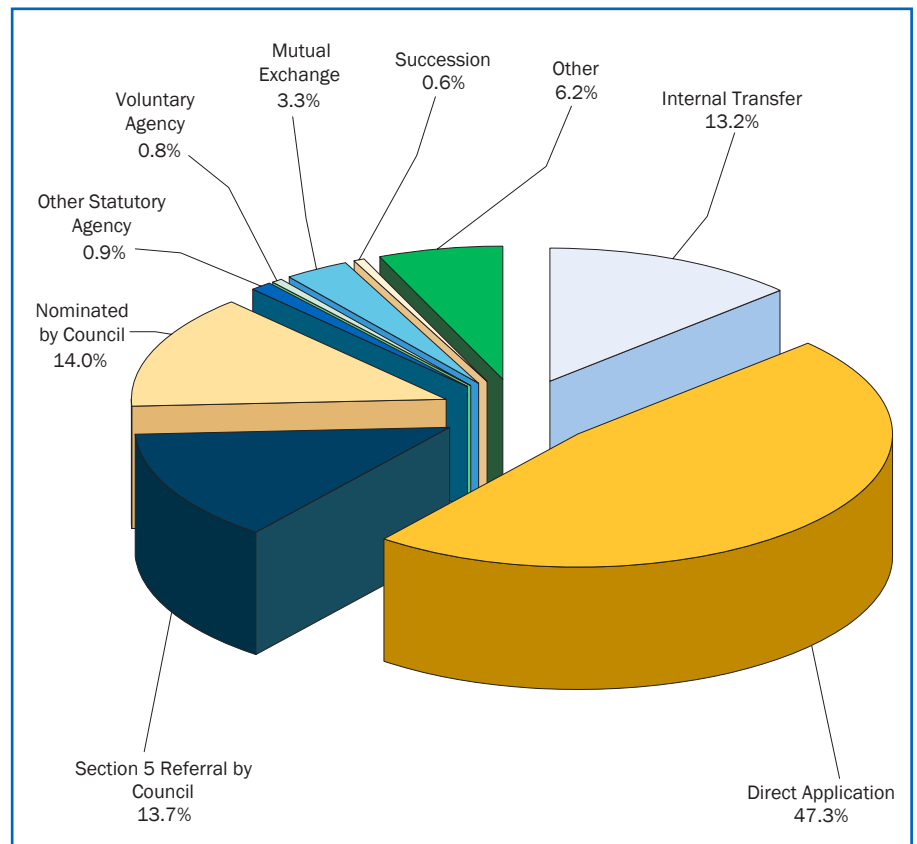
1.7 Source of Referral

Almost half of all applicants (47.3%) made a *Direct Application* to be housed by the housing organisation.

Just over a quarter were either *Nominated by Council* (14%) or were *Section 5 Referral by Council* (13.7%) - these being the main referral sources for statutorily homeless households.

13.2% of households indicated *Internal Transfer* as their source of referral, with a further 6.2% of households indicating they were referred to the housing list by *Other* means (source of referral did not fit into any of the provided categories).

Of the remaining categories *Mutual Exchange* was the most prevalent being used by 3.3% of respondents - *Succession* on the other hand was only indicated by 0.6% of households as their source of referral.



Building and Lettings Types

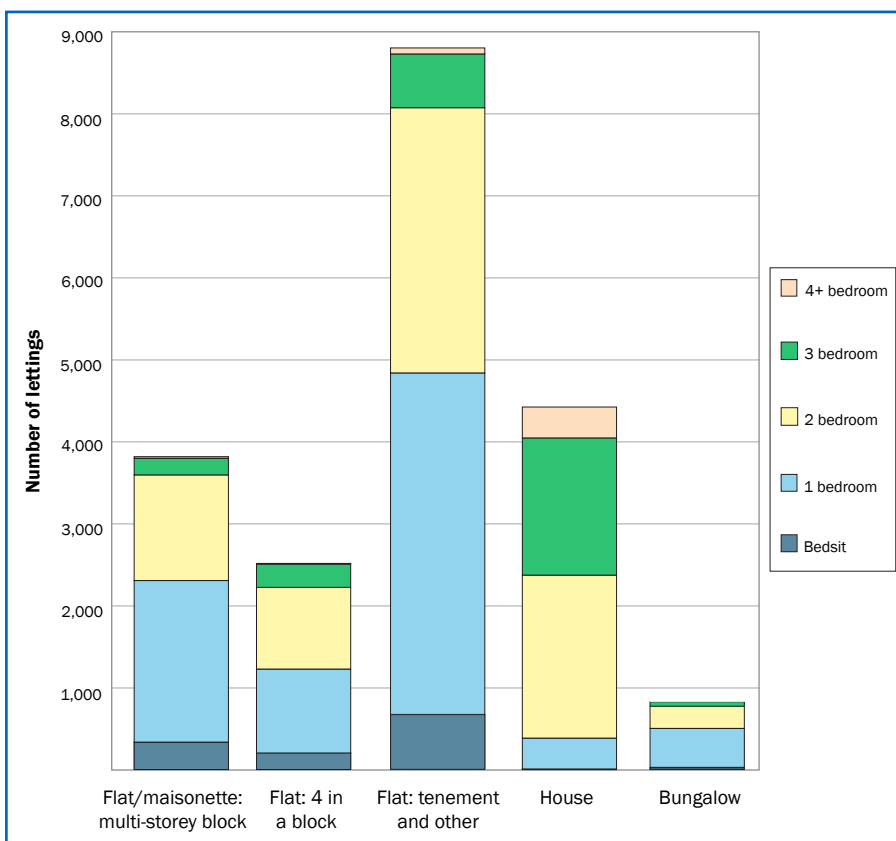
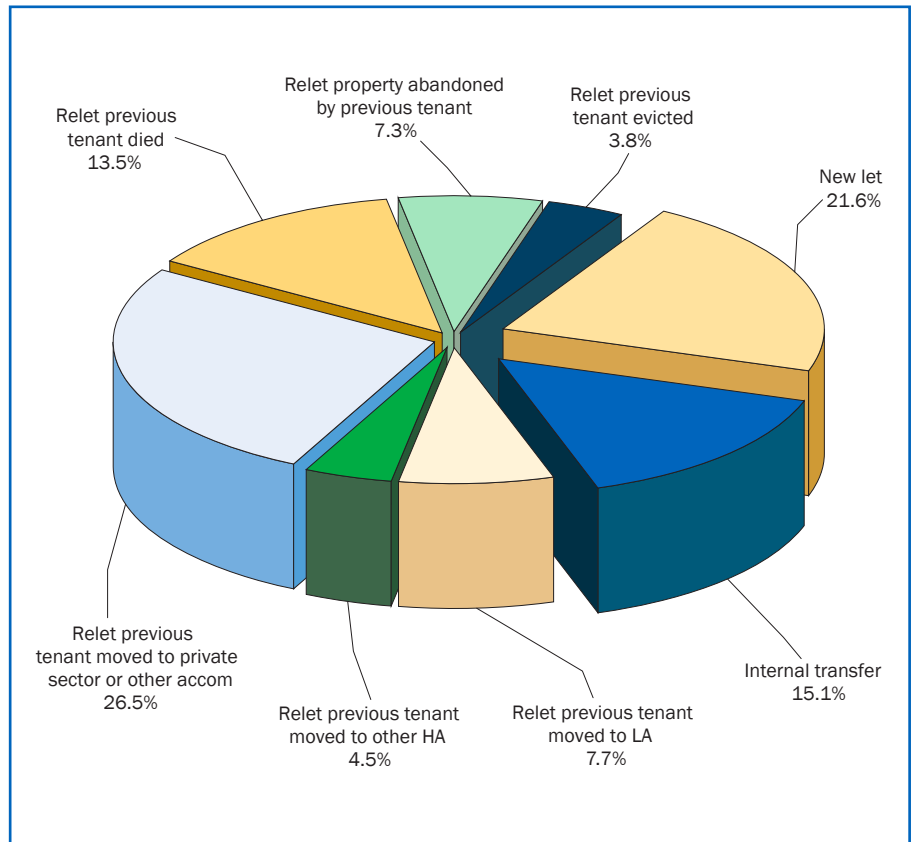
2.1 Reason for Vacancy

