

Housing Scotland – Now and in the future

- Currently there are 280,000 households on association or co-operative waiting lists. The SFHA believes that to meet housing need in Scotland, 10,000 new affordable rented homes are needed per annum.
- SFHA fully supports Scotland's world-leading 2012 homelessness legislation. Our members are working with councils to deliver the 2012 target.
- Investing in new-build affordable housing generates important social and economic benefits, provides employment in disadvantaged communities, and results in a long-term saving to the taxpayer, via less spending on benefits and welfare services.
- Associations and co-operatives are more than just landlords, performing vital regeneration and employment roles in their communities. Three-quarters of Scotland's associations are engaged in Wider Role activity. For every £1 invested from the Scottish Government's Wider Role Fund, associations lever in a further £2.50.
- We value security of tenure and the right to a tenancy for life. SFHA supports mixed tenure and strong, mixed, sustainable communities across Scotland.
- Housing associations have an important role to play in improving the energy efficiency of Scotland's housing. Existing buildings account for one third of Scotland's climate-change emissions.
- Consumer Focus Scotland's recent report, "Turning Up the Heat," noted that associations were the most energy efficient housing sector in Scotland, with most having met or exceeded the requirements in the SHQS.
- Fuel poverty is a major issue in Scotland – over 25% of households are in fuel poverty (Scottish House Condition Survey, 2008) and every 1% rise in fuel bills puts another 25,000 families in fuel poverty. While associations have the best quality properties in Scotland, our tenants are often on low incomes.

For More Information

Mary Taylor
Chief Executive
SFHA
375 West George Street
Glasgow, G2 4LW
t: 0141 332 8113
e: sfha@sfha.co.uk

www.sfha.co.uk

Subscribe now to our daily e-newsletter,
Housing Scotland Today, Scotland's best-read
housing newsletter

www.housingscotlandtoday.com



Representing Scotland's Housing Associations and Co-operatives



Associations and Co-operatives – a Vital Movement

- Big or small, rural or urban, associations and co-operatives deliver for their communities. They are incredibly diverse groups, often reflecting very specific community needs or providing specialist services for elderly or disabled people.
- The sector owns just under 270,000 homes and 5,000 bed spaces: 11% of all Scotland's homes.
- Associations and co-operatives house a quarter of a million families across Scotland.
- The sector in Scotland has an asset base of £7bn and an annual turnover of £1.1bn.
- Associations are stable social businesses, holding significant property assets that generate relatively certain rental income. They use private finance to support their activities, and can borrow against their rental income to maintain existing houses and build new ones.
- In 2009-10 7,122 affordable homes were started, an increase of 32% on the previous year. This was enabled by government funding and by associations' efforts to raise private finance.
- Scotland's housing associations and cooperatives have a strong track record of delivering more than just houses; we deliver broader social and community benefits.
- Associations are major Scottish employers, with 11,600 full-time staff.
- We are an efficient sector: staff to stock ratio is decreasing, and now stands at one staff member for every 23 properties.
- There are 2,005 volunteers serving on the sector's governing bodies, 49% of whom are tenants or other service users. Our members also harness the energy and expertise of legal, financial, care and management experts.

Source: Scottish Housing Regulator

Delivering for Tenants

- RSLs completed almost a million reactive repairs to their houses in 2008/09.
- 70% of the sector's stock now meets the Scottish Housing Quality Standard, with 75% projected to achieve the standard in 2011.
- Associations and co-operatives made 29,272 lets in 2008/09.
- The sector's total rent arrears have decreased over the past four years by 16% (nearly £8 million) in 2009 prices.
- Fewer than one in a hundred association tenancies end in eviction or tenant abandonment. In 2009-10, the sector reduced evictions by 32%.
- On average, tenants pay a rent of £57.23 per week (2009-10).
- Over 60% of all tenants get help with their rent through Housing Benefit. The SFHA has launched a campaign - *Housing Benefits*, opposing the Coalition Government's housing benefit reforms. The campaign for a fairer system. We believe current proposals risk hitting the poorest hardest, and may increase demand for social housing.

Source: Scottish Housing Regulator



The Scottish Housing Regulator, which regulates our members, found that 88% passed the inspection process, with 58% providing good or excellent service.



SFHA speaks for and promotes the work of housing associations and cooperatives across Scotland, providing housing for over a quarter of a million households, around 40% of the country's affordable housing stock.

The SFHA was established in 1975 and we have over 180 members who own or manage rented housing, in our cities, towns and rural areas. Associations and cooperatives also develop affordable housing for rent and for part-ownership, using public and private finance.

Our members factor on behalf of other owners. Our members provide care and support to their tenants and others. The SFHA also has over 200 commercial members.

The SFHA represents the sector's interests and views to parliament, government bodies, and by engaging with other stakeholders. We also support our members with information, advice, guidance and other services.