

PENTLAND HOUSING ASSOCIATION LTD

# ANNUAL REPORT & HEALTH CHECK 2018





# We deliver housing for a wide range of people

**Welcome to the 2018 Pentland Housing Association Annual Report which has been combined with The Annual Health Check to provide you with our performance information for the year 2017/18.**

## **HOW WE COMPARE**

It is encouraging to see improvement in our performance levels against 2016/17. There are areas where we still need to improve and we will work hard to achieve these goals in 2018/19. The Scottish Social Housing Charter sets out the standards and outcomes that all social landlords in Scotland should aim to achieve. They publish their own reports for every registered social landlord on their website, where you can also use their comparison tool to see how we compare to others. We are committed to sharing our performance information, so in addition to the Scottish Housing Regulator's requirements we are looking to also publish data every quarter on the 'Our Performance' page of our website.

## **CUSTOMER CARE**

As a provider of affordable homes, we deliver housing for a wide range of people who have many different needs. We aim to meet the aspirations of all of our customers and tenants, helping them get the home they want or need at the outset. Through tenant participation we work together with tenants to improve the quality of the services we provide.

## **PARTNERSHIPS**

Of course, we're not able to achieve our successes on our own. Our partnerships play a crucial role in enabling us to deliver our service. Quality is the thread that ties together everything we do and we tirelessly strive to work with our tenants and our many partners to raise the standard of the homes we deliver and the services we provide.

## **STAFF**

Providing a high quality service means our staff need to be the best. That's why we recruit people with a passion for providing great service and then increase their skills and expertise through training and development.

## **TENANTS REVIEW GROUP**

The Tenants Review Group carries out scrutiny projects such as examining the day to day repairs service. They work with staff and other tenants reviewing the processes in place before producing a report which is presented to our Board of Directors. We will continue to work closely with the Tenants Review Group to enable them to inspect other service areas.

## **BOARD OF DIRECTORS**

The Association is very appreciative of all the efforts of the Board who work extremely hard to help achieve our objectives.

## **MAINTENANCE**

Our team can be proud of their achievements this year and we're all looking ahead to even better services for our customers, a more efficient PHG and further investment in our homes and communities. We're always looking at new ways of doing things and we have ambitious plans for our digital services, but this is just the beginning of our journey. We're all on the road to make PHG the best it can be. We didn't come this far to stop and look back, we face the challenges to keep moving forward. We now need to build on our achievements and we look forward to working with you to further improve our services. We hope you find the Annual Report useful and informative and would welcome your views, either personally or by being involved in your Tenants Review group or Board of Directors.

**Pentland Housing Management Team**



The Comerford family enjoying their home in Thurso



## **Board Members at 31st March 2018**

### **PENTLAND HOUSING ASSOCIATION LTD**

Andi Wakeman, *Chair*

Jim Hair, *Vice Chair*

Jenny Lawless (resigned  
21st March 2018)

Colin MacDonald

Bob Bell

John Perry

Elaine Forbes

Colin Earnshaw

Ian McElroy

Kirsty Gordon (resigned  
20th December 2017)

Gavin Powell

Bob McGechan (resigned  
4th June 2017)

### **PENTLAND COMMUNITY ENTERPRISES**

Neil Robertson, *Chair*

Bob Bell

Jim Hair

Colin MacDonald

Jim Kelly

John Perry

### **GROUP AUDIT COMMITTEE**

Jim Hair, *Chair*

Elaine Forbes

John Perry

Neil Robertson

### **STAFFING COMMITTEE**

Jenny Lawless, *Chair*

Bob Bell

Colin Macdonald

### **HEALTH & SAFETY COMMITTEE**

Jim Hair, *Chair*

Colin Earnshaw

Colin MacDonald

# **Our performance levels continue to improve**

## **Once more Pentland Housing has had a busy and successful year.**

Our Board of Directors meetings have been held regularly and have been well attended. We also have a training plan in place to help ensure that all of our committee members are aware of their role and responsibilities. Training also helps us keep up to date with the requirements of the regulatory and financial management framework that we operate within. We are closely scrutinised by our regulators and it is pleasing to report that we have again been awarded “low engagement” status with the Scottish Housing Regulator which is a measure of their confidence in the way in which we conduct our business.

## **We are glad to report that we continue to receive high levels of positive feedback from our customers**

Good governance is a constant consideration of the Board of Directors and we take our role as the employers of staff very seriously.

It is important that we make sure that the Association has suitably qualified and experienced staff in place to deliver all aspects of our operations efficiently and effectively and all staff are encouraged to undertake training that is suitable for their needs. We also make sure that we have due regard to the health and safety of our staff members and others who work for us and regularly review our policies and procedures. We make a point of reviewing our staff structure as required and through good forward planning

we recruit new staff timeously to meet the needs of the organisation. We now employ 20 members of staff and with a turnover in excess of 2.5 million pounds we are a significant business within the local economy.

