Annex 9.2 Analysing housing list analysis: Stirling case study

Introduction

As chapter 8 highlights, considerable insights can be gained from housing lists. As well as containing important information on changes in the number s and composition of households seeking social rented housing, it can provide valuable information about the types of properties and types of location sought by different household types. If routinely updated and monitored it can provide a valuable early warning signal of changing demand for particular estates or property types that may require some form of strategic response.

This annex highlights some of the important information that can be derived from housing lists to support housing system analysis. It also highlights difficulties often encountered in making use of secondary data sources intended primarily for administrative as opposed to analytical or statistical purposes. The case study is an extract from a report that Craigforth produced for Stirling Council.

Stirling Council and RSLs housing lists

This study involved a full detailed analysis of the Council's housing list and applicant information as well as some more limited analysis of lists held by RSLs.

Housing list information was examined for the three local RSLs (Forth HA, Rural Stirling HA and Paragon HA) in so far as this could be achieved. Neither Forth HA nor Rural Stirling HA have their housing lists computerised as yet and this limited the amount of analysis that could be undertaken to inform this study. Paragon HA has only recently established a housing list (having only recently acquired its stock in Stirling).

Both Forth HA and Rural Stirling HA provided some basic information on applicants (needs, preferences, origins). To achieve a greater insight to rural needs Rural Stirling HA allowed Craigforth to extract a wider range of manually held data on applicants for analysis. A few national RSLs provided counts of applicants for particular developments. Both Forth HA and Rural Stirling HA offer their applicants a multiple choice of areas but it was not possible to identify the order of their choices – first choice area, second choice area etc because this information is not held electronically. This limited the extent to which they could be considered for identifying housing pressure by location.

An early component of the study was to carry out an analysis of the extent of overlap between the 3 local RSL lists and the Council's own list in terms of common applicants. This was partly to identify (and allow for) double counting in demand evidence for social rented sector housing - an issue not addressed by the local housing systems analysis within the Local Plan supplementary guidance. It was also undertaken to inform the development of a Common Housing Register (CHR) for the Stirling Council area which is currently being considered by the Council and local RSLs. The results of the overlap exercise are shown below.

Housing List Overlap Council and Local RSLs as at August 2002					
RSL	Total On List	Overlapped with Council	Overlapped with Forth HA	Overlapped with Rural Stirling HA	Overlapped with Paragon HA
Forth HA	c 550	55%	n.a.	3%	1%
Rural Stirling HA	c 640	44%	3%	n.a.	0%
Paragon HA	c 15	60%	27%	0%	n.a.
ALL RSLs	**c 1205**	**49%**	**2%**	**1%**	**(0.3%)**

At the time of the list overlap analysis there were around 1200 applicants on the 3 RSL lists, although this later reduced to c 1130 at the time of the more detailed analysis for the needs study. Almost one in two applicants (49% of the total) who are on RSL lists are also on the Council's list. This is slightly higher for Forth HA which operates in Urban Stirling (55% overlap) than in the case of Rural Stirling (45% overlap). There is very little overlap of applicants between the two Urban Stirling based RSLs (Forth HA and Paragon HA) and Rural Stirling HA which operates exclusively in Rural Stirling. Once Paragon HA's list is more established it is likely that there will be a high degree

of overlap with the Council and to a lesser extent Forth HA, although in the case of the latter overlap will be restricted mainly to those looking for family sized housing.

The degree of overlap between the three local RSLs lists at c45-50% is fairly high compared to some other local authority areas and suggests that there may be potentially a good case for a CHR although this is only one of a range of factors to be considered. The fact that one in two applicants are on one list only usually reflects a lack of awareness of the dual route of application for RSL housing (through nominations) as well as specific preferences to be considered for Council only or RSL only property. Previous restrictions operated by the Council on access to their list eg for those from outwith the Council area will also have had an impact (such restrictions having recently been made illegal).

Council housing list analysis

Based on the last three years, c 1760 new applications are made every year to the Council to join its housing list but c 720 (41%) of these are cancelled/not progressed. This means that the number of 'real' new applicants joining the list each year is around 1040 - of which c 660 are Registration, c 130 (priority) Homeless applicants and c 250 are Transfers.

