National Housing Federation Welfare Reform Impact Assessment

2012 Housing Association Baseline Survey Technical note

Jan-13

A total of 781 housing associations operating in England were invited to complete an online survey with invitations sent to Chief Executives on 21st September 2012.

The fieldwork period lasted for six weeks and during this time four reminders were issued to those that had either not started or had not submitted their survey responses.

Survey results are based on all surveys completed and returned between 21 September and 5 November 2012.

A total of 232 organisations submitted a completed questionnaire, which after taking account of non-effective email addresses (a total of 44 email addresses were invalid, of which 15 were corrected), gives an adjusted response rate of 31%.

The sample of housing associations completing the survey accounts for 53% of the general needs stock nationally. Survey data has been weighted to the national profile of general needs stock by region and by size of association.

An * indicates a score less than 0.5%, but greater than zero. Where percentages do not add up to 100 this is due to computer rounding or multiple responses.

	National House	sing Fed	eration W	elfare Re	form Imp	act Asses	ssment				
	Ipsos MORI	Overall	East of England	East Midlands	London	North East	North West	South East	South West	West Midlands	Yorkshire & Humberside
	Thinking about the general needs rented stock owned and/or managed by your organisation, how many tenancies do you have that are of working age (under Pension Credit age) on Housing Benefit (full or partial)? None 1 - 1,999	27% 47%	7% 74%	12% 72%	47% 36%	27% 39%	20% 48%	36% 45%	42% 32%	27% 55%	9% 66%
	2,000 - 4,999 5,000 - 6,999 10,000 - 14,9999 10,000 - 14,9999	14% 4% 4% 3% 2%	16% 0% 3% 0% 0%	14% 0% 0% 2% 0%	11% 3% 2% 0% 1%	26% 0% 9% 0%	16% 9% 1% 6% 0%	14% 5% 0% 0%	17% 8% 0% 0%	11% 2% 1% 4% 0%	18% 0% 6% 0%
	20,000 + Base size:	1% 217	0%	0%	0%	0%	0%	0%	0%	0%	0%
A3a	Again thinking about the general needs rented stock owned and managed by your organisation, in total, how many, if any, of your properties are under-occupied by working age tenants on housing benefit? Under-occupied by 1 bedroom - % of stock	217									
	None <10% (10.19% (10.	10% 9% 25%	16% 12% 12%	14% 6% 6%	28% 15% 16%	12% 2% 0%	9% 6% 10%	25% 9% 25%	16% 6% 29%	3% 8% 32%	9% 1% 22%
	20-29% 30-39% 40-49%	18% 13% 7%	19% 6% 2%	20% 14% 0%	6% 2% 1%	7% 20% 8%	13% 19% 7%	9% 3% 0%	22% 5% 0%	20% 5% 8%	26% 0% 7%
	50% + Don't know Mean % Mean (Number)	4% 22% 455	2% 30% 18% 271	4% 36% 21% 250	2% 29% 9% 110	6% 46% 29% 633	14% 23% 31% 654	0% 29% 11% 151	2% 21% 16% 212	0% 25% 20% 2 278	1% 34% 20% 3 348
	Median (number) Maximum	100 5014	150	89	0 2211	180	248 4147	0	2	2 43	218
	Base size: Under-occupied by 2 or more bedrooms - % of stock	173									
	None <10% 10-19% 20-29%	15% 45% 17% 7%	17% 32% 17% 2%	12% 27% 8% 5%	33% 23% 10% 2%	12% 18% 23% 2%	12% 32% 20% 12%	25% 29% 6% 10%	18% 58% 3% 0%	18% 41% 8% 5%	16% 24% 17% 9%
	20 23% 30 33% 40 43% 50% +	1% 0% 0%	0% 0% 0%	7% 0% 0%	1% 0% 0%	0% 0% 0%	0% 0% 0%	0% 0% 0%	0% 0% 0%	0% 0% 0%	0% 0% 0%
	Don't know Mean % Mean (Number)	15% 8% 186	34% 6% 144		31% 4% 44	46% 9% 182	25% 10% 220	30% 6% 75	21% 3% 51		14
	Median (number) Maximum Base size:	5648 173	41 1506		624	25 988	51 1191	0 664	400	1000	7 1700
	Of these, under-occupied by one or more bedrooms and disabled - % of stock	23%	200/	220/	59%	240/	200/	560/	F00/	200/	249/
	None < 10% 10-19% 20 200 200 200 200 200 200 200 200 200	23% 18% 4%	20% 13% 0%	22% 6% 4%	6% 1%	31% 7% 5%	30% 12% 5%	56% 15% 0%	50% 15% 0%	38% 6% 6%	34% 4% 0%
	20-29% 30-39% 40-49% 50% +	* 0% 0%	0% 0% 0% 0%	0% 0% 0% 0%	0% 0% 0% 0%	0% 0% 0% 0%	1% 1% 0% 0%	0% 0% 0% 0%	0% 0% 0% 0%	0% 0% 0% 0%	0% 0% 0% 0%
	Don't know Mean % Mean (Number)	55% 3% 58	67% 2% 20	68% 3%	35% *	57% 2% 51	50% 4% 142	29% 1% 23	36% 1%	49%	62%
	Median (number) Median (number) Maximum Base size:	2136 173	0	0	0 280	0	0 2136	0	(0) (

housing benefit with a disabled person in the household, and have been adapted?										
Minor adaptations (less than £1,000 of adaptations) - % of stock										
None	27%	26%	27%	41%	21%	21%	39%	28%	31%	29
<10%	6%	6%	8%	2%	6%	6%	4%	4%	5%	99
10-19%	1%	0%	3%	0%	0%	0%	0%	0%	0%	09
Don't know	66%	69%	62%	58%	73%	73%	57%	68%	65%	62
Mean %	1%	*	2%	*	*	*	*	0%	*	
Mean (Number)	6	14	22	4	7	14	5	1	1	
Maximum	386		386	386	50	250	386	16	18	
Base size:	173	300	300	000	30[2001	300 [.0	10	
Major adaptations (£1,000 or more of adaptations) - % of stock	110									
None	22%	26%	27%	39%	21%	18%	36%	25%	28%	2
<10%	13%	6%	8%	4%	6%	14%	10%	6%	8%	7
Don't know	65%	69%	65%	58%	73%	68%	55%	68%	65%	6
Mean %	1%	0370	1%	3070	10/0	1%	3370	0%	0070	
	170	-	176	4				0%		
Mean (Number)	8	/		1	16	17	3	2	1	
Maximum	350	115	240	115	120	350	115	52	0	
Base size: Thinking about the supported and sheltered rented stock owned and managed by your organisation, how many	173				1	1	1	1		
under-occupying working-age tenants may fall outside of this definition and may therefore more affected by the										
size criteria?										
Under-occupied by one bedroom - Number										
None	53%	45%	25%	74%	51%	29%	52%	41%	45%	3
Jnder 10	12%	10%	17%	6%	2%	22%	18%	13%	11%	
10 - 24	5%	2%	3%	3%	0%	4%	1%	2%	1%	
25-49	2%	0%	0%	0%	0%	5%	2%	5%	3%	(
50-99	3%	0%	5%	1%	0%	5%	0%	1%	0%	
000499	3%	6%	4%	0%	0%	0%	3%	2%	4%	
500+	2%	0%	0%	0%	4%	1%	0%	3%	0%	(
Don't know	21%	37%	47%	16%	44%	35%	25%	34%	35%	4
Mean (Number)	2170	23	24	1070	75	46	2070	56	12	
Maximum	1900	329	373	50	1150	1900	184	1850	175	
Base size:	232	323	5/5	30	1130	1300	104	1000	173	
Under-occupied by 2 or more bedrooms - Number	202									
None	66%	66%	48%	81%	57%	48%	74%	53%	65%	3
Under 10	8%	0%	8%	6%	2%	16%	3%	15%	5%	1
10 - 24	2%	4%	3%	0%	0%	2%	3%	0%	0%	
25-49	0%	0%	0%	0%	0%	0%	0%	0%	0%	
50-99	1%	0%	1%	0%	0%	0%	0%	0%	0%	
100-499										
	2%	2%	0%	0%	4%	0%	0%	3%	0%	
500+		0%	0%	0%	0%	1%	0%	0%	0%	
Don't know	21%	28%	40%	13%	38%	33%	21%	29%	30%	4
Mean (Number)	9	8	3	*	23	11	1	11	*	
Maximum	508	235	93	2	398	508	23	483	5	
Base size:	232			74%	57%	48%	69%	40%	57%	4
Base size: Under-occupied by one or more bedrooms and disabled - Number		540/	000/					40% 5%		
Base size: Under-occupied by one or more bedrooms and disabled - Number None	63%	51%	38%						3%	(
Base size: Under-occupied by one or more bedrooms and disabled - Number None Under 10	63% 4%	0%	0%	1%	0%	7%	1%			
Base size: Under-occupied by one or more bedrooms and disabled - Number None Under 10 10 - 24	63% 4% 1%	0% 0%	0% 5%	1% 0%	0%	1%	1%	0%	0%	(
Base size: Under-occupied by one or more bedrooms and disabled - Number None Under 10 10 - 24 25-49	63% 4% 1% 1%	0% 0% 0%	0% 5% 0%	1% 0% 1%	0% 0%	1% 0%	1% 0%	0% 1%	0%	-
Base size: Under-occupied by one or more bedrooms and disabled - Number None Under 10 10 - 24 25-49 50-99	63% 4% 1% 1% 1%	0% 0% 0% 0%	0% 5% 0% 0%	1% 0% 1% 0%	0% 0% 0%	1% 0% 2%	1% 0% 0%	0% 1% 2%	0% 0%	(
Base size: Under-occupied by one or more bedrooms and disabled - Number, None Inder 10 10 - 24 25-49 300-99 100-499	63% 4% 1% 1% 1%	0% 0% 0% 0% 0% 2%	0% 5% 0% 0% 0%	1% 0% 1% 0% 0%	0% 0% 0% 4%	1% 0% 2% 0%	1% 0% 0% 0%	0% 1% 2% 0%	0% 0% 0%	(
Base size: Under-occupied by one or more bedrooms and disabled - Number None Under 10 10 - 24 55-49 50-99 100-499 500+	63% 4% 1% 1% 1% 1%	0% 0% 0% 0% 0% 2%	0% 5% 0% 0% 0%	1% 0% 1% 0% 0%	0% 0% 0% 4% 0%	1% 0% 2% 0% 0%	1% 0% 0% 0% 0%	0% 1% 2% 0% 0%	0% 0% 0% 0%	
Base size: Under-occupied by one or more bedrooms and disabled - Number None Under 10 10 - 24 55-49 50-99 100-499 500+	63% 4% 1% 1% 1%	0% 0% 0% 0% 0% 2%	0% 5% 0% 0% 0%	1% 0% 1% 0% 0%	0% 0% 0% 4%	1% 0% 2% 0%	1% 0% 0% 0%	0% 1% 2% 0%	0% 0% 0%	(
Base size: Under-occupied by one or more bedrooms and disabled - Number None Under 10 10 - 24 55-49 50-99 100-499 500+	63% 4% 1% 1% 1% 1%	0% 0% 0% 0% 0% 2%	0% 5% 0% 0% 0%	1% 0% 1% 0% 0%	0% 0% 0% 4% 0%	1% 0% 2% 0% 0%	1% 0% 0% 0% 0%	0% 1% 2% 0% 0%	0% 0% 0% 0%	(
Base size: Under-occupied by one or more bedrooms and disabled - Number None Under 10 10 - 24 25-49 50-99 100-499 500+ Don't know	63% 4% 1% 1% 1% 1%	0% 0% 0% 0% 2% 0% 47%	0% 5% 0% 0% 0%	1% 0% 1% 0% 0%	0% 0% 0% 4% 0% 40%	1% 0% 2% 0% 0%	1% 0% 0% 0% 0%	0% 1% 2% 0% 0%	0% 0% 0% 0%	(

