

# SCORE

Annual Summary Report 2009 / 2010

## Introduction

Welcome to the SCORE annual summary report produced by the SCORE team in St Andrews.

This report is for 2009/10 and covers all SCORE returns from participating organisations for lettings between 1st April 2009 and 31st March 2010.

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 2008/09 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 26,870 lets recorded in SCORE for the period 1st April 2009 to 31st March 2010 - an increase of 7.6% on the submission total for 08/09 (24,962).

The average weekly rent, for general needs lettings only, was £59.36 compared to £57.01 for 08/09 - a rise of 4.1% (section 3.1).

74.3% of all lettings throughout the year were in properties which are flats (section 2.2).

For the whole of Scotland, the average days vacant figure for 09/10 was 22 days (section 2.5).

Affordability pass rates for the period remained high - 79.3% of full-time working households passed the affordability measure during 09/10 (section 3.9).



# The Tenants

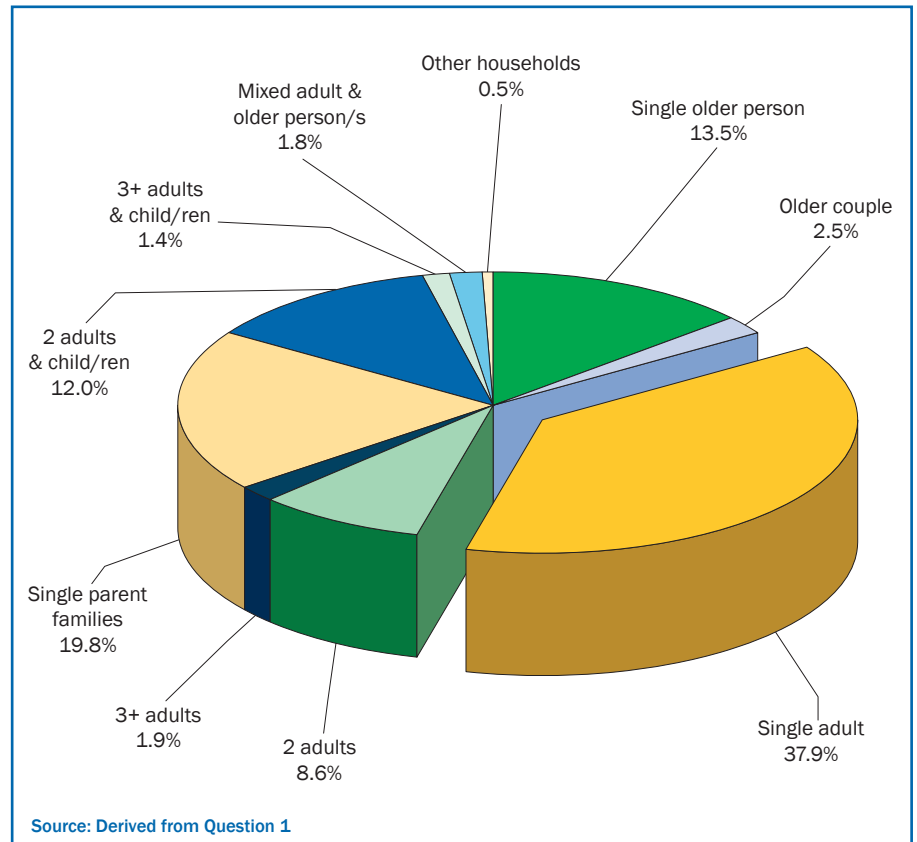
## 1.1 Household Type

At 37.9% *Single Adult* is the most prevalent household type, almost double the percentage of the next highest category.

*Single parent families* (19.8%) and *Single older person* households (13.5%) are the next largest groups housed - meaning that households containing only a single adult/single older person, account for 71.2% of lettings during the period.

*2 adults & child/ren* (12.0%), households with *2 adults* (8.6%) and *Older couples* (2.5%) together account for just under a quarter (23.1%) of lettings.

The remaining household types account for only 5.6% of all households - the largest of these is the category *3+ adults* with 1.9% - the lowest is *Other households* at 0.5%.



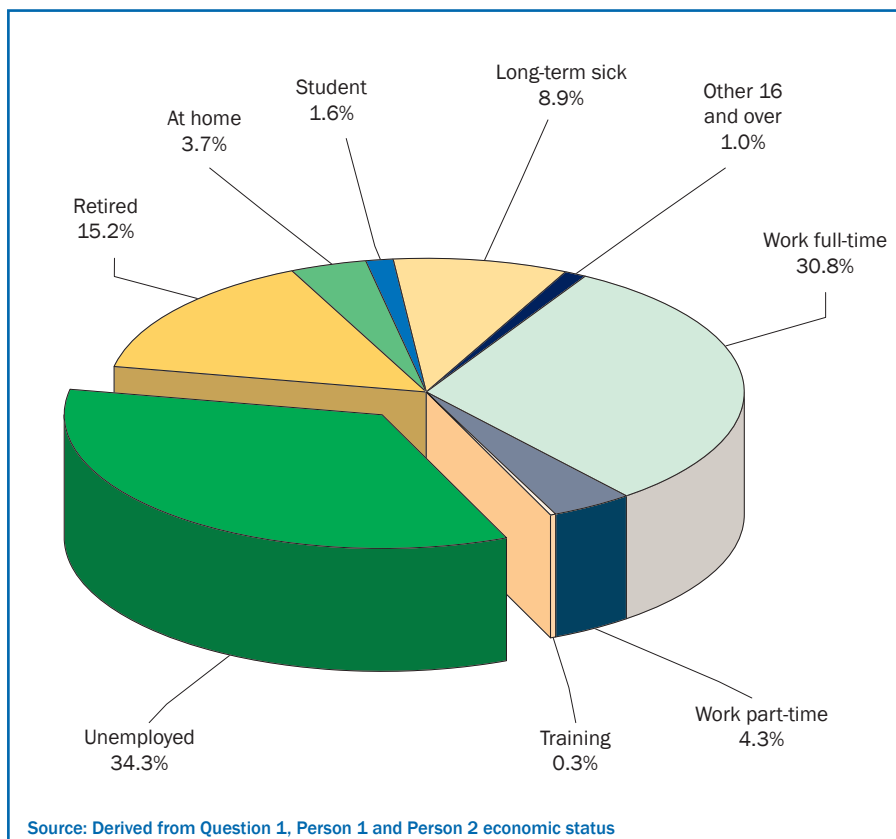
## 1.2 Economic Status of Household

For the first time since 05/06, *Unemployed* is the most commonly indicated household economic status at 34.3% - an increase of 2.5% on the figure for 08/09. The previously most common status, *Work full-time* is down 1.5% to 30.8%.

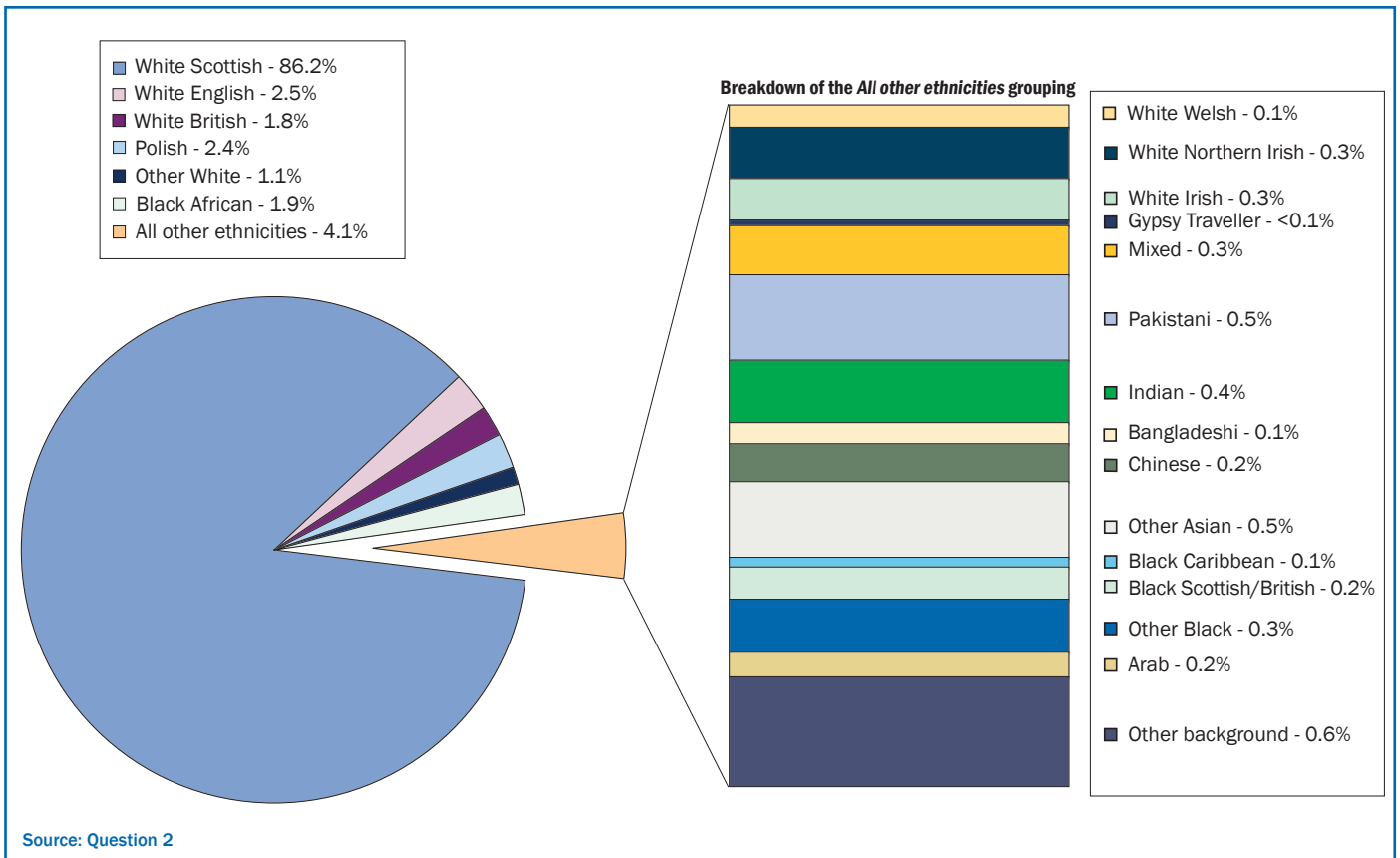
*Training* is again the least used category - only 0.3% of households indicated this as their economic status - followed by *Other 16 & over* at 1.0%.

