



THE SCOTTISH HOUSING REGULATOR

**Registered Social Landlords in Scotland  
Summary Facts and Figures 2008/09**

**March 2010**

## Introduction

Registered Social Landlords (RSLs) are non-profit distributing organisations (mainly housing associations), governed by volunteers and managed by professional staff. We regulate 217 RSLs and 26 local authority landlords. This report gives you summary information about 165 RSLs that gave us returns for the period up to March 2009. You will find references to more detailed information at the end.

## Governance and management

There are 2,005 volunteers serving on the sector's governing bodies, 49% of whom are tenants or other service users. Three quarters of RSLs have charitable status, which brings additional duties for governing body members as charitable trustees. More than two-fifths of RSLs have subsidiary organisations that carry out a range of activities.

RSLs employ 11,600 full-time equivalent staff. The sector's staff to stock ratio is decreasing, and now stands at one staff member for every 23 properties.

## Financial position

RSLs are stable social businesses, holding significant property assets that generate relatively certain rental income streams. They use private finance to support some of their activities, and can borrow against their rental income to maintain existing houses and build new ones.

In March 2010 we published *Number Crunching*, our analysis of the finances of RSLs for 2008/09.

## Stock profile

The sector owns just under 270,000 homes and 5,000 bedspaces: 11% of all Scotland's homes. More than 80% of RSLs own fewer than 2,000 homes each. Figure 1 shows that these smaller organisations own over a third of all RSL stock. But the four largest RSLs alone own a further third.

Figure 1: Stock holdings

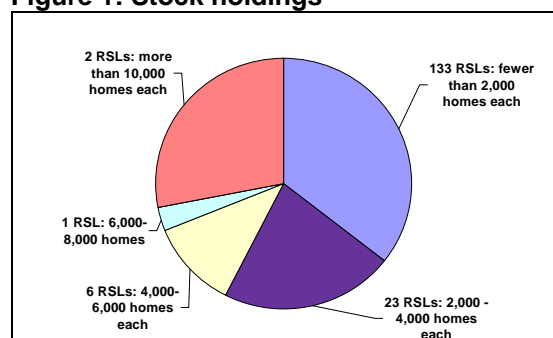


Figure 2 shows the movement of homes that entered or left the sector last year. The result was a net gain of around 258 homes. The biggest influence was the creation of 4,432 new homes through new build or rehabilitation programmes.

Figure 2: Stock movements in the sector

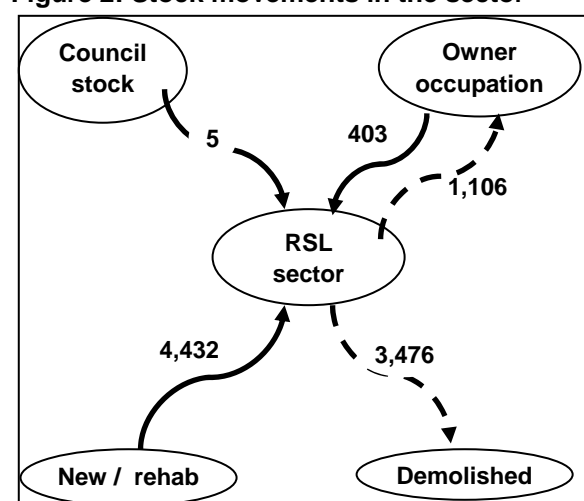
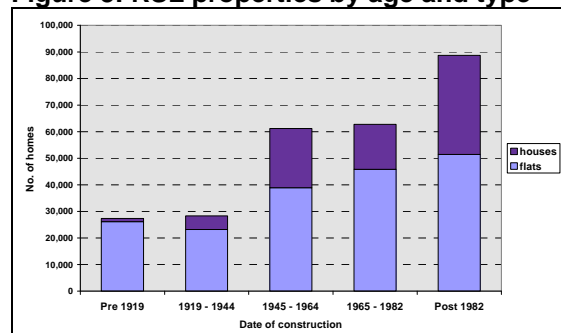


Figure 3 shows that RSL properties are predominantly (69%) flats and a third of all properties were built after 1982.

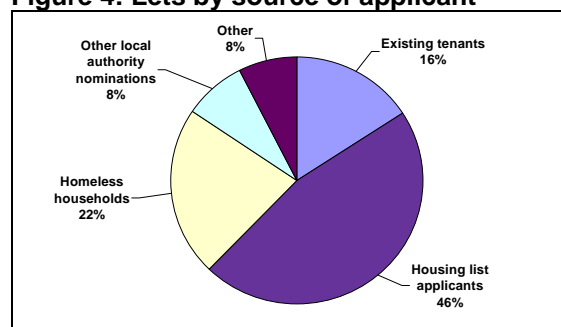
**Figure 3: RSL properties by age and type**



### Access

RSLs made 29,272 lets last year. As figure 4 shows, almost a half of these lets were to applicants on RSLs' housing lists. A further 22% were to households assessed as homeless by local authorities. Another 16% of lets were made to existing tenants who wanted to change their home. Of all households housed last year, 11% have a minority ethnic background, and a further 16% were recorded as of 'unknown' origin.

