

Regulation & Inspection Scottish Registered Social Landlord Statistics 2006/07

Table A5 - arrears management, by RSL & peer group

n/a = not applicable n/s = not submitted

1st publication: 15 November 2007

peer group	RSL name		Of tenants giving up tenancy in year, proportion with arrears	Average debt owed by tenants leaving in arrears, as proportion of average weekly rent	Number of weeks' rent this represents	Amount & proportion of arrears owed by former tenants					
						Written off		Collected during year		Total	
1st	2nd	sub-total by peer group	%	%	weeks	£	%	£	%	£	%
1	8	Ark Housing Association Ltd	48.0	1,355.3	13.6	0	0.0	313	n/s	313	n/s
1	2	Arklet Housing Association Ltd	61.5	1,032.7	10.3	4,222	89.6	590	n/s	4,812	89.6
1	3	Barony Housing Association Ltd	38.1	1,425.0	14.3	43,585	59.5	534	0.7	44,119	60.2
1		Blue Triangle (Glasgow) Housing Association Ltd	20.0	10.0	0.1	79,512	n/s	n/s	n/s	79,512	n/s
1	8	Key Housing Association Ltd	0.3	864.0	8.6	1,011	66.5	0	0.0	1,011	66.5
1		Loretto Housing Association Ltd	69.0	1,368.0	13.7	3,099	2.2	2,000	1.4	5,099	3.6
1	2	Minerva Housing Association Ltd	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0
1	2	Scottish Veterans Housing Association Ltd	5.0	18.6	0.2	2,681	100.0	n/s	n/s	2,681	100.0
1	2	St John (Glasgow) Housing Association Ltd	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0
1		Provides highly supported accommodation	26.9	674.8	6.7	134,110	39.7	3,437	0.4	137,547	45.7
2		Aberdeen Sorooptimist Housing Society Ltd	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0
2		Abronhill Housing Association Ltd	36.0	691.0	6.9	2,336	38.1	994	16.2	3,330	54.3
2		Beechwood Housing Co-operative Ltd	0.0	0.0	0.0	49	n/s	0	0.0	49	n/s
2		Blochairn Housing Co-operative Ltd	33.3	376.7	3.8	0	0.0	400	6.0	400	6.0
2		Blythswood Housing Association Ltd	7.8	31.0	0.3	0	0.0	n/s	n/s	0	0.0
2		Bowerswell Memorial Homes (Perth) Ltd	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0
2		Broomhouse Housing Association (1986) Ltd	20.0	1,596.0	16.0	493	81.6	112	18.4	605	100.0
2		Capital City Homes Ltd	43.5	1,365.0	13.7	115	0.0	0	0.0	115	0.0
2		Forgewood Housing Co-operative Ltd	48.3	1,125.1	11.3	5,988	41.8	1,760	12.3	7,748	54.1
2		Garrion Peoples Housing Cooperative Ltd	72.1	590.3	5.9	8,264	28.1	2,392	8.1	10,656	36.2
2		Hunters Hall Housing Co-operative Ltd	40.6	1,781.0	17.8	16,024	53.2	1,733	5.8	17,757	59.0
2	5	Kincardine Housing Cooperative Ltd	0.0	0.0	0.0	0	0.0	n/s	n/s	0	0.0
2		Lister Housing Co-operative Ltd	25.0	862.9	8.6	204	9.3	1,102	50.3	1,306	59.6
2	5	Next Step Homes Ltd	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0
2		Ruchazie Housing Association Ltd	37.5	71.0	0.7	178	n/s	30	n/s	208	n/s
2		Strathclyde (Camphill) Housing Society Ltd	0.0	0.0	0.0	0	0.0	4,366	n/s	4,366	n/s
2		West Lothian Housing Partnership Ltd	75.0	240.0	2.4	0	0.0	0	0.0	0	0.0
2		Urban areas < 250 units	25.8	513.5	5.1	33,651	16.8	12,889	9.0	46,540	26.4
3	6	Angus Housing Association Ltd	56.0	689.0	6.9	0	0.0	7,079	21.7	7,079	21.7
3	1	Ardenglen Housing Association Ltd	46.6	913.0	9.1	7,018	20.7	1,008	3.0	8,026	23.7
3	6	Ayrshire Housing	39.5	410.5	4.1	22,160	45.6	7,294	15.0	29,454	60.6
3		Blairtummock Housing Association Ltd	58.3	857.6	8.6	8,469	63.8	370	2.8	8,839	66.6
3		Calvay Housing Association Ltd	57.6	1,485.0	14.9	15,855	49.1	1,635	5.1	17,490	54.2
3		Cassiltoun Housing Association Ltd	61.0	1,375.0	13.8	10,719	42.4	407	1.6	11,126	44.0