What was: the total amount (in £) of arrears outstanding at 31/3/12	7%	1%	3%	10%	0%	2%	5%	10%	13%	1%
Under £99.999	23%	6%	14%	18%	20%	6%	29%	29%	18%	13%
£100.000 - £499.999	25% 25%	25%	27%	18%	20%	31%	29% 5%	29%	18% 32%	30%
£500,000 - £499,999	16%	19%	7%	5%	0%	11%	10%	6%	13%	20%
£1,000,000 - £1,999,999										
	10%	1%	4%	6%	22%	14%	3%	7%	2%	0%
£2,000,000 +	8%	3%	1%	5%	0%	6%	6%	2%	4%	4%
Don't know	12%	45%	45%	37%	30%	31%	43%	25%	18%	33%
Mean (£)	£950,542	£578,484	£440,758	£645,015	£585,889	£1,248,636	£496,042	£377,404	£561,024	£516,833
Median (£)	£315,055	£424,388	£236,333	£192,693	£363,343	£460,818	£65,268	£88,815	£220,795	£381,000
Maximum	£17,269,778	£5,793,887	£2,980,000	£8,453,488	£1,493,381	£11,573,437	£2,954,902	£2,667,286	£7,754,000	£3,862,635
Base size:	232	•						•		
Overall, to what extent if at all do you think your organisation will be affected by the following										
a.) introduction of size criteria (i.e restrictions to housing benefit for working age tenants who are under-										
occupying										
1. A great deal	25%	21%	45%	12%	30%	43%	18%	21%	33%	36%
2. A fair amount	36%	60%	37%	25%	44%	32%	34%	39%	32%	44%
3. Not very much	19%	5%	8%	29%	6%	18%	19%	15%	22%	12%
4. Not at all	20%	15%	10%	34%	20%	8%	29%	24%	13%	8%
5. Don't know	*	0%	0%	0%	0%	0%	0%	2%	0%	0%
A great deal / fair amount	61%	81%	82%	37%	74%	75%	52%	60%	65%	80%
b. Introduction of the benefit/welfare cap		2170		0.70			4_/*			
1. A great deal	6%	1%	9%	8%	10%	10%	5%	4%	9%	15%
2. A fair amount	21%	18%	21%	22%	2%	12%	20%	32%	23%	20%
3. Not very much	53%	64%	56%	41%	63%	59%	60%	48%	45%	53%
4. Not at all	18%	17%	13%	30%	25%	13%	11%	16%	23%	13%
5. Don't know	3%	0%	1%	0%	0%	6%	5%	0%	0%	0%
A great deal / fair amount	27%	19%	30%	30%	12%	22%	25%	36%	46%	46%
c. Introduction of direct payments to tenants					,.					1.07.0
1. A great deal	68%	66%	82%	58%	74%	73%	64%	66%	71%	78%
2. A fair amount	13%	19%	10%	12%	16%	13%	12%	18%	10%	14%
3. Not very much	11%	15%	9%	20%	10%	14%	17%	7%	13%	8%
4. Not at all	5%	0%	0%	11%	0%	0%	1%	9%	0%	0%
5. Don't know	3%	0%	0%	0%	0%	0%	6%	0%	6%	0%
A great deal / fair amount	81%	85%	92%	70%	90%	86%	76%	84%	81%	92%
Base size:	232	0070	0270	7070	0070	0070	7070	0170	0170	0270

low likely, if at all, do you think the following are to occur because of the introduction of the size criteria?										
fall in your total rental income										
. Very likely	50%	48%	57%	42%	53%	50%	45%	42%	54%	6
. Fairly likely	32%	41%	36%	30%	47%	41%	27%	49%	43%	1:
. Not very likely	9%	4%	4%	7%	0%	10%	14%	6%	3%	1-
. Not at all likely	8%	5%	3%	19%	0%	0%	13%	0%	0%	3
i. Don't know	2%	3%	0%	3%	0%	0%	1%	2%	0%	
Very/ fairly likely	82%	89%	93%	72%	100%	91%	72%	91%	97%	
ncreased difficulty in rent collection	02 /6	0970	9370	12/0	100 /8	3170	12/0	3170	37 /0	
. Very likely	68%	72%	79%	60%	81%	79%	68%	66%	75%	9
. Fairly likely	22%	28%	21%	18%	19%	15%	13%	29%	25%	-
. Not very likely	5%	0%	0%	6%	0%	7%	10%	3%	0%	
. Not at all likely	6%	0%	0%	16%	0%	0%	10%	0%	0%	
. Don't know	*	0%	0%	0%	0%	0%	0%	2%	0%	
Very/ fairly likely	90%	100%	100%	78%	100%	94%	81%	95%	100%	
rise in the level of arrears	3070	100 /8	10070	7070	10070	3470	0170	3370	10070	
. Very likely	68%	65%	76%	55%	65%	79%	59%	61%	73%	8
. Fairly likely	22%	33%	24%	25%	35%	14%	22%	35%	27%	1
i. Not very likely	5%	3%	0%	5%	0%	7%	10%	3%	0%	
. Not at all likely	6%	0%	0%	16%	0%	0%	10%	0%	0%	
. Don't know	*	0%	0%	0%	0%	0%	0%	2%	0%	
Very/ fairly likely	90%	98%	100%	80%	100%	93%	81%	96%	100%	
change in allocations policy (e.g. prioritising under-occupiers wishing to move)	00,0	50,0		00,1						
. Very likely	55%	48%	60%	43%	40%	52%	48%	57%	58%	5
. Fairly likely	24%	26%	20%	22%	38%	27%	15%	33%	21%	2
. Not very likely	12%	12%	20%	17%	20%	19%	23%	8%	15%	1
. Not at all likely	6%	1%	0%	10%	2%	2%	8%	0%	7%	
. Don't know	3%	14%	0%	8%	0%	0%	7%	2%	0%	
Very/ fairly likely	79%	74%	80%	65%	78%	79%	63%	90%	79%	
change in allocations policy relating to the size criteria for working age households on housing benefit										
. Very likely	42%	38%	54%	35%	37%	50%	41%	43%	44%	
. Fairly likely	27%	25%	27%	25%	42%	28%	24%	37%	29%	3
. Not very likely	16%	11%	12%	11%	14%	21%	19%	12%	20%	1
. Not at all likely	11%	8%	7%	19%	6%	2%	8%	4%	7%	
. Don't know	5%	19%	0%	10%	0%	0%	8%	4%	0%	
Very/ fairly likely						78%	65%	80%	73%	
					79%					
change in allocations policy relating to the size criteria for working age households that do not claim housing	69%	19%	81%	60%	79%	70%	0070			
change in allocations policy relating to the size criteria for working age households that do not claim housing enefit	69%	63%	81%	60%	79%					
A change in allocations policy relating to the size criteria for working age households that do not claim housing enefit. Very likely					79% 9%	31%	30%	32%	34%	2
s change in allocations policy relating to the size criteria for working age households that do not claim housing enefit	69%	63%	81%	60%				32% 35%	34% 24%	2
c change in allocations policy relating to the size criteria for working age households that do not claim housing enefit . Very likely	69% 26%	63% 25%	81% 28%	60% 29%	9%	31%	30%			3
t change in allocations policy relating to the size criteria for working age households that do not claim housing enefit . Very likely . Fairly likely	69% 26% 30%	63% 25% 33%	81% 28% 32%	60% 29% 22%	9% 52%	31% 38%	30% 21%	35%	24%	3
k change in allocations policy relating to the size criteria for working age households that do not claim housing tenefit Very likely Fairly likely Not very likely Not at all likely	26% 30% 24%	25% 33% 16%	28% 32% 21%	29% 22% 17%	9% 52% 19%	31% 38% 24%	30% 21% 24%	35% 25%	24% 23%	3 3 1
k change in allocations policy relating to the size criteria for working age households that do not claim housing tenefit Very likely Fairly likely Not very likely Not at all likely	26% 30% 24% 15%	63% 25% 33% 16% 8%	28% 32% 21% 17%	29% 22% 17% 22%	9% 52% 19% 19%	31% 38% 24% 8%	30% 21% 24% 18%	35% 25% 4%	24% 23% 20%	3 3 1
k change in allocations policy relating to the size criteria for working age households that do not claim housing senefit Very likely Fairly likely Not very likely Not at all likely Don't know Very/ fairly likely	26% 30% 24% 15% 5%	25% 33% 16% 8% 19%	28% 32% 21% 17% 2%	29% 22% 17% 22% 10%	9% 52% 19% 19% 2%	31% 38% 24% 8% 0%	30% 21% 24% 18% 8%	35% 25% 4% 5%	24% 23% 20% 0%	3 3 1
A chanse in allocations policy relating to the size criteria for working age households that do not claim housing sensitif. Very likely Fairly likely Not very likely Not at all likely Don't know Very/ fairly likely Re-classification of a significant number of properties to a smaller number of bedrooms	26% 30% 24% 15% 5%	63% 25% 33% 16% 8% 19% 58%	28% 32% 21% 17% 2% 60%	29% 22% 17% 22% 10% 51%	9% 52% 19% 19% 2%	31% 38% 24% 8% 0%	30% 21% 24% 18% 8%	35% 25% 4% 5% 67%	24% 23% 20% 0% 58%	3 3 1
A change in allocations policy relating to the size criteria for working age households that do not claim housing sensitit. Very likely Fairly likely Not very likely Not at all likely Don't know Very/ fairly likely Re-classification of a significant number of properties to a smaller number of bedrooms Very likely	26% 30% 24% 15% 5% 56%	25% 33% 16% 8% 19% 58%	28% 32% 21% 17% 2% 60%	29% 22% 17% 22% 10% 51%	9% 52% 19% 199 2% 61%	31% 38% 24% 8% 0% 69%	30% 21% 24% 24% 8% 51%	35% 25% 4% 5% 67%	24% 23% 20% 0% 58%	3 3 1
Change in allocations policy relating to the size criteria for working age households that do not claim housing intentifit. Very likely Fairly likely Not very likely Not at all likely Don't know Very/ fairly likely Ceclassification of a significant number of properties to a smaller number of bedrooms Very likely Fairly likely	26% 26% 30% 24% 15% 5% 56%	63% 25% 33% 16% 8% 19% 58%	28% 32% 21% 17% 2% 60%	29% 22% 17% 22% 10% 51%	9% 52% 19% 1996 2% 61%	31% 38% 24% 8% 0% 69%	30% 21% 24% 18% 8% 51%	35% 25% 4% 5% 67% 2% 14%	24% 23% 20% 0% 58%	3 3 1 1
k chanse in allocations policy relating to the size criteria for working age households that do not claim housing items of the size criteria for working age households that do not claim housing items of the size criteria for working age households that do not claim housing items of the size criteria for working age households that do not claim housing items of know working age items of the size criteria for working age households that do not claim housing items of the size criteria for working age households that do not claim housing age items of the size criteria for working age households that do not claim housing age items of the size criteria for working age households that do not claim housing age items of the size criteria for working age households that do not claim housing age items of the size criteria for working age items of th	69% 26% 30% 24% 15% 5% 56%	63% 25% 33% 16% 8% 19% 58%	28% 32% 21% 17% 2% 60% 0%	29% 22% 17% 22% 10% 51%	9% 52% 19% 19% 2% 61% 296 19% 23%	31% 38% 24% 8% 0% 69% 2% 14% 36%	30% 21% 24% 18% 8% 51%	35% 25% 4% 5% 67% 2% 14% 28%	24% 23% 20% 0% 58%	3 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Change in allocations policy relating to the size criteria for working age households that do not claim housing itemsfif: Very likely Fairly likely Not very likely Not very likely Not at all likely Don't know Very/ fairly likely Very/ fairly likely	26% 26% 30% 24% 15% 5% 56% 3%4 9% 37% 46%	25% 33% 16% 8% 19% 58% 0% 34 32% 57%	28% 32% 21% 17% 2% 60% 0% 11% 39% 43%	29% 22% 17% 22% 10% 51% 7% 7% 22%	9% 52% 19% 19% 2% 61% 2% 19% 23% 56%	31% 38% 24% 8% 0% 69% 2% 14% 36% 37%	30% 21% 24% 18% 8% 51% 0% 11% 30% 55%	35% 25% 4% 5% 67% 2% 14% 28% 49%	24% 23% 20% 0% 58% 0% 8% 34% 50%	1 1 2 3
k chanse in allocations policy relating to the size criteria for working age households that do not claim housing items of the size criteria for working age households that do not claim housing items of the size criteria for working age households that do not claim housing items of the size criteria for working age households that do not claim housing items of know working age items of the size criteria for working age households that do not claim housing items of the size criteria for working age households that do not claim housing age items of the size criteria for working age households that do not claim housing age items of the size criteria for working age households that do not claim housing age items of the size criteria for working age households that do not claim housing age items of the size criteria for working age items of th	69% 26% 30% 24% 15% 5% 56%	63% 25% 33% 16% 8% 19% 58%	28% 32% 21% 17% 2% 60% 0%	29% 22% 17% 22% 10% 51%	9% 52% 19% 19% 2% 61% 296 19% 23%	31% 38% 24% 8% 0% 69% 2% 14% 36%	30% 21% 24% 18% 8% 51%	35% 25% 4% 5% 67% 2% 14% 28%	24% 23% 20% 0% 58%	