We have seen improvements in our Annual Statistical Return to the Scottish Housing Regulator and we are confident these performance levels achieved by our staff teams will continue to improve.

Our Board membership has changed and during the past year we lost three valuable members due to other demands on their time. Pentland has gained much from the contributions of Bob McGechan, Kirsty Gordon and Jenny Lawless and we wish them well for the future.

By the time of the Annual General Meeting we hope to have been successful in attracting a number of new Board members, following a recruitment campaign during the early summer. We are glad to report that we continue to receive high levels of positive feedback from our customers. We are very happy to know that we manage to meet and exceed the expectations of many of our tenants.

As always, there will be a range of new challenges for the Association during the next year including changes in the political landscape where we need to be aware of the potential impacts that Brexit may have. We do try and make sure that we keep up to speed with all of these changes and we believe that our plans are flexible enough and we have sufficient human and financial resources to help us cope during challenging times.

Finally, we wish to thank our colleagues on Pentland's Board who have served so diligently over the past year, and express our appreciation for the dedication and hard work of our excellent staff.

**Andi Wakeman**  
Chairperson



# Care & Repair Caithness

We continue to act as agents for the Care and Repair service delivery in Caithness which is funded by The Highland Council (HC). We employ Gary Parker as our Project Officer who's key aim is to help owner occupiers gain grant funding to help with adaptations or repairs such as low access showers, ramps, roof and window renewals or electrical rewires.

The HC sets targets in terms of approval and spend and these were exceeded this year ensuring that clients received valuable funding to aid them in carrying out works. In total there were 49 projects completed and nearly £293,000 spent in carrying out works within Caithness.



Gary Parker

# HandyPerson Services

Another service we deliver on behalf of the HC and NHS is the HandyPerson Service covering Caithness and some parts of North West Sutherland. Tasks for any tenure of home include small repairs, adaptations, telecare installations and maintenance, adaptation equipment delivery, fitting and pick up as well as the storage, cleaning and ordering of equipment.

Bob Strachan and Dennis Simpson, our two handypersons, undertook 1635 referrals and 1742 tasks last year with a near 100% approval rating for the works carried out. Funding has been confirmed with the commissioners and a fully funded service is in place until March 2018 where by a new service level agreement will be drawn up for an expanded service which we will hope to be able to provide.



Bob Strachan and Dennis Simpson



Mr and Mrs Irvine at their home in Thurso





# Pentland Community Enterprise



Pentland  
community enterprises

Pentland Community Enterprises (PCE) aims to develop, support and encourage sustainable business ventures and also to contribute to the wider economy of Caithness and the North Highlands. We work closely with our parent company, Pentland Housing Association, and reinvest all of our profits to increase our social impact.

## **GARAGES:**

The mainstay of the business is the renting of garages. A recently updated garage profile will allow us to work with local garage tenants/residents to develop our unoccupied sites. Surpluses in the year are used to supplement other services and develop new ventures identified to progress.

## **MID-MARKET RENTAL:**

When we first piloted accommodation at mid-market rent levels we saw this as a way to address a specific need as well as a solution to low-demand properties. We lease low-demand properties and rent them out at mid-market rent levels as an alternative to households who do not qualify for social housing.

## **FACTORING:**

We operate a small-scale factoring service and aim to develop this with demand from householders, other landlords and commercial businesses.



Joanne Allan: PCE Operations Assistant

# Pentland Energy Advice



Pentland Energy Advice (PEA) provides householders, landlords and businesses with information, tools and advice to help manage their energy needs efficiently and effectively. We believe that through empowerment, communities will be able to develop solutions that work best for them and their environment.



We oversee two energy projects, Keep Scotland Beautiful, Climate Challenge Fund and The Big Lottery, Money Matters Project.



Keep Scotland Beautiful, Climate Challenge Project aims to deliver its energy advice to Highland Council tenants and property owners throughout Caithness. In addition to this the service also provides clients with energy saving accessories in the home, such as boiler jackets/radiator foils.

Big Lottery, Money Matters Project aims to deliver energy services and advice to all social housing tenants throughout the Highlands. Both projects work closely with our partners and referral agencies/organisations to promote fuel energy awareness in line with government strategy and our long-term targets.



# Finance: Income and Expenditure 2017/2018

The Association is financially robust and fully committed to strong management systems and procedures, which support the achievements of our financial and strategic objectives. We are pleased to report an excellent year end position providing a good grounding for the Association to move forward and our cash management enables us to maintain sufficient resources to meet our commitments.