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1st	2nd	sub-total by peer group	%	%	weeks	£	%	£	%	£	%
3	6	Castlehill Housing Association Ltd	25.0	1,498.0	15.0	3,100	5.6	13,035	23.3	16,135	28.9
3	4	Castle Rock Edinvar Housing Association Ltd	42.8	907.4	9.1	116,900	n/s	n/s	n/s	116,900	n/s
3		Cernach Housing Association Ltd	3.9	1,565.0	15.7	6,436	83.1	45	0.7	6,481	83.8
3	4	Cloch Housing Association Ltd	15.0	1,022.0	10.2	21,585	79.0	12,654	47.0	34,239	126.0
3		Copperworks Housing Co-operative Ltd	51.0	786.0	7.9	4,536	n/s	305	n/s	4,841	n/s
3		Cordale Housing Association Ltd	46.0	899.9	9.0	3,362	41.9	819	10.2	4,181	52.1
3		Craigdale Housing Association Ltd	29.4	1,353.0	13.5	3,641	n/s	131	n/s	3,772	n/s
3		Drumchapel Housing Co-operative Ltd	69.6	1,965.0	19.7	13,030	57.5	3,665	16.2	16,695	73.7
3		Easthall Park Housing Cooperative Ltd	39.0	396.0	4.0	6,964	31.7	1,099	5.0	8,063	36.7
3	7	East Kilbride and District Housing Association Ltd	54.0	721.0	7.2	0	0.0	n/s	n/s	0	0.0
3		Faifley Housing Association Ltd	55.0	1,475.0	14.8	10,728	36.2	3,635	12.3	14,363	48.5
3		Fairfield Housing Co-operative Ltd	67.0	894.0	8.9	4,727	n/s	n/s	n/s	4,727	n/s
3		Ferguslie Park Housing Association Ltd	53.4	1,193.1	11.9	43,240	1.8	6,920	0.3	50,160	2.1
3	6	Forth Housing Association Ltd	25.0	481.0	4.8	10,529	31.8	3,454	10.4	13,983	42.2
3		Gardeen Housing Association Ltd	65.0	674.0	6.7	3,850	86.7	747	16.9	4,597	103.6
3		Glen Housing Association Ltd	47.5	952.0	9.5	12,076	71.5	2,139	12.7	14,215	84.2
3	6	Grampian Housing Association Ltd	29.0	1,206.0	12.1	42,545	18.5	2,439	1.1	44,984	19.6
3		Hawthorn Housing Co-operative Ltd	50.0	593.3	5.9	37,270	52.8	35	0.1	37,305	52.9
3	6	Hillcrest Housing Association Ltd	24.5	1,574.0	15.7	288,729	59.6	2,755	0.6	291,484	60.2
3		Home in Scotland Ltd	42.2	977.1	9.8	53,173	74.5	18,225	25.5	71,398	100.0
3		Kendoon Housing Association Ltd	100.0	12.7	0.1	7,050	0.8	366	0.0	7,416	0.8
3		Kingsridge Cleddans Housing Association Ltd	24.0	1,123.0	11.2	5,019	34.3	2,276	15.6	7,295	49.9
3		Lanarkshire Housing Association Ltd	43.0	1,017.9	10.2	3,562	13.6	3,482	13.3	7,044	26.9
3	6	Langstane Housing Association Ltd	85.0	1,186.9	11.9	68,284	27.3	1,210	0.5	69,494	27.8
3		Lochfield Park Housing Association Ltd	26.0	981.0	9.8	6,787	0.6	1,430	0.1	8,217	0.7
3		Molendinar Park Housing Association Ltd	82.0	4,554.0	45.5	58,623	75.5	124	1.6	58,747	77.1
3		Muirhouse Housing Association Ltd	42.4	413.0	4.1	5,823	0.4	0	0.0	5,823	0.4
3		North View Housing Association Ltd	30.8	712.4	7.1	13,438	59.3	346	1.5	13,784	60.8
3	4	Oak Tree Housing Association Ltd	30.0	1,182.0	11.8	15,227	31.2	6,788	13.9	22,015	45.1
3	6	Ochil View Housing Association Ltd	50.0	1,615.0	16.2	426	0.4	9,547	8.6	9,973	9.0
3		Pineview Housing Association Ltd	67.7	1,731.7	17.3	6,951	13.0	1,429	3.0	8,380	16.0
3		Prospect Community Housing	69.3	1,248.3	12.5	26,868	48.5	7,720	13.9	34,588	62.4
3		Provanhall Housing Association Ltd	45.0	1,060.0	10.6	0	0.0	1,841	19.2	1,841	19.2
3	4	Queens Cross Housing Association Ltd	43.0	1,448.0	14.5	49,314	97.7	1,157	2.3	50,471	100.0

