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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 2018.

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 fifth 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](mailto:housing@yokerha.org.uk).

## 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 2018. Ten were elected by the membership at an annual general meeting, one took up a casual vacancy and one was co-opted on to the management committee.

Eleven members of staff were employed by the Association at 31 March 2018 – seven were full-time and four were part-time.

The Association owned six hundred and thirty-eight homes at 31 March 2018 and provided factoring services to a further two hundred and eighty 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 569 applicants on the **waiting list** for housing by the Association at **31 March 2018**.

A total of **56 allocations** of housing were made during the year. Assignment and succession of tenancy accounted for **8** of these allocations and there were **2** mutual exchanges. The main reasons for allocating the other **46** properties were overcrowding (28.3%), statutory homelessness (15.2%), relationship breakdown (13.0%) and health grounds (10.9%). The main household type was single adults (50.0%) followed by single parent families (28.3%).

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 2017 and were **sustained** for more than a year was **91.9%**. This is better than the Scottish average of **88.7%**. Of the remaining 8.1% of tenancies which were not sustained, the Association considered only 3.2% to have failed. The remaining 4.9% 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 safer accommodation to escape harrasment. A total of **6** 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 2018 the Association **completed 100%** 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 **42.33 days**. This reflects a significant improvement on the previous year and is now better than the Scottish average of **51.28 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 2018 from the **638** homes owned by the Association was **£2,247,834**. The Association collected **100.1%** of the total rent due in the year compared to the Scottish average of **99.4%**. **£917,390** of housing benefit was collected during the year.

At the end of the year the Association had **arrears** of rent amounting to **3.7%** of the rent due for the year. This is **lower** than the Scottish average of **5.2%**.

The Association increased its rent charges from 1 April 2018 by an average of **0.0%** 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	£61.80	£73.33	£11.53 (15.7%) less
3 apartment	236	£68.83	£74.94	£6.11 (8.2%) less
4 apartment	116	£76.55	£81.37	£4.82 (5.9%) less
5 apartment	21	£90.63	£90.39	£0.24 (0.3%) 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 £250 and £600** 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 **181** qualifying tenants an additional **£4.60** 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 **£308,000** (three hundred and eight thousand pounds) in the year to 31 March 2018 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 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 **90.5%**.

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>	91.7%	
Tenants satisfied with the opportunities given to them to participate in the Association's decision making processes	<b>87.1%</b>	85.9%	

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. 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 **20** complaints during the year to 31 March 2018.

<b>15 frontline level (stage one) complaints were recorded</b>
<b>6 complaints were upheld</b>
<b>9 complaints were dismissed with no case to answer</b>
<b>average time taken to respond to a complaint was 1.8 working days</b>
<b>100% of complaints were dealt with within the five working day response target</b>
<b>5 investigation level (stage two) complaints were recorded</b>
<b>4 complaints were upheld</b>
<b>1 complaint was dismissed with no case to answer</b>
<b>average time taken to respond to a complaint was 4.8 working days</b>
<b>100% of complaints were dealt with within the twenty working day response target</b>
<b>0 Scottish Public Services Ombudsman complaints were recorded</b>

**Performance comment:** the Association identified the need for some procedural changes and service changes as a result of complaints received during the last year. Those changes were implemented and no further complaints have been received in relation to these matters.

## 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 88.0%.

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 2018 the Association received a total of eighteen 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	2
Intermediate level – Grade B	9
Low level – Grade C	7

All eighteen 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 **0.16%** of rent due because **homes were empty** in this way, compared to the Scottish average of 0.74%. It took an average of **8.04 days** to **re-let homes**, compared to the Scottish average of 30.72 days.



**Performance comment:** our management of empty properties is **significantly better** than the Scottish average. The average time taken to re-let properties 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 2018, the Association had **achieved** this standard for **99.7%** of its housing stock. This is significantly better than the Scottish average of 93.2%. All of the Association's lettable housing stock had therefore reached the Scottish Housing Quality Standard by the end of March 2018. 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>1.60 hours</b>	3.96 hours	
Average time taken to carry out non-emergency repairs	<b>1.14 days</b>	6.38 days	

In the year to 31 March 2018 the Association completed **97.79%** of reactive repairs "**right first time**" compared to the Scottish average of 92.23%.

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 2018 the Association **renewed** the gas safety **certificate** within the required timescale for **100%** of its properties. This is better than the Scottish average of 99.81%.

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 **poorer** than the Scottish average of 92.1%.

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 87.9%.

**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 2018.

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 66.2%.

**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 2018.

Equalities Monitoring					
	Waiting List	Allocations	Tenants	Staff	Committee
<u>Disability</u>					
Declared as having a disability	13.2%	13.0%	12.8%	-	8.3%
<u>Gender</u>					
Female	-	-	-	72.7%	66.7%
Male	-	-	-	27.3%	33.3%
Non-binary	-	-	-	-	-

Equalities monitoring (Continued)

Equalities Monitoring (Continued)					
	Waiting List	Allocations	Tenants	Staff	Committee
<u>Age</u>					
16 to 25				18.2%	-
26 to 35				27.3%	25.0%
36 to 45				9.0%	8.3%
46 to 55				27.3%	-
56 to 65				18.2%	41.7%
Over 65				-	25.0%
<u>Ethnic Origin</u>					
White	81.9%	93.5%	94.0%	90.9%	91.7%
Mixed or multiple ethnic background	0.2%	-	0.2%	-	8.3%
Asian	3.5%	-	2.4%	9.1%	-
Black	7.6%	6.5%	3.0%	-	-
Other ethnic background	2.6%	-	0.4%	-	-
Unknown	4.2%	-	-	-	-

**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 2018.

Income	£	Expenditure	£
Rent due from tenants	2,188,021	Depreciation of housing properties	1,058,913
Capital grants written off	892,288	Staff costs	413,857
Revenue grants receivable	74,885	Reactive maintenance	306,672
Management fees due from owners	23,392	Planned maintenance	288,176
Service charges due from tenants	18,943	Audit, legal & professional fees	35,922
Pension fund revaluation	18,741	Housing property insurance	66,066
Interest due from the bank	12,097	Depreciation of offices & other assets	58,644
		Stair lighting & common electricity	28,276
		Rates & insurance	12,317
		Cost of providing services	11,934
		Committee & staff training	10,686
		Cleaning, repairs & maintenance	10,519
		Bank charges	9,721
		Affiliation fees	8,659
		Telephone & postage	8,587
		Office gas & electricity costs	7,745
		Travel and motor expenses	5,822
		Loss on sale of housing	5,639
		Printing, stationery & other expenses	5,352
<b>Total income</b>	<b>3,228,367</b>	<b>Total expenditure</b>	<b>2,353,507</b>

**Performance comment:** the difference between the total income of £3,228,367 and the total expenditure of £2,353,507 was the **surplus** we **generated** for the year of **£874,860**. The Association is a non-profit making organisation and all surpluses generated are re-invested in the maintenance and provision of affordable housing.