

**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 (SHR) through the Annual Return on the Charter (ARC). The Association's Seventh ARC was submitted to SHR this year and was based upon performance information for the year ending on 31 March 2021.

A full copy of the ARC 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.housingregulator.gov.scot/comparison-tool>

As well as completing the ARC, the Association is required to report upon its performance to tenants and other service users each year. This report represents the seventh such publication under this reporting regime.

This report addresses the main information requirements expressed by tenants through the Tenant Participation and Advisory Service (TPAS). It also includes the information that tenants told SHR 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](mailto:housing@yokerha.org.uk). Alternatively, you are welcome to pop into the office (by prior arrangement) or telephone 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.

## 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 twelve members on the management committee at 31 March 2021. Eleven were elected by the membership at an annual general meeting and one took up a casual vacancy following the previous year's Annual General Meeting.

Ten members of staff were employed by the Association at 31 March 2021 – five were full-time and five were part-time.

The Association owned six hundred and forty-two homes at 31 March 2021 and provided factoring services to a further two hundred and seventy-six 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 **837** applicants on the **waiting list** for housing by the Association at **31 March 2021**.

A total of **54 allocations** of housing were made during the year. Assignment and succession of tenancy accounted for **2** of these allocations and there was **1** mutual exchange. The main reasons for allocating the other **51** properties were overcrowding (43.1%), health grounds (15.7%) and statutory homelessness (13.7%). The main household type was single adults (56.9%) followed by single parent families (31.4%).

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 2020 and were **sustained** for more than a year was **96.7%**. This is better than the Scottish average of **90.9%** and reflects an improvement on the previous year's performance.

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 **12** 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 2021 the Association **completed 100%** of approved applications for **medical adaptations**. This is higher than the Scottish average of **73.2%**.

The **average time** taken by the Association to **complete** approved applications for **medical adaptations** was **57.3 days**. This is better than the Scottish average of **58.0 days**.

**Performance comment:** the Association is providing clear and open access to housing within the constraints of its existing housing stock. It is also achieving tenancy sustainment through its on-going commitment to housing support. This sustainment has improved compared to the previous year and will be continue to be monitored for further improvement in 2021 / 22.

## Homes and rents

The total rent due in the year to 31 March 2021 from the **642** homes owned by the Association was **£2,377,308**. The Association collected **99.8%** of the total rent due in the year compared to the Scottish average of **99.1%**. **£970,606** 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 **3.5%** of the rent due for the year. This is **lower** than the Scottish average of **6.1%**.

The Association increased its rent charges from 1 April 2021 by an average of **1.2%** 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	270	£64.95	£79.48	£14.53 (18.3%) less
3 apartment	236	£72.53	£82.60	£10.07 (12.2%) less
4 apartment	115	£80.53	£89.81	£9.28 (10.3%) less
5 apartment	21	£95.51	£99.97	£4.46 (4.5%) 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 £232 and £755** 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 **203** qualifying tenants an additional **£3.75** 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) a total of almost **£428,000** (four hundred and twenty-eight thousand pounds) in the year to 31 March 2021 compared to the Scottish average.

The latest tenant satisfaction survey conducted by the Association indicated that **93.8%** 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 and an improvement over the previous year.



**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 remain significantly lower than the national average and they reduced when compared to last year – we will continue to work to reduce rent arrears further in the future.

## Tenant satisfaction

The Association's latest tenant satisfaction survey was carried out by independently by Research Resource between 15 February 2021 and 1 March 2021 with two hundred and fifty-eight tenants participating in a telephone survey. Thank you to all of those tenants who took the time to participate in the survey.

The independent tenant satisfaction survey conducted by Research Resource indicated that **94.2%** of tenants were **satisfied** with the **overall service** provided by the Association. That was significantly better than the Scottish average of **89.0%**.

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	<b>96.5%</b>	91.7%	
Tenants satisfied with the opportunities given to them to participate in the Association's decision making processes	<b>98.8%</b>	86.6%	

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 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:** having introduced additional methods of consultation and feedback, we have improved our performance and are now well above the Scottish average for tenant satisfaction with opportunities given to participate in the Association's decision-making processes. We will continue to consult with tenants and other residents on any matters which we or you 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 18 complaints during the year to 31 March 2021.