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1st	2nd	sub-total by peer group	%	%	weeks	£	%	£	%	£	%
3		Rosehill Housing Co-operative Ltd	46.0	719.0	7.2	481	3.2	236	1.6	717	4.8
3	6	Servite Housing Association Ltd	15.0	886.0	8.9	17,466	0.3	0	0.0	17,466	0.3
3		Spire View Housing Association Ltd	46.9	756.0	7.6	1,884	11.6	977	6.0	2,861	17.6
3		Tenants First Housing Co-operative Ltd	27.5	895.0	9.0	8,012	14.6	3,568	6.5	11,580	21.1
3		Trafalgar Housing Association Ltd	14.3	1,096.0	11.0	2,068	54.0	n/s	n/s	2,068	54.0
3	1	Viewpoint Housing Association Ltd	29.2	112.0	1.1	29,985	54.5	25,003	45.5	54,988	100.0
3		Wellhouse Housing Association Ltd	75.0	1,300.0	13.0	18,020	72.1	1,874	7.5	19,894	79.6
3		West Granton Housing Co-operative Ltd	47.0	460.0	4.6	478	7.0	1,994	29.0	2,472	36.0
3		West of Scotland Housing Association Ltd	43.5	1,328.0	13.3	67,165	1.0	23,452	0.4	90,617	1.4
3		West Whitlawburn Housing Co-operative Ltd	72.6	1,147.1	11.5	38,155	52.9	3,730	5.2	41,885	58.1
3		Wishaw and District Housing Association Ltd	62.8	940.0	9.4	5,655	10.6	15,951	30.0	21,606	40.6
3		Post 1919 urban areas > 250 units	46.5	1,074.3	10.7	1,207,383	34.9	204,396	10.1	1,411,779	44.6
4	3	Barrhead Housing Association Ltd	5.5	15.7	0.2	38,703	42.5	4,238	8.0	42,941	50.5
4		Cathcart & District Housing Association Ltd	21.4	1,426.0	14.3	1,241	20.3	200	0.3	1,441	20.6
4		Charing Cross Housing Association Ltd	29.0	672.0	6.7	1,558	42.6	843	23.1	2,401	65.7
4	7	Clydebank Housing Association Ltd	55.1	730.0	7.3	13,930	n/s	3,021	n/s	16,951	n/s
4		Cunninghame Housing Association Ltd	77.7	991.3	9.9	182,885	n/s	n/s	n/s	182,885	n/s
4		Dalmuir Park Housing Association Ltd	52.8	1,250.0	12.5	16,488	27.9	1,743	3.0	18,231	30.9
4	3	Dunedin Canmore Housing Association Limited	30.4	1,389.8	13.9	62,285	100.0	0	0.0	62,285	100.0
4		Elderpark Housing Association Ltd	52.6	847.0	8.5	38,498	36.4	13,587	12.9	52,085	49.3
4		Glasgow West Housing Association Ltd	2.2	1,869.0	18.7	0	0.0	2,560	3.9	2,560	3.9
4		Govanhill Housing Association Ltd	25.0	1,335.0	13.4	37,227	51.5	2,116	2.9	39,343	54.4
4		Govan Housing Association Ltd	46.2	1,781.0	17.8	17,145	10.7	1,215	0.8	18,360	11.5
4	3	Linthouse Housing Association Ltd	51.3	1,444.0	14.4	7,128	4.3	2,267	1.4	9,395	5.7
4		Maryhill Housing Association Ltd	63.6	994.0	9.9	0	0.0	1,657	n/s	1,657	0.0
4		Milnbank Housing Association Ltd	56.0	1,181.0	11.8	13,969	49.0	n/s	n/s	13,969	49.0
4		New Gorbals Housing Association Ltd	61.0	823.0	8.2	16,309	48.0	2,052	6.0	18,361	54.0
4		North Glasgow Housing Association Ltd	39.0	2,556.0	25.6	13,592	4.7	43,706	15.0	57,298	19.7
4	3	Paisley South Housing Association Ltd	69.0	1,329.6	13.3	86,419	37.6	34,880	15.2	121,299	52.8
4		Parkhead Housing Association Ltd	31.4	1,133.1	11.3	13,930	45.5	2,090	6.8	16,020	52.3
4	3	Partick Housing Association Ltd	33.3	1,063.0	10.6	35,651	60.7	20,791	35.4	56,442	96.1
4	6	Perthshire Housing Association Ltd	34.2	797.3	8.0	7,809	36.1	2,909	13.4	10,718	49.5
4		Port of Leith Housing Association Ltd	29.7	534.0	5.3	43,093	26.9	1,209	0.8	44,302	27.7
4		Reidvale Housing Association Ltd	34.8	801.1	8.0	2,973	20.9	2,318	16.3	5,291	37.2