The percentage of *New Let* properties increased by 3.7% to 21.6% compared to last year - 4,340 *New Let* properties in 07/08 as compared to 3,162 in 06/07 - indicating an increase in new build/converted/acquired social housing stock during 07/08.

The *Internal Transfer* of the previous tenant led to the relet of 15.1% of properties, a slight decrease (0.4%) from 06/07.

12.2% of relets were due to the previous tenant moving to a different social landlord - 4.5% *Moved to other HA* with 7.7% having *Moved to LA*.

Encouragingly this year, a lower percentage of relets were due to the *death of the previous tenant* - a 1.1% decrease from 06/07 to 13.5%.



2.2 Dwelling Type

Flat: tenement and other accounts for the dwelling type of 42.8% of lettings made this year - next is *House* 21.5%, followed by *Flat/maisonette: multi-storey block* 18.4%, *Flat: 4 in a block* 12.1% and *Bungalow* 4%. *Other* dwelling types account for only 1.2% of all lettings and hence were omitted from the chart for the purpose of clarity.

One bedroom (39.7%) and two bedroom (37.8%) properties account for over three quarters of all properties let.

Bedsit properties account for 6.2% of lettings, with a further 13.9% being 3 bedroom and only 2.4% being 4 or more bedrooms.

Flatted properties account for 73.3% of all lettings throughout the year - just under half of which (35.1% of total lettings) are one bedroom flats.

2.3 Design Type

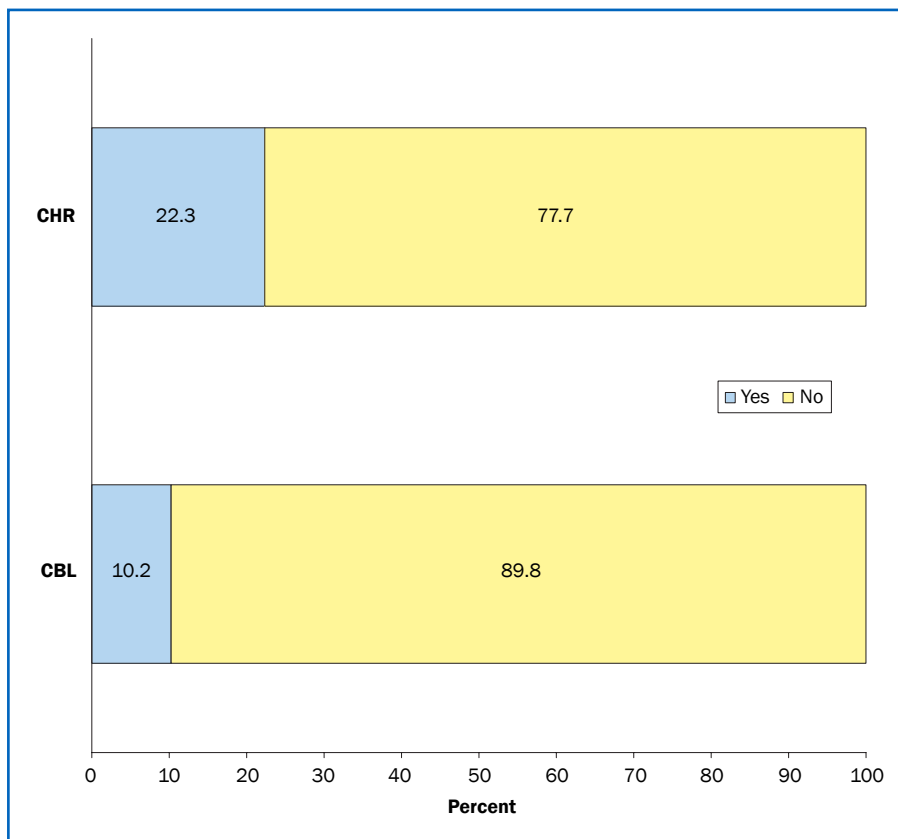
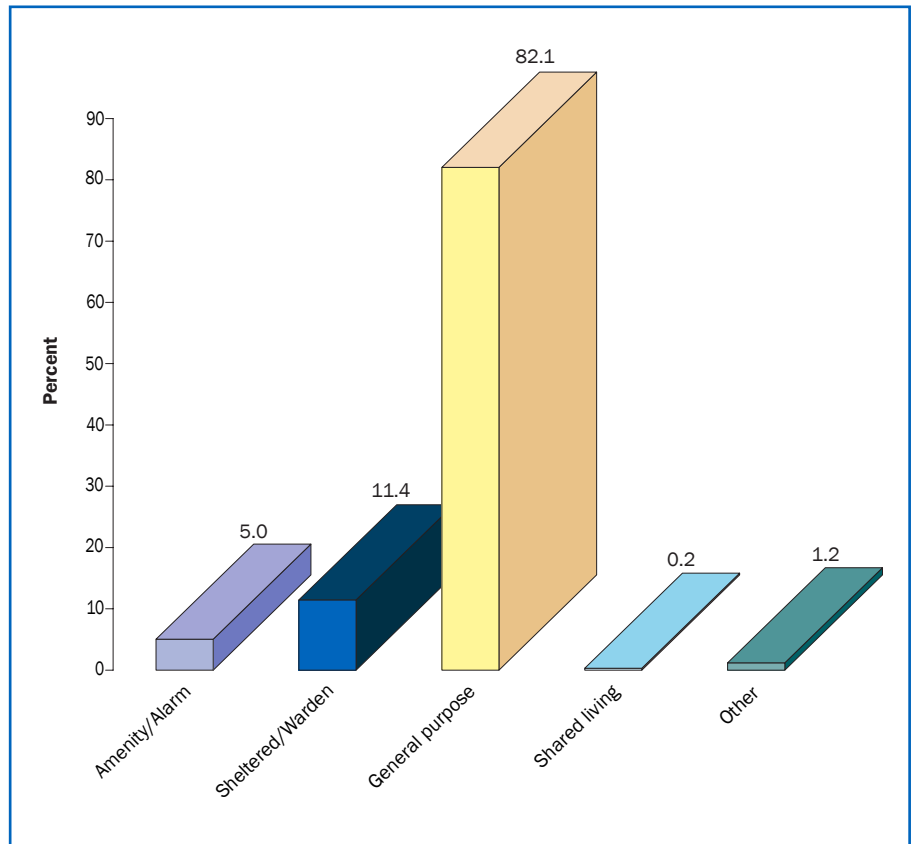
The Majority of properties let during 07/08 are of design type *General purpose* (82.1% general needs properties).

