



What Future For “Social” Housing


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We're Housing Scotland



Introduction

- Who are the SFHA?
- The current challenges facing our sector
- Where do we need to go?

A horizontal strip of four images showing different stages of housing development: a modern apartment building, a construction site with a worker on a wooden frame, a brick house with a blue door, and a modern wooden house with a grey roof.

Scottish Federation of Housing Associations

- National Trade Body
- Over 200 housing organisations members (95% of all housing associations in Scotland) and a large commercial membership in addition
- 40% of Scotland's affordable rented stock
- 260,000 properties
- 300,000 on waiting lists
- Typically 5,000 new build per year

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Scottish Federation of
Housing Associations

SFHA Activities

- Lobbying/Representing membership to Government
- Advising members
- Providing training and events

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What Are Our Challenges?

- Investment Reform
- Housing Association Grant Assumptions
- Affordability
- Homelessness Targets
- Regulation

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Investment Reform

- Regional split
- Lead Developers
- Competition between HAs
- Consortia

A horizontal collage of five images showing different stages of housing development: a modern apartment building, a construction site with a worker on a wooden frame, a brick house with a blue door, a modern white house, and a wooden house with a gabled roof.

Revising Housing Association Grant (HAG) Assumptions

- Radically reduced pre-credit crunch
- Need to revert to 2007/8 levels



Affordability

- HAG changes could drive rents up
- Fuel Poverty – increasing significantly
- Food Costs – increasing significantly
- Transport Costs – increasing significantly



Homelessness Rates

How many people are homeless in Scotland?

- In 2007/8, 56,609 households made homeless applications. This is a 5% reduction from 2006/7.
- In 2007/8, 40,299 households were accepted as homeless or potentially homeless, and 32,111 (80%) of those households, were in priority need.
- The number homeless or potentially homeless has increased by 28% since 1997/8.
- In 1997/8, 54% of homeless applicants were in priority need, rising to 80% in 2007/8.

Credit Crunch already having an effect

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Homelessness Targets

- No Homelessness by 2012
- Commendable and challenging but achievable?
- The one route to housing?

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Regulation

- Scottish Housing Regulator, Office of Scottish Charity Regulator (OSCR), Care Commission
- Need reduction in regulatory burden but need lenders to be content



Where Should We Go?

- Housing Supply
- Double Investment in sector
- Rebrand “social” housing



Housing Supply

- Revisit the financial assumptions used to calculate Housing Association Grant
- Delay the proposed reforms to the way housing association developments are funded
- Double investment in housing

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Doubling investment in Housing

- 10,000 units per year
- Secure construction jobs
- Stimulate economy

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Rebranding

- Stigma attached to “social” housing
- Make it okay again to rent
- Redefining housing need
- Making the sector not just the tenure of last resort

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