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4	3	Rutherglen and Cambuslang Housing Association Ltd	35.4	761.0	7.6	2,646	24.8	1,797	16.8	4,443	41.6
4		Shettleston Housing Association Ltd	18.6	987.5	9.9	70,869	72.1	9,000	9.2	79,869	81.3
4	1	Southside Housing Association Ltd	43.0	794.6	7.9	22,302	41.5	22,576	42.3	44,878	83.8
4		Tollcross Housing Association Ltd	23.0	2,250.0	22.5	27,775	79.0	247	1.0	28,022	80.0
4		Whiteinch and Scotstoun Housing Association Ltd	54.3	1,271.2	12.7	53,775	75.2	2,598	3.6	56,373	78.8
4	3	Williamsburgh Housing Association Ltd	62.3	1,965.0	19.7	67,141	65.0	5,853	5.7	72,994	70.7
4		Yoker Housing Association Ltd	58.7	1,125.0	11.3	8,038	44.8	6,335	35.3	14,373	80.1
4		Yorkhill Housing Association (1988) Ltd	47.0	2,070.0	20.7	6,861	39.6	1,722	9.9	8,583	49.5
4		Pre 1919 urban areas > 250 units	41.4	1,206.2	12.1	910,240	39.6	193,530	11.1	1,103,770	49.9
5		Isaac S Mackie Housing Association Ltd	0.0	0.0	0.0	0	0.0	n/s	n/s	0	0.0
5		New Lanark Association Ltd	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0
5		Rural areas < 150 units	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0
6		Aberdeenshire Housing Partnership	6.7	778.7	7.8	8,970	13.1	8,158	12.2	17,128	25.3
6		Albyn Housing Society Ltd	44.4	1,931.0	19.3	73,336	33.5	41,046	18.7	114,382	52.2
6		BT Loch Aillse agus an Eilein Sgitheanaich Ltd-Lochalsh&Skye	0.5	576.2	5.8	890	57.5	499	32.3	1,389	89.8
6		Clydesdale Housing Association Ltd	42.6	700.0	7.0	6,245	29.1	6,109	28.4	12,354	57.5
6	3	Dunbritton Housing Association Ltd	72.0	855.0	8.6	4,891	18.3	19,798	74.0	24,689	92.3
6	1	Eildon Housing Association Ltd	28.0	1,150.4	11.5	65,100	50.0	11,487	8.5	76,587	58.5
6		Fyne Homes	30.4	124.0	1.2	7,100	6.8	17,467	17.8	24,567	24.6
6		Hjaltland Housing Association Ltd	25.0	882.0	8.8	234	2.5	1,725	18.8	1,959	21.3
6		Homes for Life Housing Partnership	16.7	1,489.4	14.9	2,362	90.5	n/s	n/s	2,362	90.5
6	3	Kingdom Housing Association Ltd	32.1	235.0	2.4	8,239	5.2	25,108	15.9	33,347	21.1
6		Lochaber Housing Association Ltd	47.0	1,764.0	17.6	0	0.0	2,343	5.1	2,343	5.1
6		Loreburn Housing Association Ltd	23.8	644.8	6.4	23,584	53.0	7,802	17.5	31,386	70.5
6		Moray Housing Partnership Ltd, The	37.8	830.0	8.3	6,815	44.3	1,771	11.5	8,586	55.8
6		Orkney Housing Association Ltd	14.9	5.5	0.1	65	0.7	4,035	40.0	4,100	40.7
6	7	Pentland Housing Association Ltd	28.0	7.0	0.1	0	0.0	429	7.0	429	7.0
6		Rural Stirling Housing Association Ltd	50.0	1,422.0	14.2	6,598	27.8	2,202	9.3	8,800	37.1
6		West Highland Housing Association Ltd	2.3	530.0	5.3	3,674	n/s	0	0.0	3,674	n/s
6		Rural areas > 150 units	29.5	819.1	8.2	218,103	27.0	149,979	19.8	368,082	46.8
7	3	Abertay Housing Association Ltd	20.8	948.7	9.5	12,326	10.9	45,374	40.2	57,700	51.1
7		Almond Housing Association Ltd	66.4	1,178.8	11.8	21,287	12.1	11,523	6.5	32,810	18.6
7	3	ANCHO Ltd	53.9	1,012.8	10.1	2,794	4.9	3,493	6.1	6,287	11.0
7		Antonine Housing Co-operative Ltd	47.0	1,205.0	12.1	3,656	30.1	1,488	12.3	5,144	42.4