Housing of a design type specifically designated for older people accounts for 16.4% of lettings.

Of the housing for older people, 5% are *Amenity/Alarm* properties with a further 11.4% being *Sheltered/Warden* properties.

Properties specifically designed for *Shared living* account for only 0.2% of lettings.

1.2% of lettings were in a property whose design type did not fit into any of the provided categories, and hence were coded *Other*.



2.3 CHR and CBL lettings

Since these questions were introduced on the 04/05 SCORE lettings log, there has been a steady increase in the number of organisations using *CHR* and *CBL* systems.

Those using a *Common Housing Register (CHR)* - where LAs and other housing organisations share a single waiting list (but do not necessarily prioritise applicants in the same way) - have almost doubled, from 11.5% in 04/05 to 22.3% for 07/08.

Those using a *Choice Based Lettings (CBL)* allocation system - which allows households to actively apply for properties that match their assessed requirements - has also risen, from 6.7% in 04/05 to 10.2% for this year.

A *Common Housing Register* is a route of access to a range of allocation systems, *Choice Based Lettings* being one of them.

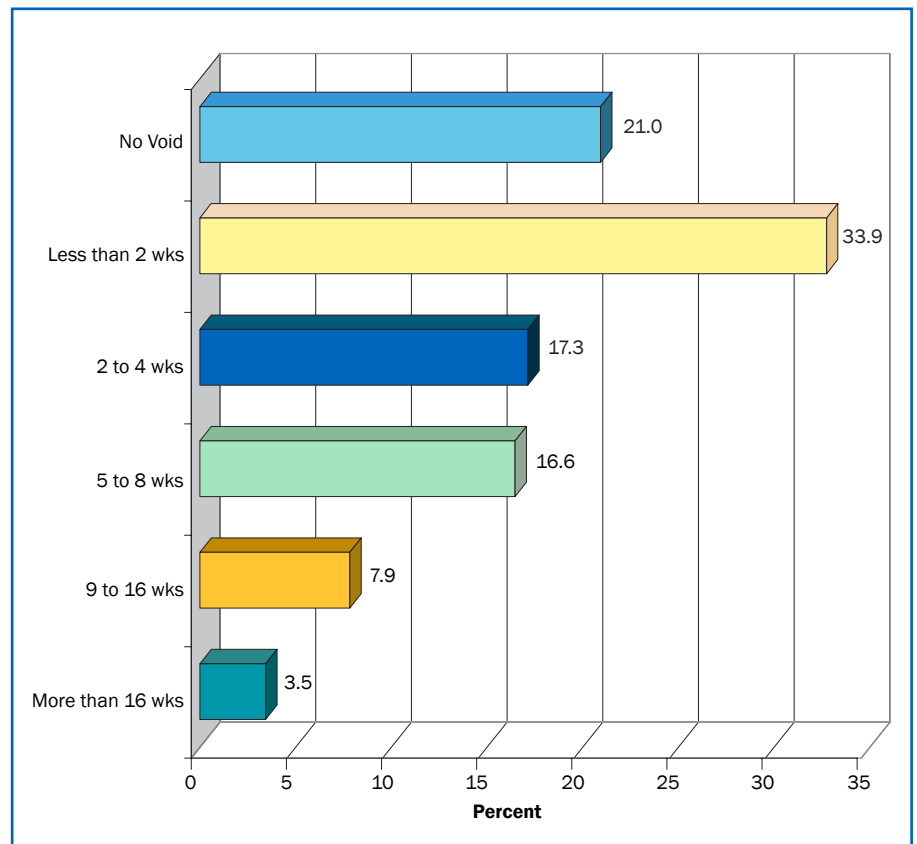
2.4 Void Length

The percentage of properties with *No Void* period between lettings increased by 5.8% from 06/07 to 21% this year.

Properties with a void period of *Less than 2 weeks* also saw a large increase - 6.3% from 06/07 to 33.9% for this year. Encouragingly all other percentages (for the longer void periods) fell this year as compared to 06/07.

The most significant percentage drops were for the two longest void periods - lettings for properties that were void for *9 to 16 weeks* dropped by 3.5% to 7.9% for this year - while the percentage for properties that were void for *More than 16 weeks* almost halved, from 6.6% in 06/07 to 3.5% in 07/08.

The overall percentage of properties which had been void for more than two weeks dropped by 11.9% from last year to 45.3% for 07/08.



