

Our Vision: Affordable homes ... simply delivered.

Our Values: • Accountability • Approachability • Community
• Excellence • Fairness • Honesty • Integrity • Openness • Sustainability

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Introduction

The Scottish Social Housing Charter introduced certain standards and outcomes that landlords such as Yoker Housing Association Limited are expected to meet. These standards and outcomes are reported to and monitored by The Scottish Housing Regulator through the Annual Return on the Charter. The Association's fifth Annual Return on the Charter was submitted to The Scottish Housing Regulator this year and was based upon performance information for the year ending on 31 March 2019.

A full copy of the Annual Return on the Charter submitted by the Association together with a summary report, comparison tool and other useful information can be obtained on-line by typing the following link into your internet browser:

<https://www.scottishhousingregulator.gov.uk/for-tenants>

As well as completing the Annual Return on the Charter, the Association is also required to report upon its performance to tenants and other service users each year. This report represents the sixth such publication under this reporting regime.

This report addresses the main information requirements expressed by tenants through the Tenant Participation and Advisory Service. It also includes the information that tenants told The Scottish Housing Regulator mattered most to them.

The information contained within this report will be developed in the future and in response to feedback we receive from tenants and others who have an interest in the services of the Association. When reading this report please think about the following.

- Is the layout of the report good?
- Does the report contain the right kind of information?
- Is there any other information you would like to see included?

Please feel free to submit your views to the Association and these will be taken into account in future reports. Comments can be submitted in writing to the office or by email to housing@yokerha.org.uk. Alternatively, you are welcome to pop into the office and discuss the content with a member of staff.

In the absence of any feedback, we have retained the same reporting format as in previous years. However, we have included a supplementary section providing performance comparison with other local landlords.

Contextual information

Yoker Housing Association Limited is governed by a management committee appointed by its membership – usually at its annual general meeting. Association membership is open to all. The management committee may choose to supplement its members by appointing co-opted members from time-to-time.

There were fourteen members on the management committee at 31 March 2019. Thirteen were elected by the membership at an annual general meeting and one was co-opted on to the management committee.

Eleven members of staff were employed by the Association at 31 March 2019 – seven were full-time and four were part-time.

The Association owned six hundred and thirty-nine homes at 31 March 2019 and provided factoring services to a further two hundred and seventy-nine residential and commercial properties.

Access to housing and housing support

The Association operates an open waiting list for housing and allocates housing on a points based allocation system where points are awarded on the basis of housing need. Anyone can apply for housing at any time and if their housing need is assessed as being greater than that of existing waiting list applicants, they will get priority for housing. There were **546** applicants on the **waiting list** for housing by the Association at **31 March 2019**.

A total of **51 allocations** of housing were made during the year. Assignment and succession of tenancy accounted for **4** of these allocations and there were **2** mutual exchanges. The main reasons for allocating the other **45** properties were overcrowding (37.7%), statutory homelessness (22.2%), notice to quit (13.3%) and health grounds (11.1%). The main household type was single adults (48.9%) followed by single parent families (22.2%).

The Association believes that every effort should be made to help tenants sustain their tenancy. This applies to all tenants but is particularly true for newly established tenancies. The Association's policies and procedures are designed to ensure that tenants receive the necessary support and assistance to sustain their tenancy. The Association works in partnership with external agencies and has developed and implemented several procedures at both pre-allocation and post allocation stages to prevent tenancy breakdown. Where a tenancy falls into difficulty, the Association favours early intervention and engagement with the tenant to rectify any issues.

The **percentage of tenancies** which began with the Association in the year to 31 March 2018 and were **sustained** for more than a year was **95.7%**. This is better than the Scottish average of **93.6%** and reflects an improvement over the previous two years.

Existing tenants of the Association were given the opportunity to sustain their tenancy through transfer to larger accommodation in the case of overcrowding, more accessible housing to meet health needs or safer accommodation to escape harassment. A total of **4** transfer applicants were re-housed during the year.

The provision of **medical adaptations** to existing households is another method by which the Association can help existing tenants to sustain their tenancy. During the year to 31 March 2019 the Association **completed 83.33%** of approved applications for **medical adaptations**. This is slightly lower than the Scottish average of **84.73%**.