C2 In the last 6 months, have the number of tenancies requesting a move as a result of under-occupation,	1		1	1	1				1	
increased, decreased or stayed the same?										
•	100/	100/	### T	000/	100/	100/		4404	==0/	4.407
Increased Decreased	43%	48%	58%	23%	42%	48%	31%	41%	55%	44%
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Stayed about the same	57%	52%	42%	77%	58%	52%	69%	59%	45%	56%
Base size	: 210		ı						1	
D1 How likely, if at all, do you think the following are to occur because of the introduction of the benefit/welfare										
cap?										
A fall in your total rental income										
1. Very likely	20%	16%	22%	23%	19%	29%	18%	12%	29%	30%
2. Fairly likely	29%	40%	28%	29%	17%	39%	27%	47%	30%	27%
3. Not very likely	35%	32%	45%	23%	57%	29%	34%	39%	35%	40%
4. Not at all likely	12%	12%	6%	15%	7%	3%	15%	1%	7%	3%
5. Don't know	4% v 49%	0% 56%	0% 50%	10%	0%	0% 68%	7% 45%	0% 59%	0% 59%	0% 579
Very/ fairly likel	49%	56%	50%	52%	36%	68%	45%	59%	59%	5/7
Increased difficulty in rent collection	0001	000/	0.404	0001	0.404	1001		0.404	000/	070/
1. Very likely	30% 33%	20% 39%	24% 41%	36% 36%	24% 19%	42% 28%	26% 33%	21% 47%	38% 33%	37% 35%
Fairly likely Not very likely	33% 26%	39% 23%	41% 22%	36% 14%	19% 37%	28%	23%	47% 21%	33% 22%	35% 19%
				14% 15%			13%			19%
4. Not at all likely 5. Don't know	10% 2%	18% 0%	13% 0%	15%	20%	10% 0%	13%	12% 0%	7% 0%	10%
		59%	65%	72%	43%	70%	59%	68%	71%	
Very/ fairly likel A rise in the level of arrears	63%	59%	65%	72%	43%	70%	59%	68%	71%	72%
1. Very likely	30%	26%	29%	41%	24%	44%	27%	28%	42%	42%
1. Very likely 2. Fairly likely	30%	31%	29% 34%	29%	24% 12%	24%	29%	28% 37%	42% 28%	42% 37%
3. Not very likely	27%	34%	34%	23%	57%	27%	30%	33%	23%	21%
4. Not at all likely	8%	9%	3%	8%	7%	5%	8%	0%	7%	0%
5. Don't know	2%	0%	0%	0%	0%	0%	6%	2%	0%	0%
Very/ fairly likel		57%	63%	70%	36%	68%	56%	65%	70%	79%
A change in allocations policy (e.g. prioritising those affected by the cap for internal transfers)	02 /6	31 /6	0370	1076	30 /8	00%	30%	0378	1078	13/
1. Very likely	12%	8%	9%	16%	12%	6%	10%	10%	6%	15%
2. Fairly likely	23%	18%	18%	21%	4%	14%	16%	24%	27%	29%
3. Not very likely	37%	38%	53%	36%	62%	56%	33%	39%	51%	36%
4. Not at all likely	22%	20%	21%	18%	22%	23%	31%	24%	11%	20%
5. Don't know	6%	17%	0%	9%	0%	2%	9%	3%	5%	0%
Very/ fairly likel		26%	27%	37%	16%	20%	26%	34%	33%	449
Base size			,-					4.74		
D2 What proportion of your tenants on housing benefit do you estimate will have their housing benefit payment										
reduced as a result of the introduction of the benefit/welfare cap?										
·										
No loss of housing benefit										
Non	e 7%	3%	7%	15%	0%	0%	3%	0%	11%	0%
1-499		0%	5%	0%	0%	4%	0%	3%	0%	0%
50-999		81%	70%	56%	55%	73%	73%	64%	78%	81%
1009		16%	18%	29%	45%	23%	24%	33%	11%	19%
£1-£49 per week reduction in housing benefit			1070	20,0	.0,0	20,0	21/0	00,0		.0,0
Non	e 23%	16%	25%	29%	45%	30%	31%	36%	22%	19%
1-499		84%	63%	71%	55%	48%	66%	64%	58%	81%
50-999		0%	5%	0%	0%	23%	0%	0%	14%	0%
1009		0%	7%	0%	0%	0%	3%	0%	5%	0%
£50-£99 per week reduction in housing benefit	2,0	0,0		0,0	0,0		0,0	0,0	5,0	0,0
Non	e 68%	60%	56%	54%	74%	81%	64%	72%	66%	77%
1-499		37%	45%	31%	27%	20%	36%	28%	28%	23%
50-99		3%	0%	15%	0%	0%	0%	0%	6%	0%
1009		0%	0%	0%	0%	0%	0%	0%	0%	0%
£100+ per week reduction in housing benefit										
Non	e 86%	69%	83%	75%	100%	93%	81%	87%	90%	85%
										15%
1-49°		31%	17%	25%	0%	7%	19%	13%	4%	15%
	6 13%	31% 0%	17% 0%		0% 0%	7% 0%		13%	4% 6%	0%
1-499	6 13% 6 1%			25% 0% 0%			19% 0% 0%			
1-49° 50-99°	6 13% 6 1% 6 0%	0%	0%	0%	0%	0%	0%	0%	6%	0%

How likely, if at all, do you think the following are to occur because of the shift to direct payment to tenants?			l I	i		1			i	
A fall in your total rental income										
1. Very likely	61%	56%	68%	45%	61%	66%	46%	58%	57%	54%
2. Fairly likely	17%	26%	20%	19%	29%	19%	26%	27%	23%	23%
	16%			26%	10%	15%	15%	15%	14%	23%
3. Not very likely		9%	9%							
4. Not at all likely	3%	10%	3%	6%	0%	0%	8%	0%	0%	2%
5. Don't know	4%	0%	0%	5%	0%	0%	5%	0%	6%	0%
Very/ fairly likely	78%	82%	88%	64%	90%	85%	72%	85%	80%	
Increased difficulty in rent collection										
1. Very likely	73%	79%	92%	67%	84%	87%	60%	80%	74%	92%
2. Fairly likely	17%	13%	8%	14%	16%	12%	20%	17%	20%	8%
3. Not very likely	5%	0%	0%	13%	0%	1%	8%	4%	0%	0%
4. Not at all likely	2%	7%	0%	5%	0%	0%	8%	0%	0%	0%
5. Don't know	3%	0%	0%	0%	0%	0%	5%	0%	6%	0%
Very/ fairly likely	90%	92%	100%	81%	100%	99%	80%	97%	94%	
A rise in the level of arrears										
1. Very likely	71%	67%	74%	59%	71%	79%	59%	72%	66%	75%
2. Fairly likely	18%	25%	26%	21%	24%	19%	20%	24%	27%	25%
3. Not very likely	4%	0%	0%	9%	5%	1%	5%	4%	0%	0%
4. Not at all likely	3%	7%	0%	5%	0%	0%	11%	0%	0%	0%
5. Don't know	4%	0%	0%	5%	0%	0%	5%	0%	6%	0%
Very/ fairly likely	4%	92%	100%	80%	95%	98%	79%	96%	93%	0%
very, тапту шкегу	89%	92%	100%	80%	95%	98%	79%	90%	93%	
Your organisation having to provide more resource for things like money advice and arrears management										
Very likely	75%	79%	94%	69%	90%	88%	71%	94%	79%	91%
2. Fairly likely	17%	12%	6%	18%	10%	10%	10%	4%	21%	91%
2. Failty likely 3. Not very likely	6%	10%	0%	12%	0%	1%	12%	2%	0%	0%
		0%	0%			0%		2% 0%	0%	
4. Not at all likely	1%			1%	0%		1%			0%
5. Don't know	2%	0%	0%	1%	0%	0%	5%	0%	0%	0%
Very/ fairly likely	92%	91%	100%	87%	100%	98%	81%	98%	100%	
Base size:	225									
Which, if any, of these groups of tenants do you think should have the housing element of Universal Credit paid directify to their landlord? Tenants with/who are	90%		96%	89%	99%	99%	79%	82%	100%	96%
1. Current/history of arrears		89%								
2. Unsecured debt	44%	37%	28%	52%	36%	28%	36%	27%	44%	35%
Drug/alcohol addiction or substance misuse	86%	87%	96%	84%	100%	97%	82%	83%	85%	94%
4. Mental illness	87%	89%	96%	86%	99%	99%	83%	83%	87%	94%
5. Previously homeless	44%	40%	36%	45%	54%	52%	35%	48%	35%	28%
6. Living in short-term supported accommodation	67%	73%	79%	65%	83%	79%	69%	71%	64%	69%
7. Living in long-term supported accommodation	61%	65%	71%	63%	77%	74%	58%	50%	59%	64%
No bank account/direct debit capability	77%	66%	68%	72%	81%	81%	73%	73%	89%	789
9. Unemployed	29%	21%	15%	24%	17%	29%	20%	12%	32%	13%
10. Other (please specify)	16%	32%	31%	28%	32%	26%	22%	32%	17%	31%
11. None of the above	3%	0%	0%	5%	0%	0%	1%	7%	0%	0%
12. Don't know	4%	7%	0%	5%	0%	0%	11%	4%	0%	0%
Base size:	232	7,0	070	0,0	0,0	0,0	1170	170	0,0	070
What proportion of your tenants (who receive at least partial Housing Benefit) pay their rent as follows?	202									
The tenant receives the Housing Benefit and is responsible for paying the rent themselves										
None	42%	21%	37%	38%	45%	43%	40%	28%	37%	169
1-49%	50%	72%	51%	44%	46%	53%	47%	66%	55%	749
50-99%	4%	7%	7%	11%	9%	5%	6%	7%	6%	109
100%	5%	0%	4%	7%	0%	0%	8%	0%	3%	0%
The tenant pays nothing themselves and the full Housing Benefit is paid direct to your organisation										
None	29%	31%	13%	46%	9%	17%	32%	17%	29%	129
1-49%	17%	11%	13%	17%	27%	6%	17%	12%	19%	5%
50-99%	53%	58%	74%	37%	64%	74%	52%	71%	52%	839
100%	1%	0%	0%	0%	0%	3%	0%	0%	0%	0%
Housing Benefit is paid direct to the landlord but the tenant is responsible for paying a shortfall or service charge on top										
Housing benefit is paid direct to the fandiord but the teriant is responsible for paying a shortial of service charge on top. None	10%	14%	16%	16%	15%	13%	17%	13%	3%	169
1-49%	58%	56%	71%	43%	61%	74%	52%	69%	66%	809
50-99%	19%	16%	12%	13%	25%	11%	18%	8%	24%	59
	14%	14%	2%	28%	0%	2%	12%	10%	7%	09
100%										
In some other way					000/	73%	90%	86%	80%	869
In some other way None	88%	82%	90%	90%	89%					
In some other way None 1-49%	12%	15%	10%	9%	11%	27%	9%	14%	20%	149
In some other way None									20% 0%	149 0%
In some other way None 1-49%	12%	15%	10%	9%	11%	27%	9%	14%		