Rents, Income & Affordability

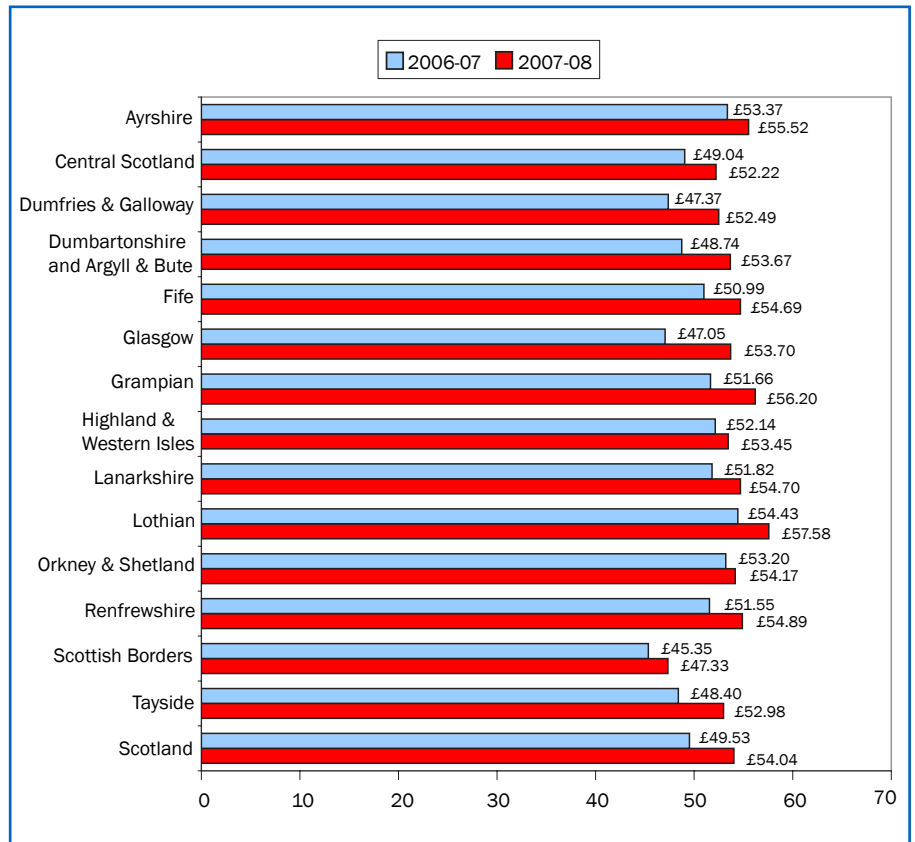
3.1 Average Weekly Rent by Area - General Needs lets only

The average weekly rent figures for this chart are for general needs lettings only - supported lets have been excluded as there is uneven distribution of supported units throughout the country. This could lead to misleadingly high figures for areas with a high concentration of supported lettings when compared to areas with little or no supported housing.

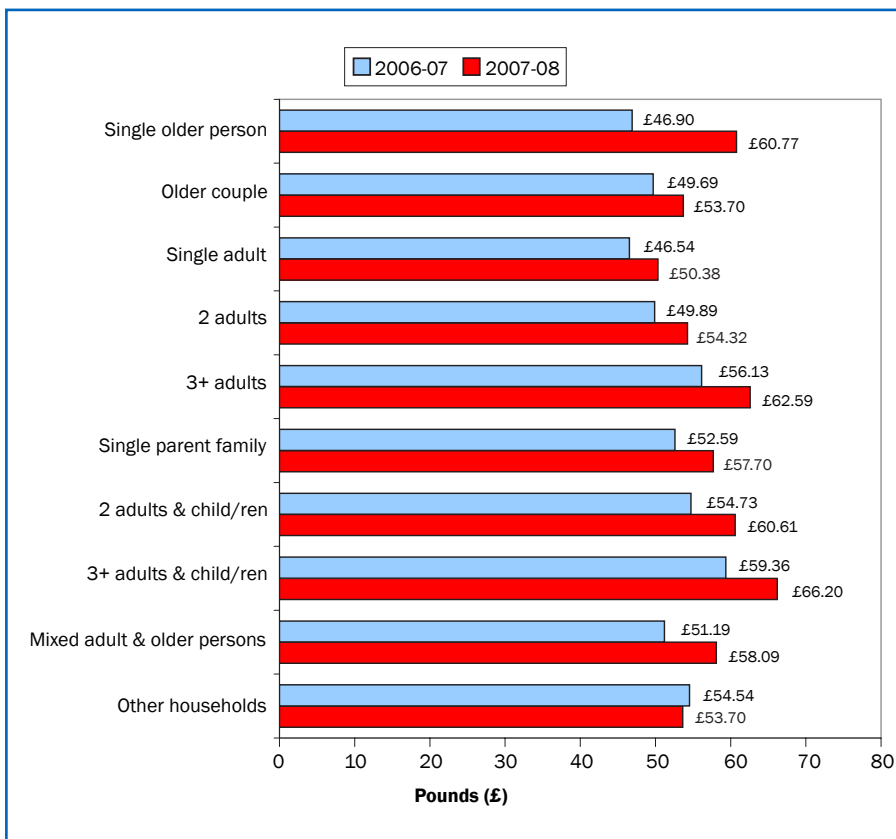
For the whole of *Scotland* the percentage increase from 06/07 in average weekly rent is 9.1%.

The two most northerly areas recorded the lowest percentage increase - 2.5% in the *Highlands & Western Isles* area and only 1.8% in the *Orkney & Shetland* area.

The highest average weekly rent figure is £57.58 in the *Lothian* area with the lowest being £47.33 in the *Scottish Borders* area.



* The geographical areas used within this report are new for 07/08. You can find a breakdown of the areas in the Appendix on p14.



3.2 Average Weekly Rent by Household Type

Weekly rent for the majority of household types increased between 8.1% and 13.5% in comparison to 06/07.

There are two exceptions - average weekly rent for *Other households* actually fell by 1.5% - while *Single older person* had a significant percentage rise of 29.6% from £46.90 in 06/07 to £60.77 this year. This could point to a rise in supported lettings which are 'very sheltered' this year within the *Single older person* category, rather than an actual disproportionate increase in rent (additionally, there was a 21.3% increase in supported lettings recorded in SCORE this year).

The highest average weekly rent was for the household type *3+ adults & child/ren* at £66.20, while the lowest was for *Single adult* at £50.38.