Of the smaller categories, the one showing the most significant change is *Retired* at 15.2%, dropping 1.5% on the 08/09 figure.

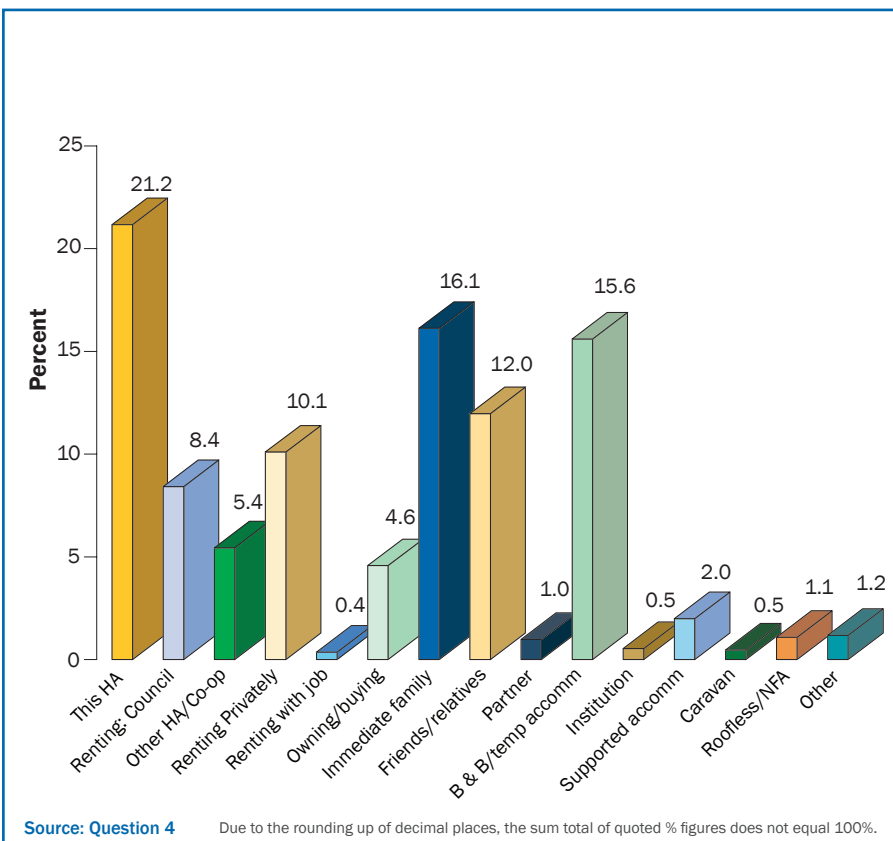
Other categories with slight shifts of note on the 08/09 figures are *Students* (1.6%) and *Disabled/Long-term sick* (8.9%), both dropping by 0.2% and *At Home* (3.7%) showing a 0.5% increase.



### 1.3 Ethnic Origin of Tenant



The vast majority of tenants were *White Scottish* (86.2% - a 0.8% increase on the 08/09 percentage of 85.4%), followed by *White English* (2.5%) and *Polish* (2.4%), recorded as separate categories for the first time in 09/10. The *All other ethnicities* category comprising of 15 ethnic groups that individually contributed <1.0%, accounted for a total 4.1% of the overall figure .



### 1.4 Previous Living Circumstances of Household

Over one fifth of households (21.2%) listed their previous living circumstance as with *This HA* immediately prior to the letting - a decrease of 1.0% from 08/09.

16.1% of respondents were living with *Immediate family* - while 12.0% were living with *Friends/relatives* immediately prior to the letting.

*B & B/temp accommodation* has increased 1.6% to 15.6%, a continuation in the trend that indicated a 2.1% rise in 08/09.

The least used category was *Renting with job* at 0.4% followed by *Caravan* and *Institution*, both at 0.5%.

5.4% of households indicated *Other HA/Co-op* as their previous living circumstance, an increase of 0.5% from the 08/09 figure.

## 1.5 Main Reasons for Rehousing

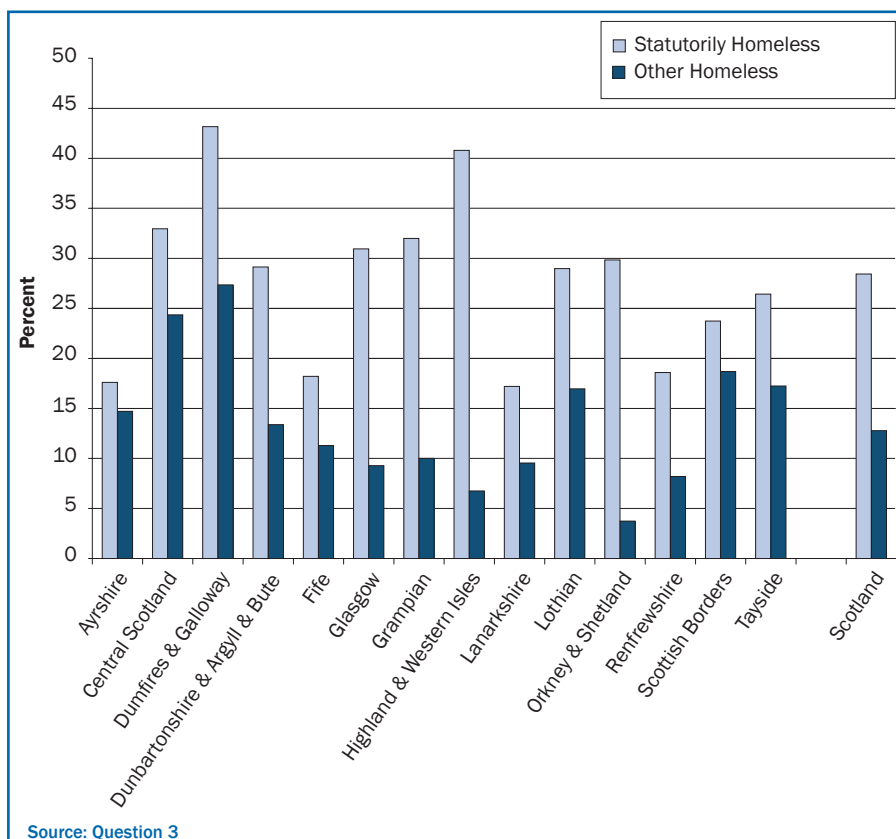
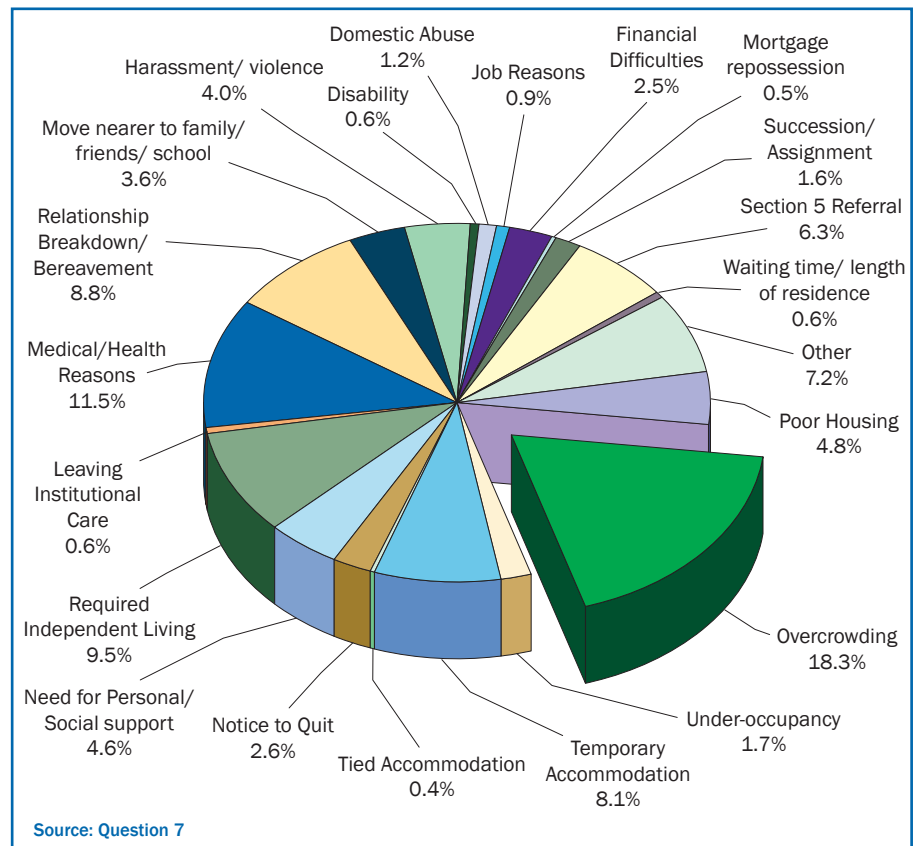
*Overcrowding* is the most commonly cited option and was given by 18.3% of households as the main immediate reason they required rehousing. *Under-occupancy* on the other hand is only indicated by 1.7% of households as their main reason for rehousing.