And what proportion, if any, of your tenants are on housing benefit and do not have a bank account with the										l
facility to pay a direct debit?										
None	5%	0%	0%	11%	0%	1%	1%	7%	0%	0%
<10%	11%	21%	9%	18%	7%	6%	17%	16%	11%	8%
10-19%	7%	3%	5%	7%	0%	1%	6%	8%	1%	13%
20-29%	10%	13%	19%	7%	15%	17%	16%	9%	4%	15%
30-39%	2%	4%	3%	2%	0%	1%	1%	0%	0%	0%
40-49%	2%	0%	0%	0%	0%	0%	0%	9%	0%	1%
50-59%	3%	0%	0%	1%	0%	8%	6%	2%	0%	0%
60-69%	2%	0%	0%	0%	0%	0%	0%	2%	6%	0%
70-79%	3%	0%	10%	5%	10%	8%	6%	0%	6%	8%
80-99%	3%	0%	0%	5%	0%	6%	0%	0%	6%	0%
90% +										
	3%	0%	0%	1%	0%	0%	5%	2%	6%	0%
Don't know	51%	59%	54%	44%	68%	52%	42%	45%	58%	55%
Mean % Base size:	30% 232	14%	30%	23%	34%	39%	21%	21%	50%	l
Are you able to quantify how much, if anything, your organisation as a whole has spent/will spend on additional resources to prepare for welfare reforms up to April 2013, and will spend for the period April 2013 to April 2014?	202									
Staff costs - Up to April 2013										
None	29%	29%	21%	25%	24%	22%	43%	7%	51%	21%
Under £10,000	3%	8%	8%	5%	0%	8%	5%	6%	1%	0%
£10,000 - £24,999	9%	6%	13%	3%	15%	9%	6%	7%	11%	26%
£25,000 - £49,999	9%	12%	3%	14%	5%	14%	6%	5%	5%	0%
£50,000 - £99,999	7%	4%	3%	2%	0%	9%	6%	8%	3%	3%
£100,000 - £199,999	5%	0%	1%	1%	0%	6%	1%	0%	1%	0%
£200,000+	3%	0%	0%	0%	2%	6%	1%	2%	3%	0%
Don't know	36%	42%	52%	50%	54%	26%	31%	66%	27%	51%
Mean (£)	£35,302	£13,898	£13,245	£14,913	£15,342	£59,362	£17,727	£36,835	£15,498	5170
Maximum	£648.987	£85.000	£100,833	£145.800	£200,000	£648,987	£270,000	£266,000	£15,496 £229,291	£
Base size:	232	200,000	£100,033	£ 143,000	1200,000	2040,907	£270,000	2200,000	1229,291	
	232		1				-			1
IT costs (including new transaction methods) - Up to April 2013 None	55%	51%	41%	45%	36%	58%	59%	25%	64%	47%
Under £10,000										
£10,000 - £24,999	5%	4%	5%	4%	10%	9%	8%	6%	8%	1%
	2%	3%	1%	2%	0%	1%	1%	2%	1%	0%
£25,000 - £49,999	1%	0%	1%	0%	0%	1%	1%	2%	0%	1%
£50,000 - £99,999	1%	0%	0%	0%	0%	4%	0%	0%	0%	0%
£100,000 - £199,999	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
£200,000+	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Don't know	36%	42%	52%	50%	54%	26%	31%	66%	27%	51%
Mean (£)	£2,536	£825	£1,418	£684	£259	£5,293	£1,478	£2,891		
Maximum									£426	
	£89,275	£20,750	£30,867	£13,000	£1,383	£89,275	£38,000	£31,726	£426 £15,000	£
Base size:	232	£20,750	£30,867		£1,383	£89,275	£38,000			£
Base size: Legal costs - Up to April 2013	232			£13,000				£31,726	£15,000	
Base size: Legal costs - Up to April 2013 None	232 57%	55%	43%	£13,000	46%	69%	64%	£31,726	£15,000	48%
Base size: Legal costs - Up to April 2013 None Under £10,000	57% 4%	55% 2%	43% 6%	£13,000 47% 1%	46% 0%	69% 4%	64% 5%	£31,726	£15,000 66% 6%	48% 0%
Base size: Legal costs - Up to April 2013 None Under £10,000 £10,000 £24,999	57% 4% 2%	55% 2% 1%	43% 6% 0%	£13,000 47% 1% 2%	46% 0% 0%	69% 4% 0%	64% 5% 0%	£31,726 21% 8% 5%	66% 6% 0%	48% 0% 1%
Base size: Legal costs - Up to April 2013 None Under £10,000 £24,999 £25,000 - £24,999	57% 4% 2% 0%	55% 2% 1% 0%	43% 6% 0% 0%	£13,000 47% 1% 2% 0%	46% 0% 0% 0%	69% 4% 0% 0%	64% 5% 0% 0%	£31,726 21% 8% 5% 0%	66% 6% 0% 0%	48% 0% 1% 0%
Base size: Legal costs - Up to April 2013 None Under £10,000 £10,000 £49,999 £25,000 £49,999 £50,000 £99,999	57% 4% 2% 0%	55% 2% 1% 0%	43% 6% 0% 0%	£13,000 47% 1% 2% 0% 1%	46% 0% 0% 0% 0%	69% 4% 0% 0% 1%	64% 5% 0% 0%	£31,726 21% 8% 5% 0% 0%	£15,000 66% 6% 0% 0% 0%	48% 0% 1% 0%
Base size: Legal costs - Up to April 2013 None Under £10,000 £24,999 £25,000 - £49,999 £50,000 - £99,999 £100,000 - £199,999	57% 4% 2% 0%	55% 2% 1% 0% 0%	43% 6% 0% 0% 0% 0%	£13,000 47% 1% 2% 0% 1% 0%	46% 0% 0% 0% 0% 0%	69% 4% 0% 0% 1% 0%	64% 5% 0% 0% 0%	21% 8% 5% 0% 0%	£15,000 66% 6% 0% 0% 0%	48% 0% 1% 0% 0%
Base size: Legal costs - Up to April 2013 None Under £10,000 £24,999 £25,000 - £49,999 £50,000 - £99,999 £50,000 - £99,999 £20,000 - £99,999 £20,000 - £99,999	57% 4% 2% 0%	55% 2% 1% 0% 0% 0%	43% 6% 0% 0%	£13,000 47% 1% 2% 0% 1%	46% 0% 0% 0% 0%	69% 4% 0% 0% 1% 0% 0%	64% 5% 0% 0% 0% 0% 0%	£31,726 21% 8% 5% 0% 0%	£15,000 66% 6% 0% 0% 0% 1% 0%	48% 0% 1% 0% 0% 0%
Base size: Legal costs - Up to April 2013 None	57% 4% 2% 0%	55% 2% 1% 0% 0%	43% 6% 0% 0% 0% 0%	£13,000 47% 1% 2% 0% 1% 0%	46% 0% 0% 0% 0% 0%	69% 4% 0% 0% 1% 0%	64% 5% 0% 0% 0%	21% 8% 5% 0% 0%	£15,000 66% 6% 0% 0% 0%	48% 0% 1% 0% 0% 0%
Base size: Legal costs - Up to April 2013 None Under £10,000 £10,000 - £24,999 £25,000 - £49,999 £50,000 - £99,999 £50,000 - £99,999 £20,000 - £99,999 £20,000 - £99,999	232 57% 4% 2% 0% *	55% 2% 1% 0% 0% 0%	43% 6% 0% 0% 0% 0% 0%	£13,000 47% 1% 2% 0% 1% 0% 0%	46% 0% 0% 0% 0% 0% 0% 54%	69% 4% 0% 0% 1% 0% 0%	64% 5% 0% 0% 0% 0% 0%	£31,726 21% 8% 5% 0% 0% 0%	£15,000 66% 6% 0% 0% 0% 1% 0%	48% 0% 1% 0% 0% 0%
Base size: Legal costs - Up to April 2013 None	57% 4% 2% 0% • • • 0% 36%	55% 2% 11% 0% 0% 0% 0% 42%	43% 6% 0% 0% 0% 0% 0% 52%	£13,000 47% 19% 29% 09% 11% 09% 50%	46% 0% 0% 0% 0% 0% 0%	69% 4% 0% 0% 1% 0% 0% 26%	64% 5% 0% 0% 0% 0% 0% 31%	£31,726 21% 8% 5% 0% 0% 0% 0%	£15,000 66% 6% 0% 0% 0% 11% 0% 27%	48% 0% 1% 0% 0% 0% 0% 51%
Base size:	232 57% 4% 2% 0% * * 0% 36% £1,434	55% 2% 1% 0% 0% 0% 0% 42%	43% 6% 0% 0% 0% 0% 0% 52%	£13,000 47% 1% 2% 0% 1% 0% 0% 50% £1,612	46% 0% 0% 0% 0% 0% 0% 54%	69% 4% 0% 0% 1% 0% 0% 0% 26% £1,684	64% 5% 0% 0% 0% 0% 0% 0% 31% £149	£31,726 21% 8% 55% 0% 0% 0% 0% 66% £2,136	£15,000 66% 65% 03% 03% 03% 13% 03% 27% £1,545	48% 0% 1% 0% 0% 0% 0% 51%
Base size: Legal costs - Up to April 2013 None	232 57% 4% 2% 0%	55% 2% 1% 0% 0% 0% 0% 42%	43% 6% 0% 0% 0% 0% 0% 52%	£13,000 47% 1% 2% 0% 1% 0% 0% 50% £1,612	46% 0% 0% 0% 0% 0% 0% 54%	69% 4% 0% 0% 1% 0% 0% 0% 26% £1,684	64% 5% 0% 0% 0% 0% 0% 0% 31% £149	£31,726 21% 8% 55% 0% 0% 0% 0% 66% £2,136	£15,000 66% 65% 03% 03% 03% 13% 03% 27% £1,545	489 0% 19% 0% 0% 0% 519
Base size: Legal costs - Up to April 2013 None	232 57% 4% 2% 0%	55% 2% 1% 0% 0% 0% 0% 42% £357 £10,908	43% 6% 0% 0% 0% 0% 0% 52% £1,797	£13,000 47% 11% 29% 0% 11% 0% 50% £1,612 £71,092	46% 0% 0% 0% 0% 0% 0% 0% 0% 6 0% 0% 0% 0% 0% 0% 0%	69% 4% 0% 0% 1% 0% 0% 26% £1,684 £75,000	64% 5% 0% 0% 0% 0% 0% 31% £149 £3,289	21% 8% 5% 0% 0% 0% 0% 66% £2,136	£15,000 66% 69% 09% 09% 19% 09% 27% £1,545 £100,000	489 0% 1% 0% 0% 0% 0% 519
Base size: Legal costs - Up to April 2013 None	232 57% 4% 2% 0% 0% 36% £1,434 £100,000 232	55% 2% 2% 11% 0% 0% 0% 0% 42% £357 £10,908	43% 6% 0% 0% 0% 0% 0% 0% 52% £123 £1,797	£13,000 47% 11% 2% 0% 11% 0% 50% £1,612 £71,092	46% 0% 0% 0% 0% 0% 0% 0% 54% £0 £0	69% 4% 0% 0% 0% 1% 0% 0% 26% £1,684 £75,000	64% 5% 0% 0% 0% 0% 0% 0% 31% £149 £3,289	£31,726 21% 8% 5% 0% 0% 0% 66% £2,136 £15,000	£15,000 66% 69% 09% 09% 19% 27% £1,545 £100,000	48% 0% 11% 0% 0% 0% 0% 511%
Base size: Legal costs - Up to April 2013 None	232 57% 4% 2% 0%	55% 2% 2% 1% 0% 0% 0% 0% 42% £357 £10,908	43% 6% 0% 0% 0% 0% 0% 52% £1,797	£13,000 47% 11% 22% 03% 11% 036 50% £1,612 £71,092 48% 33%	46% 0% 0% 0% 0% 0% 0% 0% 0% 0% 54% £0 £0 0%	69% 4% 0% 0% 0% 1% 0% 0% 26% £1,684 £75,000	64% 5% 0% 0% 0% 0% 0% 0% 0% 31% £149 £3,289	21% 8% 5% 0% 0% 0% 66% £2,136 £15,000	£15,000 66% 6% 6% 0% 0% 1% 0% 27% £1,545 £100,000	48% 0% 1% 0% 0% 0% 0% 51% 49%
Base size:	232 57% 4% 2% 0% 0% 36% £10,000 232 65% 2% 3%	55% 2% 2% 11% 0% 0% 0% 0% 42% £357 £10,908	43% 6% 0% 0% 0% 0% 0% 52% £1,797 47% 0%	£13,000 47% 11% 2% 0% 11% 0% 50% £1,612 £71,092 48% 3% 0%	46% 0% 0% 0% 0% EO EO 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	69% 4% 0% 0% 0% 1% 0% 6% £7,684 £75,000	64% 5% 0% 0% 0% 0% 0% 31% £149 £3.289 64% 2%	£31,726 21% 8% 5% 0% 0% 0% 66% £2,136 £15,000 24% 3% 5%	£15,000 66% 6% 0% 0% 0% 1% 27% £1,545 £100,000	489 0% 1% 0% 0% 0% 519 499 0%
Base size: Legal costs - Up to April 2013	232 57% 4% 2% 0%	55% 2% 2% 1% 0% 0% 0% 0% 42% £357 £10,908	43% 6% 0% 0% 0% 0% 0% 0% 52% £1,23 £1,797 47% 0%	£13,000 47% 11% 22% 0% 19% 0% 50% £1,612 £71,092 48% 3% 0% 0%	46% 0% 0% 0% 0% 0% 0% 0% 54% £0 £0 0% 0% 0%	69% 4% 0% 0% 0% 1% 0% 0% 26% £1,684 £75,000	64% 5% 0% 0% 0% 0% 0% 0% 31% £149 £3,289 64% 2% 2%	21% 8% 5% 0% 0% 0% 66% £2,136 £15,000 24% 3% 5% 0%	£15,000 66% 6% 6% 0% 0% 1% 0% 27% £1,545 £100,000 61% 4% 7% 0%	483 0%0 1%4 0%0 0%0 0%0 519 499 0%0 0%0 0%0 0%0 0%0 0%0 0%0 0%0 0%0 0
Base size:	232 57% 4% 2% 0%	55% 2% 2% 1% 0% 0% 0% 0% 42% £357 £10,908	43% 6% 0% 0% 0% 0% 52% £1,797 47% 0% 1% 0%	£13,000 47% 11% 22% 0% 11% 076 50% £1,612 £71,092 48% 33% 0% 0% 0%	46% 0% 0% 0% 0% 0% 0% 0% 54% £0 £0 £0 0% 0% 0% 0%	69% 4% 0% 0% 0% 1% 0% 26% £1,684 £75,000	64% 5% 0% 0% 0% 0% 0% 0% 31% £149 £3,289 64% 2% 2% 1% 0%	21% 8% 5% 0% 0% 0% 0% 66% £2,136 £15,000	£15,000 66% 69% 09% 09% 19% 27% £1,545 £100,000 61% 49% 7% 09%	483 0%4 1% 0%4 0%4 0%4 0%4 519 499 0%4 0%4 0%4
Base size: Legal costs - Up to April 2013	232 57% 4% 2% 0%	55% 2% 2% 1% 0% 0% 0% 0% 6% 42% £357 £10,908	43% 66% 0% 0% 0% 0% 0% 0% 52% £123 £1,797 47% 0% 0% 0% 0%	£13,000 47% 19% 29% 09% 19% 09% 50% £1,612 £71,092 48% 39% 09% 09%	46% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	69% 4% 0% 0% 0% 1% 0% 0% 6% £1,684 £75,000	64% 5% 0% 0% 0% 0% 0% 31% £149 £3,289 64% 2% 2% 1% 0% 0%	21% 8% 5% 0% 0% 0% 66% £2,136 £15,000 24% 3% 5% 0% 29%	£15,000 66% 6% 0% 0% 0% 0% 27% £1,545 £100,000 61% 4% 7% 0% 0%	48% 0% 1% 0% 0% 0% 51% 49% 0% 0% 0%
Base size: Legal costs - Up to April 2013	232 57% 4% 2% 0%	55% 2% 2% 1% 0% 0% 0% 0% 42% £357 £10,908	43% 6% 6% 0% 0% 0% 0% 6% 6% 52% £123 £1,797 47% 6% 0% 0% 0%	£13,000 47% 196 296 096 196 50% £1,612 £71,092 48% 396 096 096 096	46% 0% 0% 0% 0% 0% 0% 0% 6 0% 54% £0 £0 46% 0% 0% 0% 0% 0%	69% 4% 0% 0% 0% 1% 0% 26% £1,684 £75,000 62% 1% 6% 1% 6% 1% 6% 1%	64% 5% 0% 0% 0% 0% 0% 0% 31% £149 £3.289 64% 2% 2% 2% 0% 0%	21% 8% 5% 0% 0% 0% 66% £2,136 £15,000 24% 3% 5% 0% 0%	£15,000 66% 69% 09% 09% 19% 27% £1,545 £100,000 611% 49% 79% 09% 09%	48% 0% 1% 0% 0% 0% 0% 51% 49% 0% 0% 0% 0%
Base size:	232 57% 4% 2% 0% 0% 36% £100,000 232 65% 2% 3% 11% 11% 11% 11% 28%	55% 2% 2% 11% 0% 0% 0% 0% 42% £357 £10,908	43% 6% 0% 0% 0% 0% 0% 6% 6% 52% £123 £1,797 47% 0% 0% 0% 0% 0% 0% 0% 0% 0%	£13,000 47% 196 296 096 198 50% 606 £1,612 £71,052 48% 396 096 096 096 096	46% 0% 0% 0% EO EO 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	69% 4% 4% 0% 0% 0% 1% 0% 6% £1,684 £75,000 62% 1% 6% 1% 2% 0% 1% 2% 0%	64% 5% 0% 0% 0% 0% 0% 31% £149 £3,289 64% 2% 1% 0% 0% 0% 0	21% 8% 5% 0% 0% 0% 66% £2,136 £15,000 24% 3% 5% 0% 66%	£15,000 66% 6% 6% 0% 0% 0% 1% 0% £1,545 £100,000 61% 4% 7% 0% 0% 0% 19% 27%	48% 0% 0% 0% 0% 0% 51% 49% 0% 0% 0%
Base size: Legal costs - Up to April 2013	232 57% 4% 2% 0%	55% 2% 2% 1% 0% 0% 0% 0% 42% £357 £10,908 53% 1% 2% 0% 0% 42% £54,405	43% 6% 0% 0% 0% 0% 0% 6% 52% £123 £1,797 47% 6% 1% 0% 0% 52% £378	£13,000 47% 11% 22% 09% 11% 096 50% £1,612 £71,092 48% 39% 096 096 096 096 56% 56%	46% 0% 0% 0% 0% 0% 0% 6% 54% £0 £0 46% 0% 0% 0% 0% 0% 0% 0% 0% 0% 54% £0	69% 4% 0% 0% 0% 1% 0% 26% £1,684 £75,000 62% 1% 6% 1% 6% 1% 2% 0% 1% 26% 26%	64% 5% 0% 0% 0% 0% 0% 31% £3,289 64% 2% 2% 2% 0% 0% 0% 5,149 2% 2% 2% 64% 2% 5,289	21% 8% 5% 0% 0% 0% 0% 66% £2,136 £15,000 24% 3% 5% 0% 0% 66% 6% £4,772	£15,000 66% 6% 6% 0% 0% 1% 1% 27% £1,545 £100,000 61% 4% 7% 0% 0% 1% 27% £1,259	48% 0% 0% 0% 0% 0% 51% f 49% 0% 0% 0%
Base size: Legal costs - Up to April 2013	232 57% 4% 2% 0% 0% 36% £100,000 232 65% 2% 3% 11% 11% 11% 11% 28%	55% 2% 2% 11% 0% 0% 0% 0% 42% £357 £10,908	43% 6% 0% 0% 0% 0% 0% 6% 6% 52% £123 £1,797 47% 0% 0% 0% 0% 0% 0% 0% 0% 0%	£13,000 47% 196 296 096 198 50% 606 £1,612 £71,052 48% 396 096 096 096 096	46% 0% 0% 0% EO EO 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	69% 4% 4% 0% 0% 0% 1% 0% 6% £1,684 £75,000 62% 1% 6% 1% 2% 0% 1% 2% 0%	64% 5% 0% 0% 0% 0% 0% 31% £149 £3,289 64% 2% 1% 0% 0% 0% 0	21% 8% 5% 0% 0% 0% 66% £2,136 £15,000 24% 3% 5% 0% 66%	£15,000 66% 6% 6% 0% 0% 0% 1% 0% £1,545 £100,000 61% 4% 7% 0% 0% 0% 19% 27%	1% 0% 0% 0% 0% 51% £ 49% 0% 0% 0% 0% 0% 0%