The **average time** taken by the Association **to complete** approved applications for **medical adaptations** was **39.8 days**. This reflects an improvement on the previous two years and is better than the Scottish average of **49.4 days**.

Performance comment: the Association is providing clear and open access to housing within the constraints of its existing housing stock. It is also successfully achieving tenancy sustainment through its ongoing commitment to housing support. The significant improvement in the time taken to complete approved applications for medical adaptations in the last year is contributing to this sustainment.

Homes and rents

The total rent due in the year to 31 March 2019 from the **639** homes owned by the Association was **£2,245,807**. The Association collected **100.3%** of the total rent due in the year compared to the Scottish average of **99.1%**. **£929,366** of direct housing cost payments (housing benefit, universal credit, etc) were collected during the year.

At the end of the year the Association had **arrears** of rent amounting to **3.4%** of the rent due for the year. This is **lower** than the Scottish average of **5.7%**.

The Association increased its rent charges from 1 April 2019 by an average of **2.9%** compared to the previous year. The table below illustrates how the Associations **average weekly rent** compares to the Scottish average.

Average weekly rents				
Property Size	Number owned	Yoker HA Ltd	Scottish Average	Difference
2 apartment	269	£61.75	£76.10	£14.35 (18.9%) less
3 apartment	235	£68.93	£77.70	£8.77 (11.3%) less
4 apartment	114	£76.80	£84.44	£7.64 (9.1%) less
5 apartment	21	£90.63	£93.49	£2.86 (3.1%) less

The above table illustrates that the **Association's rents** generally are not only lower than the Scottish average but **significantly lower**. The Association's tenants are typically **saving between £148 and £746** each year compared to the Scottish average.

These savings for tenants do not include the effect of the tenant reward scheme which on average saved the **197** qualifying tenants an additional **£4.38** per week on their rent.

The rent levels applied by the Association and the tenant reward scheme **saved** rent paying tenants and the taxpayer (through direct housing cost payments) over **£411,000** (four hundred and eleven thousand pounds) in the year to 31 March 2019 compared to the Scottish average.

The latest tenant satisfaction survey conducted by the Association indicated that **91.9%** of tenants said they felt that the **rent** they paid for their property represented **good value for money**. This was significantly better than the Scottish average of **83.2%**.

Performance comment: the Association's rent arrears and rent charges are significantly lower than the Scottish average. We will continue to strive to keep rent charges affordable – particularly to those in low paid employment. Our rent arrears have reduced for the second year in a row – bucking a national trend that has seen rent arrears increase. However, we are not complacent – we will continue to work to further reduce rent arrears in the future.



Tenant satisfaction

The Association will be carrying out its next tenant satisfaction survey between December 2019 and January 2020. Please look out for the survey forms and return them as soon as possible as it gives you an opportunity to feedback your areas of concern as well as acknowledge things we are doing well.

The Association's latest tenant satisfaction survey was carried out between December 2016 and January 2017 with two hundred and forty tenants completing and returning their survey forms.

That tenant satisfaction survey conducted by the Association indicated that **95.8%** of tenants were **satisfied** with the **overall service** provided by the Association. That was significantly better than the Scottish average of **90.1%**.

In relation to **communication** and **participation** between the Association and its tenants, the following information came out of the survey.

Property Size	Yoker HA Ltd	Scottish Average	How do we compare?
Tenants who felt the Association is good at keeping them informed about its services and decisions	94.2%	91.6%	
Tenants satisfied with the opportunities given to them to participate in the Association's decision making processes	87.1%	86.5%	

We welcome the views of tenants on the services that we provide in order to assess how well we are doing and in what areas we can improve. We involve tenants in a variety of ways including routine surveys of new tenants, maintenance performance and when a tenancy is terminated.

We also consult each year on any rent increase or significant proposed change in policy before a decision is taken. We advertise policy reviews in our annual newsletter and through our website. Where major repairs or refurbishments are anticipated we consult with all those affected on an individual basis.

We consulted upon our business plan and strategy for the next five years through the provision of an open day and on our website. Thank you to all those who took the time to come along and provide your feedback on our proposals and future plans.