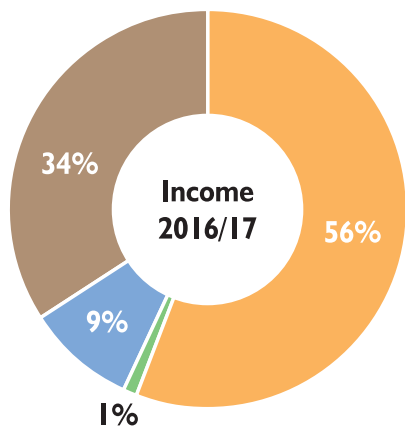
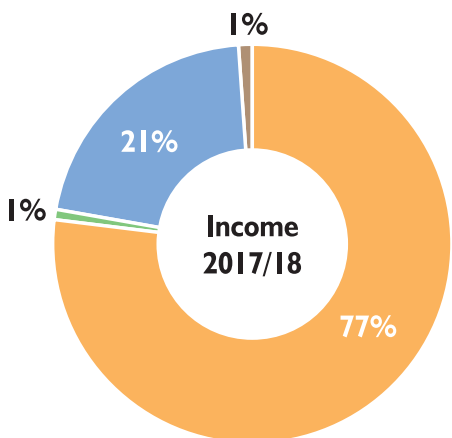
## Our priorities to new and existing tenants and the wider community are:

- Provision of Affordable Housing
- Meeting Reactive/Cyclical and Planned Maintenance Programmes
- Continuation of our Major Replacement Programme
- Working closely with our subsidiary PCE on new business opportunities in the community
- Partnering with local agencies on potential development initiatives in Caithness
- Energy Efficiency upgrades to our properties to meet EESSH and SHQS Standards
- Provision of wider services through grant funding received for the Keep Scotland Beautiful Climate Challenge, Handy Persons and Care & Repair Services

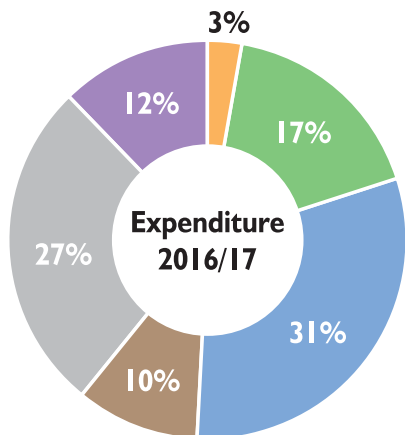
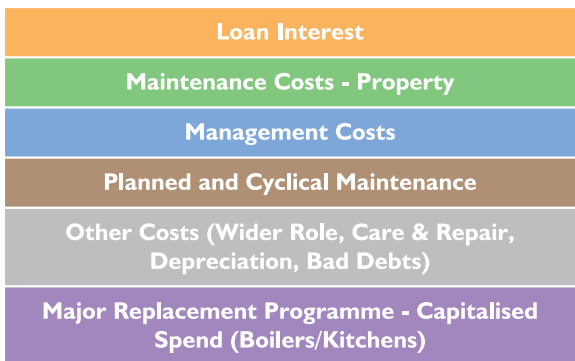
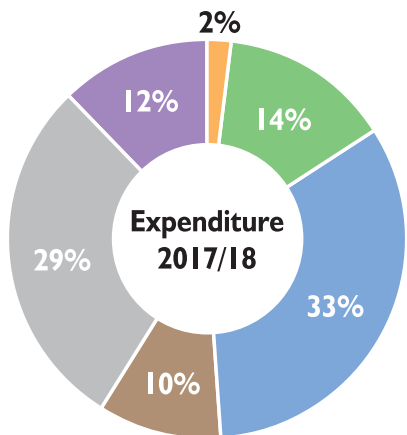
## Our financial priorities are:

- The provision of high quality and effective management information
- Maintaining comprehensive budgetary control
- Robust treasury management

This will involve critically reviewing and developing our management information systems and reporting, and will ensure we continue to manage our budgets and performance effectively.



These charts summarise the outcomes of our operations over the 2016/17 and 2017/18 financial years



Corrine Mackay: Head of Corporate Services

## Solicitors:

T C Young, Glasgow and BBM, Wick.

## Auditors:

Findlay & Company, Chartered Accountants, Dundee.

## Bankers:

Bank of Scotland.

# The Pentland Housing Health Check 2017/18

It is the time of year for Pentland Housing Association to provide our tenants with a report on our performance. Welcome therefore to this year's "Health Check", this report shows how we are performing in some of the services we provide both against our previous year and how we compare to the national Scottish average.