3.3 Average Weekly Rent by Tenancy Type

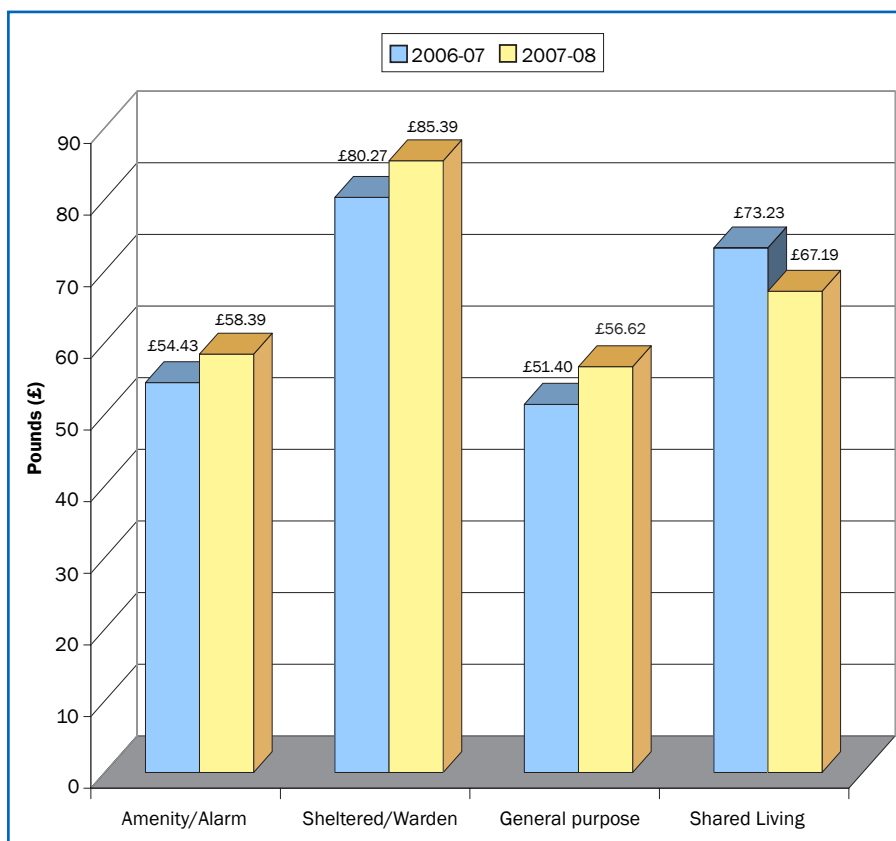
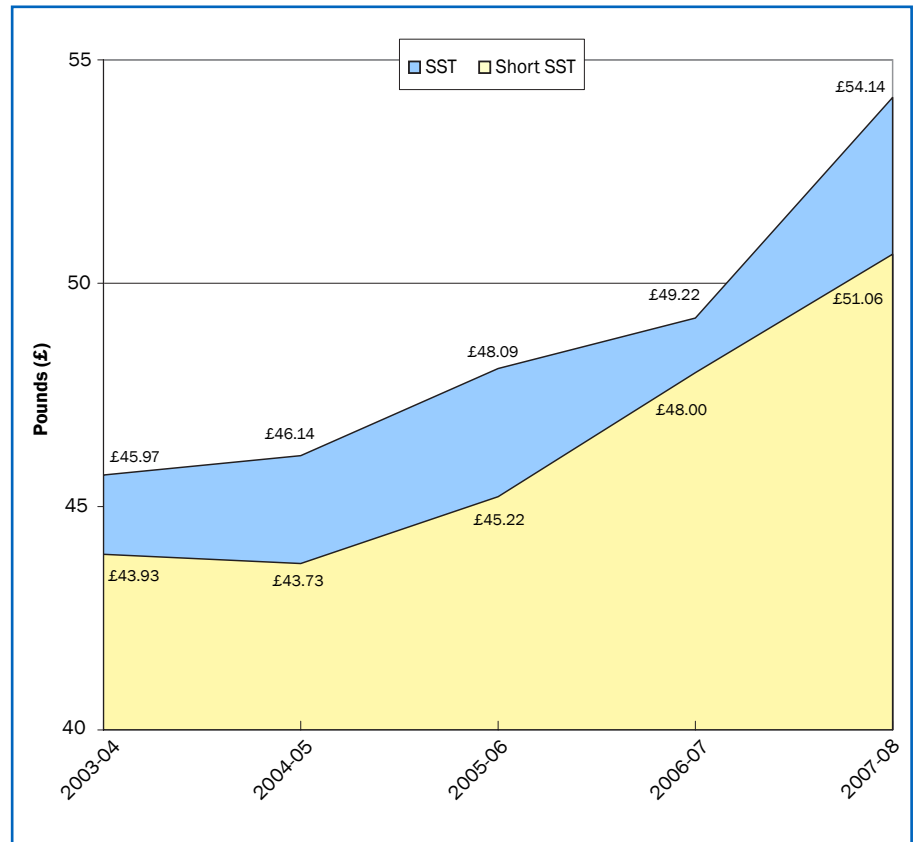
Average weekly rent for both tenancy types has risen steadily since 04-05, with SST rising at a slightly sharper rate in general than *Short SST*, apart from in 06-07.

The low percentage increase in average weekly rent for SST lettings of only 2.5% between 05/06 and 06/07 in turn exaggerates the increase of 10% to 07/08.

For *Short SST* lettings, apart from 04/05 where average weekly rent actually fell by 0.5%, the rise year-on-year has been between 3.4% and 6.4%.

The overall percentage increase in average weekly rent since 03/04 is 16.2% for *Short SST* and 17.8% for SST.

The average year-on-year difference in pounds between SST and *Short SST* weekly rents for this time period is £2.32.



3.4 Average Weekly Rent & Charges by Design Type

For all design types (apart from *Shared Living*), the average increase in pounds from 06-07 to this year was just under five pounds - a £4.78 increase in weekly rent & charges.

The average weekly rent & charges for the design type *Shared Living* decreased since last year by £6.04 to £67.19 (*Shared Living* properties account for less than 0.2% of lettings in both the 06/07 and the 07/08 datasets).

The highest average weekly rent & charges figure for 07/08 was for design type *Sheltered/Warden* at £85.39.

The lowest average rent & charges figure was for design type *General Purpose* at £56.62 weekly.