The *Poor Housing* category (4.8%) shows the greatest shift from its 08/09 figure with a drop of 1.1%.

Households that indicated *Temporary Accommodation* (8.1%) as the reason for their need for rehousing is up 0.8% for 09/10.

Rehousing as a result of a *Section 5 Referral* also shows an increase, rising 0.7% to 6.3%.

*Tied Accommodation* accounted for 0.4% making it the lowest.



## 1.6 Statutorily Homeless Households Housed

The overall percentage of households in Scotland who indicated they were *Statutorily Homeless* immediately prior to taking up their tenancy has risen 2.9% from the 08/09 figure, to 28.4% for 09/10.

The category *Other Homeless* was introduced for this year and is defined as - not assessed as in priority need by an LA, but not in permanent settled accommodation and considered by an HA to either be homeless or likely to become homeless.

*Dumfries & Galloway* have recorded the highest proportion of both *Statutorily Homeless* and *Other Homeless* at 43.2% and 27.3% respectively. *Highland & Western Isles* have a similar level of *Statutorily Homeless* (40.8%) yet the second lowest percentage of any region in the *Other Homeless* category (6.8%).

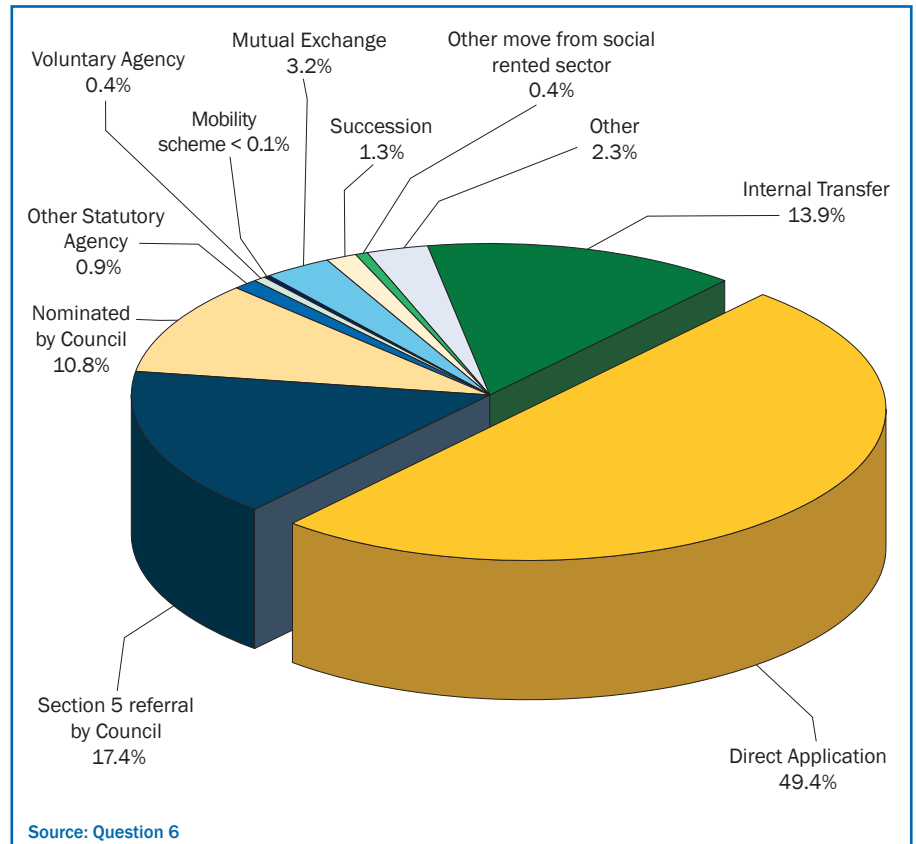
## 1.7 Source of Referral

Almost half of all applicants (49.4%) made a *Direct Application* to be housed by the housing organisation - exactly the same percentage as last year.

Over a quarter were either *Nominated by Council* (10.8%) or were *Section 5 Referral by Council* (17.4%) - these being the main referral sources for statutorily homeless households.

13.9% of households indicated *Internal Transfer* as their source of referral, a 1.1% decrease from the 08/09 figures.

Of the remaining categories *Mutual Exchange* was the most prevalent being used by 3.2% of respondents - those nominated under *Mobility scheme* was the least used category, indicated by less than 0.1% of households as their source of referral.



# Building and Lettings Types

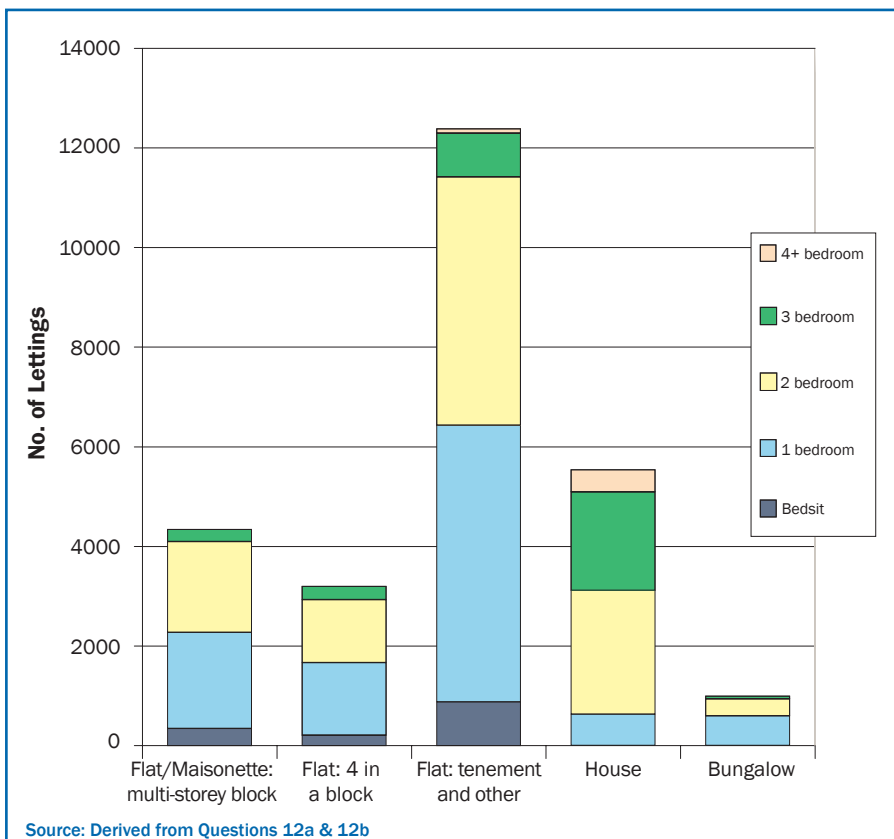
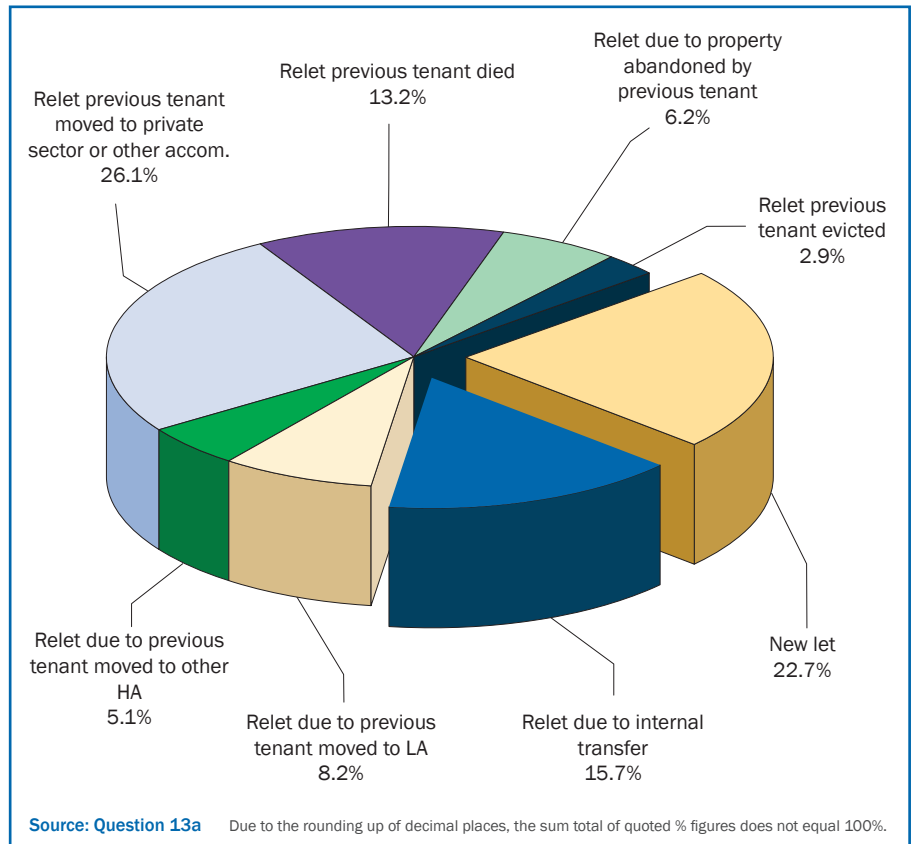
## 2.1 Reason for Vacancy

The percentage of *New Let* properties increased significantly, by 4.6% to 22.7% compared to 08/09, with the actual number of *New Lets* recorded 1,576 more than last year at 6,093 lettings.