## HISTORY

In 2013 the Scottish Social Housing Charter was introduced by the Scottish Government. Part of this charter details a list of our services that have to be reported on to the Scottish Housing Regulator by way of the Annual Return to the Charter (ARC). From the data we have provided the Regulator publishes its Landlord Report which is specific to Pentland Housing Association. This is available online on their website and available as a link on our own website and enables you to use an interactive tool to compare our results against last year's and any other social landlord in Scotland.

## YOUR INVOLVEMENT

The data content and format for the original tenant performance report was determined by the Pentland Tenants Review Group and some of the information contained is additional to that in the Landlord Report issued by the Regulator, but we hope it will be of interest to all our tenants. As this report is now into its fifth year and all the feedback on the previous reports with

regards to the information provided and the format being positive we are following the same data and style again for this year.

## OUR PERFORMANCE

The aim of the publication of these results is to allow tenants to assess our performance as landlords in 2017-18 and compare it against that of other Scottish landlords. Our results from 2016-2017 have also been recorded and our performance is compared against the national averages of the housing sector in Scotland.

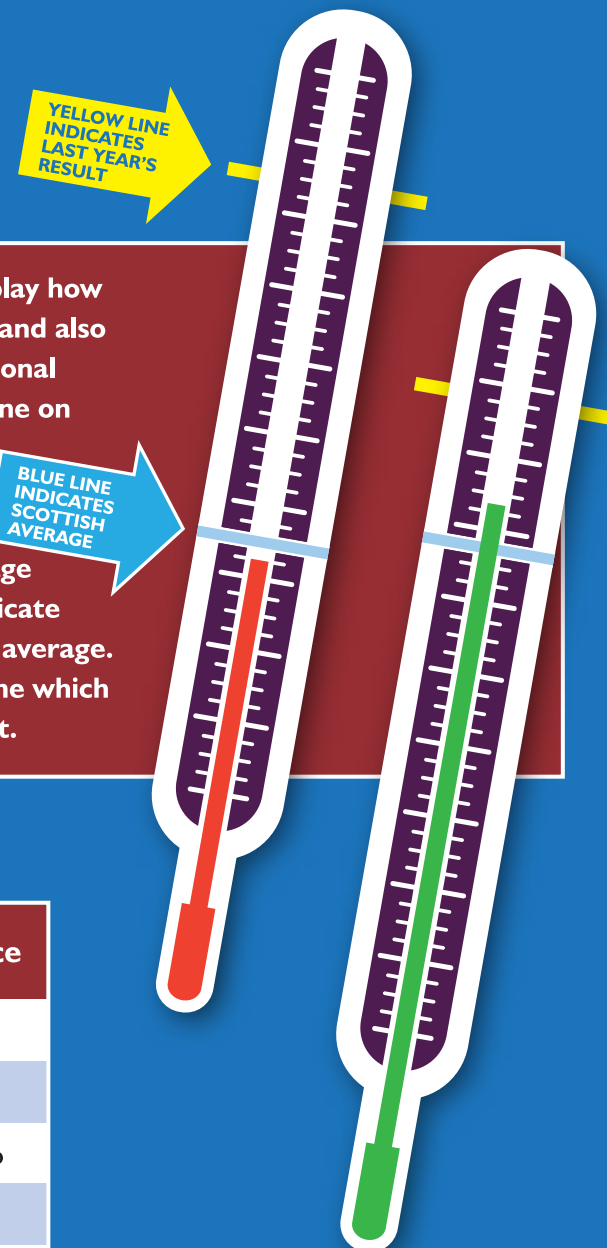
## YOUR OPINION

We hope that you find the Report on Performance a useful document that is clear, concise and relevant to what is important to tenants while living in a Pentland Housing Association property. We would welcome any comment on this presentation, the information contained herein or anything you feel is missing.

Useful website links:  
[scottishhousingregulator.gov.uk](http://scottishhousingregulator.gov.uk)  
[pentlandhousing.co.uk](http://pentlandhousing.co.uk)

Our health check graphics display how well we are doing in key areas and also show the comparison with national averages, indicated by a blue line on each thermometer.