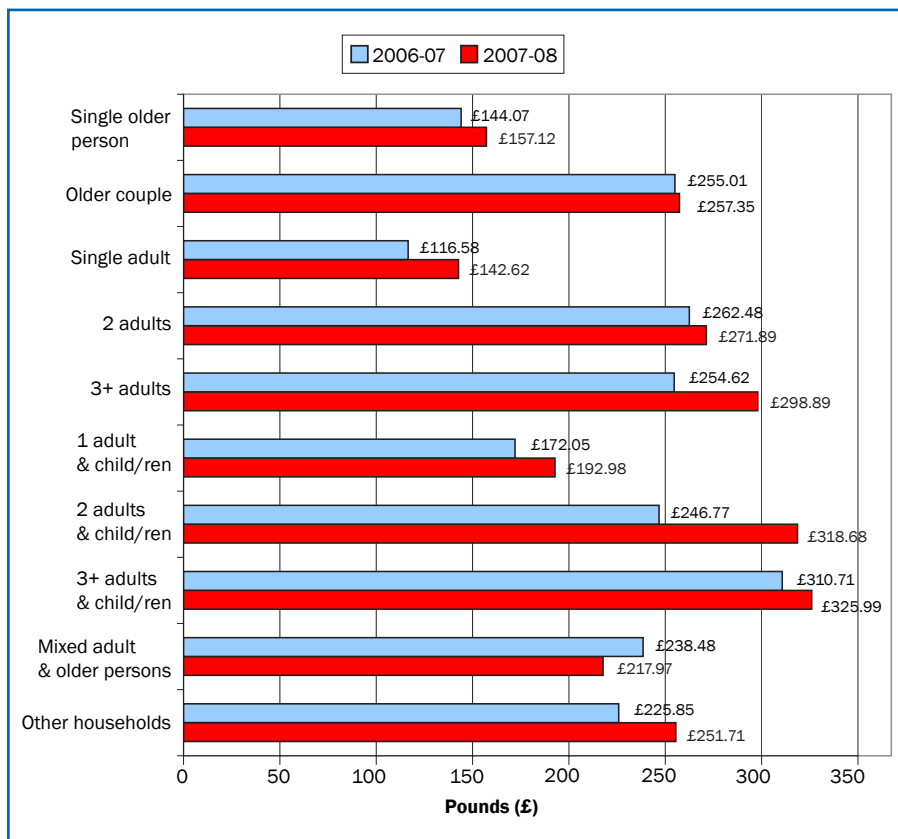
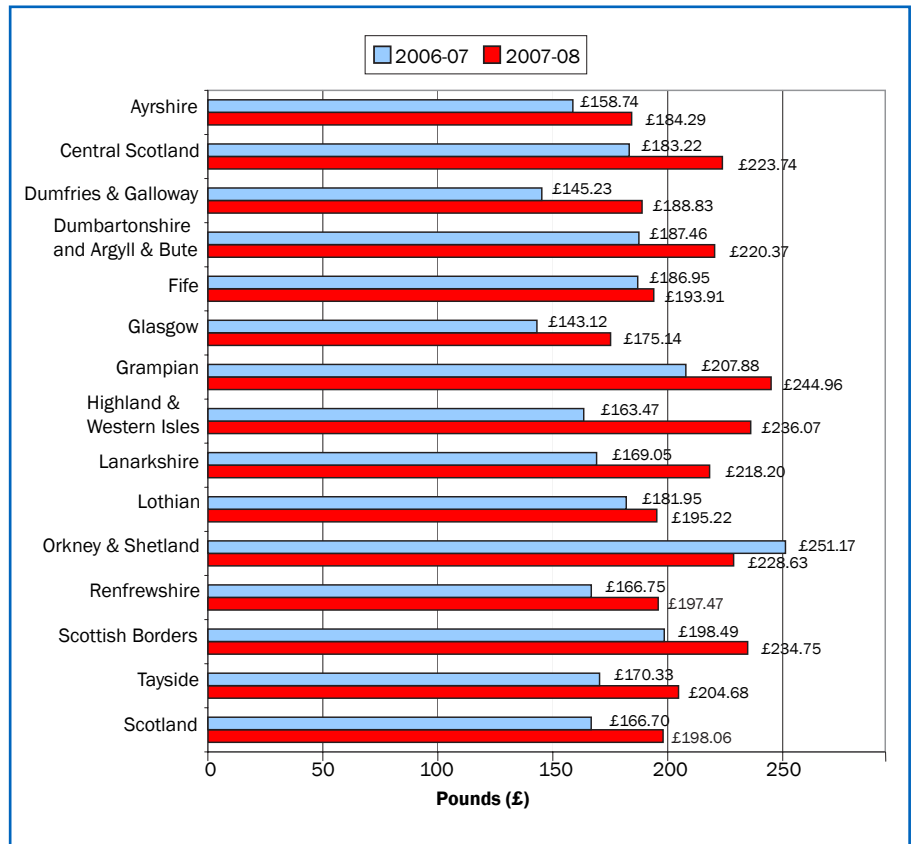
3.5 Average Weekly Household Income by Area

Average weekly household income increased in all areas from those recorded in SCORE in 06/07 - apart from in *Orkney & Shetland* where the average fell by £22.54 to £228.63 for this year (the figure for *Orkney & Shetland* for 06/07 was over £40 higher than any other area).

The largest monetary increase was in the *Highland & Western Isles* where the average weekly household income increased by £72.60 to £236.07 - however, for 07/08 in that area there was also a 14.1% increase in working households recorded in SCORE (42.2%).

The highest average weekly household income was for the *Grampian* area at £244.96 - the lowest was for *Glasgow* at £175.14.

The average for Scotland was £198.06.



3.6 Average Weekly Household Income by Household Type

The monetary increase in average weekly household income for all household types was £31.57 - the percentage increase was 19%.

The average for *Mixed adult & older person/s* fell by £20.51 to £217.97 for 07/08 (this household type accounts for less than 2% of lettings per year).

Household type *2 adults & child/ren* had the highest percentage increase, rising by 29.1% from 06/07 - a £71.91 increase to £318.68.

The lowest percentage increase was for household type *Older couple* which rose by 0.9% - a £2.35 increase to £257.35.

The highest average weekly household income was for household type *3+ adults & child/ren* at £325.99 - the lowest was for *Single adult* households at £142.62.