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7		Atrium Homes	34.8	891.5	8.9	34,604	47.9	11,843	16.4	46,447	64.3
7	3	Bellsmyre Housing Association Ltd	33.8	1,146.0	11.5	8,293	29.3	4,142	14.6	12,435	43.9
7	6	Berwickshire Housing Association Ltd	34.0	771.6	7.7	22,248	29.0	7,812	9.5	30,060	38.5
7		Bridgewater Housing Association Ltd	44.0	794.0	7.9	13,419	37.2	7,596	21.0	21,015	58.2
7	3	Cadder Housing Association Ltd	55.0	1,407.0	14.1	8,785	17.8	596	1.2	9,381	19.0
7	3	Clyde Valley Housing Association Ltd	40.0	443.6	4.4	31,096	n/s	7,419	0.1	38,515	0.1
7		Cube Housing Association Ltd	50.1	1,381.0	13.8	171,746	47.0	95,888	26.0	267,634	73.0
7	3	Cumbernauld Housing Partnership Ltd	43.8	601.2	6.0	22,120	28.9	541	0.7	22,661	29.6
7	6	East Lothian Housing Association Ltd	32.3	1,228.6	12.3	19,650	0.6	2,027	0.1	21,677	0.7
7		Fife Special Housing Association Ltd	38.3	1,108.0	11.1	74,996	37.6	18,714	9.4	93,710	47.0
7		Glen Oaks Housing Association Ltd	40.2	934.6	9.3	29,144	0.8	5,738	0.2	34,882	1.0
7	3	Hillhead Housing Association 2000	63.6	768.8	7.7	10,200	9.8	879	0.9	11,079	10.7
7		Irvine Housing Association Ltd	34.6	866.1	8.7	0	0.0	3,491	5.2	3,491	5.2
7	3	Knowes Housing Association Ltd	51.0	780.0	7.8	15,540	35.7	6,598	15.2	22,138	50.9
7	3	Larkfield Housing Association Ltd	43.6	1,152.0	11.5	2,697	7.0	1,224	3.2	3,921	10.2
7		Linstone Housing Association Ltd	57.3	1,713.5	17.1	36,682	14.6	20,033	8.0	56,715	22.6
7	3	Manor Estates Housing Association Ltd	55.5	1,023.0	10.2	31,986	37.3	12,106	14.1	44,092	51.4
7	3	Melville Housing Association Ltd	61.5	1,296.0	13.0	30,712	n/s	300	n/s	31,012	n/s
7	3	Ore Valley Housing Association Ltd	26.0	265.0	2.7	7,232	70.4	164	1.6	7,396	72.0
7		Paragon Housing Association Ltd	45.0	1,182.5	11.8	59,823	49.7	21,101	17.5	80,924	67.2
7		Port Glasgow Housing Association Ltd	79.6	539.0	5.4	892	7.4	n/s	n/s	892	7.4
7	3	Sanctuary (Scotland) Housing Association Ltd	100.0	1,595.0	16.0	1,701	3.1	80	0.2	1,781	3.3
7		Shire Housing Association Ltd	32.0	1,250.0	12.5	22,719	50.1	3,173	7.0	25,892	57.1
7	3	Thenew Housing Association Ltd	61.4	1,301.0	13.0	14,269	n/s	6,447	n/s	20,716	n/s
7	3	Thistle Housing Association Ltd	61.5	860.0	8.6	25,492	57.0	4,653	10.4	30,145	67.4
7	6	Waverley Housing	42.0	1,086.0	10.9	28,552	41.6	3,771	5.5	32,323	47.1
7		Weslo Housing Management	49.3	725.0	7.3	3,694	0.1	12,275	0.1	15,969	0.2
7		Owns stock, majority stock debt funded	48.3	1,014.7	10.1	768,355	25.6	320,489	9.0	1,088,844	33.5
8	1	Bield Housing Association Ltd	52.3	308.3	3.1	28,770	24.9	73,131	63.2	101,901	88.1
8	3	Cairn Housing Association Ltd	28.0	1,693.2	16.9	89	0.1	81,984	50.3	82,073	50.4
8	1	Hanover (Scotland) Housing Association Ltd	37.0	510.7	5.1	4,065	5.2	44,454	56.5	48,519	61.7
8		Horizon Housing Association Ltd	33.0	1,293.0	12.9	15,149	34.8	815	1.9	15,964	36.7
8	3	Link Group Ltd	36.5	1,333.0	13.3	206,281	54.1	10,895	2.9	217,176	57.0
8	1	Margaret Blackwood Housing Association Ltd	25.9	873.4	8.7	42,964	45.5	10,974	11.6	53,938	57.1