*Internal Transfer* of the previous tenant led to the relet of 15.7% of properties, a decrease of 0.5% from last year.

*Relets* accounted for a total of 61.7% of reasons for vacancy (not including *Internal Transfer*), a decrease of 4.0% from the 08/09 percentage.

The most used relet category is *Relet previous tenant moved to private sector or other accommodation* at 26.1%, with the lowest percentage of 2.9% being for *Relet previous tenant evicted*.



## 2.2 Dwelling Type

*Flat: tenement and other* accounts for the dwelling type of 46.1% of lettings made this year - next is *House* 20.6%, followed by *Flat/maisonette: multi-storey block* 16.2%, *Flat: 4 in a block* 12.0% and *Bungalow* 3.7%. *Other* dwelling types account for only 1.4% of all lettings and hence were omitted from the chart for the purpose of clarity.

One bedroom (38.4%) and two bedroom (40.7%) properties account for over three quarters of all properties let.

Bedsit properties account for 5.9% of lettings, with a further 12.8% being 3 bedroom and only 2.1% being 4 or more bedrooms.

Flatted properties account for 74.3% of all lettings throughout the year - just under half of which are one bedroom flats (33.2% of total lettings).

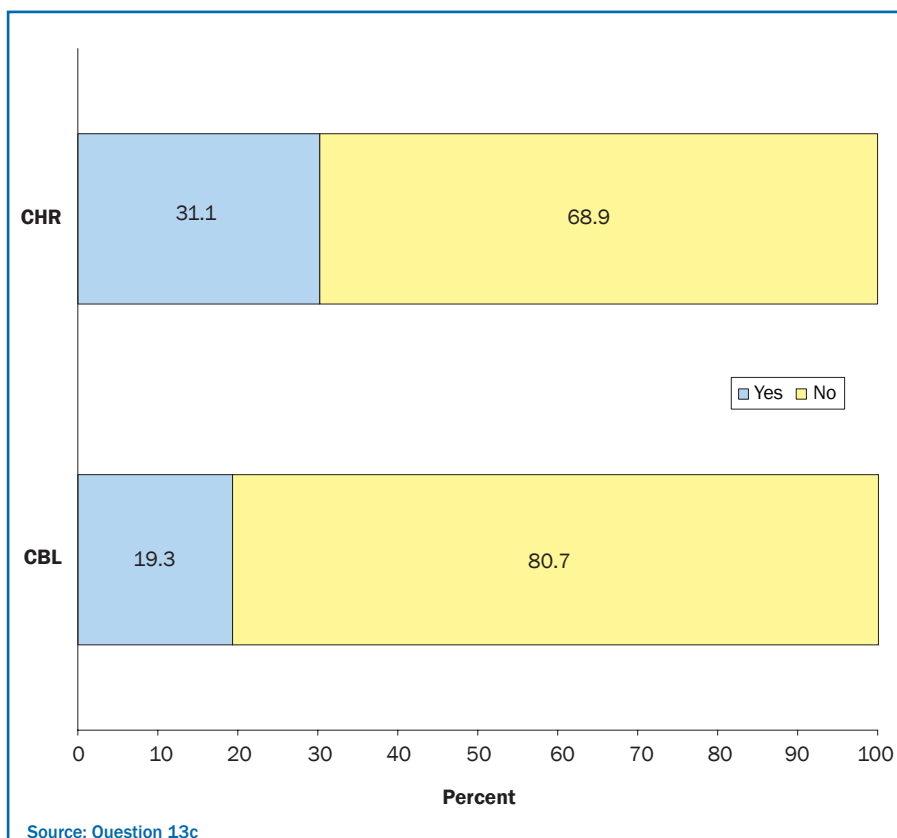
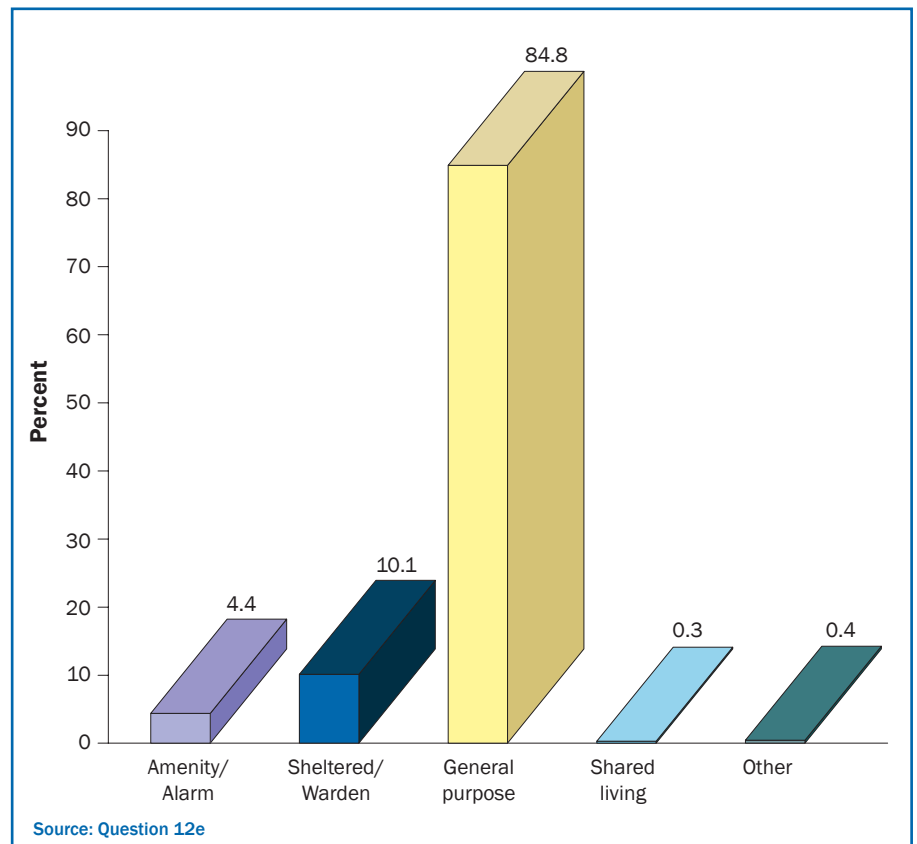
### 2.3 Design Type

The majority of properties let during 09/10 are of design type *General purpose* (84.8% general needs properties), up 2.1% on last year.

Housing of a design type specifically designated for older people accounts for 14.5% of lettings. Of the housing for older people, 4.4% are *Amenity/Alarm* properties with a further 10.1% being *Sheltered/Warden* properties.

Properties specifically designed for *Shared living* account for the lowest proportion of lettings at 0.3%.

0.4% of lettings were in a property whose design type did not fit into any of the provided categories, and hence were coded *Other*.



### 2.4 CHR and CBL lettings

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

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) - has increased by 3.2% from the 08/09 percentage, to 31.1%.

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, by 5.3% to 19.3% this year.