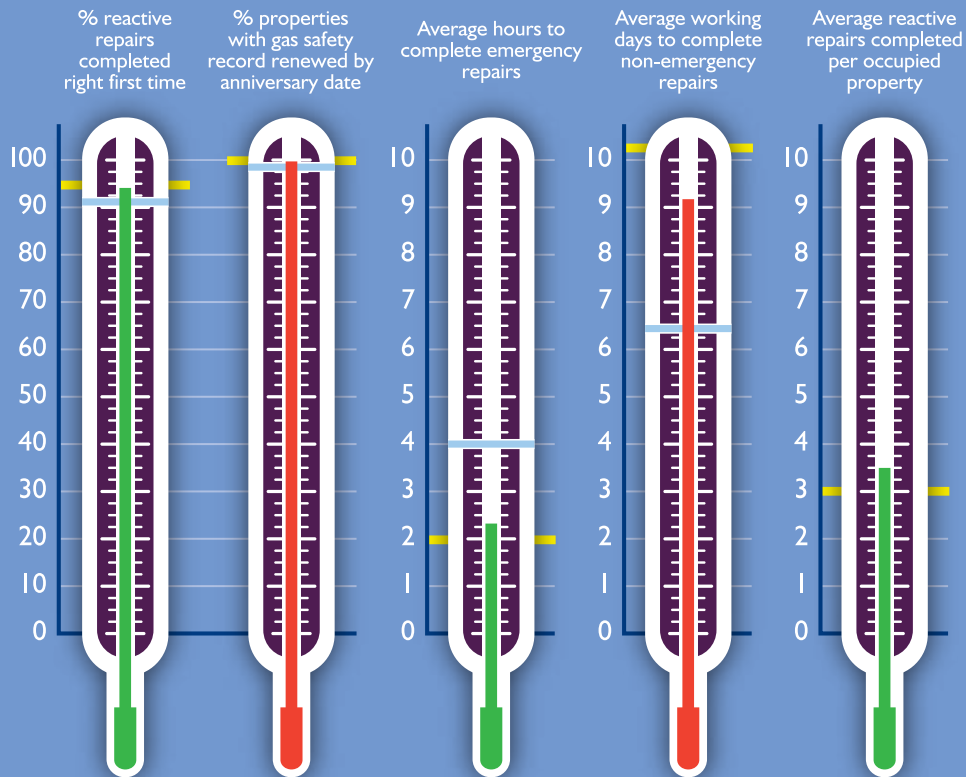
Results shown in red indicate performances poorer than the national average and results shown in green indicate those better than the national average. We have also added a yellow line which shows our previous years result.



## AVERAGE WEEKLY RENTS

Size of Home	Number Owned	Pentland Housing	Scottish Average	Difference
1 apartment	0	£0.00	£67.41	-%
2 apartment	11	£57.55	£73.30	-21.4%
3 apartment	143	£66.91	£74.90	-10.67%
4 apartment	266	£83.29	£81.40	+2.3%
5 apartment	72	£95.46	£90.20	+5.83%