<b>16 frontline level (stage one) complaints were recorded</b>
<b>3 complaints were upheld</b>
<b>13 complaints were dismissed</b> with no case to answer
<b>average time taken to conclude</b> a complaint was <b>1.8 working days</b>
<b>100%</b> of complaints were dealt with <b>within</b> the five working day response <b>target</b>
<b>2 investigation level (stage two) complaints were recorded</b>
<b>no complaints were upheld</b>
<b>2 complaints were dismissed</b> with no case to answer
<b>average time taken to conclude</b> a complaint was <b>19 working days</b>
<b>100%</b> of complaints were dealt with <b>within</b> the twenty working day response <b>target</b>
<b>No Scottish Public Services Ombudsman complaints were recorded</b>

**Performance comment:** the Association made a number of changes to its internal procedures as a result of an analysis of some of these complaints. 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 **89.9%** of tenants said they were **satisfied** with the Association's **management of their neighbourhood**. This was higher than the Scottish average of 86.1%.

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 2021 the Association received a total of six 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	0
Intermediate level – Grade B	5
Low level – Grade C	1

All six anti-social behaviour complaints (**100.0%**) were resolved **within** the Association's **target timescale**. This is significantly better than the Scottish average of 94.4%.

## 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 **0.4%** of rent due because **homes were empty** in this way, compared to the Scottish average of 1.4%. It took an average of **20.2 days** to **re-let homes**, compared to the Scottish average of 56.3 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 significantly higher than the previous year as a result of the on-going impact of Covid-19. However as “lockdown” restrictions have eased, it is expected that the Association will improve in 2021 / 22. Our own **more stringent target** of re-letting homes within **5.0 days**, will continue to be our long-term 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 2021, the Association had **achieved** this standard for **99.7%** of its housing stock. This is significantly better than the Scottish average of 91.0%. All but two of the Association's lettable housing stock had reached the Scottish Housing Quality Standard by the end of March 2021. Two properties did not meet the standard because the Association was unable to secure access to carry out works as a result of Covid-19 "lockdown" restrictions in force at the end of March 2021. These two properties had been brought up to the standard at the date of publication of this report. 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	<b>1.6 hours</b>	4.2 hours	
Average time taken to carry out non-emergency repairs	<b>0.7 days</b>	6.7 days	

In the year to 31 March 2021 the Association completed **99.2%** of reactive repairs "**right first time**" compared to the Scottish average of 91.5%.

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 2021 the Association **renewed** the gas safety **certificate** within the required timescale for all but **41** of its properties. Those properties could not be accessed on time due to Covid-19 related issues but were all subsequently accessed with no safety issues raised.

The latest tenant satisfaction survey conducted by the Association indicated that **90.5%** of tenants who had repairs or maintenance carried out were **satisfied with the service** they received. This is above the Scottish average of 90.1%.

The survey also indicated that overall, **82.2%** of tenants were **satisfied with the quality of their home**. This is below the Scottish average of 87.1%.

**Performance comment:** While tenant satisfaction with the repairs service improved and was above the Scottish average, there has been a significant decrease in the level of satisfaction with the quality of the home. Covid-19 may have contributed to this lack of satisfaction as a significant proportion of the Association's housing stock takes the form of flatted dwellings with little outdoor space.



## Other customers

The Association provided a property management service to two hundred and seventy-six residential and commercial property owners during the year to 31 March 2021.

The latest satisfaction survey indicated that **90.9%** were **satisfied with the property management service** provided by the Association. This was **significantly better** than the Scottish average of 65.0%.

**Performance comment:** improvements in our factoring service are reflected in consistently high 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 gather information on all of the protected characteristics and the tables below summarise the information we had gathered up to the date of publication.

Equalities Monitoring					
	Waiting List	Allocations	Tenants	Staff	Committee
	%	%	%	%	%
<u>Gender</u>					
Female	61.4	76.5	57.8	80.0	75.0
Male	37.1	23.5	35.7	20.0	16.7
Transgender	0.1	-	-	-	-
Other	-	-	-	-	-
Prefer not to disclose	1.4	-	6.5	-	8.3

Equalities monitoring (Continued)

Equalities Monitoring (Continued)					
	Waiting List %	Allocations %	Tenants %	Staff %	Committee %
<u>Disability</u>					
Declared as having a disability	11.5	27.5	11.1	10.0	25.0
<u>Ethnic Background</u>					
White Scottish	75.9	86.1	74.5	80.0	75.1
White Other British	1.3	2.0	3.5	10.0	-
White Irish	0.2	-	-	-	-
Polish	3.6	5.9	7.0	-	8.3
Other White Background	1.2	-	0.5	-	-
Mixed or Multiple Ethnic Group	0.7	-	1.0	-	-
Indian	0.2	-	-	-	-
Pakistani	1.2	2.0	-	10.0	-
Bangladeshi	-	-	-	-	-
Chinese	0.5	-	-	-	-
Other Asian Background	1.9	2.0	3.0	-	-
Black African	5.4	2.0	2.5	-	-
Black Caribbean	0.1	-	-	-	-
Other Black Background	0.6	-	-	-	8.3
Other Ethnic Group	3.9	-	1.0	-	-
Arab, Arab Scottish or Arab British	1.2	-	1.0	-	-
Gypsy / Traveller	-	-	-	-	-
Unknown	-	-	0.5	-	-
Prefer not to disclose	2.1	-	5.5	-	8.3
<u>Marriage &amp; Civil Partnership</u>					
Married	3.3	7.8	22.6	70.0	16.7
In a civil partnership	-	-	4.0	-	-
Not married or in a civil partnership	24.8	78.5	38.7	30.0	50.0
Divorced	1.5	5.9	16.6	-	25.0
Prefer not to disclose	70.4	7.8	18.1	-	8.3