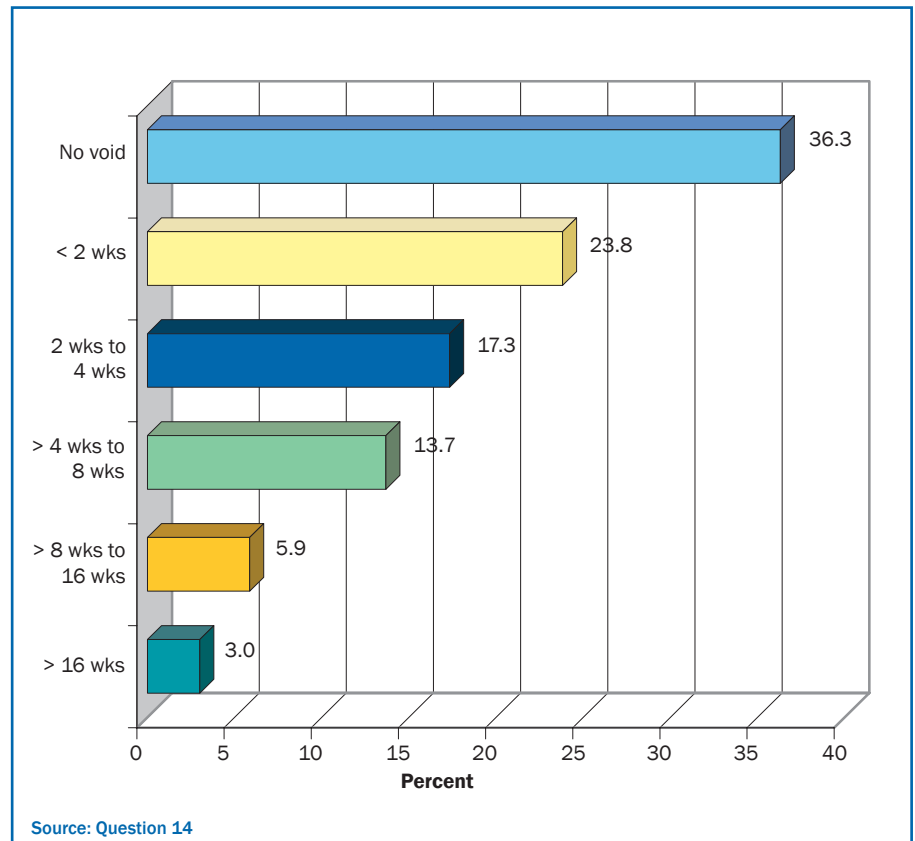
## 2.5 Void Length

The percentage of properties with *No Void* period between lettings increased by 0.3% from 08/09 to 36.3% this year. Properties with a void period of < 2 wks saw an increase of 0.4% from 08/09 to 23.8% for this year.

Apart from the >16 wks category (which rose by 0.2% to 3.0%), all other percentages (for the longer void periods) fell as compared to 08/09.

Lettings for properties that were void for 2 wks to 4 wks dropped by 0.4% to 17.3%, > 4 wks to 8 wks dropped by 0.2% to 13.7%, while the percentage for properties that were void for > 8 wks to 16 wks dropped by 0.4% to 5.9%.

The overall percentage of properties which had been void for more than two weeks dropped by 0.8% from 08/09 to 39.9%.



# Rents, Income & Affordability

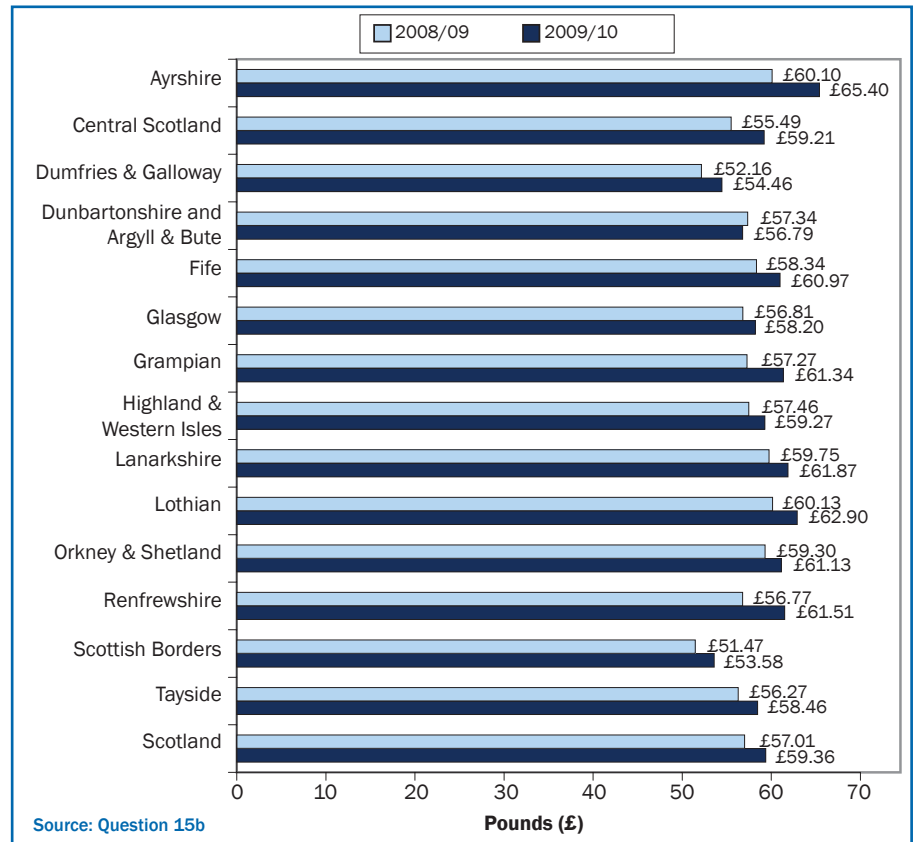
## 3.1 Average Weekly Rent by Area - General Needs lets only

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.

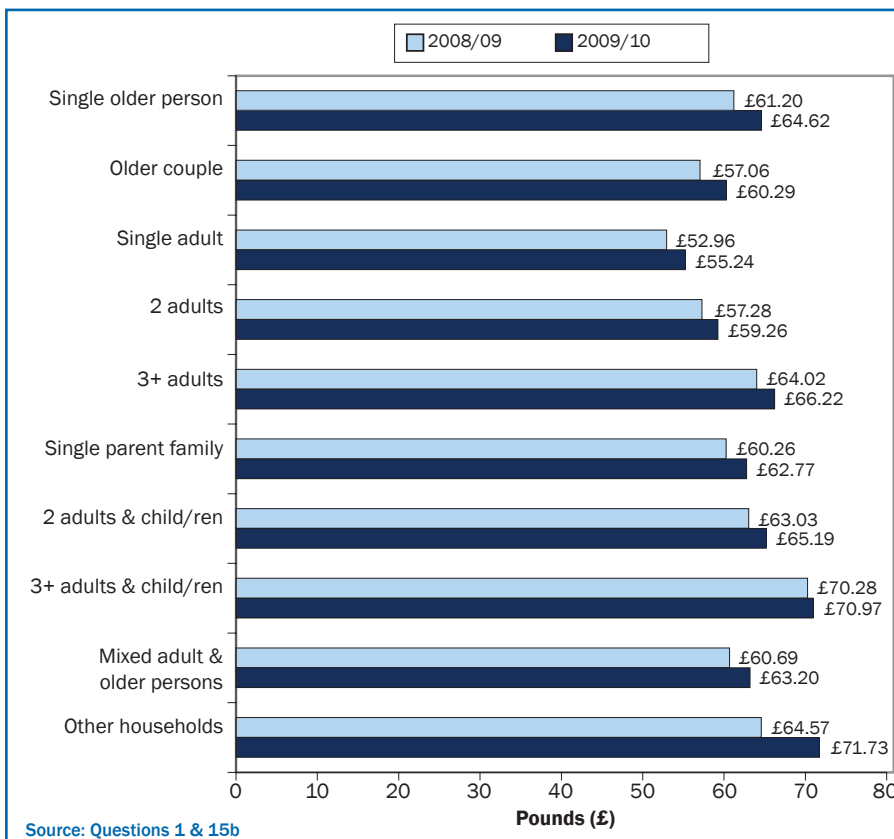
The average weekly rent increased in all areas apart from *Dunbartonshire and Argyll & Bute* where it fell by 1.0%. For the whole of *Scotland* the percentage increase from 08/09 was 4.1%.

The lowest percentage increase was 2.4% in the *Glasgow* area, the highest was 8.3% in both *Ayrshire* and *Renfrewshire*.

The highest average weekly rent figure was £65.40 in the *Ayrshire* area with the lowest being £53.58 in the *Scottish Borders* area.



\* The geographical areas used within this report can be found in the Appendix on p14.



## 3.2 Average Weekly Rent by Household Type - All Lets

Weekly rent for all household types has increased at a similar rate to the figures reported in the 08/09 year.

The household type with the highest average weekly rent, also shows the highest increase - *Other Households* at £71.73, a 11.1% rise. The *Other households* category is defined as either - *Single parent family with Older Person/s* living with them, *2 adults & child/ren with Older person/s* living with them, or *Older person/s with child/ren*. This household type accounts for only 0.5% of this year's lettings.

The lowest average weekly rent in 09/10 was for the household type *Single adult* (£55.24), a 4.3% increase on 08/09.

Household type *Single older person* rose by 5.6% in 09/10 after only a 0.7% rise the previous year.