# Repairs & Maintenance

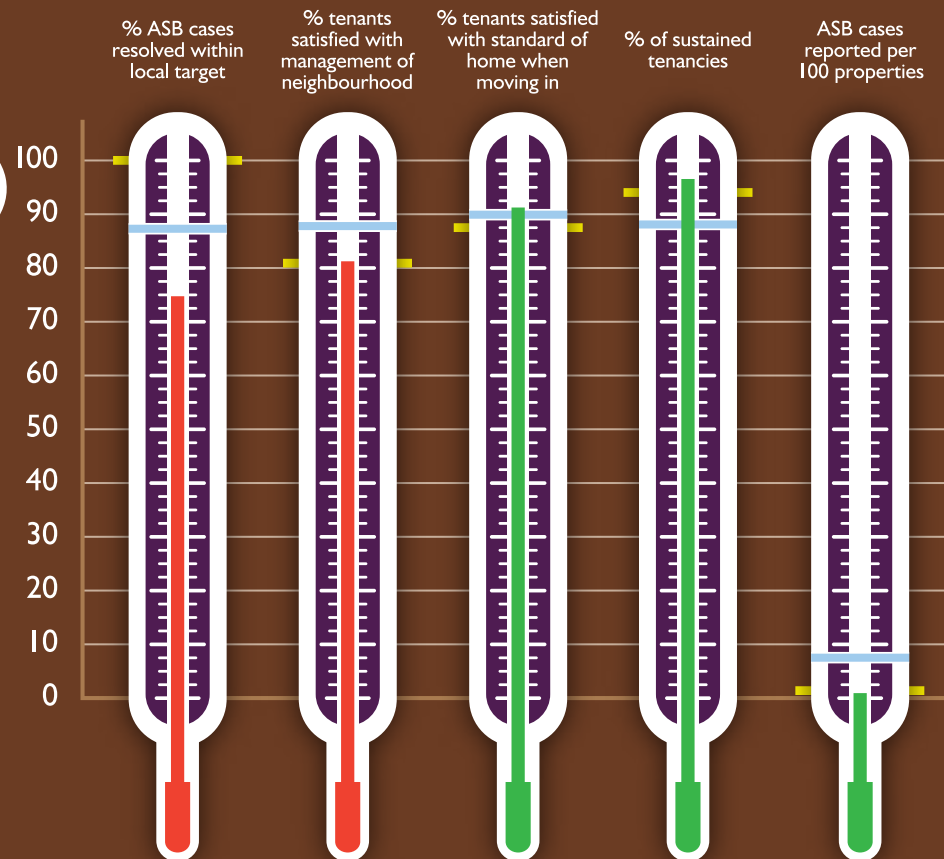


## REPAIRS & MAINTENANCE

Our results for repairs and maintenance has improved over the last year, our figures for the last quarter of 17/18 have increased compared to 16/17. In most areas we are managing to improve and are above the national average. We are slightly disappointed with the time taken to respond to non-emergency repairs which is showing an increase, and whilst there were some mitigating factors in terms of workloads and the amount of repairs being carried out, we are working closely with our contractors to improve completion times. To that end we have reviewed how we work with the contractors and set about improving how we communicated both with each other and also you. We have instigated better recording of information between ourselves and are adding more to the works order "diaries" to chart progress. It also highlighted however that access can be a stumbling block to completion times and you may now see more letters advising that should access

be denied that works orders will be cancelled. We have also added a texting satisfaction response to allow you to quickly advise us how the job has gone and, if necessary, to investigate any failures. Your comments are always welcome and we need them as a basis for our returns to the regulator. Our results highlight that when you need us, we have a very effective emergency repairs service, which is better than the national average. Gas boiler servicing is also an important area where we, the landlord, are duty bound to ensure that every boiler is serviced within 365 days. We aim to achieve 100% success but this can only happen with the help of you, the tenant and we ask that you continue to ensure that appointments are kept and that there is gas in the meter to allow the service to take place. This year we have only achieved 99.7%. This was due to one tenant being away on an extended holiday and we were unable to gain access into their property to carry out the service.

# Your Neighbourhood & Home



## YOUR NEIGHBOURHOOD & HOME

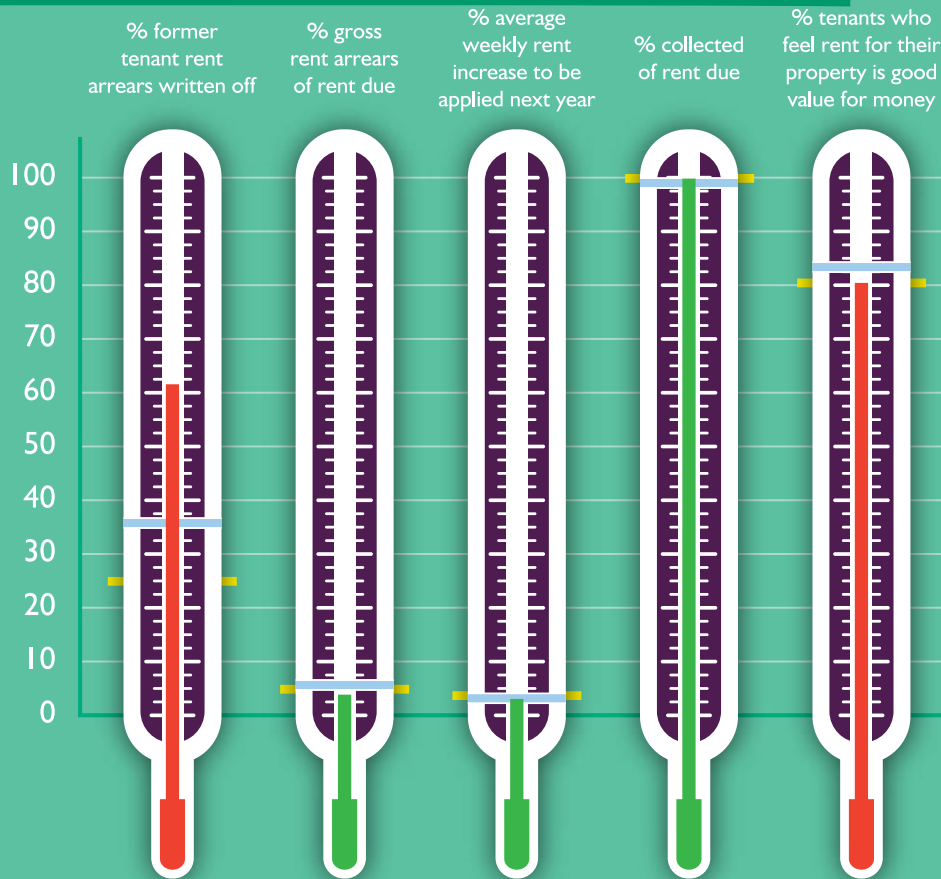
Once again Pentland Housing Association, although recording all reports of anti-social behaviour, still has significantly less reports of anti-social behaviour than our peers. We did however fall below the national average for resolving cases within our local targets so will be looking at ways to achieve an improvement in this area. The number of tenants happy with the standard of their home when moving in and sustaining their tenancies has

improved this year and is above the national average so we will try to maintain this improvement.





