



• Fuel poverty is a major issue in Scotland – one third of households are in fuel poverty (Scottish House Condition Survey, 2008) and for every 1% rise in fuel bills puts another 25,000 families in fuel poverty. While associations have the best quality properties in Scotland, they mainly house the poorest in society, making this a major issue.

• Consumer Focus Scotland's recent report, "Turning Up the Heat," noted that RSLs were the most energy efficient housing sector in Scotland, with most having met or exceeded the standard required by 2015.

• Housing associations play an important role in improving the energy efficiency of Scotland's housing. Existing buildings account for one third of Scotland's climate-changing emissions. The Climate Change Scotland Act requires that carbon emissions are cut by 42 per cent by 2020. The average cost for this is estimated to be £7000 per house (Scottish Household Condition Survey, 2009).

• We value security of tenure, and the right to a tenancy for life. SFHA supports mixed tenure and strong, mixed, sustainable communities across Scotland.

- 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 Governments Wider Role Fund, associations lever in a further £2.50.
- We believe that investing in new-build affordable housing generates important preventative 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.
- SFHA fully supports Scotland's world-leading homelessness legislation. Our members are working with councils to deliver this target, but need continued public investment to do so.
- Currently there are 280,000 households on association/co-operative waiting lists. The SFHA believes that to meet housing need in Scotland, 10,000 new affordable rented homes are needed per annum.

Now and in the future

SFHA Annual Conference Delegates



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Representing Scotland's Housing Associations & Co-operatives



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SFHA promotes the work of housing associations and co-operatives across Scotland, who provide housing for half a million people. We have over 180 members who own or manage rented housing, in our cities, towns and rural areas. Associations and cooperatives develop affordable housing for rent and for part-ownership, using public and private finance.

Our members are not-for-profit organisations, rooted in their communities. Diverse organisations, they operate in both rural and urban areas. Associations and co-operatives provide a range of wider role services to their communities.

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

Associations & 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 over 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.
- Associations are social businesses. They use private finance to support their activities, and can borrow against their rental income to maintain existing houses and build new ones.



Aybyn Housing Society housing development for the elderly at Nethy Bridge

- In 2009-10 7122 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; they deliver broader social and community benefits.
- Associations are major Scottish employers, with 11,600 full-time staff.
- 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 of legal, financial, care and management experts.
- The sector in Scotland has an asset base of £7bn and an annual turnover of £1.1bn.

Source: Scottish Housing Regulator



Sanctuary Tenant Consultation Event in Cumbernauld

Delivering for Tenants

- Associations and co-operatives provide a good standard of maintenance, completing almost a million 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 this year (2011)
- The Scottish Housing Regulator, which regulates our members, found that 88% passed the inspection process, with 58% providing good or excellent service.
- 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

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



Nicola Sturgeon Visits GHA Tenant in her New Home

- Just 0.6 of all housing 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 – the campaign for a fairer system, opposing the Coalition Government's housing benefit reforms, We believe the proposal will hit the poorest hardest and increase demand for social housing.



Trust Housing Association Community Gardening Project