The number of Homeless applications where applicants were found to be in 'priority need' by the Council over the last three years has averaged c 290 per year, meaning that fewer than half end up on the Council's housing list, although a further c 70 p.a. cancel their application. The average number of Homeless applicants found to be 'non priority' has averaged c 250 p.a. and it is not clear what proportion of these have ended up on the Council's housing list previously. It can be assumed that a substantial proportion of these have made a housing application in the past as they are likely to have been advised to. While it is not wholly clear what the likely impact of the new homelessness legislation may have on the housing list, it would seem unlikely that this factor in itself will lead to a significant increase in the number of new entrants. It is likely that the statutory removal of exclusions may well have a greater impact in this respect.

As at August 2002 there were 2648 applicants on the Council's housing list (including those not yet active but subject to the Council's one month qualification period). Each application is subject to annual review and the list is therefore considered to be a fair and accurate indicator of current expressed demand. There were 1872 applicants on the housing list (71% of the total) who were either Waiting List (Registration) or Homeless applicants. For the purposes of detailed list analysis Registration and Homeless applicants have been collapsed into one single category of 'Waiting List' applicants to represent those not already renting a house of their own in the social rented sector locally. The remaining 776 were Transfer applicants (29% of the total) including those already renting a Council or RSL property locally. It should be noted that for 65 applicants' details of locational choices or house size required are not recorded and these have been excluded from detailed analysis that follows later.

Both Highland and Wallace areas have a relatively high proportion of applicants on the Council list compared to their proportion of social rented stock which suggests higher pressure. In the case of St Indians it is in proportion but in Bannockburn & Eastern Villages the proportion is well below suggesting less pressure. The table below illustrates the relationship between supply and list demand.

However the nature of applicant pressure varies with Highland accounting for a relatively high proportion of waiting list type pressure and low transfer pressure, suggesting that once housed in the rural area there is less imperative to want to move. This will in part be related to the lower proportion of flatted properties than in other areas. Transfer demand is a relatively strong feature of all other three areas.

% Social Rented Supply and % Council Applicants as at August 2002				
Area Team	% Social Rented Supply	% All Council Applicants	% All Waiting List Applicants	% All Transfer Applicants
Highland	15	19	23	10
Wallace	34	39	38	41
St Ninians	23	23	21	27
Bannockburn and Eastern Villages	28	19	18	21
STIRLING COUNCIL AREA	**100**	**100**	**100**	**100**

Size profile

Considering all those on the Council list – including Waiting List and Transfer applicants – 50% are assessed as requiring 1/ 2 apt accommodation. However this size of accommodation accounts for only 24% of the social rented supply and 33% of annual lets.

On the other hand the proportion of applicants assessed as requiring 3 and 4 apt accommodation is well below the proportion of both supply and lets. The proportion of those requiring 5+ apt accommodation is similar to supply but well below the proportion of lets. The profile of Transfer demand is much more evenly distributed than for Waiting List type demand with significant demand for 4 and 5 apt accommodation; much of this is likely to be related to a desire to move from flats to houses.

The relationship between the size of accommodation applicants are assessed as requiring, and the supply is shown in the table below. This also shows the size profile of the letting supply as well as the differences between the profile of Waiting List and Transfer demand.

% Social Rented Supply and % Council Applicants as at August 2002					
Applicant Type	1/ 2 apt	3 apt	4 apt	5+ apt	ALL
Waiting List	56%	31%	10%	3%	100%
Transfer	36%	33%	21%	10%	100%
All Applicants	50%	32%	13%	5%	100%
Stock	24%	41%	30%	5%	100%
Annual Lets	33%	46%	19%	2%	100%

The key imbalances are:

• As many as one in two applicants (50% of the total) are assessed as requiring 1/ 2 apts but these account for only one in four properties and one in three lets; the proportion of applicants rises to 56% for waiting.

list type applicants:

• The proportion of applicants assessed as requiring 3 apts and 4 apts is significantly below their proportion of stock and lets.