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Table A5 - arrears management, by RSL & peer group

n/a = not applicable n/s = not submitted

1st publication: 15 November 2007

peer group	RSL name		Of tenants giving up tenancy in year, proportion with arrears	Average debt owed by tenants leaving in arrears, as proportion of average weekly rent	Number of weeks' rent this represents	Amount & proportion of arrears owed by former tenants					
						Written off		Collected during year		Total	
1st	2nd	sub-total by peer group	%	%	weeks	£	%	£	%	£	%
8	1	Trust Housing Association Ltd	34.7	743.0	7.4	10,766	10.1	30,386	28.5	41,152	38.6
8		National > 10 local authority areas	35.3	964.9	9.6	308,084	25.0	252,639	30.7	560,723	55.7
9		Argyll Community Housing Association Ltd	44.0	256.0	2.6	0	0.0	0	0.0	0	0.0
9	6	Dumfries and Galloway Housing Partnership	46.6	944.0	9.4	277,968	42.8	70,847	10.1	348,815	52.9
9	7	Glasgow Housing Association Ltd, The	54.8	1,231.0	12.3	2,734,432	38.9	1,261,782	18.0	3,996,214	56.9
9		Hebridean Housing Partnership Ltd	2.4	10.8	0.1	273	0.0	0	0.0	273	0.0
9	6	Scottish Borders Housing Association Ltd	27.7	1,864.0	18.6	212,956	31.8	117,664	17.6	330,620	49.4
9		Whole stock transfer from LA	35.1	861.2	8.6	3,225,629	22.7	1,450,293	9.1	4,675,922	31.8
		Total (all Scotland)	39.8	959.9	9.6	6,805,555	30.5	2,587,652	11.6	9,393,207	41.6
		Median (all Scotland)	42.0	944.0	9.4	-	29.1	-	7.3	-	45.1

Please note that this is the first year that the arrears management information has been collected and published.

n/s entries represent data that RSL's have not submitted (or been able to submit), while some other figures are known to be estimated.

National and Peer Group figures should therefore be treated as approximate.

The information is based on data supplied by each RSL as at 31 March 2007. While every effort is made to check and validate data before a publication is made, any corrections made after **15th November 2007** will not be reflected in this issue.

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