2ther associated costs - Up to April 2013 Ione Inder £10,000 10,000 - £24,999 25,000 - £94,999 250,000 - £99,999 200,000+ Don't know All costs combined - Up to April 2013 Ione Inder £10,000 10,000 - £24,999 250,000 - £24,999 250,000 - £99,999 100,000 - £199,999 200,000+ Don't know Staff costs - 2013-2014 Ione Inder £10,000 Inder £10,000 Inder £25,000 - £99,999 100,000 - £99,999 100,000 - £99,999 100,000 - £99,999 100,000 - £24,999 250,000 - £99,999 100,000 - £24,999 100,000 - £24,999 100,000 - £24,999 100,000 - £99,999 100,000 - £99,999 100,000 - £99,999	Mean (£) Maximum Base size: Mean (£) Maximum Base size:	51% 8% 5% 4% 2% 11% - 28% £8,452 £1,350,000 232 22% 3% 12% 12% 19% 6% 6% 28% £53,227 £1,530,000 232	53% 2% 1% 2% 0% 0% 0% 42% £1,220 £25,000 24% 9% 6% 10% 5% 4% 0% 42% £20,706 £120,000	38% 6% 4% 0% 0% 0% 0% 52% £1,935 £23,000 16% 8% 17% 19% 19% 55% 19%	42% 4% 1% 1% 2% 1% 0% 1% 50% £16,381 £1,093,500 23% 5% 3% 13% 5% 5%	34% 12% 0% 0% 0% 0% 0% 54% £627 £7,500	45% 20% 4% 2% 1% 0% 26% 1% 606 26% 26% 26% 118 1135,000	54% 8% 1% 3% 3% 3% 196 0% 319 £6,757 £256,500 41% 7% 1% 10%	23% 7% 3% 0% 2% 0% 2% 0% 66% £5,203 £64,362	48% 19% 4% 3% 0% 0% 27% £2,723 £28,661	40% 8% 0% 1% 0% 0% 0% 51% £4
Jone Jone Jone Jone £10,000 £10,000 £24,999 £50,000 £49,999 £50,000 £99,999 £00,000 £199,999	Mean (£)	8% 5% 4% 2% 1% 1% 1% 28% £6,452 £1,350,000 232 22% 3% 7% 12% 9% 6% 6% £83,227 £1,530,000	2% 1% 2% 0% 0% 0% 42% £1,220 £25,000 24% 9% 6% 10% 5% 4% 0% 42% £20,706	6% 4% 0% 0% 0% 0% 52% £1,935 £23,000 16% 8% 17% 11% 0% 5%	4% 1% 2% 19% 0% 19% 50% £16,381 £1,093,500 23% 5% 3% 13% 5%	12% 0% 0% 0% 0% 0% 6 0% 54% £627 £7,500 21% 4% 15% 5%	20% 4% 2% 1% 0% 26% £6,041 £135,000	8% 1% 3% 3% 1% 0% 31% £6,757 £256,500	7% 3% 0% 2% 0% 0% 66% 66% £5,203 £64,362	19% 4% 3% 0% 0% 0% 0% 27% £2,723 £28,661	8% 0% 1% 0% 0% 51% £2
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1:0,000 - £24,999 2:5,000 - £99,999 5:0,000 - £99,999 1:00,000 - £199,999 2:00,000+ Don't know MI costs combined - Up to April 2013 Jone Inder £10,000 1:0,000 - £24,999 5:0,000 - £99,999 1:00,000 - £199,999 2:00,000+ Don't know Staff costs - 2013-2014 Jone Inder £10,000 1:0,000 - £24,999 5:0,000 - £99,999 5:0,000 - £99,999 5:0,000 - £99,999 5:0,000 - £99,999 5:0,000 - £99,999 5:0,000 - £99,999 5:0,000 - £99,999	Mean (£)	5% 4% 2% 1% 1% 28% £8,452 £1,350,000 232 22% 3% 7% 12% 9% 6% 28% £53,227 £1,530,000	1% 2% 0% 0% 0% 42% £1,220 £25,000 24% 9% 6% 6% 40% 42% 4% 0% 42% £20,706	4% 0% 0% 0% 0% 52% £1,935 £23,000 16% 8% 17% 1% 0% 55%	1% 2% 19% 0% 19% 50% £16,381 £1,093,500 23% 5% 3% 13% 5% 19%	0% 0% 0% 0% 0% 0% 54% £627 £7,500 21% 4% 15% 5%	4% 2% 1% 1% 0% 26% £6,041 £135,000 13% 11% 11%	1% 3% 3% 1% 0% 31% £6,757 £256,500	3% 0% 2% 0% 0% 66% £5,203 £64,362	4% 3% 0% 0% 0% 27% £2,723 £28,661	0% 1% 0% 0% 0% 51% £-
225,000 - £49,999 £100,000 - £199,999 200,000+ Nort know NIL costs combined - Up to April 2013 None Inder £10,000 10,000 - £49,999 25,000 - £49,999 100,000 - £199,999 100,000 - £199,999 200,000+ Nort know Staff costs - 2013-2014 None Inder £10,000 10,000 - £24,999 25,000 - £99,999 100,000 - £99,999 100,000 - £99,999 100,000 - £99,999 100,000 - £99,999 100,000 - £99,999 100,000 - £99,999 100,000 - £99,999 100,000 - £99,999	Mean (£)	4% 2% 11% . 28% ££,452 £1,350,000 232 22% 3% 7% 12% 9% 6% 6% 28% £53,227 £1,530,000	2% 0% 0% 0% 42% £1,220 £25,000 24% 9% 6% 6% 10% 5% 4% 0% 42% £20,706	0% 0% 0% 0% 52% £1,935 £23,000 16% 8% 17% 19 5% 11% 0%	2% 1% 0% 1% 50% £16,381 £1,093,500 23% 5% 3% 13% 5%	0% 0% 0% 0% 54% £627 £7,500	2% 1% 0% 26% £6,041 £135,000	3% 3% 1% 0% 31% £6,757 £256,500	0% 2% 0% 0% 66% £5,203 £64,362	3% 0% 0% 0% 27% £2,723 £28,661	1% 0% 0% 0% 51% £
50,000 - £99,999 100,000 - £199,999 200,000+ NII costs combined - Up to April 2013 Ione Inder £10,000 10,000 - £24,999 25,000 - £99,999 100,000 - £199,999 200,000+ Don't know Staff costs - 2013-2014 Ione Inder £10,000 110,000 - £24,999 250,000 - £99,999 100,000 - £99,999 100,000 - £99,999 100,000 - £99,999 100,000 - £99,999 100,000 - £99,999	Mean (£)	2% 1% 18 28% E8,452 £1,350,000 232 22% 3% 7% 12% 9% 6% 28% £53,227 £1,530,000	0% 0% 0% 0% 42% £1,220 £25,000 24% 9% 6% 10% 5% 4% 0% 42% £20,706	0% 0% 0% 52% £1,935 £23,000 16% 8% 17% 19% 55% 19%	1% 0% 11% 50% £16,381 £1,093,500 23% 5% 3% 13% 5% 11%	0% 0% 0% 54% £627 £7,500	1% 1% 0% 26% £6,041 £135,000 13% 11% 11%	3% 1% 0% 31% £6,757 £256,500 41% 7%	2% 0% 0% 66% £5,203 £64,362	0% 0% 0% 27% £2,723 £28,661	0% 0% 0% 51% £ 20% 1%
200,000 - £199,999 200,000+ Interest combined - Up to April 2013 Inder £10,000 10,000 - £24,999 25,000 - £49,999 100,000 - £199,999 200,000+ Interest combined com	Mean (£)	1% - 28% - £8,452 £1,350,000 232 22% - 3% 7% 12% 9% 68% - £8% - £53,227 £1,530,000	0% 0% 42% £1,220 £25,000 24% 9% 6% 10% 5% 4% 0% 42%	0% 52% £1,935 £23,000 16% 8% 17% 11% 5% 11% 0% 52%	0% 1% 50% £16,381 £1,093,500 23% 5% 3% 13% 5%	0% 0% 54% £627 £7,500 21% 4% 15% 5%	1% 0% 26% £6,041 £135,000 13% 11% 11%	1% 0% 31% £6,757 £256,500 41% 7% 1%	0% 0% 66% £5,203 £64,362	0% 0% 27% £2,723 £28,661	0% 0% 51% 1 20% 1%
200,000+ Den't know All costs combined - Up to April 2013 Jone Inder £10,000 10,000 - £24,999 250,000 - £99,999 200,000+ Den't know Staff costs - 2013-2014 Jone Jone E24,000 10,000 - £24,999 200,000+ Jon't know Staff costs - 29,999 200,000+ Jon't know Jo	Mean (£)	28% £8,452 £1,350,000 232 22% 3% 7% 12% 9% 6% 28% £53,227 £1,530,000	0% 42% £1,220 £25,000 24% 9% 6% 10% 5% 4% 0% 42% £20,706	0% 52% £1,935 £23,000 16% 8% 17% 1% 19 59% 19%	1% 50% £16,381 £1,093,500 23% 5% 3% 13% 5% 11%	0% 54% £627 £7,500	0% 26% £6,041 £135,000 13% 11% 11%	0% 31% £6,757 £256,500 41% 7%	0% 66% £5,203 £64,362 7% 6%	0% 27% £2,723 £28,661 36% 10%	0% 51% 20% 1%
NII costs combined - Up to April 2013 None Inder £10,000 10,000 - £24,999 25,000 - £99,999 100,000 - £199,999 200,0000 Non't know Staff costs - 2013-2014 None Inder £10,000 10,000 - £24,999 25,000 - £99,999 200,0000 10,000 - £24,999 25,000 - £99,999 100,000 - £199,999 100,000 - £199,999	Mean (£)	£8,452 £1,350,000 232 22% 3% 7% 12% 12% 9% 6% 28% £53,227 £1,530,000	42% £1,220 £25,000 24% 9% 6% 10% 5% 4% 0% 42% £20,706	52% £1,935 £23,000 16% 8% 17% 19% 5% 19 0% 52%	50% £16,381 £1,093,500 23% 5% 3% 13% 5% 11%	54% £627 £7,500 21% 4% 15% 5%	26% £6,041 £135,000 13% 11% 11% 16%	31% £6,757 £256,500 41% 7% 1%	66% £5,203 £64,362 7% 6%	27% £2,723 £28,661 36% 10%	20% 1%
NII costs combined - Up to April 2013 Ione Inder £10,000 £10,000 - £49,999 £5,000 - £99,999 £100,000 - £199,999 £200,000+ Don't know Staff costs - 2013-2014 Ione Inder £10,000 £10,000 - £24,999 £5,000 - £24,999 £5,000 - £49,999 £5,000 - £49,999 £5,000 - £49,999 £5,000 - £49,999 £5,000 - £49,999	Mean (£)	£8,452 £1,350,000 232 22% 3% 7% 12% 12% 9% 6% 28% £53,227 £1,530,000	£1,220 £25,000 24% 9% 6% 10% 5% 4% 0% 42% £20,706	£1,935 £23,000 16% 8% 17% 1% 5% 1% 0% 52%	£16,381 £1,093,500 23% 5% 3% 13% 5% 1%	£627 £7,500	£6,041 £135,000	£6,757 £256,500 41% 7% 1%	£5,203 £64,362 7% 6%	£2,723 £28,661	20% 1%
None Inder £10,000 £10,000 - £24,999 £50,000 - £99,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £24,999 £100,000 - £24,999 £50,000 - £99,999 £100,000 - £199,999	Mean (£)	£1,350,000 232 22% 3% 7% 12% 12% 9% 6% 28% £53,227 £1,530,000	£25,000 24% 9% 6% 10% 5% 4% 0% 42% £20,706	£1,935 £23,000 16% 8% 17% 1% 5% 1% 0% 52%	£1,093,500 23% 5% 3% 13% 5% 1%	£627 £7,500	£135,000	£256,500 41% 7% 1%	£64,362 7% 6%	£28,661 36% 10%	20%
None Inder £10,000 £10,000 - £24,999 £50,000 - £99,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £24,999 £100,000 - £24,999 £50,000 - £99,999 £100,000 - £199,999	Mean (£)	£1,350,000 232 22% 3% 7% 12% 12% 9% 6% 28% £53,227 £1,530,000	£25,000 24% 9% 6% 10% 5% 4% 0% 42% £20,706	£23,000 16% 8% 17% 11% 5% 11% 0% 52%	£1,093,500 23% 5% 3% 13% 5% 1%	21% 4% 15% 5%	£135,000	£256,500 41% 7% 1%	£64,362 7% 6%	£28,661 36% 10%	20% 1%
None Inder £10,000 £10,000 - £24,999 £50,000 - £99,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £24,999 £100,000 - £24,999 £50,000 - £99,999 £100,000 - £199,999	Mean (£)	22% 3% 7% 12% 12% 6% 28% £53,227 £1,530,000	24% 9% 6% 10% 5% 4% 0% 42% £20,706	16% 8% 17% 1% 5% 1% 0% 52%	23% 5% 3% 13% 5%	21% 4% 15% 5%	13% 11% 11% 16%	41% 7% 1%	7% 6%	36% 10%	20% 1%
None Inder £10,000 £10,000 - £24,999 £50,000 - £99,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £24,999 £100,000 - £24,999 £50,000 - £99,999 £100,000 - £199,999	Mean (£) Maximum	22% 3% 7% 12% 12% 9% 6% 28% £53,227 £1,530,000	9% 6% 10% 5% 4% 0% 42% £20,706	8% 17% 1% 5% 1% 0% 52%	5% 3% 13% 5% 1%	4% 15% 5%	11% 11% 16%	7% 1%	6%	10%	1%
None Inder £10,000 £10,000 - £24,999 £50,000 - £99,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £199,999 £100,000 - £24,999 £100,000 - £24,999 £50,000 - £99,999 £100,000 - £199,999	Maximum	3% 7% 12% 12% 9% 6% 28% £53,227 £1,530,000	9% 6% 10% 5% 4% 0% 42% £20,706	8% 17% 1% 5% 1% 0% 52%	5% 3% 13% 5% 1%	4% 15% 5%	11% 11% 16%	7% 1%	6%	10%	1%
Inder £10,000 1:0,000 £24,999 25,000 £94,999 50,000 £199,999 200,000+ Don't know Staff costs - 2013-2014 Jone 10,000 £24,999 20,000+ 10,000 £24,999 20,000 £24,999 20,000 £29,999 20,000 £29,999 20,000 £29,999 20,000 £199,999 20,000 £199,999	Maximum	3% 7% 12% 12% 9% 6% 28% £53,227 £1,530,000	9% 6% 10% 5% 4% 0% 42% £20,706	8% 17% 1% 5% 1% 0% 52%	5% 3% 13% 5% 1%	4% 15% 5%	11% 11% 16%	7% 1%	6%	10%	1%
210,000 - £24,999 250,000 - £99,999 250,000 - £99,999 200,0000+ Don't know Staff costs - 2013-2014 Jone Jone F10,000 10,000 - £24,999 25,000 - £99,999 100,000 - £199,999 100,000 - £199,999 250,000 - £199,999 200,0000+	Maximum	7% 12% 12% 9% 6% 28% £53,227 £1,530,000	6% 10% 5% 4% 0% 42% £20,706	17% 1% 5% 1% 0% 52%	3% 13% 5% 1%	15% 5%	11% 16%	1%			
25,000 - £49,999 55,000 - £99,999 100,000 - £199,999 200,000+ Staff costs - 2013-2014 Jone 110,000 - £24,999 25,000 - £49,999 100,000 - £199,999 100,000 - £199,999 100,000 - £199,999	Maximum	12% 12% 9% 6% 28% £53,227 £1,530,000	10% 5% 4% 0% 42% £20,706	1% 5% 1% 0% 52%	13% 5% 1%	5%	16%		3%	17%	n%
25,000 - £49,999 55,000 - £99,999 100,000 - £199,999 200,000+ Staff costs - 2013-2014 Jone 110,000 - £24,999 25,000 - £49,999 100,000 - £199,999 100,000 - £199,999 100,000 - £199,999	Maximum	12% 12% 9% 6% 28% £53,227 £1,530,000	10% 5% 4% 0% 42% £20,706	1% 5% 1% 0% 52%	13% 5% 1%	5%	16%				
50,000 - £99,999 100,000 - £199,999 200,000+ Staff costs - 2013-2014 Jone 10,000 - £24,999 25,000 - £99,999 100,000 - £199,999 100,000 - £199,999 200,000+	Maximum	12% 9% 6% 28% £53,227 £1,530,000	5% 4% 0% 42% £20,706	5% 1% 0% 52%	5% 1%				7%	4%	269
100,000 - £199,999 200,000+ Staff costs - 2013-2014 Jone 10,000 10,000 - £24,999 25,000 - £48,999 100,000 - £199,999 100,000 - £199,999 200,000 - £199,999	Maximum	9% 6% 28% £53,227 £1,530,000	4% 0% 42% £20,706	1% 0% 52%	1%	U%	10%	2%	6%	3%	1%
200,000+ Don't know Staff costs - 2013-2014 None Inder £10,000 10,000 - £24,999 25,000 - £94,999 100,000 - £19,999 100,000 - £19,999 200,000+	Maximum	6% 28% £53,227 £1,530,000	0% 42% £20,706	0% 52%							
Don't know Staff costs - 2013-2014 Jone Jone 10,000 10,000 - £24,999 25,000 - £99,999 100,000 - £199,999 100,000 - £199,999 200,0000	Maximum	28% £53,227 £1,530,000	42% £20,706	52%		0%	6%	6%	2%	0%	1%
Staff costs - 2013-2014 None Inder £10,000 10,000 - £24,999 25,000 - £49,999 50,000 - £99,999 100,000 - £199,999 200,0004	Maximum	£53,227 £1,530,000	£20,706		1%	2%	6%	2%	3%	3%	0%
Staff costs - 2013-2014 None Inder £10,000 10,000 - £24,999 25,000 - £49,999 50,000 - £99,999 100,000 - £199,999 200,0004	Maximum	£53,227 £1,530,000	£20,706		50%	54%	26%	31%	66%	27%	519
Jone Inder £10,000 £10,000 £24,999 £5,000 £49,999 £5,000 £99,999 £100,000 £199,999 £200,000	Maximum	£1,530,000		£17,099	£33,893	£16,229	£79,231	£27,436	£51,837	£30,451	
Jone Inder £10,000 £10,000 £24,999 £5,000 £49,999 £5,000 £99,999 £100,000 £199,999 £200,000			£ 120,000	£145.419	£1,239,300	£207.500	£924.000	£290.700	£276,000	£905.000	
Jone Inder £10,000 £10,000 £24,999 £5,000 £49,999 £5,000 £99,999 £100,000 £199,999 £200,000	Dase size:	232		£ 140,419	£1,239,300	1201,500	1.924,000	2290,700	1,270,000	1900,000	
Jone Inder £10,000 £10,000 £24,999 £5,000 £49,999 £5,000 £99,999 £100,000 £199,999 £200,000											
Jinder £10,000 10,000 - £24,999 25,000 - £49,999 50,000 - £99,999 1100,000 - £199,999 200,000+											
10,000 - £24,999 25,000 - £49,999 50,000 - £99,999 100,000 - £199,999 200,000+		27%	28%	24%	28%	23%	23%	48%	16%	33%	179
10,000 - £24,999 25,000 - £49,999 50,000 - £99,999 100,000 - £199,999 200,000+		4%	6%	14%	4%	2%	13%	5%	7%	11%	09
25,000 - £49,999 50,000 - £99,999 100,000 - £199,999 200,000+		5%	4%	3%	1%	0%	8%	3%	3%	0%	139
50,000 - £99,999 100,000 - £199,999 200,000+		7%	7%	8%	11%	11%	4%	4%	3%	3%	119
(100,000 - £199,999 (200,000+											
200,000+		6%	9%	5%	4%	5%	2%	2%	6%	5%	49
		4%	2%	0%	1%	0%	9%	4%	1%	1%	0%
		3%	0%	0%	1%	2%	5%	3%	2%	3%	0%
Don't know		45%	44%	47%	51%	58%	36%	31%	63%	45%	559
	Mean (£)	£47,289	£20,635	£12,116	£23,467	£25,899	£68,793	£24,261	£33,597	£23,102	
	Maximum	£831,000	£100.000	£65.000	£486,000	£300,000	£640.804	£464,105	£257,189	£229,291	
	Base size:	232	£ 100,000	200,000	2,400,000	2,300,000	2.040,004	2404,103	1237,109	1,229,291	
	Base size:	232									
T costs (including new transaction methods) - 2013-2014											
None		40%	41%	45%	42%	34%	41%	57%	17%	37%	419
Jnder £10,000		5%	10%	5%	2%	7%	11%	3%	11%	13%	1%
10.000 - £24,999		7%	5%	1%	3%	2%	6%	6%	5%	5%	1%
25,000 - £49,999		2%	0%	0%	1%	0%	2%	3%	5%	1%	0%
250.000 - £99.999		2%	0%	0%	1%	0%	4%	0%	0%	0%	1%
		270									
2100,000 - £199,999		1	0%	1%	0%	0%	0%	0%	0%	0%	0%
2200,000+		*	0%	0%	0%	0%	0%	0%	0%	0%	0%
Oon't know		45%	44%	47%	51%	58%	36%	31%	63%	45%	559
	Mean (£)	£5,563	£1,638	£4,623	£3,293	£1,037	£6,367	£2,455	£6,521	£2,401	
	Maximum	£224,000	£20,750	£153,650	£80,000	£10,000	£50,000	£41,538	£40,000	£25,000	
		232	220,730	£133,030	200,000	210,000	230,000	£41,000	240,000	223,000	
	Base size:	232									
<u>legal costs - 2013-2014</u>											
lone		40%	46%	36%	40%	36%	44%	53%	20%	36%	379
Jnder £10,000		5%	7%	14%	2%	2%	13%	9%	12%	14%	19
10,000 - £24,999		6%	3%	3%	4%	5%	6%	2%	0%	2%	69
25,000 - £49,999		3%	0%	0%	3%	0%	0%	5%	5%	0%	09
25,000 - £49,999 250,000 - £99,999		3 /0									
			0%	0%	0%	0%	1%	1%	0%	3%	09
100,000 - £199,999		1%	0%	1%	1%	0%	0%	0%	0%	1%	09
200,000+		0%	0%	0%	0%	0%	0%	0%	0%	0%	09
Don't know		45%	44%	47%	51%	58%	36%	31%	63%	45%	559
	Mean (£)	£6,889	£1,341	£4,716	£5,325	£1,271	£4,246	£3,977	£4,098	£8,073	
	Maximum	£177,000	£22,215	£121,411	£144,785	£10,000	£85,000	£55,385	£34,615	£125,000	
			1,22,215	2121,411	z.144,785	£10,000	200,000	200,385	2,34,015	£ 120,000	
	Base size:	232									
Rent collection costs - 2013-2014											
lone		36%	35%	31%	37%	28%	36%	50%	23%	31%	30
Jnder £10,000		3%	13%	17%	7%	7%	1%	8%	8%	11%	69
10,000 - £24,999		6%	4%	0%	3%	5%	12%	2%	5%	10%	69
25,000 - £49,999											
		4%	2%	3%	1%	2%	5%	4%	0%	0%	19
250,000 - £99,999		3%	0%	0%	1%	0%	8%	2%	0%	0%	11
2100,000 - £199,999		2%	2%	3%	1%	0%	0%	3%	2%	3%	09
		1%	0%	0%	0%	0%	3%	0%	0%	1%	09
200.000+		45%	44%	47%	51%	58%					559
(200,000+				T1 /0			36%	31%	63%	45%	
:200,000+ Jon't know	Mac = (0)		00.000				36%	31%	63%	45%	55%
	Mean (£) Maximum	£19,308 £900,000	£6,866 £100,000	£9,361 £158,451	£4,994 £100,000	£3,717 £25,000	36% £23,922 £345,000	31% £9,445 £162,900	63% £9,751 £152,175	45% £23,780 £900,000	55%