• While the proportion of applicants requiring 5+apts is similar to this size's proportion of the supply, it is above the proportion of lets that come available due to low turnover among larger properties.

This severe mismatch between the size of household and the size of accommodation available is a well established trend in the social rented sector and one which landlords have been slow to respond to for a variety of quite complex reasons. The over-riding concern has been one of making best use of the housing supply in terms of allocating properties on the basis of the minimum size required by applicants – a policy which has, in the case of RSLs, been reinforced by the attitude of the Regulator (Communities Scotland formerly Scottish Homes).

Stirling Council have responded in part and allow the letting of 3 apts to those assessed for 1/ 2 apts and 4 apts to those assessed as requiring 3 apts although this is generally limited to flats and areas of higher turnover. It also tends to apply only once the original list for the size is exhausted. (RSLs adopt such practice only in exceptional circumstances due to the demand for their supply and because it is discouraged to do so by Communities Scotland as their Regulator).

The above profile suggests that in the long term at least one third and up to a half of assessed 1/2 apt demand needs to be shifted to 3 apts, and a similar proportion of 3 apt demand shifted to 4 apts. If policy does not change to make this happen more proactively (rather than restricted to areas of some housing stress) it is likely that 3 and especially 4 apt accommodation will become increasingly difficult to let, through a shortage of appropriate applicants.

This is also likely to be having a major impact in distorting equality of access to social rented housing for different sizes and types of household. The nature of the above mismatch means simply (in the crudest terms), for example that an applicant on the 3 or 4 apt list is more than twice as likely to be housed than an applicant on the 1/2 apt list.

The implications of this for the Council's wider policy objectives most notably those relating to social inclusion are (arguably) quite considerable. It would seem that the policies and procedures governing the allocation of social rented sector housing (including those of RSLs) are effectively discriminating against smaller households and single person households in particular. This is not specific to Stirling Council or its local RSLs, but one of universal occurrence throughout Scotland, although not widely recognised by policy makers, local authorities or landlords.

Almost two in five applicants (39% of the total) on the Council's housing list (including transfers) are already single people under 60 as shown in the table below. For Waiting List type applicants (the new demand coming through for social rented housing), the proportion of single people under 60 increases to almost half (45%).

Household Type Profile – Council List as at August 2002		
Household Type	**% of Total List (inc Transfers)**	**% of Waiting List Type Applicants (only)**
Single/Couple over 60	16	15
Singles under 60	39	45
Couples under 60	9	10
Single Parents	19	16
Other Families	14	12
Other/Unknown	3	2
ALL	**100**	**100**

It should be noted that initially (at the interim reporting stage of this study) it was thought that the proportion of over 60 households on the list was exceptionally low compared to other local authorities (at around 9% of the total). However on further analysis it appears that the household type of applicants for over 60s is in many cases not being accurately recorded on IHMS and are being included in non elderly categories e.g. single with no dependents, couple with no dependents etc. The above figures have been adjusted to reflect where such mis-categorisation has been known to take place.

Single parents are the second largest category of applicant and this household type is also set to increase significantly over the next decade, accounting for 50% of the increase in future household growth.

The wider context within which future policy action needs to be considered includes the following key trends:

- The number of single person households is forecast to increase further by c +36% over the next decade accounting for c 63% of all future household growth over this period.

- The number of two parent families with children will further decline by c –34% over the same period.

- In terms of household type, single people under 60 have fast become the largest customer category/base for social rented housing (in common with many local authority areas) and this group is likely to become even more dominant given the forecasted changes in household structure.

- A growing proportion of single people under 60 and singles/couples over 60 are unwilling to accept 1 bedroom accommodation as aspirations and expectations rise and as lifestyles change.

Area choices

In common with Forth HA and Rural Stirling HA, the Council allows applicants a multiple choice of allocation areas (up to 6 in this case) which makes analysis for housing needs and strategy purposes complex. The main detailed analysis for this study is based on applicant's first area choices (only). The selection of first choice (and second choice) area is partly affected by where an applicant can receive an award of points for needing or wanting to live in a particular area, including for example support reasons, employment reasons but also where there is a local family connection (under the Council's Social Inclusion category). It is also the Council's intention that applicants are counselled regarding their choice of area (and property type) – with reference to turnover, points levels required etc – with a view to making 'realistic' choices although it is not clear how widely and consistently this is applied.