Performance comment: we will continue to consult with tenants and other residents on any matters which we consider may have a significant effect on our customer / landlord relationship.

Complaints

We review complaints received and assess the number and nature of complaints on a routine basis to establish any trends or issues which may require a change in policy, procedure or service level provided by the Association.

The Association has adopted the model complaints handling procedure recommended by the Scottish Public Services Ombudsman. This provides an efficient and streamlined complaints handling procedure with clear steps and timescales for action. We aim to resolve complaints as quickly and efficiently as possible with "stage one" or "frontline" complaints being addressed within five working days.

More complex complaints are known as "stage two" or "investigation" complaints and are dealt with within twenty working days. These are complaints that require detailed investigation or have not been resolved at the frontline stage.

If a complaint concerns maladministration by the Association and the complainant is unhappy with the outcome of the frontline and investigation complaints procedure then there is a right to complain to the Scottish Public Services Ombudsman. Further information about complaining to the Scottish Public Services Ombudsman can be obtained on-line by typing the following link into your internet browser:

<http://www.spsso.org.uk>

The Association received a total of 19 complaints during the year to 31 March 2019.

16 frontline level (stage one) complaints were recorded
8 complaints were upheld
8 complaints were dismissed with no case to answer
average time taken to respond to a complaint was 1.5 working days
100% of complaints were dealt with within the five working day response target
3 investigation level (stage two) complaints were recorded
1 complaint was upheld
2 complaints were dismissed with no case to answer
average time taken to respond to a complaint was 13.0 working days
100% of complaints were dealt with within the twenty working day response target
0 Scottish Public Services Ombudsman complaints were recorded

Performance comment: the Association was unable to identify any trends or outcomes from these complaints that required changes in our approach or procedures. We will continue to review complaints to ensure that we can learn from them and make any necessary changes to the provision of our service.

Neighbourhoods

The latest tenant satisfaction survey conducted by the Association indicated that **90.2%** of tenants said they were **satisfied** with the Association's **management of their neighbourhood**. This was better than the Scottish average of 87.8%.

The Association works with a number of agencies in its efforts to promote a safe, secure and pleasant neighbourhood for residents to live and work in. Glasgow City Council's Community Relations Unit provides a particularly useful partnership with the Association in addressing anti-social behaviour and neighbour complaints.

During the course of the year to 31 March 2019 the Association received a total of twelve complaints of anti-social behaviour. Such complaints are categorised depending upon the seriousness of the behaviour reported.

Level of anti-social behaviour	Number of incidents reported
High level – Grade A	4
Intermediate level – Grade B	8
Low level – Grade C	0

All twelve anti-social behaviour complaints (**100.0%**) were addressed **within** the Association's **target timescale**. This is significantly better than the Scottish average of 87.9%.

Managing empty homes

Where a tenancy comes to an end and the property lies empty before a new tenant moves in – this is known as a void period. As well as loss of rental income, empty properties are less secure and expose the Association and adjoining residents to greater risk of fire, flood and acts of vandalism. The Association therefore considers minimising these void periods a priority.

The Association did not collect **0.14%** of rent due because **homes were empty** in this way, compared to the Scottish average of 0.88%. It took an average of **6.9 days** to **re-let homes**, compared to the Scottish average of 31.9 days.



Performance comment: our management of empty properties continues to be **significantly better** than the Scottish average. The average time taken to re-let properties was an improvement on the previous two years. However we failed to achieve our own **more stringent target** of re-letting homes within **5.0 days**. We will continue to aim to achieve that target in future years.

Quality & maintenance of homes

The Scottish Housing Quality Standard set minimum property standards which landlords such as the Association should meet by the end of March 2015.

At the end of March 2019, the Association had **achieved** this standard for **99.7%** of its housing stock. This is significantly better than the Scottish average of 94.1%. All of the Association's lettable housing stock had reached the Scottish Housing Quality Standard by the end of March 2019. Through an on-going programme of planned improvement works, we will ensure that this standard is maintained into the future.

The Association's targets for carrying out reactive repairs depend upon the nature of the repairs reported. These are categorised as either emergency or routine (non-emergency) repairs.