Other associated costs - 2013-2014										
None	43%	50%	43%	44%	36%	48%	54%	29%	52%	32%
Under £10,000	4%	3%	5%	2%	5%	6%	3%	4%	0%	5%
£10,000 - £24,999	3%	2%	5%	1%	2%	4%	5%	1%	1%	0%
£25,000 - £49,999	2%	2%	0%	1%	0%	1%	1%	1%	3%	0%
£50,000 - £99,999	2%	0%	0%	0%	0%	2%	3%	0%	0%	6%
£100,000 - £199,999	1%	0%	0%	1%	0%	2%	0%	0%	0%	1%
£200,000+	1%	0%	0%	1%	0%	0%	2%	2%	0%	0%
Don't know	45%	44%	47%	51%	58%	36%	31%	63%	45%	55%
Mean (£)	£15,678	£1,155	£2,134	£18,657	£717	£7,737	£14,123		£1,683	£10,42
Maximum	£1,500,000	£25,000	£23,000	£1,215,000	£10,000	£135,000	£369,192	£472,808	£28,661	£100,000
Base size:	232									
All costs combined - 2013-2014										i
None	22%	19%	18%	25%	23%	22%	45%	14%	24%	17%
Under £10,000	4%	10%	14%	3%	0%	6%	7%	4%	9%	0%
£10,000 - £24,999	5%	6%	5%	2%	2%	5%	3%	4%	5%	13%
£25,000 - £49,999	5%	5%	7%	10%	11%	11%	1%	4%	6%	5%
£50,000 - £99,999	6%	11%	5%	3%	0%	1%	4%	3%	8%	0%
£100,000 - £199,999	8%	6%	4%	4%	5%	6%	5%	6%	1%	9%
£200,000+	6%	0%	1%	2%	2%	12%	5%	2%	3%	1%
Don't know	45%	44%	47%	51%	58%	36%	31%	63%	45%	55%
Mean (£)	£94,728	£316	£32,950	£54,734	£32,641	£111,066	£52,873	£74,902	£59,038	£41,82
Maximum	£2,100,000	£1,200	£433,512	£1,701,000	£345,000	£973,000	£742,805	£900,702	£1,135,000	£265,000
Base size:	232									
1a Do you expect your rent arrears to increase, decrease or stay the same following the introduction of welfare										İ
reforms?										I
Increase	84%	93%	100%	68%	95%	92%	81%	87%	100%	100%
Decrease	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Stay the same	16%	7%	0%	32%	5%	8%	19%	13%	0%	0%
Base size:	232									
If increase or decrease, by what percentage do you expect your rent arrears to increase/decrease?										I
Increase										l
Under 25%	21%	19%	24%	21%	18%	36%	28%	20%	25%	20%
25-49%	12%	9%	8%	8%	16%	14%	9%	15%	6%	1%
50-74%	22%	12%	23%	14%	23%	20%	20%	10%	24%	21%
75-99%	5%	2%	0%	2%	0%	1%	1%	6%	1%	14%
100%+	15%	9%	14%	14%	12%	10%	13%	9%	9%	9%
Don't know	25%	49%	32%	41%	32%	20%	29%	40%	36%	34%
Mean %	51%	44%	48%	48%	42%	39%	42%	48%	45%	53%
Base size:	211									