3.7 Housing Benefit Eligibility All Households

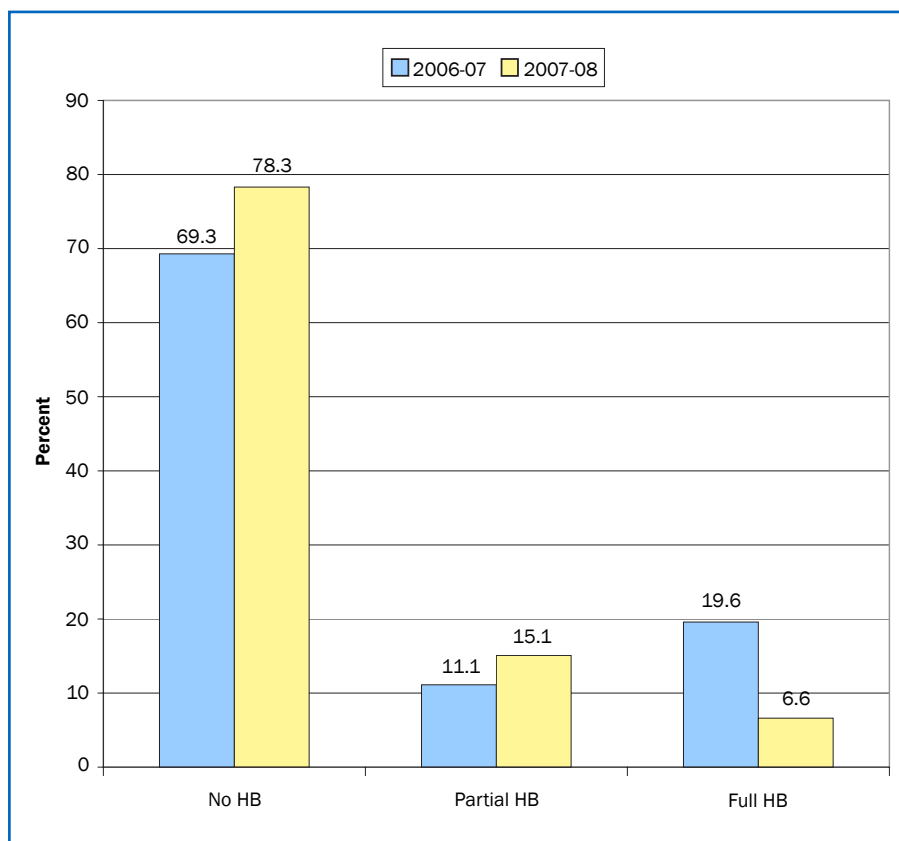
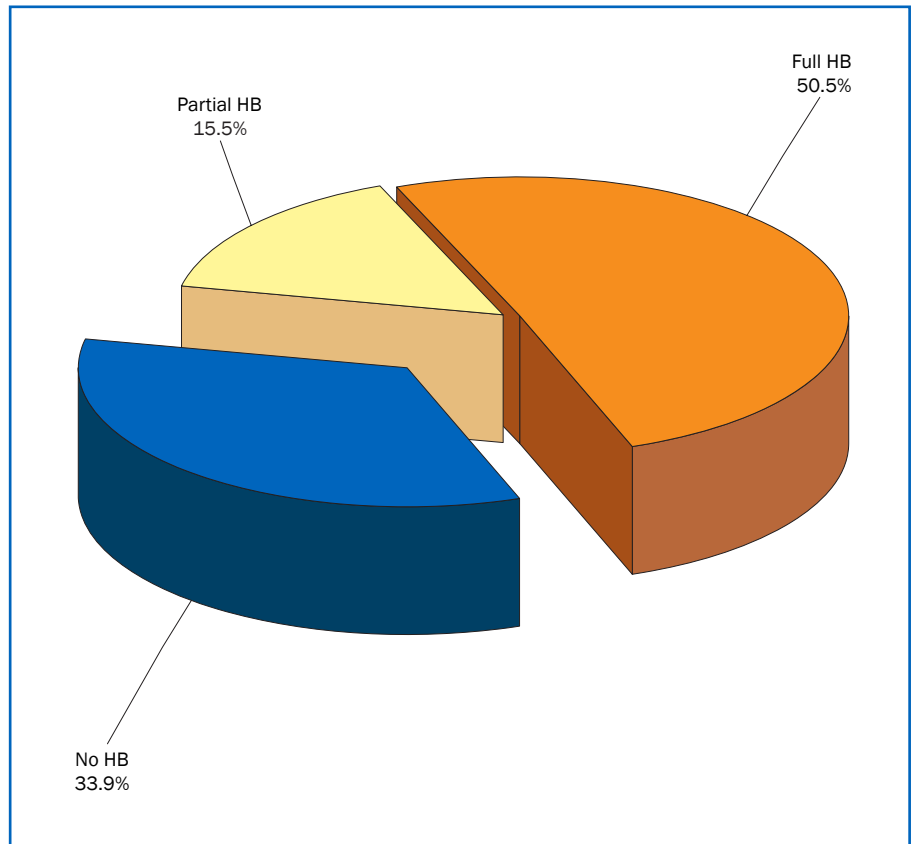
Just over half of all households (50.5%) were eligible for *Full Housing Benefit* - this is an 11.4% percentage decrease when compared to last year*.

The percentage of households who were eligible for *Partial Housing Benefit* has risen by 4.2% from the 06/07 figure to 15.5% this year.

With 33.9%, the percentage of households eligible for *No Housing Benefit* shows a rise of 7.2% from the 06/07 year.

The overall Housing Benefit eligibility percentage (Full and Partial) fell by 7.2% from the 06/07 figure to 66% for this year.

*HB and affordability figures for 06/07 were recalculated due to technical difficulties with the 06/07 dataset.



3.8 Housing Benefit Eligibility All Working Households

The percentage of working households who were not eligible for housing benefit (*No HB*) has risen by 9% from last years figure to 78.3%.

At 15.1%, the percentage of working households who were eligible for *Partial HB* has also risen, by 4% from last year. While, on the other hand, the percentage eligible for *Full HB* has fallen by 13% to 6.6% for 07/08.

Overall Housing Benefit eligibility (Full and Partial) for all working households, fell by 9% from last years figure, to 21.7%.