	Yoker HA Ltd	Scottish Average	How do we compare?
Average time taken to carry out emergency repairs	1.70 hours	3.65 hours	
Average time taken to carry out non-emergency repairs	0.89 days	6.56 days	

In the year to 31 March 2019 the Association completed **99.09%** of reactive repairs "**right first time**" compared to the Scottish average of 92.52%.

Each year the Association is required to carry out a gas safety check in all of its properties where it has provided a gas appliance. This check should be carried out before the expiry date of the previous gas safety check carried out at the property. Under the terms of our tenancy agreement with tenants, we have the right to access our property to carry out these checks.

In the year to 31 March 2019 the Association **renewed** the gas safety **certificate** within the required timescale for **99.52%** of its properties. This is just below the Scottish average of 99.93%.

The latest tenant satisfaction survey conducted by the Association indicated that **91.3%** of tenants who had repairs or maintenance carried out were **satisfied with the service** they received. This is just below the Scottish average of 91.7%.

The survey also indicated that overall, **88.79%** of tenants were **satisfied with the quality of their home**. This is better than the Scottish average of 88.12%.

Performance comment: Improvements to the repairs handling service are reflected in higher levels of customer satisfaction. However these levels are slightly lower than the Scottish average and may need further action if there is no improvement in the next survey we carry out.

Other customers

The Association provided a property management service to two hundred and eighty residential and commercial property owners during the year to 31 March 2019.

The latest satisfaction survey indicated that **91.5%** were **satisfied with the property management service** provided by the Association. This was **significantly better** than the Scottish average of 67.0%.

Performance comment: improvements in our factoring service over the last few years are reflected in a significant improvement in the levels of customer satisfaction now being achieved. We will continue to encourage positive feedback as to how we can improve the service further.

Equalities monitoring

The Equality Act 2010 is the main piece of legislation relating to equalities. It was passed by the Westminster Government and therefore applies throughout the UK. It has two main aims: the first is to harmonise previous pieces of anti-discrimination legislation and the second is to strengthen and extend the law in a number of respects.

The Act introduced the term “protected characteristics” to describe groups against whom any sort of discrimination is unlawful. Section 4 of the Act specifies nine protected characteristics:

- Age
- Marriage and civil partnership
- Race
- Gender (referred to as “sex” in the Act)
- Sexual orientation
- Disability
- Pregnancy and maternity
- Religion or belief
- Gender re-assignment

The Association promotes equality of opportunity in all areas of its work. We will seek to promote and to achieve equality of treatment and opportunity for all groups in society without discrimination or prejudice on any grounds. We have in the past gathered information on some but not all of the protected characteristics. We will seek to gather information across all of the protected characteristics in future years.

The table below summarises the information we had gathered for the year to 31 March 2019.

Equalities Monitoring					
	Waiting List	Allocations	Tenants	Staff	Committee
<u>Disability</u>					
Declared as having a disability	10.4%	8.9%	12.0%	-	7.1%
<u>Gender</u>					
Female	61.2%	57.8%	58.0%	72.7%	71.4%
Male	38.8%	42.2%	42.0%	27.3%	28.6%
Non-binary	-	-	-	-	-

Equalities monitoring (Continued)

Equalities Monitoring (Continued)					
	Waiting List	Allocations	Tenants	Staff	Committee
<u>Age</u>					
16 to 25	12.3%	22.2%	5.5%	18.2%	-
26 to 35	25.6%	26.7%	19.7%	36.3%	7.1%
36 to 45	17.6%	24.4%	20.5%	9.0%	21.4%
46 to 55	20.6%	15.6%	19.1%	18.2%	7.1%
56 to 65	15.4%	6.7%	20.5%	36.3%	35.7%
Over 65	8.5%	4.4%	14.7%	-	28.7%
<u>Ethnic Origin</u>					
White	82.8%	91.1%	93.4%	90.9%	92.9%
Mixed or multiple ethnic background	0.4%	-	0.2%	-	7.1%
Asian	3.7%	2.2%	2.4%	9.1%	-
Black	4.6%	-	3.2%	-	-
Other ethnic background	4.9%	6.7%	0.8%	-	-
Unknown	3.6%	-	-	-	-

Performance comment: we will continue to promote equality of opportunity through an open waiting list and open access to all of our services. We will continue to monitor our performance in this area and take action where necessary to achieve balanced representation.

