
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 second 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 2015.

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:

<http://www.scottishhousingregulator.gov.uk/find-and-compare-landlords/yoker-housing-association-ltd>

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 second such publication under this reporting regime.

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. You may feel that the report is too detailed or perhaps not detailed enough. Please feel free to submit your views to the Association and these will be taken into account in future reports.

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.

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 ten members on the management committee at 31 March 2015. Nine were elected by the membership at an annual general meeting and one was co-opted by the management committee.

Eight members of staff were employed by the Association at 31 March 2015 – five were full-time and three were part-time.

The Association owned six hundred and thirty-three homes at 31 March 2015 and provided factoring services to a further two hundred and eighty-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 **370** applicants on the **waiting list** for housing by the Association at **31 March 2015**.

A total of **77 allocations** of housing were made during the year. Assignment and succession of tenancy accounted for **4** of these allocations and there were **0** mutual exchanges. The main reasons for allocating the other **73** properties were overcrowding (24.7%), statutory homelessness (21.9%) and threatened with homelessness (12.3%). The main household type was single adults (63.0%) followed by single parent families (16.4%).

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 2014 and were **sustained** for more than a year was **86.2%**. This is slightly lower than the Scottish average of 88.8%. Of the remaining 13.8% of tenancies which were not sustained, the Association considered only 3.4% to have failed. The remaining 10.4% terminated for non-tenancy related matters.

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 smaller accommodation in the case of under-occupancy. A total of **10** 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 2015 the Association **completed 100.0%** of approved applications for **medical adaptations**. This compares to the Scottish average of 84.3%.

The **average time** taken by the Association to **complete** approved applications for **medical adaptations** was **47.0 days**. This is significantly better than the Scottish average of 54.8 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.

Homes and rents

The total rent due in the year to 31 March 2015 from the **633** homes owned by the Association was **£2,050,244**. The Association collected **100.1%** of the total rent due in the year compared to the Scottish average of 99.5%. **£934,574** of housing benefit was collected during the year.

At the end of the year the Association had **arrears** of rent amounting to **4.6%** of the rent due for the year. This is **significantly better** than the Scottish average of 5.3%.

The Association increased its rent charges by an average of **2.1%** 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	264	£58.52	£68.54	£10.02 (14.6%) less
3 apartment	235	£64.38	£69.60	£5.22 (7.5%) less
4 apartment	113	£71.11	£75.69	£4.58 (6.1%) less
5 apartment	21	£84.67	£84.04	£0.63 (0.7%) more

The weekly rent charge set by the Association for its twenty-one five apartment properties is slightly higher than the Scottish average by 63p per week. However the above table illustrates that the **Association's rents** generally are not only lower than the Scottish average but **significantly lower**. Tenants in two, three or four apartment properties are typically **saving** between two hundred and five hundred pounds 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 **168** qualifying tenants an additional **£6.22** per week on their rent.

The rent levels applied by the Association and the tenant reward scheme **saved** rent paying tenants and housing benefit almost **£282,000** (two hundred and eighty-two thousand pounds) in the year to 31 March 2015 compared to the Scottish average.

The latest tenant satisfaction survey conducted by the Association indicated that **87.2%** 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 76.8%.



Performance comment: the Association's rent levels are significantly lower than the Scottish average. We will continue to strive to keep rent charges affordable – particularly to those in low paid employment.

Tenant satisfaction

The Association's latest tenant satisfaction survey was carried out between December 2013 and January 2014 with two hundred and nine tenants completing and returning their survey forms. Many thanks to all those tenants who took the time and effort to complete and return these forms – it is your help that enables us to improve our service.

The latest tenant satisfaction survey conducted by the Association indicated that **93.3%** of tenants said they were **satisfied** with the **overall service** provided by the Association. This was significantly better than the Scottish average of 88.1%.

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 did we compare?
Tenants who felt the Association is good at keeping them informed about its services and decisions	92.3%	89.3%	
Tenants satisfied with the opportunities given to them to participate in the Association's decision making processes	81.8%	79.6%	

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, sheltered services, maintenance performance and when a tenancy is terminated.

We also consult each year on any rent increase before a decision is taken and where major repairs or refurbishments are anticipated we consult with all those affected on an individual basis.

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 **34** complaints during the year to 31 March 2015.

32 frontline level (stage one) complaints were recorded
8 complaints were upheld
24 complaints were dismissed with no case to answer
average time taken to respond to a complaint was 1.3 working days
100% of complaints were dealt with within the five working day response target
2 investigation level (stage two) complaints were recorded
0 complaints were upheld
2 complaints were dismissed with no case to answer
average time taken to respond to a complaint was 7.8 working days
100% of complaints were dealt with within the twenty working day response target
0 Scottish Public Services Ombudsman complaints were recorded
0 complaints were upheld
0 complaints were dismissed with no case to answer

Performance comment: the Association identified a trend in complaints being recorded. As a result of these complaints, a change in policy was recommended by staff and subsequently approved and adopted by the Association's management committee.

