
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 third 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 2016.

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 third 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 thirteen members on the management committee at 31 March 2016. Eleven were elected by the membership at an annual general meeting, one took up a casual vacancy and one was co-opted by the management committee.

Eleven members of staff were employed by the Association at 31 March 2016 – eight were full-time and three were part-time.

The Association owned six hundred and thirty-six homes at 31 March 2016 and provided factoring services to a further two hundred and eighty-three 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 **548** applicants on the **waiting list** for housing by the Association at **31 March 2016**.

A total of **51 allocations** of housing were made during the year. Assignment and succession of tenancy accounted for **2** of these allocations and there were **0** mutual exchanges. The main reasons for allocating the other **49** properties were overcrowding (38.8%), statutory homelessness (18.4%), health grounds (14.3%) and relationship breakdown (14.3%). The main household type was single adults (38.8%) followed by single parent families (28.6%).

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 2015 and were **sustained** for more than a year was **94.5%**. This is better than the Scottish average of **89.0%**. Of the remaining 5.5% of tenancies which were not sustained, the Association considered only 2.3% to have failed. The remaining 2.2% 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 **11** 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 2016 the Association **completed 85.7%** of approved applications for **medical adaptations**. This is better than the Scottish average of **84.3%**.

The **average time** taken by the Association to **complete** approved applications for **medical adaptations** was **77.2 days**. This is poorer than in previous years and poorer than the Scottish average of **63.9 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. An area that does require improvement is in the time taken to complete approved applications for medical adaptations.

Homes and rents

The total rent due in the year to 31 March 2016 from the **636** homes owned by the Association was **£2,081,263**. The Association collected **98.7%** of the total rent due in the year compared to the Scottish average of **99.7%**. **£900,576** of housing benefit was collected during the year.

At the end of the year the Association had **arrears** of rent amounting to **5.4%** of the rent due for the year. This is **significantly higher** than the Scottish average of **4.4%**.

The Association increased its rent charges by an average of **2.2%** 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	267	£58.74	£71.23	£12.49 (21.3%) less
3 apartment	235	£65.28	£77.04	£11.76 (18.0%) less
4 apartment	113	£72.82	£83.15	£10.33 (14.2%) less
5 apartment	21	£85.98	£92.63	£6.65 (7.7%) less

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, four and five apartment properties are typically **saving** between three hundred and six 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 **£6.16** per week on their rent.

The rent levels applied by the Association and the tenant reward scheme **saved** rent paying tenants and housing benefit over **£439,000** (four hundred and thirty-nine thousand pounds) in the year to 31 March 2016 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 **79.0%**.



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. However rent arrears have increased significantly over the last year and the Association is currently working to reverse this trend.

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 **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	92.3%	90.6%	
Tenants satisfied with the opportunities given to them to participate in the Association's decision making processes	81.8%	81.3%	

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 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 **36** complaints during the year to 31 March 2016.

30 frontline level (stage one) complaints were recorded
6 complaints were upheld
24 complaints were dismissed with no case to answer
average time taken to respond to a complaint was 1.2 working days
100% of complaints were dealt with within the five working day response target
6 investigation level (stage two) complaints were recorded
1 complaint was upheld
5 complaints were dismissed with no case to answer
average time taken to respond to a complaint was 10.3 working days
83.3% 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 did not identify any trend in complaints being recorded. As a result no change in policy was recommended by staff or 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 86.0%.

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 2016 the Association received a total of fifteen 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	1
Intermediate level – Grade B	11
Low level – Grade C	3

All fifteen anti-social behaviour complaints (**100.0%**) were addressed **within** the Association's **target timescale**. This is significantly better than the Scottish average of 86.9%.

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 0.9%. It took an average of **10.6 days** to **re-let homes**, compared to the Scottish average of 26.4 days.



Performance comment: our management of empty properties is **significantly better** than the Scottish average. However the average time taken of **10.6 days** was poorer than the previous year and we failed to achieve our own **more stringent target** of re-letting homes within **5.0 days**. We will 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 2016, the Association had **achieved** this standard for **99.5%** of its housing stock. This is significantly better than the Scottish average of 92.7%. The Association anticipates that all of its lettable housing stock will have reached the Scottish Housing Quality Standard by the end of March 2017 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 do we compare?
Average time taken to carry out emergency repairs	1.4 hours	3.2 hours	
Average time taken to carry out non-emergency repairs	0.9 days	5.5 days	

In the year to 31 March 2016 the Association completed 99.2% of reactive repairs "**right first time**" compared to the Scottish average of 92.4%.

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 2016 the Association **renewed** the gas safety **certificate** within the required timescale for **100.0%** of its properties. This is better than the Scottish average of 99.8%.

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 89.9%.

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 86.4%.

Performance comment: following the implementation of robust new procedures, the **performance in gas servicing** has improved significantly since the previous year and is now better than the Scottish average. It is hoped that improvements to the repairs handling service will be reflected in higher levels of satisfaction in the next resident survey.

Other customers

The Association provided a property management service to two hundred and eighty-three residential and commercial property owners during the year to 31 March 2016.

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 65.1%.

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 at the time of the survey 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 2016.

Equalities Monitoring					
	Waiting List	Allocations	Tenants	Staff	Committee
<u>Ethnic Origin</u>					
White	87.8%	91.8%	93.3%	90.0%	91.7%
Mixed or multiple ethnic background	0.2%	2.0%	0.2%	-	8.3%
Asian	3.3%	-	2.9%	10.0%	-
Black	4.2%	4.2%	3.0%	-	-
Other ethnic background	1.4%	2.0%	0.4%	-	-
Unknown	3.1%	-	0.2%	-	-
<u>Disability</u>					
Declared as having a disability	22.4%	9.6%	11.8%	-	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 2016.

Income	£	Expenditure	£
Rent due from tenants	2,003,231	Depreciation of housing properties	1,052,706
Capital grants written off	893,397	Planned maintenance	464,345
Pension fund revaluation	486,772	Staff costs	360,260
Revenue grants receivable	91,211	Reactive maintenance	253,808
Service charges due from tenants	17,501	Depreciation of offices & other assets	57,280
Management fees due from owners	16,592	Housing property insurance	40,746
Interest due from the bank	13,255	Stair lighting & common electricity	27,703
		Audit, legal & professional fees	25,637
		Cost of providing services	14,917
		Rates & insurance	10,399
		Bank charges	8,282
		Affiliation fees	8,173
		Telephone & postage	7,158
		Committee & staff training	7,107
		Office gas & electricity costs	7,063
		Cleaning, repairs & maintenance	5,349
		Other expenses	4,377
		Travel and motor expenses	3,558
		Printing & stationery	2,164
Total income	3,521,959	Total expenditure	2,361,032

Performance comment: the difference between the total income of £3,521,959 and the total expenditure of £2,361,032 was the **surplus** we **generated** for the year of **£1,160,927**. The Association is a non-profit making organisation and all surpluses generated are re-invested in the maintenance and provision of affordable housing.