However before reporting on the detailed results of the first choice area analysis it is worth looking at the pattern of all area choices made by applicants and relating it to their first choices and the proportion of lets that become available.

In Urban Stirling almost one in three applicants chose Braehead and Riverside as one of their area choices but these areas account for very few lets – 3% and less than 1% of the Council total respectively. However the pattern of first choice areas is much more evenly distributed with these areas accounting for only 5% of applicants first choices. The pattern of choices is highly skewed and well out of synch with where properties become available to let. In most allocation areas the % of first choices exceeds the % of lets which is indicative of pressure throughout most of the area.

In only 6 allocation areas (highlighted in the table above) does the % of applicants first choices exceed the % of lets accounted for by that allocation area. In the case of Cultenhove it is extremely skewed; this area accounts for only 5% of all choices, 3% of first choices but 24% of all lets becoming available. There is likely to be little preference or commitment to this area among those being offered properties there. There are likely to be similar issues in Cornton and Raploch Ferguson where the % of lets outstrips the % of first choices.

Council Applicants - Allocation Area Choices Urban Stirling			
Area	% of All Choices	% of First Area Choices	% of all SC Lets
Braehead	32	5	3
Riverside	31	5	<1
Stirling Town	28	10	6
Bannockburn	25	8	2
Bridge of Allan	23	5	2
Broomridge	21	2	<1
C'wayhead/Logie	18	2	<1
Polmaise	16	2	4
Cambusbarron	16	3	1
Whins of Milton	15	3	1
Lower St Ninians	15	3	2
Mayfield	14	2	2
Dunblane Town	13	4	2
Hillpark/Firs	13	2	3
Newhouse	12	1	<1
Cornton	10	3	11
Newpark	8	1	<1
Craighall	7	2	1
Fallin	7	4	5
Ferguson	5	1	7
Cultenhove	5	3	24
Glendevon	4	1	1

Council Applicants – Allocation Area Choices Rural Stirling			
Area	% of All Choices	% of First Area Choices	% of all SC Lets
Callander	10	5	2
Doune	7	1	<1
Balfron	6	1	2
Killearn	5	<1	<1
Drymen	4	<1	<1
Aberfoyle/Gartmore	4	2	1
Kippen/Arnprior	4	1	1
Strathblane	4	1	<1
Buchlyvie	3	<1	<1
Gargunnock	3	1	<1
Thornhill/B'drumnd	3	<1	<1
Balq/Loc'head/S'yre	3	1	<1
Croftamie	2	2	<1
Fintry	2	<1	<1
Deanston	2	<1	2
Killin/Ardeonaig	2	1	1
Crianlarich/Tyndrum	1	1	1
Port of Menteith	1	<1	0
Milton of Buchanan	1	<1	<1

In the rural area there is a similar issue of much smaller scale. In almost all allocation areas the % of first choices exceeds the % of lets, with the exception of Balfron and Deanston. This is indicative of pressure throughout most of the rural area.

Tenure and location origin of applicants

The tenure origin of Stirling council applicants is analysed in the table below. Almost two in five applicants originate from the social rented sector, most of whom (1 in 3 of all applicants) currently

hold a social rented sector tenancy within the Stirling council area and should be considered as 'internal transfers' for housing planning purposes. More than one in four applicants are currently living care of friends or relatives and account for a significant proportion of list demand. Housing needs arising from the private rented sector also contribute significantly to local demand; more than one in six applicants originate from private rented housing (although this is significantly less than the 28% found on Rural Stirling HA's housing list as discussed later). Just over one in 10 applicants are currently owner occupiers.