# Rents



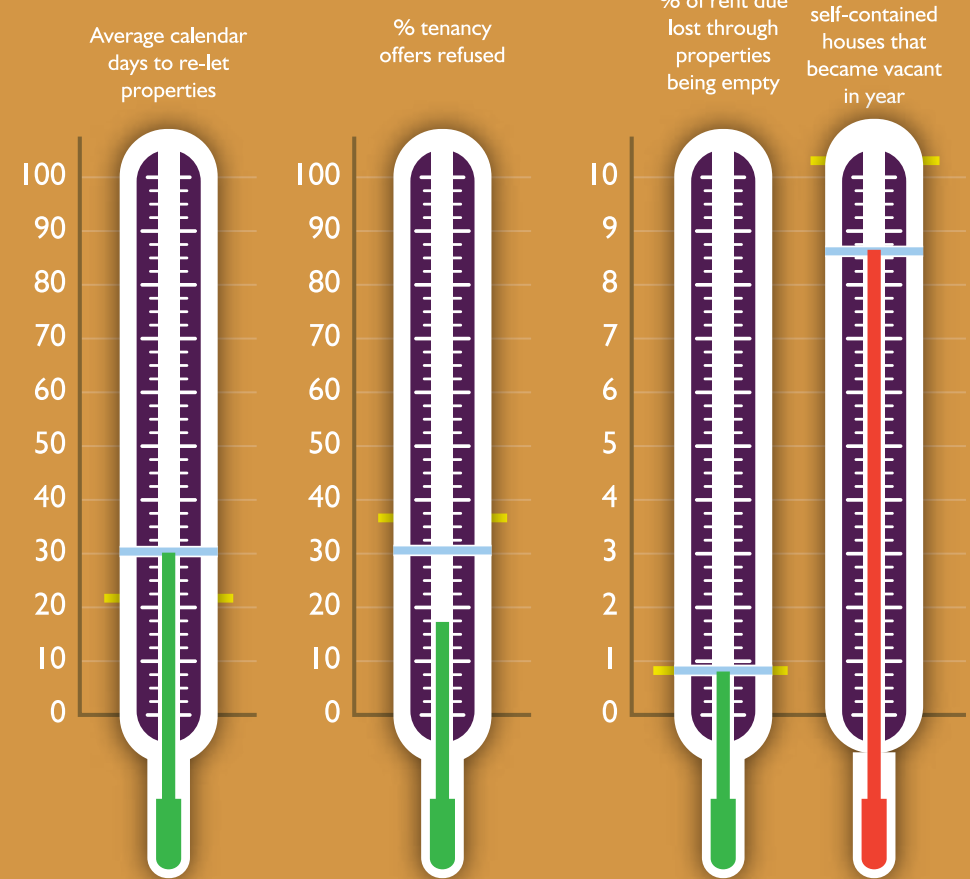
## RENTS

Rent is by far the largest and therefore most important area of income that Pentland Housing Association receives, so it is important that we collect as much of the due rent as promptly as possible. This year we collected 99.5% of current and former rent due, this is very slightly up on the 99.4% from last year but is still in line with the national average. Arrears are always a concern and are closely monitored by the regulator; this year we have managed to reduce the level of arrears to 4.6% down from the figure last year of 4.9% and is below the

national average, however arrears are an area where we are continuously looking for improvement.

As advised in previous years, Pentland Housing Association has, with its partners, been successful in gaining grant funding to help with financial advice, benefit advice and money management advice. We wish for you to sustain you tenancy and remain in your home, and should you have any pressures affecting your ability to pay your rent please come forward and speak to your housing officer, a referral to an advice worker is only a phone call away.