Equalities monitoring (Continued)

Equalities Monitoring (Continued)					
	Waiting List	Allocations	Tenants	Staff	Committee
	%	%	%	%	%
<u>Age</u>					
16 to 25	13.5	21.6	6.3	10.0	-
26 to 35	26.5	29.4	19.6	30.0	8.3
36 to 45	20.0	21.6	18.8	10.0	16.7
46 to 55	19.3	9.8	18.5	10.0	8.3
56 to 65	13.7	11.8	21.0	30.0	50.0
Over 65	6.7	5.8	16.0	10.0	16.7
Prefer not to disclose / unknown	0.3	-	-	-	-
<u>Religion or Belief</u>					
Church of Scotland	1.8	2.0	27.1	30.0	16.7
Roman Catholic	3.1	13.7	28.1	10.0	33.3
Other Christian Faith	0.5	-	3.5	-	-
Buddhist	-	-	-	-	-
Muslim	2.3	-	1.5	10.0	-
Hindu	-	-	-	-	-
Pagan	-	-	-	-	-
Jewish	0.1	-	-	-	-
Sikh	-	-	-	-	-
Other Religion	-	-	1.5	-	-
I am not religious	20.5	76.5	28.2	40.0	41.7
Prefer not to disclose	71.7	7.8	10.1	10.0	8.3
<u>Pregnancy and Maternity</u>					
Pregnant	1.3	7.8	0.5	-	-
Maternity Leave	0.4	2.0	-	10.0	-
Not Pregnant	26.9	80.4	71.1	90.0	91.7
Prefer not to disclose / unknown	71.4	9.8	28.4	-	8.3



Equalities monitoring (Continued)

Equalities Monitoring (Continued)					
	Waiting List %	Allocations %	Tenants %	Staff %	Committee %
<u>Sexual Orientation</u>					
Heterosexual	27.7	86.3	72.9	100.0	83.3
Lesbian / Gay	0.7	5.9	3.0	-	-
Bisexual	0.2	-	0.5	-	-
Asexual	-	-	-	-	-
Pansexual	-	-	-	-	-
Other	-	-	0.5	-	-
Prefer not to disclose	71.4	7.8	23.1	-	16.7
<u>Gender Re-assignment</u>					
No Change	99.9	100.0	75.4	100.0	91.7
Considering Change	-	-	-	-	-
In Process of Changing	0.1	-	-	-	-
Changed	-	-	-	-	-
Other	-	-	0.5	-	-
Prefer not to disclose	-	-	24.1	-	8.3

**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 2021.

Income	£	Expenditure	£
Rent due from tenants	2,310,592	Depreciation of housing properties	1,081,991
Capital grants written off	882,656	Staff costs	431,114
Management fees due from owners	13,554	Reactive maintenance	249,264
Revenue grants receivable	25,167	Planned maintenance	210,783
Interest due from the bank	22,062	Depreciation of offices & other assets	63,705
Service charges due from tenants	16,260	Housing property insurance	50,684
		Audit, legal & professional fees	45,980
		Stair lighting & common electricity	26,655
		Rates & insurance	16,990
		Cleaning, repairs & maintenance	16,436
		Cost of providing services	15,281
		Committee & staff training	6,881
		Affiliation fees	12,801
		Office gas & electricity costs	7,892
		Bank charges	9,138
		Telephone & postage	10,103
		Printing, stationery & other expenses	2,039
		Travel and motor expenses	7,616
<b>Total income</b>	<b>3,270,291</b>	<b>Total expenditure</b>	<b>2,265,353</b>

**Performance comment:** the difference between the total income of £3,270,291 and the total expenditure of £2,265,353 was the **surplus we generated** for the year of **£1,004,938**. The Association is a non-profit making organisation and all surpluses generated are re-invested in the maintenance and provision of affordable housing.