Neighbourhoods

The latest tenant satisfaction survey conducted by the Association indicated that **87.2%** of tenants said they were **satisfied** with the Association's **management of their neighbourhood**. This was better than the Scottish average of 84.9%.

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. Community Safety Glasgow 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 2015 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	8
Intermediate level – Grade B	1
Low level – Grade C	3

Eleven of the twelve anti-social behaviour complaints (**91.7%**) were addressed **within** the Association's **target timescale**. This is significantly better than the Scottish average of 83.2%

Managing empty homes

The Association can lose rental income when a tenancy comes to an end and the property lies empty before a new tenant moves in – this is known as a void period.

The Association did not collect **0.2%** of rent due because **homes were empty** in this way, compared to the Scottish average of 1.1%. It took an average of **6.5 days** to **re-let homes**, compared to the Scottish average of 36.8 days.



Performance comment: our management of empty properties is **significantly better** than the Scottish average. The average time taken of **6.5 days** was an improvement over the previous year. However we failed to achieve our own **more stringent target** of re-letting homes within **5.0 days** and will aim to achieve that target in future years.

Quality & maintenance of homes

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

At the end of March 2015, the Association had **achieved** this standard for **99.4%** of its housing stock. This is significantly better than the Scottish average of 91.0%. The Association anticipates that all of its lettable housing stock will have reached the Scottish Housing Quality Standard by the end of March 2016 as a result of its ongoing programme of planned improvement works.

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 did we compare?
Average time taken to carry out emergency repairs	1.4 hours	5.9 hours	
Average time taken to carry out non-emergency repairs	1.7 days	7.9 days	

In the year to 31 March 2015 the Association completed 99.7% of reactive repairs "**right first time**" compared to the Scottish average of 90.2%.

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 2015 the Association **renewed** the gas safety **certificate** within the required timescale for **88.4%** of its properties. This is significantly poorer than the Scottish average of 99.5%.

The latest tenant satisfaction survey conducted by the Association indicated that **89.2%** of tenants who had repairs or maintenance carried out were **satisfied with the service** they received. This is **slightly poorer** than the Scottish average of 89.3%.

The survey also indicated that overall, **87.8%** of tenants were **satisfied with the quality of their home**. This is better than the Scottish average of 85.8%.

Performance comment: the performance in gas servicing fell far short of the standards expected in the year to 31 March 2015. Performance was significantly poorer than the Scottish average. Performance has improved significantly since the previous year following the implementation of robust new procedures. The Association expects to achieve a target of 100% in future years.

Other customers

The Association provided a property management service to two hundred and eighty-six residential and commercial property owners during the year to 31 March 2015.

The latest satisfaction survey indicated that **69.5%** were **satisfied with the property management service** provided by the Association. This was better than the Scottish average of 63.0%.

Performance comment: although higher than the Scottish average, the level of satisfaction with the property management service falls short of that which we would hope to achieve. Only fifty-nine of the two hundred and ninety-nine property owners returned a survey form. We will attempt to obtain a higher response rate in future surveys and encourage positive feedback as to how we can improve the service.

Equalities monitoring

The Association promotes equality of opportunity in all areas of its work. In order to ensure that we are complying with that ethos, we gather equalities information across all our activities. The table below summarises this information for the year to 31 March 2015.

Equalities Monitoring					
	Waiting List	Allocations	Tenants	Staff	Committee
<u>Ethnic Origin</u>					
White	87.3%	90.4%	93.1%	87.5%	100%
Mixed or multiple ethnic background	0.2%	-	0.2%	-	-
Asian	2.2%	2.7%	3.2%	12.5%	-
Black	3.5%	5.5%	3.0%	-	-
Other ethnic background	1.9%	-	0.3%	-	-
Unknown	4.9%	1.4%	0.2%	-	-
<u>Disability</u>					
Declared as having a disability	25.7%	9.6%	14.8%	-	20.0%

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 2015.

Income	£	Expenditure	£
Rent due from tenants	1,950,351	Planned maintenance	234,634
Service charges due from tenants	26,275	Staff costs	422,649
Management fees due from owners	28,543	Reactive maintenance	300,876
Interest due from the bank	6,929	Depreciation of housing properties	283,110
Gain on sale of housing stock	3,131	Depreciation of offices & other assets	57,550
		Property insurance	39,437
		Cost of providing sheltered services	12,755
		Committee & staff training	9,753
		Audit, legal & professional fees	31,019
		Stairlighting & common electricity	25,303
		Cost of providing other services	7,589
		Rates & insurance	10,964
		Telephone & postage	8,996
		Affiliation fees	11,190
		Bank charges	7,506
		Office gas & electricity costs	6,885
		Office repairs & maintenance	7,845
		Travel and motor expenses	4,786
		Office cleaning	3,394
		Printing & stationery	3,268
		Other expenses	2,988
Total income	2,015,229	Total expenditure	1,492,497

Performance comment: the difference between the total income of £2,015,229 and the total expenditure of £1,492,497 was the **surplus** we generated for the year of **£522,732**.