### 3.3 Average Weekly Rent by Tenancy Type

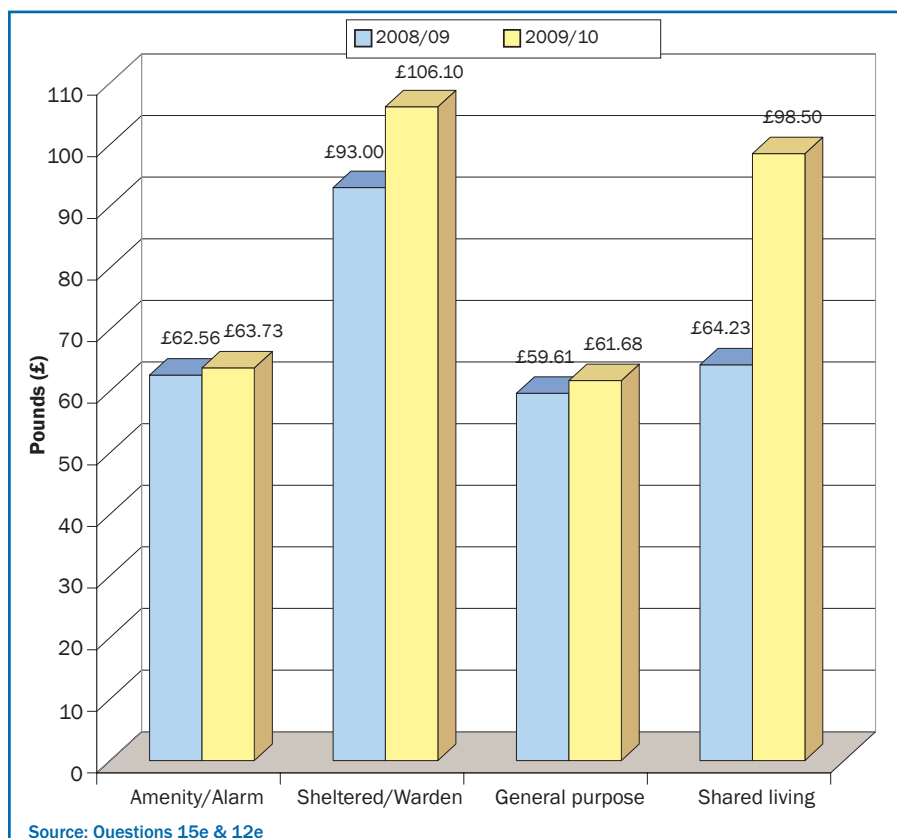
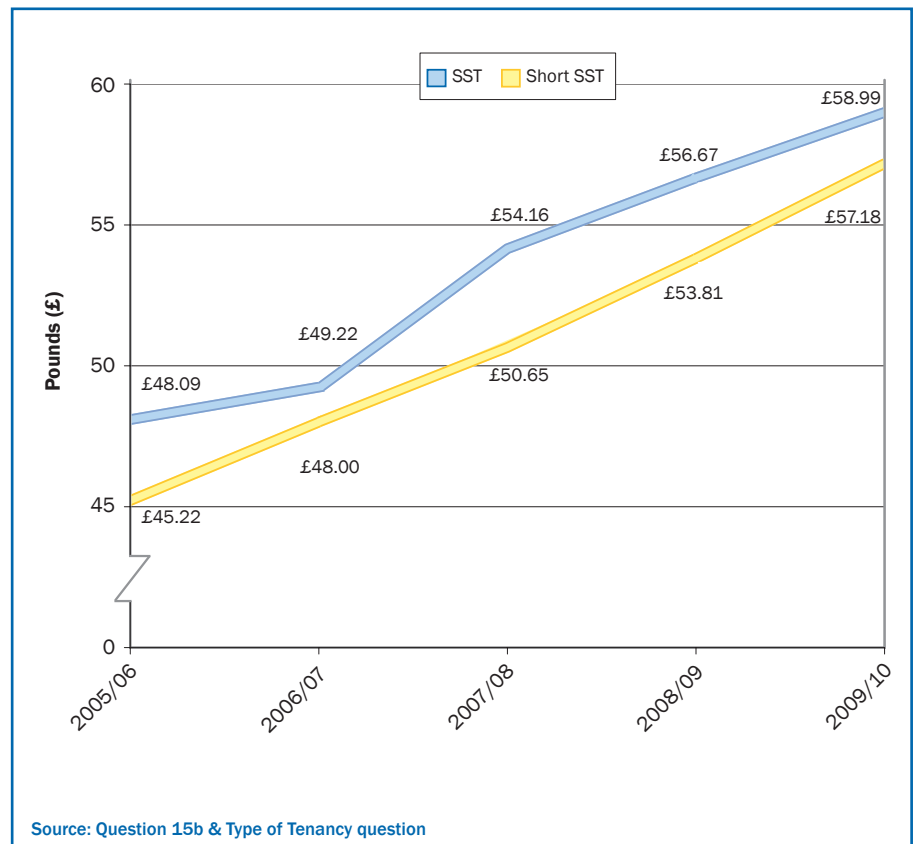
SST (Scottish Secure Tenancies) account for the vast majority of lettings recorded in SCORE, 97.7% for 09/10, remaining consistent with previous years.

Short SST, (Short Scottish Secure Tenancies) which are short term tenancies, account for only 1.6% of lettings in 09/10 - the remaining 0.7% of lets were *Occupancy agreements*.

For SST lettings the rise in average weekly rent from 08/09 was 4.1%, while for Short SST lettings the rise was 6.3%.

The regional area *Orkney & Shetland* recorded no Short SST lettings during 09/10.

The overall percentage increase in average weekly rent since 05/06 is 22.7% for SST and 26.4% for Short SST. Both have risen by approximately £10-£12 since 05/06.



### 3.4 Average Weekly Rent & Charges by Design Type

The lowest average rent & charges figure was for design type *General Purpose* at £61.68 weekly. Properties of design type *General Purpose* (or *General Needs*) account for the vast majority of lettings recorded in SCORE, 84.8% in 09/10.

The next most commonly recorded design type (10.1%), *Sheltered/Warden* showed the highest average weekly rent at £106.10, a rise of £13.10 from last year.

The average weekly rent & charges for the design type *Shared Living* increased considerably from the 08/09 figure, rising 53.4% to £98.50 (*Shared Living* properties accounted for less than 0.1% of lettings in 08/09 and approximately 0.3% of lettings in the 09/10 dataset).

The design type *Amenity/Alarm* showed the smallest change from 08/09 with a 1.9% increase in average weekly rent & charges.

### 3.5 Average Weekly Household Income by Area

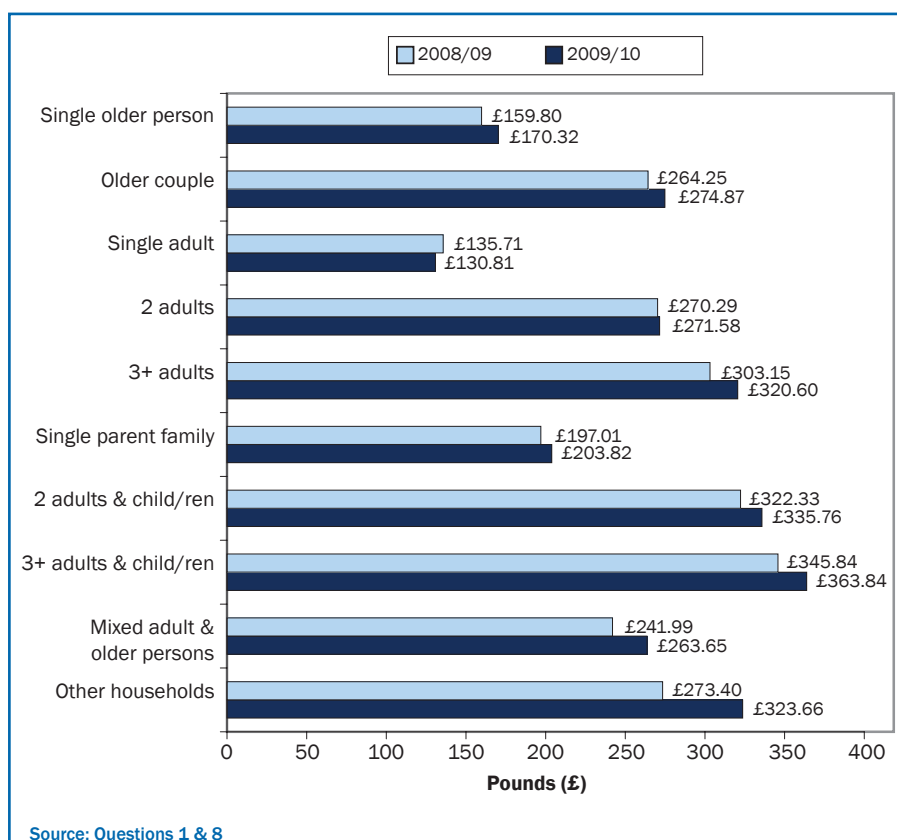
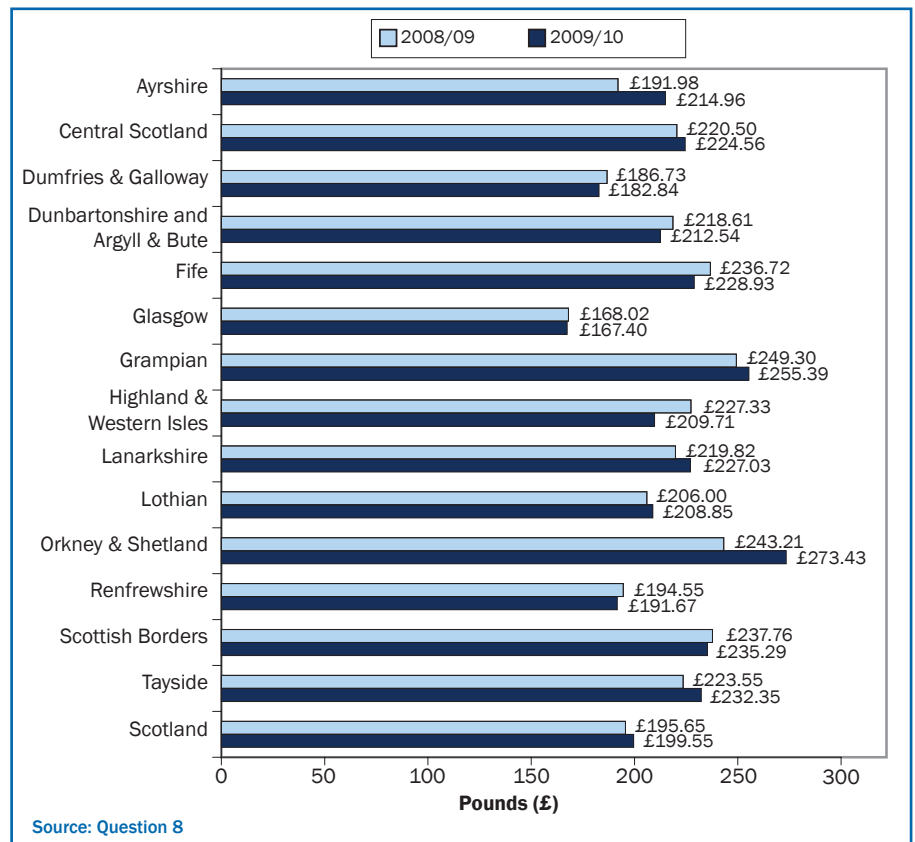
There was a fall in the average weekly income in seven regional areas in 09/10, this is in contrast to the 08/09 figures where only one area recorded a decrease. This could be attributed to the recent economic downturn.