F2	How likely, if at all, do you think it is that increased debt arising from the welfare reforms will make it harder to										
	meet your loan covenants?										
	1. Very likely	8%	3%	17%	7%	11%	14%	8%	12%	10%	10%
	2. Fairly likely	14%	10%	9%	8%	10%	12%	7%	13%	8%	21%
	3. Not very likely	36%	51%	45%	25%	34%	34%	44%	32%	26%	45%
	4. Not at all likely	28%	10%	9%	29%	18%	23%	17%	21%	39%	0%
	5. Don't know	14%	26%	21%	32%	26%	18%	25%	23%	18%	24%
	6. Rather not say	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	Very/ fairly likely	22%	13%	26%	15%	21%	26%	15%	25%	18%	31%
	Base size: If you are a delivery partner, to what extent do you think the following will make it harder to deliver your	232					ı			ı	
F3	commitments under the Affordable Homes Programme?										
	a. Introduction of size criteria (ie restrictions to housing benefit for working age tenants who are under-										
	occupying)										
	1. A great deal	5%	0%	7%	2%	8%	6%	6%	4%	6%	0%
	2. A fair amount	20%	23%	19%	12%	21%	15%	16%	17%	20%	29%
	3. Not very much	41%	31%	46%	23%	23%	47%	36%	46%	45%	54%
	4. Not at all	20%	21%	14%	35%	22%	20%	24%	16%	13%	9%
	5. Don't know	14%	25%	15%	27%	26%	12%	18%	17%	17%	9%
	A great deal/ fair amount	25%	23%	26%	14%	29%	21%	22%	21%	26%	29%
	b. Introduction of the benefit/welfare cap 1. A great deal	404	#0/		### F	404	ma /		00/	***	***
	A great deal A fair amount	4%	5%	7%	5%	4%	7%	7%	8%	4%	4%
		17%	18%	18%	12%	13%	11%	16%	15%	25%	27%
	3. Not very much	36%	27%	20%	30%	11%	27%	45%	33%	30%	34%
	4. Not at all	31%	30%	40%	25%	47%	46%	14%	31%	24%	26%
	5. Don't know	12%	21%	15%	29%	26%	10%	18%	14%	17%	9%
	A great deal/ fair amount	21%	23%	25%	17%	17%	18%	23%	23%	29%	31%
	c. Introduction of Direct Payments to tenants										
	1. A great deal	10%	2%	11%	5%	0%	6%	6%	3%	17%	26%
	2. A fair amount	26%	24%	28%	13%	28%	29%	28%	21%	26%	22%
	3. Not very much	31%	34%	24%	23%	25%	21%	37%	38%	27%	23%
	4. Not at all	17%	18%	22%	23%	22%	32%	10%	16%	13%	20%
	5. Don't know	16%	22%	15%	36%	26%	12%	18%	21%	17%	9%
	A great deal/ fair amount	36%	26%	39%	18%	28%	35%	34%	24%	43%	48%
	Base size:	143				•			•		•
F5	Which of these best describes how much you think your tenants are likely to know about the changes being										
	introduced as part of welfare reform? On the whole are they likely to know										
	A great deal	3%	0%	0%	0%	0%	1%	5%	3%	2%	1%
	2. A fair amount	40%	55%	57%	25%	52%	56%	29%	40%	42%	46%
	3. Hardly anything	54%	46%	43%	70%	48%	43%	59%	56%	56%	53%
	4. Nothing at all	3%	0%	0%	5%	0%	0%	6%	0%	0%	0%
	5. Don't know	*	0%	0%	0%	0%	0%	1%	0%	0%	0%
	A great deal/ fair amount	43%	55%	57%	25%	52%	57%	34%	43%	44%	47%
	Base size:	232									