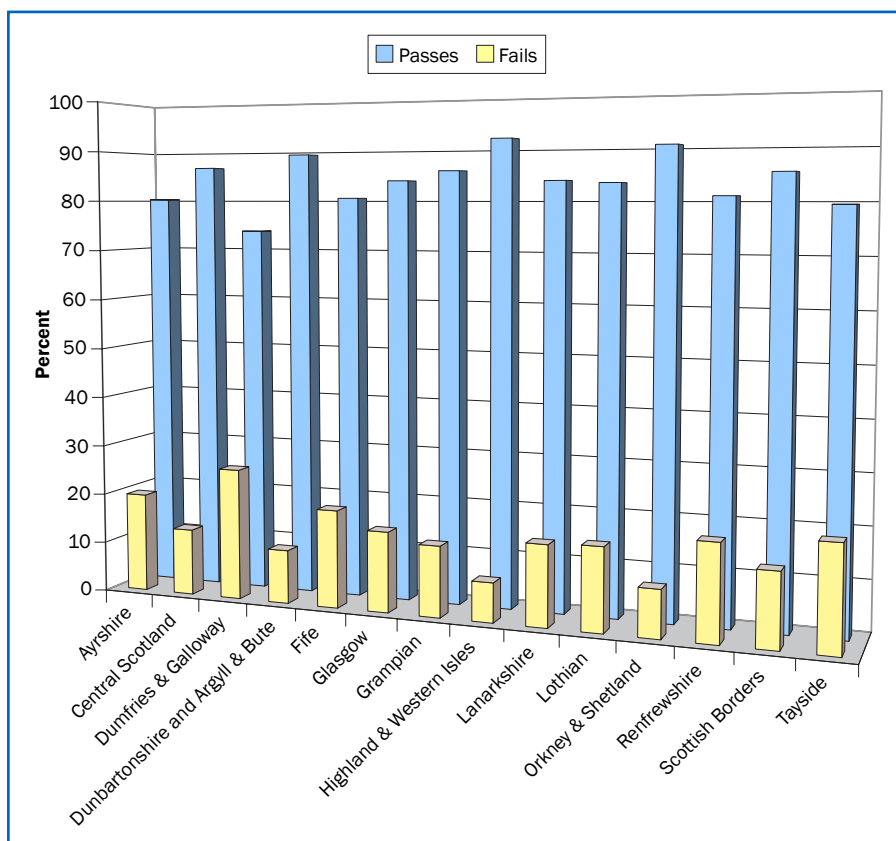
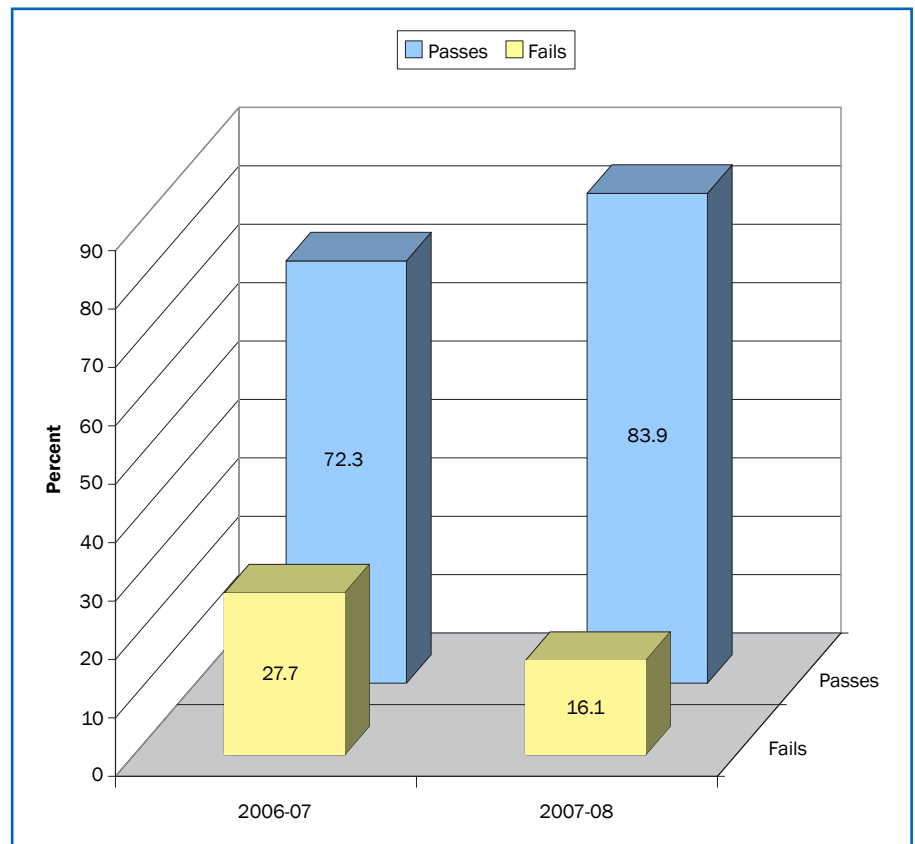
The measure of *affordability for all working households* mirror the results given in this section, as the affordability calculation is derived directly from HB eligibility i.e. for *all working households* the affordability pass rate was 78.3% in 07/08.

3.9 Affordability Measure Full-time Working Households

The affordability calculation used by SCORE is as defined by the Scottish Federation of Housing Associations (SFHA) - that a member of the household working 16 hours per week or more should have an income which allows the rent to be paid without reliance on Housing Benefit i.e. if you are in full-time employment you should not need Housing Benefit to be able to afford your rent.

For full-time working households, the affordability pass rate has risen by 11.6% from 06/07 to 83.9% for this year.

Conversely, as you would expect, the affordability fail rate has fallen by the same percentage amount of 11.6% to 16.1% for 07/08.



3.10 Affordability Measure Full-time Working Households by Regional Area

Highland & Western Isles had the highest percentage affordability pass rate for full-time working households at 92.2% - closely followed by *Orkney & Shetland* with 90.6% (these areas also recorded the lowest percentage increases in average rent for 07/08 - see Section 3.1).

The lowest pass rate was in *Dumfries & Galloway* at 73.8%, with the next lowest being *Tayside* with 79.5%.

Affordability pass rates were above the countryside benchmark of 83.9% in eight of the fourteen areas.

The overall percentage spread for affordability pass rates across all areas is less than 17%, with ten of the fourteen areas falling between the 80 - 90% range.

4.0 Appendix

The geographical areas used throughout this report are new for 07/08 and will be used in all future publications.

The councils which constitute each area are as follows:

Ayrshire

East Ayrshire
North Ayrshire
South Ayrshire

Central Scotland

Clackmannanshire
Falkirk
Stirling

Dumfries & Galloway

Dumfries & Galloway

Dunbartonshire and Argyll & Bute

Argyll & Bute
West Dunbartonshire
East Dunbartonshire

Fife

Fife

Glasgow

Glasgow

Grampian

Aberdeen
Aberdeenshire
Moray

Highland & Western Isles

Highland
Comhairle nan Eilean Siar

Lanarkshire

North Lanarkshire
South Lanarkshire

Lothian

Edinburgh
East Lothian
Midlothian
West Lothian

Orkney & Shetland

Orkney Islands
Shetland Islands

Renfrewshire

Inverclyde
East Renfrewshire
Renfrewshire

Scottish Borders

Borders

Tayside

Angus
Dundee
Perth & Kinross



SCORE

What is SCORE?

Score (Scottish Continuous Recording) is a system funded by The Scottish Government and run by the Centre for Housing Research in St Andrews, which monitors new tenancies granted by registered housing associations and co-operatives in Scotland.

The project is being extended into the local authority sector over the next few years.

The SCORE Team at St Andrews

- Nathalie Ferguson Data Quality Assessor
- Morgan Faichney IT Officer
- Norman Stewart Project Officer

The SCORE log and all other SCORE resources are available for download from the SCORE website www.scoreonline.org.uk

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