The largest decrease was in the *Highland & Western Isles* regional area where average weekly household income decreased by £17.62 to £209.71.

The largest monetary increase was in the *Orkney & Shetland* regional area where the average weekly household income increased by £30.22 to £273.43. This rise also made *Orkney & Shetland* the region with the overall highest average.

The lowest weekly average was recorded for Glasgow at £167.40, down on the 08/09 figure by 0.4%.

The average for Scotland was £199.55.



### 3.6 Average Weekly Household Income by Household Type

There was a 2.0% monetary increase in average weekly household income for ALL household types, £195.58 in 08/09 rising by £4.00 to £199.58 this year.

Only one household type saw a fall in average weekly household income - *Single adult* fell by £4.90 (3.6%). This household type accounts for the majority (37.9%) of the total lettings recorded in SCORE.

*Other Households* (see section 3.2 for definition) had the highest percentage increase, rising 18.4% - a £50.26 increase to £323.66. The lowest percentage increase was for *2 adults* which rose by 0.5% - a £1.29 increase to £271.58.

The highest average weekly household income was for household type *3+ adults & child/ren* at £363.84 - the lowest was for *Single adult* households at £130.81.

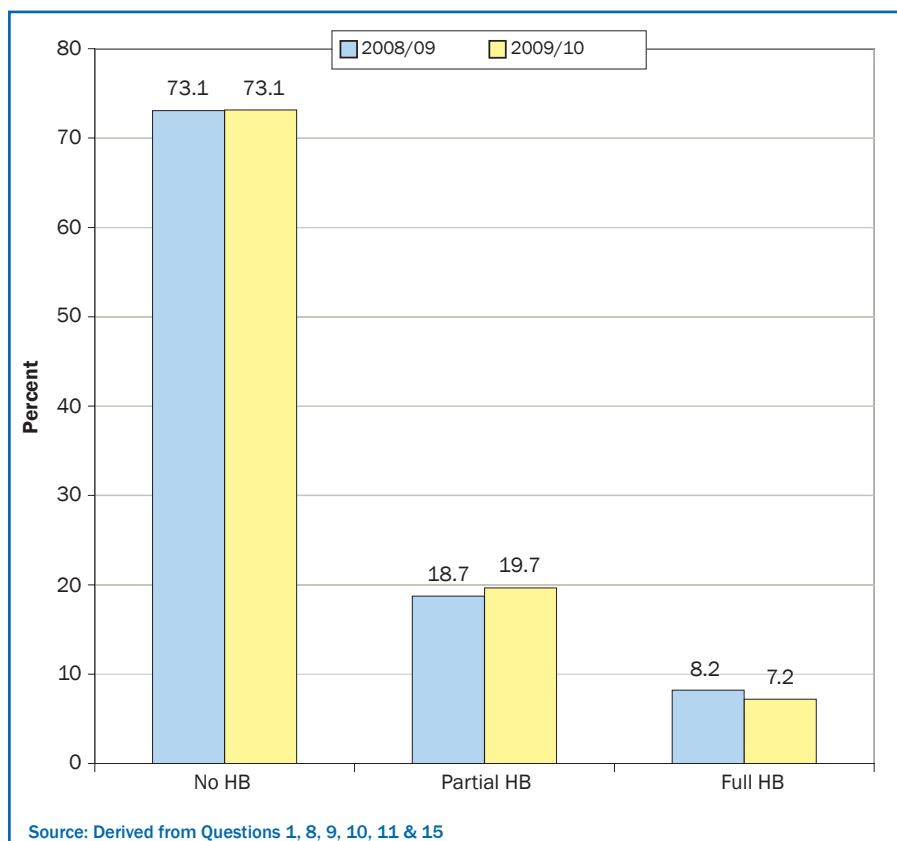
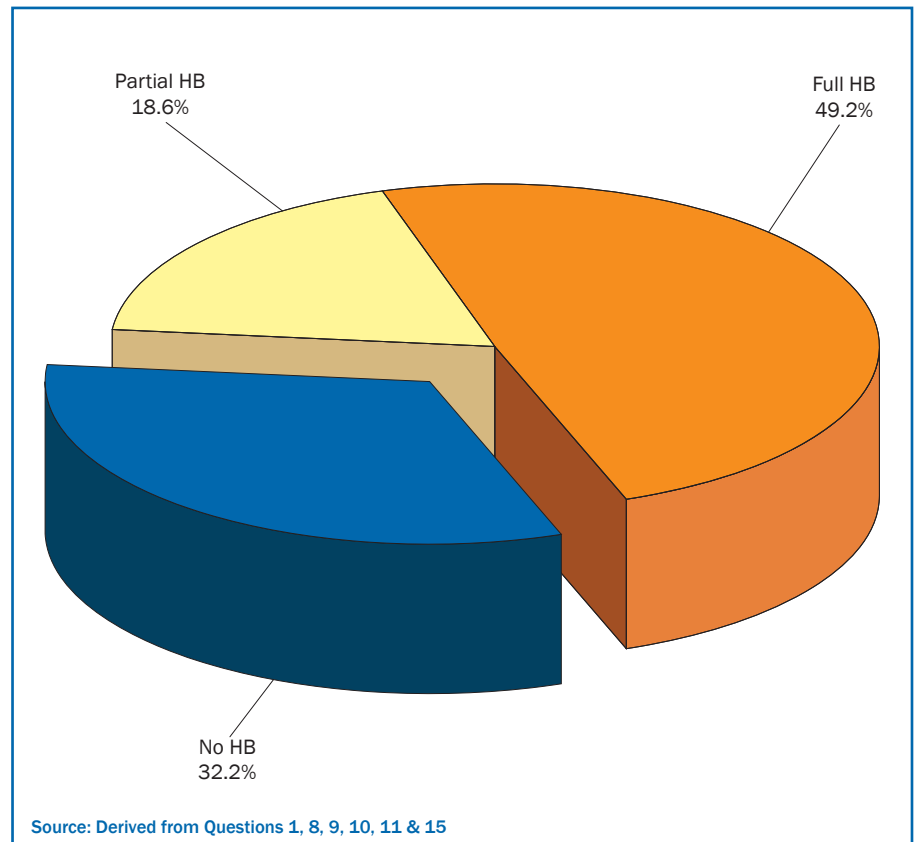
### 3.7 Housing Benefit Eligibility All Households

Just under half of all households (49.2%) were eligible for *Full Housing Benefit* - this is a 1.3% increase when compared to 08/09 figures.

The percentage of households who were eligible for *Partial Housing Benefit* has fallen by 0.5% from the 08/09 figure to 18.6% for this year.

With 32.2%, the percentage of households eligible for *No Housing Benefit* shows a fall of 0.9% from 08/09 figure.

The overall Housing Benefit eligibility percentage (Full and Partial) rose by 0.8% to 67.8% for 09/10.



### 3.8 Housing Benefit Eligibility All Working Households

The percentage of working households who were not eligible for housing benefit (*No HB*) has shown no change on the 08/09 figure, remaining on 73.1%.

At 19.7%, the percentage of working households who were eligible for *Partial HB* has risen by 1.0% from last year. The percentage eligible for *Full HB*, however, has fallen by 1.0% to 7.2%.

As Housing Benefit eligibility (Full and Partial) for all working households fell and rose respectively by the same amount from last years figures, the overall percentage remained at 26.9%.