**Figure 4: Lets by source of applicant**



### Managing tenancy turnover

RSLs managed tenancy turnover rates (the number of houses that became empty as a percentage of lettable homes) of between 1% and 20% last year. The sector's overall turnover of 10% is lower than in previous

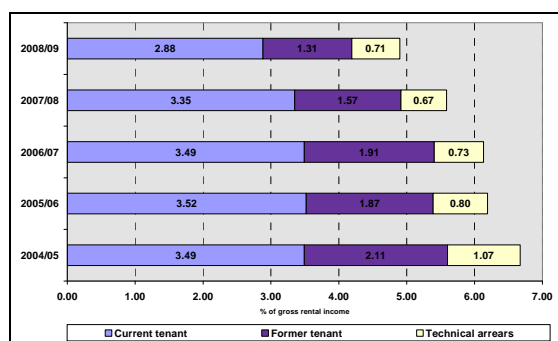
years. This in large part explains why less potential rent is being lost due to empty homes in the sector. The median performance of RSLs to relet a house is 21 calendar days. And the total amount of potential rent loss due to empty houses is £13 million (1.5% of the total possible rental income, including void losses).

Last year, 894 tenancies ended with eviction and 630 ended through abandonment following orders for recovery of possession. This equates in total to 0.6% of all tenancies in the sector, but ranged between 0% and 2.8% for individual RSLs. In almost all cases, these tenancies were terminated because rent was outstanding, but 99 (6% of all terminations) were due to antisocial behaviour.

### Managing rent arrears

On average, tenants pay a weekly rent of £57.23. Over 60% of all tenants get Housing Benefit (administered by local authorities) to help pay rent. The sector's total rent arrears have decreased over the past four years by 16% (nearly £8 million) in 2009 prices. As figure 5 shows, this was mainly due to reductions in former tenants' arrears (partly the result of RSLs writing these off as bad debts). 'Technical' arrears (delays in Housing Benefit) also declined slightly but steadily over this period, and rent arrears owed by current tenants have also shown a slow but steady decrease since 2005/06.

**Figure 5: Rent arrears as % gross rental income**



Looking more closely at rent arrears we find that:

- 4.8% of all tenants have more than 13 weeks' arrears; this ranges from 0 – 32% for individual RSLs;
- RSLs typically report that two-fifths of all tenants that gave up their tenancies were in arrears, with debts of 9.5 weeks' equivalent rent; and
- 7% of all RSLs' former tenants' arrears are collected (up to 74% for individual RSLs), whilst 35% of them are written off.

### Managing repairs and investment

RSLs completed 916,191 reactive repairs to their houses last year. This is an average of three repairs per property, compared to fewer than two in 2002/03. Over three-quarters of RSLs reported that they completed more than 93% of repairs on target.

Of the 354 enquiries and complaints about RSLs received by the Scottish Public Services Ombudsman last year, the largest proportion (25%) relates to repairs and maintenance.

RSLs have told us that 21,135 properties were brought up to the physical Scottish Housing Quality Standard last year. And they report collectively that 63% of the sector's stock now meets the standard.

### Overall performance

Since the introduction of the Housing (Scotland) Act 2001 we have published inspection reports about individual RSLs, first as part of Communities Scotland (a government agency), and now as a stand-alone regulation agency.

We have inspected 90 RSLs, that between them house over half of all RSL tenants. We have found that nearly 58% of inspected RSLs are providing good or excellent services, 30% provide fair services, and eight landlords (together serving just under 5,000 tenants) were poor in terms of landlord services, governance or financial management.

Just under half of the RSLs inspected have agreed an improvement plan with us for aspects of their business.

### **Finding more detailed information about RSLs:**

- [The RSL Register](#) – provides a range of information, including RSL Performance Profiles – individual RSLs' statistics with comparative figures for their peer groups and the sector overall.
- [Statistical tables](#) – a set of excel spreadsheets covering all RSLs' profile and performance statistics, grouped by peer groups or council areas, and showing totals and descriptive statistics for the sector overall.
- [Regulation plans](#) – a two-page plan for the RSLs with which we will have high or medium levels of engagement, outlining the nature of our engagement with them.
- [Inspection reports](#) – detailed reports and their summaries on the profile and performance of the RSLs that we have inspected. We also inspect and report on the landlord and homelessness functions of local authorities.
- [The SHR Financial Review](#) – a summary of the financial position of RSLs, based on their annual accounts.
- [The Scottish Housing Quality Standard Progress Report](#) – a summary of the progress RSLs and local authority landlords are making towards meeting the physical quality standard set by the Scottish Government.

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