The income we received and how we spent it

We publish information about our income and expenditure each year in our Financial Statements. These are available to view or download on-line from the website of the Scottish Housing Regulator.

Our Financial Statements are produced in a prescribed format and in accordance with accounting, statutory and other regulatory requirements. We have provided a more simplified view of our income and expenditure below. All of these figures are reconciled to our Financial Statements for the year to 31 March 2019.

Income	£	Expenditure	£
Rent due from tenants	2,180,931	Depreciation of housing properties	1,056,098
Capital grants written off	886,923	Staff costs	438,648
Management fees due from owners	74,316	Reactive maintenance	330,773
Revenue grants receivable	55,329	Planned maintenance	182,678
Interest due from the bank	18,672	Audit, legal & professional fees	36,126
Service charges due from tenants	11,464	Housing property insurance	71,254
		Depreciation of offices & other assets	62,386
		Stair lighting & common electricity	27,443
		Rates & insurance	12,966
		Cost of providing services	10,259
		Committee & staff training	12,762
		Cleaning, repairs & maintenance	10,273
		Bank charges	12,494
		Affiliation fees	9,368
		Telephone & postage	9,324
		Office gas & electricity costs	11,196
		Travel and motor expenses	6,136
		Printing, stationery & other expenses	14,629
Total income	3,227,635	Total expenditure	2,314,813

Performance comment: the difference between the total income of £3,227,635 and the total expenditure of £2,314,813 was the **surplus we generated** for the year of **£912,822**. The Association is a non-profit making organisation and all surpluses generated are re-invested in the maintenance and provision of affordable housing.

Key performance indicators (Annual Return on the Charter Statistics) (ARC)	GHA	Cernach	Charing Cross	Clydebank	Dalmuir Park	Drumchapel	Glasgow West	Kendron	Kingsridge Cleddans	Partick	Pineview	Trafalgar	Whiteinch & Scotstoun	Yoker	Yorkhill	Average
01. Percentage of staff turnover during the year	6.55%	6.67%	11.80%	9.27%	19.17%	18.18%	12.96%	17.20%	0.00%	21.43%	23.24%	0.00%	11.19%	0.00%	33.00%	12.71%
02. Staff absence days lost as a percentage of days available	2.63%	2.47%	6.46%	5.64%	8.34%	5.09%	2.61%	12.48%	3.36%	1.68%	6.87%	4.97%	4.48%	0.84%	4.30%	4.81%
03. Gas safety checks undertaken and completed by the anniversary due date	100.00%	100.00%	100.00%	99.49%	100.00%	100.00%	99.82%	100.00%	100.00%	100.00%	100.00%	100.00%	99.90%	99.52%	100.00%	99.92%
04. Percentage of 1st Stage Complaints resolved within required timescale	94.57%	91.89%	71.43%	98.84%	91.67%	100.00%	94.66%	50.00%	100.00%	100.00%	90.91%	100.00%	100.00%	100.00%	95.92%	91.99%
05. Percentage of 2nd Stage Complaints resolved within required timescale	99.57%	100.00%	100.00%	94.12%	66.67%	100.00%	90.32%	100.00%	NULL	100.00%	NULL	50.00%	83.33%	100.00%	100.00%	91.06%
06. Percentage of 1st Stage Complaints upheld	55.20%	59.46%	71.43%	72.09%	95.83%	100.00%	59.54%	100.00%	66.67%	14.29%	77.27%	66.67%	20.00%	50.00%	77.55%	65.73%
07. Percentage of 2nd Stage Complaints upheld	57.02%	50.00%	50.00%	82.35%	100.00%	100.00%	64.52%	100.00%	NULL	38.46%	NULL	50.00%	50.00%	33.33%	80.00%	65.82%
08. Re-let times - all stock	15.79 Days	15.31 Days	14.18 Days	15.05 Days	14.24 Days	8.12 Days	22.48 Days	34.48 Days	18.33 Days	14.80 Days	3.26 Days	2.50 Days	25.06 Days	6.91 Days	15.61 Days	16.15 Days
09. Void rent loss	0.36%	0.26%	0.26%	0.43%	0.41%	0.16%	0.63%	0.66%	0.30%	0.33%	0.04%	0.03%	0.77%	0.14%	0.37%	0.34%
10. Rent arrears	3.85%	2.54%	2.98%	3.84%	5.13%	1.96%	1.87%	7.79%	4.20%	2.38%	3.46%	2.24%	7.92%	3.41%	6.69%	4.02%
11. Proportion of rent collected received by direct payment of housing costs	63.49%	56.59%	56.72%	46.02%	43.07%	53.47%	49.05%	57.77%	47.62%	54.70%	51.51%	39.52%	61.34%	41.24%	59.76%	52.12%
12. Rent collected as a percentage of total rent due	99.01%	100.23%	96.60%	98.52%	98.49%	99.83%	99.42%	97.65%	100.73%	99.84%	98.84%	100.45%	98.19%	100.33%	97.67%	99.06%