Council Applicants – Tenure Profile as at August 2002	
Existing Tenure/Housing Circumstances	**% of Applicants**
Existing Stirling Council & Local RSL tenant (Transfer)	28
Other Council Tenant	5
Other RSL Tenant	5
ALL SOCIAL RENTED	**38**
c/o Friends/Relatives	13
c/o Parents	14
ALL C/O	27
Private Rented Sector (inc lodgers)	12
Tied Tenants	3
ALL PRIVATE RENTED	**15**
Owner Occupiers	**12**
Other	**8**

The tables below show where Council applicants are currently living in relation to their first choice areas for both Urban and Rural Stirling. These illustrate that in the Rural Area around three in five applicants (59%) chose the allocation area within which they currently reside and that almost four in five (78%) of all applicants are already living in Rural Stirling. In Urban Stirling only around two in five (38%) chose their home allocation area, although almost nine in 10 (86%) already live in Urban Stirling. The proportion of external applicants in Rural Stirling is much lower among Council applicants than in the case of those applying to the local RSL as discussed below.

Origin of Council Applicants (based on 1st Choice Area) as at August 2002	
URBAN STIRLING	
Origin	% of Applicants
Same allocation area	38
Other Urban Stirling	48
TOTAL URBAN STIRLING	**86**
Rural Stirling	2
TOTAL SC AREA	**88**
Clacks/Falkirk	6
Rest of Scotland	5
Rest of/Outside UK	1
TOTAL OTHER	**14**
ALL	**100**
RURAL STIRLING	
Origin	% of Applicants
Same allocation area	59
Other Rural Stirling	19
TOTAL RURAL STIRLING	**78**
Urban Stirling	8
TOTAL SC AREA	**86**
Clacks/Falkirk	4
Rest of Scotland	9
Rest of/Outside UK	1
TOTAL OTHER	**14**
ALL	**100**

RSL housing lists

As noted earlier it was not feasible to carry out the same in depth analysis of the housing lists of RSLs, although evidence was gathered from the three locals. Analysis reported here is restricted to Forth HA (operating in Urban Stirling) and Rural Stirling HA Lists as the key local providers (with Paragon HA only recently established in the area). The date of the analysis and number of applicants varies slightly from the list overlap analysis referred to previously. It should also be noted that Rural Stirling HA were undertaking a review of their list at the time of the study.

RSL housing list data by its nature tends to be more patchy and less useful as an indicator of housing need/pressure because it generally reflects the location and type of housing supply owned by the RSL. Lists will be greater (and in some cases restricted to) where the RSL has stock or where developments are planned. Both RSLs do take applications for areas they do not hold stock in but numbers tend to be small.

As at August 2000, Forth HA had 546 applicants on its housing list – 507 Waiting List applicants and 39 Transfers. An estimated 300 of these applicants are also likely to be on the Council's list based on the list overlap analysis exercise. It is possible that some of those on the Forth HA list and not on the Council list may already be living in the local social rented sector but the extent of this is unknown. The net additional applicants (on top of the Council's list) is likely to be c 200-240.

Rural Stirling HA had a total of 615 applicants around the same date – 586 Waiting list type applicants, 29 Transfers from within Rural Stirling HA and a further 71 Stirling Council tenants, most of who are already living in the rural area. Around one in six applicants are therefore already living in the rural social rented sector. Based on 45% overlap with the Council list, there are a maximum of 340 net additional applicants (on top of the Council list).

Size Profile

The size profile of the RSL lists are not too dissimilar to that of the Council although in practice there is less flexibility to allocate properties outside the size that applicants are assessed as requiring. The size profile of both RSLs is shown below.

% Social Rented Supply and % Council Applicants as at August 2002					
List/Stock	2 apt	3 apt	4 apt	5+ apt	ALL
Forth HA List	41%	42%	13%	4%	100%
Stock	49%	37%	13%	1%	100%
Rural Stirling HA List	55%	28%	11%	6%	100%
Stock	37%	44%	13%	6%	100%

The size profile of properties and applicants in both local RSLs is much more in proportion than that found in the Council list and supply, although Rural Stirling HA's applicant profile is similarly dominated by those assessed as requiring 2 apts. Its proportion of 3 apt applicants is half what it is for 2 apts and is well below that of its stock of that size. While there is currently no reported shortage of applicants for 3 apts that have a genuine need for such accommodation, it may ultimately be that if there does not continue to be a strong flow of new applicants coming forward for this size, that the RSL may ultimately need to consider allocating 3 apts from its 2 apt list – eg in less popular locations or property types.