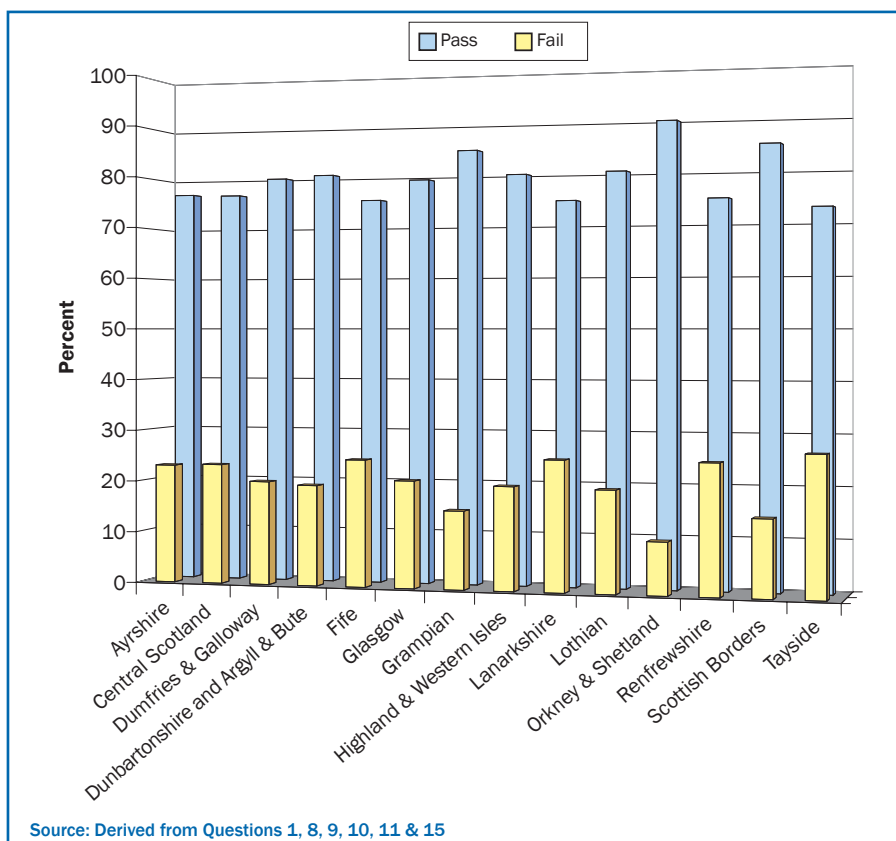
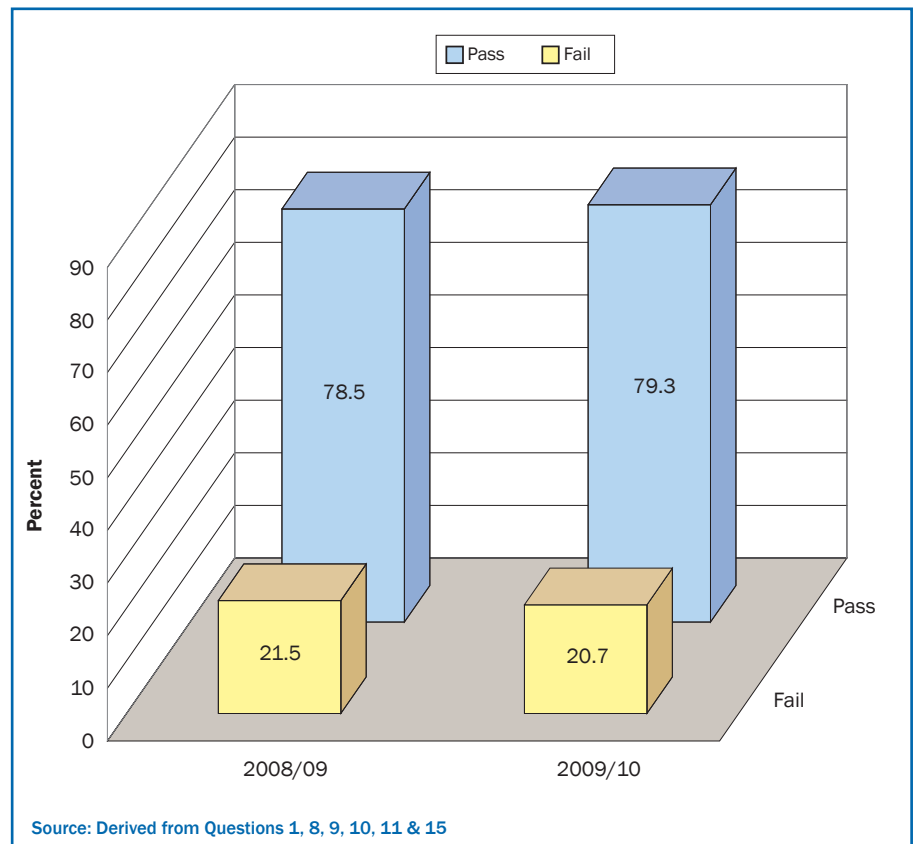
The measure of *affordability for all working households* mirrors the results given in this section, as the affordability calculation is derived directly from HB eligibility i.e. for *all working households* the affordability pass rate was 73.1%.

### 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 slightly, by 0.8% from 08/09 figures to 79.3% for the 09/10 period.

Conversely, as you would expect, the affordability fail rate has fallen by the same percentage to 20.7% for 09/10.



### 3.10 Affordability Measure Full-time Working Households by Regional Area

After having the joint lowest pass rate last year, the *Orkney & Shetland* regional area recorded the highest percentage affordability pass rate for full-time working households in 09/10, at 89.8% - a 17.9% increase. This is closely followed by *Scottish Borders* and *Grampian* with 85.1% and 84.8% respectively.

The lowest pass rate for 09/10 was 73.0% in the *Tayside* regional area, 4.2% lower than in 08/09.

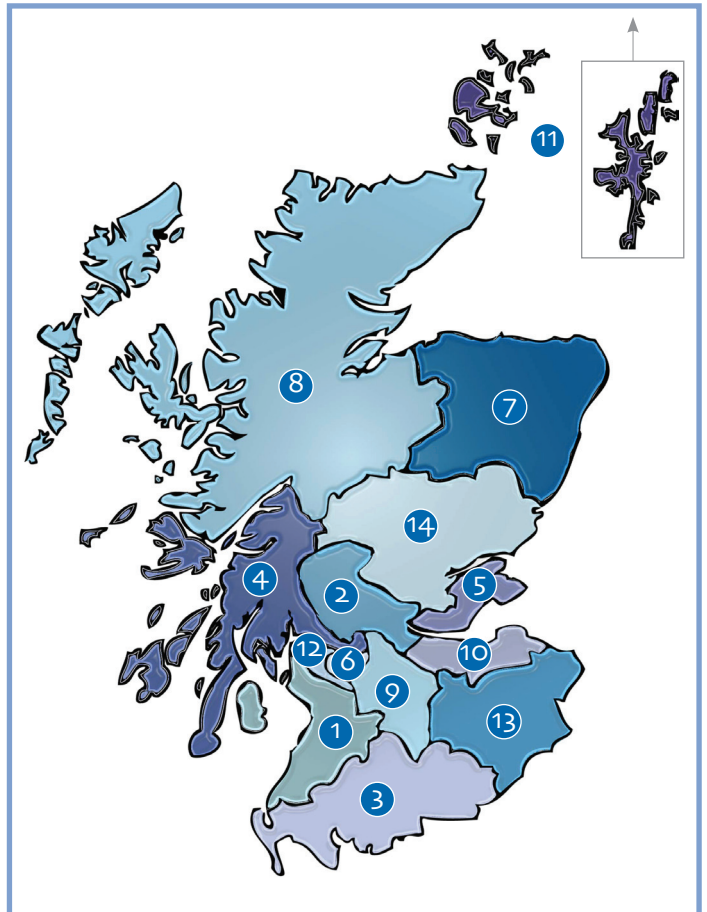
Affordability pass rates were above the national pass percentage of 79.3% in nine of the fourteen areas.

The overall percentage spread for affordability pass rates across all areas was 16.8%, with six of the fourteen areas above 80%.

## 4.0 Appendix

The councils which constitute the geographical areas used throughout this report are as follows:

- |  |  |
|--|--|
| <p><b>1 Ayrshire</b><br/>East Ayrshire<br/>North Ayrshire<br/>South Ayrshire</p> <p><b>2 Central Scotland</b><br/>Clackmannanshire<br/>Falkirk<br/>Stirling</p> <p><b>3 Dumfries &amp; Galloway</b><br/>Dumfries &amp; Galloway</p> <p><b>4 Dunbartonshire and Argyll &amp; Bute</b><br/>Argyll &amp; Bute<br/>West Dunbartonshire<br/>East Dunbartonshire</p> <p><b>5 Fife</b><br/>Fife</p> <p><b>6 Glasgow</b><br/>Glasgow</p> <p><b>7 Grampian</b><br/>Aberdeen<br/>Aberdeenshire<br/>Moray</p> | <p><b>8 Highland &amp; Western Isles</b><br/>Highland<br/>Comhairle nan Eilean Siar</p> <p><b>9 Lanarkshire</b><br/>North Lanarkshire<br/>South Lanarkshire</p> <p><b>10 Lothian</b><br/>Edinburgh<br/>East Lothian<br/>Midlothian<br/>West Lothian</p> <p><b>11 Orkney &amp; Shetland</b><br/>Orkney Islands<br/>Shetland Islands</p> <p><b>12 Renfrewshire</b><br/>Inverclyde<br/>East Renfrewshire<br/>Renfrewshire</p> <p><b>13 Scottish Borders</b><br/>Borders</p> <p><b>14 Tayside</b><br/>Angus<br/>Dundee<br/>Perth &amp; Kinross</p> |
|--|--|







# 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

- Keith Maynard                      Data Officer
- Yvonne Walden                      IT Manager
- Norman Stewart                      Project Manager

The SCORE log and all other SCORE resources are available for download from the SCORE website [www.scoreonline.org.uk](http://www.scoreonline.org.uk)

The SCORE data used in this report was compiled and analysed by:

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