Key performance indicators (Annual Return on the Charter Statistics) (ARC)	GHA	Cernach	Charing Cross	Clydebank	Dalmuir Park	Drumchapel	Glasgow West	Kendoon	Kingsridge Cleddans	Partick	Pineview	Trafalgar	Whiteinch & Scotsloun	Yoker	Yorkhill	Average
13. Percentage of anti-social complaint cases resolved within target timescales	93.80%	88.24%	100.00%	86.79%	50.00%	100.00%	82.88%	100.00%	100.00%	91.89%	100.00%	100.00%	98.88%	100.00%	85.71%	91.88%
14. Percentage of tenancy offers refused	32.23%	9.09%	30.00%	40.17%	28.95%	18.42%	30.73%	48.89%	0.00%	32.32%	0.00%	0.00%	52.48%	22.03%	31.15%	25.10%
15. Percentage of tenancies sustained for more than one year	90.87%	97.22%	96.97%	92.24%	95.00%	95.24%	93.44%	100.00%	93.33%	93.75%	89.74%	96.97%	97.67%	95.65%	83.33%	94.09%
16. Average length of time to complete emergency repairs	2.79 Hrs	0.79 Hrs	1.81 Hrs	2.40 Hrs	1.96 Hrs	2.12 Hrs	2.95 Hrs	2.80 Hrs	2.89 Hrs	1.37 Hrs	1.72 Hrs	1.92 Hrs	2.19 Hrs	1.73 Hrs	1.55 Hrs	2.21 Hrs
17. Average length of time to complete non-emergency repairs	5.68 Days	2.84 Days	3.39 Days	3.38 Days	4.13 Days	2.12 Days	3.42 Days	3.15 Days	1.90 Days	4.68 Days	2.65 Days	2.79 Days	4.90 Days	0.89 Days	2.37 Days	3.45 Days
18. Reactive repairs completed right first time	96.01%	93.57%	97.31%	95.65%	91.49%	98.61%	97.46%	95.33%	98.89%	99.46%	96.13%	93.92%	95.94%	99.09%	98.15%	96.53%
19. Proportion of housing stock meeting SHQS by year end	99.22%	98.74%	88.13%	91.53%	100.00%	97.91%	83.86%	100.00%	100.00%	98.55%	100.00%	94.67%	97.15%	99.69%	71.71%	94.74%
20. Proportion of housing stock meeting EESSH by year end	98.52%	93.05%	78.40%	89.84%	83.89%	98.75%	58.31%	100.00%	100.00%	95.41%	100.00%	100.00%	98.00%	99.69%	83.77%	91.84%
21. Average number of reactive repairs completed per property available for let during the year	4.05	3.36	4.3	2.93	3.1	3.56	3.52	3.35	3.8	3.54	3.16	2.72	3.35	2.98	2.76	3.61
22. Average time in days taken to complete medical adaptations (in days)	18.95	18.68	148.08	141.25	56.38	22.67	99.61	16.40	40.00	13.32	12.75	77.44	58.70	39.80	77.25	56.09
23. Percentage of approved medical adaptations completed	96.17%	100.0%	86.7%	77.9%	100.0%	100.0%	82.1%	90.9%	88.9%	100.0%	100.0%	100.0%	92.0%	83.3%	100.0%	93.20%