Forth HA has a similar level of demand for its 2 apts and 3 apts, although pressure is likely to be greater on the latter due to a lower proportion of the supply being of that size and lower turnover rates than typically found among 2 apts. Some data on the household type profile of applicants was extracted for Rural Stirling HA and this is shown below. This is not directly comparable to the categories used by the Council's list as it does not separately identify older over 60 households, although potentially this can be identified with additional work. Similar data could not be easily extracted for Forth HA.

Comparing the figures in the table below with Council data for its Highland area suggests that Rural Stirling HA has a slightly higher proportion of couples and families on its list; conversely the proportion of single people appears to be slightly lower (despite a higher proportion of 2 apts); the proportion of single parents similar.

Household Type Profile – Rural Stirling HA List as at August 2002	
Household Type	**% of Total List (inc Transfers)**
Single	34
Couples	25
Single Parents	19
Other Families	21
Other/Unknown	1
ALL	**100**

Area choices

Both RSLs offer their applicants a multiple choice of areas and although these are ranked in order of preference, it was not possible to extract first choice area data for this study.

In the case of Forth HA most applicants make multiple choices and many chose 'all areas'. Beyond this the most popular areas are Stirling Town Centre, Riverside, St Ninians, Braehead, Bannockburn and Cambusbarron. Recent development by the RSL in Raploch as part of the regeneration programme has led to many applicants selecting this area as one of their multiple choices, over one in four applicants, but few chose it as their only area. (It would be useful to know how many are selecting it as their first choice).

In the case of Rural Stirling HA the majority of applicants also make multiple area choices, although more than one in three applicants chose only one area with a considerable number choosing only Callander (108 of 615 applicants). Almost half of all applicants (300 in total) chose Callander as one of their area choices with Aberfoyle and Balfron being the next most popular. Callander and Balfron are principal 'Rural Centres' (as defined in the Local Plan) with a range of services and transport links. This is also true of Aberfoyle but to a lesser extent. All 3 locations are where the RSL has supply and has developed in recent years.

The pattern of applicants area choices as well as the most popular combinations are shown in the tables below.

Rural Stirling HA – Area Choices as at August 2002		
Area	% of all Applicants Mentioning	% of RSHA supply
Callander	49	27
Balfron	23	3
Aberfoyle	21	16
Gargunnock	15	5
Kippen	14	3
Buchlyvie	14	5
Drymen	13	6
Killin	11	4
Strathyre	9	6
Lochearnhead	8	9
Tyndrum	6	11
Gartmore	6	3
Doune	6	0
Kinlochard	0	2
Others	5	0

Although the proportion of applicants mentioning cannot be directly related to the proportion of supply, because of multiple counting in the former dataset, the relationship can give an indication of relative pressure based on the assumption that applicants make an average of around two area choices (which they do). Before interpreting this data it needs to be recognised that the RSL has a current development in Balfron and one planned soon for Killin, and this is likely to mean that the lists for these areas will be higher at present.

This would suggest that pressure (based on demand in proportion to supply) is highest in Balfron, Kippen, Gargunnock and Buchlyvie and lowest in the Rural North (Tyndrum, Killin, Strathyre and Lochearnhead) and to a lesser extent in Aberfoyle (although recent new build may have had an influence here). Properties in the latter locations may be less easy to let and this was confirmed by both Rural Stirling HA and the Council when interviewed for this study.

In terms of the pattern of multiple area choices made by applicants these tend to be quite complex. They can however give an indication of where there may be potential to shift demand between

locations and where new development could meet the needs of more than one community. The most common combinations made by Rural Stirling HA applicants are shown below.

