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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 fourth 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 2017.

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 fourth 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 twelve members on the management committee at 31 March 2017. Eleven were elected by the membership at an annual general meeting and one took up a casual vacancy.

Eleven members of staff were employed by the Association at 31 March 2017 – seven were full-time and four were part-time.

The Association owned six hundred and forty-one homes at 31 March 2017 and provided factoring services to a further two hundred and seventy-seven 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 **383** applicants on the **waiting list** for housing by the Association at **31 March 2017**.

A total of **70 allocations** of housing were made during the year. Assignment and succession of tenancy accounted for **6** of these allocations and there were **2** mutual exchanges. The main reasons for allocating the other **62** properties were statutory homelessness (25.8%), overcrowding (24.2%), relationship breakdown (14.5%), domestic abuse (9.7%) and health grounds (9.7%). The main household type was single adults (53.2%) followed by single parent families (32.3%).

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 2016 and were **sustained** for more than a year was **91.8%**. This is better than the Scottish average of **89.0%**. Of the remaining 8.2% of tenancies which were not sustained, the Association considered only 2.0% to have failed. The remaining 6.2% 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 **13** 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 2017 the Association **completed 100%** of approved applications for **medical adaptations**. This is better than the Scottish average of **86.2%**.

The **average time** taken by the Association to **complete** approved applications for **medical adaptations** was **73.1 days**. While this is an improvement on the previous year, it remains poorer than the Scottish average of **51.8 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. An area that does require further 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 2017 from the **641** homes owned by the Association was **£2,173,958**. The Association collected **100.5%** of the total rent due in the year compared to the Scottish average of **99.6%**. **£892,061** of housing benefit was collected during the year.

At the end of the year the Association had **arrears** of rent amounting to **4.3%** of the rent due for the year. This is **lower** than the Scottish average of **5.3%**.

The Association increased its rent charges by an average of **3.0%** 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	268	£60.05	£71.67	£11.62 (19.4%) less
3 apartment	236	£66.76	£73.13	£6.37 (9.5%) less
4 apartment	116	£74.41	£79.42	£5.01 (6.7%) less
5 apartment	21	£88.37	£88.02	£0.35 (0.004%) more

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 and four apartment properties are typically **saving** between two 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 **£4.84** 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 **£312,000** (three hundred and twelve thousand pounds) in the year to 31 March 2017 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 **81.8%**.



**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 improved over the last year and the Association will continue to work to reduce rent arrears in the future.

## Tenant satisfaction

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. 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 **95.8%** of tenants said they were **satisfied** with the **overall service** provided by the Association. This was significantly better than the Scottish average of **89.7%**.

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>94.2%</b>	91.1%	
Tenants satisfied with the opportunities given to them to participate in the Association's decision making processes	<b>87.1%</b>	83.8%	

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 **29** complaints during the year to 31 March 2017.

<b>24 frontline level (stage one) complaints were recorded</b>
<b>8 complaints were upheld</b>
<b>16 complaints were dismissed</b> with no case to answer
<b>average time taken to respond</b> to a complaint was <b>1.1 working days</b>
<b>100%</b> of complaints were dealt with <b>within</b> the five working day response <b>target</b>
<b>4 investigation level (stage two) complaints were recorded</b>
<b>0 complaints were upheld</b>
<b>4 complaints were dismissed</b> with no case to answer
<b>average time taken to respond</b> to a complaint was <b>7.8 working days</b>
<b>100%</b> of complaints were dealt with <b>within</b> the twenty working day response <b>target</b>
<b>1 Scottish Public Services Ombudsman complaint was recorded</b>
<b>0 complaints were upheld</b>
<b>1 complaint was dismissed</b> with no case to answer

**Performance comment:** the Association did not identify any trends in complaints being recorded. As a result no changes in policy were 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 **90.2%** of tenants said they were **satisfied** with the Association's **management of their neighbourhood**. This was better than the Scottish average of 87.1%.

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. 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 2017 the Association received a total of seventeen 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	3
Intermediate level – Grade B	7
Low level – Grade C	7

Sixteen out of seventeen anti-social behaviour complaints (**94.1%**) were addressed **within** the Association's **target timescale**. This is significantly better than the Scottish average of 87.2%.

## 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 0.9%. It took an average of **10.1 days** to **re-let homes**, compared to the Scottish average of 31.5 days.



**Performance comment:** our management of empty properties is **significantly better** than the Scottish average. The average time taken to re-let properties of **10.1 days** was an improvement on the previous year. 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 2017, the Association had **achieved** this standard for **99.7%** of its housing stock. This is significantly better than the Scottish average of 93.6%. All of the Association's lettable housing stock had therefore reached the Scottish Housing Quality Standard by the end of March 2017. 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>	4.7 hours	
Average time taken to carry out non-emergency repairs	<b>0.8 days</b>	7.1 days	

In the year to 31 March 2017 the Association completed **100%** 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 2017 the Association **renewed** the gas safety **certificate** within the required timescale for **100%** of its properties. This is better than the Scottish average of 99.9%.

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 **better** than the Scottish average of 90.6%.

The survey also indicated that overall, **88.8%** of tenants were **satisfied** with the **quality of their home**. This is better than the Scottish average of 86.9%.

**Performance comment:** the performance in gas servicing remains at its **highest possible level** following the implementation of robust new procedures. Improvements to the repairs handling service are also reflected in higher levels of customer satisfaction – levels that exceed the Scottish average in every area.



## Other customers

The Association provided a property management service to two hundred and seventy-seven residential and commercial property owners during the year to 31 March 2017.

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 67.4%.

**Performance comment:** improvements in our factoring service over the last two 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 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 2017.

Equalities Monitoring					
	Waiting List	Allocations	Tenants	Staff	Committee
<u>Ethnic Origin</u>					
White	81.5%	91.9%	93.4%	90.9%	91.7%
Mixed or multiple ethnic background	-	-	0.2%	-	8.3%
Asian	2.9%	3.3%	2.7%	9.1%	-
Black	6.8%	4.8%	3.3%	-	-
Other ethnic background	2.3%	-	0.4%	-	-
Unknown	6.5%	-	-	-	-
<u>Disability</u>					
Declared as having a disability	10.2%	24.2%	12.1%	-	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 2017.

Income	£	Expenditure	£
Rent due from tenants	2,117,783	Depreciation of housing properties	1,097,218
Capital grants written off	910,894	Planned maintenance	563,972
Revenue grants receivable	31,360	Staff costs	389,178
Management fees due from owners	30,293	Reactive maintenance	282,332
Interest due from the bank	13,782	Depreciation of offices & other assets	57,662
Service charges due from tenants	12,727	Audit, legal & professional fees	52,648
		Housing property insurance	43,624
		Stair lighting & common electricity	25,988
		Pension fund revaluation	25,121
		Loss on sale of housing	23,265
		Rates & insurance	12,619
		Cost of providing services	12,538
		Bank charges	9,495
		Telephone & postage	9,253
		Cleaning, repairs & maintenance	9,052
		Affiliation fees	9,007
		Committee & staff training	7,387
		Office gas & electricity costs	7,350
		Printing, stationery & other expenses	6,042
		Travel and motor expenses	5,771
<b>Total income</b>	<b>3,116,839</b>	<b>Total expenditure</b>	<b>2,649,522</b>

**Performance comment:** the difference between the total income of £3,116,839 and the total expenditure of £2,649,522 was the **surplus we generated** for the year of **£467,317**. The Association is a non-profit making organisation and all surpluses generated are re-invested in the maintenance and provision of affordable housing.