nich, if any, or these changes is your organisation making or planning to make as a result of welfare reform? Iditional assistance										
Providing additional money advice	76%	81%	90%	64%	79%	77%	81%	75%	82%	80%
2. Providing more resource for arrears management	62%	76%	71%	57%	59%	74%	53%	58%	68%	60%
Providing more resource to help tenants into work	49%	59%	63%	43%	42%	58%	49%	58%	56%	44%
Providing additional advice/assistance to applicants for housing	61%	65%	73%	48%	73%	74%	44%	56%	77%	53%
Additional intelligence. 5. Undertaking further customer analysis to identify and target under-occupiers	000/	2101	2101	100/	2001	2001		0.404		0.504
	66%	81%	91%	46%	80%	83%	57%	64%	75%	85%
Policy responses:										
6. Changing policy to stop any new letting where the tenant would under-occupy	46%	49%	54%	34%	40%	51%	40%	43%	51%	60%
7. Encouraging people to consider taking a lodger	30%	43%	36%	21%	20%	23%	26%	24%	20%	40%
Amending arrears policy to be more flexible/lenient where arrears have arisen because of welfare reform	28%	41%	37%	30%	30%	41%	23%	28%	25%	18%
Amending arrears policy to take speedier action to avoid arrears arising through welfare reform	56%	51%	51%	47%	53%	62%	49%	51%	57%	65%
10. Amending arrears policy to allow tenants whose benefit has reduced as a result of welfare reform to carry a certain evel of arrears until a viable alternative (e.g. downsizing) can be obtained	26%	31%	33%	27%	29%	33%	20%	28%	14%	24%
Strategic response:										
11. Changing the planned development programme	22%	17%	17%	11%	25%	19%	17%	13%	15%	30%
12. Shift towards housing tenants who are in work	12%	13%	11%	8%	2%	19%	10%	7%	9%	3%
13. Shift towards housing pension age tenants	5%	6%	0%	1%	0%	6%	0%	5%	6%	0%
14. Other	14%	20%	19%	28%	16%	10%	19%	26%	14%	15%
Base size:	232									
Which of these statements best describe how much your organisation has thought about the kinds of risks or										
opportunities welfare reform changes could present?										
We haven't thought at all about welfare reform, and don't plan to	3%	0%	0%	5%	0%	0%	3%	7%	0%	0%
2. We haven't thought about welfare reform, but plan to in the future	*	0%	0%	0%	0%	1%	0%	0%	0%	0%
We have begun looking at it, but are just getting started	12%	2%	12%	3%	10%	12%	13%	18%	28%	8%
4. We have looked at present and future risks and opportunities and thought about what to do about them	18%	15%	3%	31%	10%	8%	15%	10%	6%	6%
5. We have looked at present and future risks and opportunities, identified priorities and have started acting on these	36%	45%	43%	36%	36%	26%	32%	26%	29%	62%
We have comprehensively assessed current and future risks and opportunities, and have fully planned actions, are aking action on priorities and made this part of the way we plan generally	22%	18%	22%	10%	27%	39%	27%	20%	26%	8%
7. We have comprehensively assessed present and future risks and opportunities, have fully planned and taken action,	22.70	1070	22.70	1070	21 /0	3370	2170	2070	2070	070
made it part of how we plan and systematically monitor and implement our actions	7%	20%	20%	12%	16%	14%	11%	17%	10%	15%
3. Don't know	2%	0%	0%	5%	0%	0%	0%	2%	0%	0%
Base size:	232									
n this survey again over the coming months to follow-up on welfare reform related issues as they arise. Would you be happy to be contacted again as part of this research?										
you be nappy to be contacted again as part of this research?				1					0001	
Yes	84%	90%	91%	77%	90%	90%	79%	82%	93%	79%
	84% 16%	90%	91%	77% 23%	90%	90%	79% 21%	82% 18%	93%	79% 21%