Pattern of Applicant Choices Rural Stirling HA	
Settlement	**Common Combinations**
Balfron	Drymen Buchlyvie Callander
Drymen	Balfron Buchlyvie Aberfoyle/Callander
Aberfoyle	Callander Balfron Gartmore
Callander	Aberfoyle Gargunnock Strathyre
Buchlyvie	Balfron Gargunnock Drymen
Gargunnock	Callander Kippen Buchlyvie
Strathyre	Callander Lochearnhead Killin
Kippen	Buchlyvie Gargunnock Callander
Killin	Callander Strathyre
Lochearnhead	Killin Callander
Doune	Callander

The above results illustrate that applicant's area preferences in Rural Stirling are not necessarily restricted to those communities which are neighbouring but are strongly influenced by availability of services, accessibility etc. Some of the most common combinations of choices are quite unusual.

Tenure origin of applicants

Details of the tenure origin of Rural Stirling HA applicants was also extracted and analysed, partly to establish the significance of owners and private rented sector tenants on the nature of housing needs in the rural area. The results of this analysis is shown below.

This profile confirms that housing needs arising from the private rented sector are a significant feature of list demand accounting for more than one in four applicants. On detailed examination however applicants currently living in this sector come from a highly diverse range of origins – not only throughout Rural Stirling but also with significant numbers from Urban Stirling and from outside the Stirling Council area.

One in six applicants already have a social rented sector tenancy within Rural Stirling and this demand needs to be considered as being of an 'internal transfer' nature for housing planning purposes.

In popular areas of strong demand the meeting of individual needs by the RSL eg through relets and/or new build will free up other housing for applicants on the Council and the RSL's own list. However in areas of weaker demand (as is the case in Urban Stirling) the satisfying of this demand by the RSL could run the risk of displacement elsewhere in the sector, most notably less popular Council stock and lead to the emergence of letting problems. If anywhere the risk is probably

greatest in the more remote Rural North and more remote or 'closed' settlements within Rural Central and Rural South.

Tenure Profile – Rural Stirling HA List as at August 2002	
Tenure	**% of Total List (inc Transfers)**
Private Rented	22
Tied	6
ALL PRIVATE RENTED	**28**
Stirling Council	12
Rural Stirling HA	5
Other Council	8
Other RSL	4
ALL SOCIAL RENTED	**29**
c/o Friends	12
c/o Parents	14
TOTAL C/O	26
OWNER OCCUPIERS	13
OTHER	**4**
ALL	**100**

Around one in four applicants are currently living care of friends or relatives and these are mostly single people and couples from Rural Stirling, Urban Stirling and outside the Council area. Just over one in 10 are owner occupiers and this group includes a significant number of medical cases.

Locational origin of applicants

The locational origin of applicants for both Forth HA and Rural Stirling HA are shown below. RSLs have not operated the same restrictions as the Council in accepting applications from those living outside the Council area and this will have an impact on the profile. However the Council is no longer able to operate such restrictions from 2002 onwards, so such differences should ultimately disappear.

Origin of RSL Applicants as at August 2002	
FORTH HA (Urban Stirling)	
Origin	**% of Applicants**
Urban Stirling	88
Rural Stirling	2
TOTAL SC AREA	**90**
Clacks/Falkirk	4
Rest of Scotland	4
Rest of/Outside UK	2
TOTAL OTHER	**10**
ALL	**100**
RURAL STIRLING HA	
Origin	**% of Applicants**
Rural Stirling	56
Urban Stirling	14
TOTAL SC AREA	**70**
Clacks/Falkirk	5
Rest of Scotland	20
Rest of/Outside UK	5
TOTAL OTHER	**30**
ALL	**100**

The origin profile of Forth HA applicants is almost identical to that of Council applicants for Urban Stirling with around nine in 10 already living in the urban area.

However in the rural area the profiles differ markedly between the Council and Rural Stirling HA lists. In the case of the RSL just over half (56%) already live in the rural area, and there are significant numbers from Urban Stirling also applying. The proportion of those applying from outside the Council area at 30% of the total is twice the level on the Council's list. (It would be useful to establish what proportion of these had a local connection or a specific local need to live in Rural Stirling).

While this can be explained by the less restrictive policy of the RSL in terms of access to its list, and in line with best practice as recommended by the Regulator, it does suggest that an element of the RSL list demand is likely to be aspirational and not 'real'. This is in the wider context of a rural area where Council evidence suggests that safeguarding behaviour among applicants is also already common.