# Re-lets



## RE-LETS

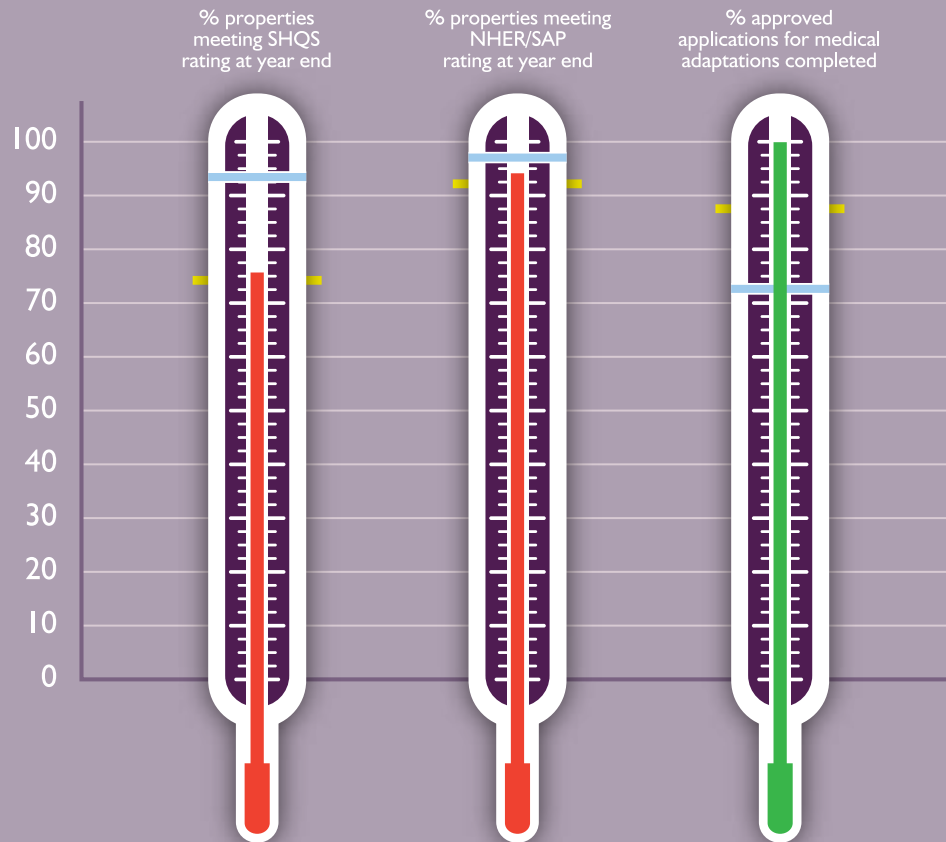
Another area that has an effect on all of our tenants is the length of time it takes to re-let a property once it becomes vacant.

While the properties are empty we are not receiving rent, therefore, as with the non-collection of rent, this impacts on the money available to spend on our other properties.

We have been working hard to keep the time taken to re-let properties to the minimum however the average time to relet our properties increased to 30.4 days during the last year.

Although this is still in line with the national average we are investigating changing / streamlining our systems to try to bring about improvement. Caithness is deemed as a Low Demand Area and has an oversupply of properties which does have an effect on property turnaround times. We believe however that the implementation of the Choice Based Lettings (CBL), whereby prospective applicants can choose the houses and flats they wish to live in, has helped to keep the property turnaround times down.

# Quality of Housing Stock



## QUALITY OF HOUSING STOCK

In 2004 the Scottish Government introduced the Scottish Housing Quality Standard (SHQS) which meant that social landlords had to ensure that their stock reached a certain standard. Some of the 55 criteria were fairly basic, such as having a WC and running water, whilst others, such as energy efficiency were extremely challenging. The Government recognised that, for either technological or financial reasons, it was not possible to improve all properties so the standard was split into three categories: a **PASS**, a **FAIL** or an **EXEMPTION**.

On one criterion Pentland Housing Association has sought exemption. Insulation in the timber framed cavity cannot be done due to technological reasons. This however skews our result in the indicator Properties Meeting SHQS, as an exempted property is not regarded as failed property but also not regarded as a pass. We are currently in the process of carrying out a full stock condition survey. This will enable us to build up a detailed picture of the condition of all of our properties, and their major components, enabling us to make a prioritised maintenance program for the coming years.

# Energy Performance Certificates

**Very energy efficient - lower running costs**  
**EPC BANDING 92+**

**VALIDATED 0 CLONED 0**

**A**

**TOTAL 0  
0% OF STOCK**

**EPC BANDING 81-91**

**VALIDATED 24**

**CLONED 12 B**

**TOTAL 36  
7% OF STOCK**

**EPC BANDING 69-80**

**VALIDATED 143**

**CLONED 66 C**

**TOTAL 209  
42% OF STOCK**

**EPC BANDING 55-68**

**VALIDATED 194**

**CLONED 40 D**

**TOTAL 234  
48% OF STOCK**

**EPC BANDING 39-54**

**VALIDATED 13**

**CLONED 2 E**

**TOTAL 15  
3% OF STOCK**

**EPC BANDING 21-38**

**VALIDATED 0**

**F**

**CLONED 0  
TOTAL 0  
0% OF STOCK**

**EPC BANDING 1-20**

**VALIDATED 0**

**G**

**CLONED 0  
TOTAL 0  
0% OF STOCK**

**Not energy efficient - higher running costs**

**TO DO = 120 PROPERTIES**

This graph shows the current efficiency of our properties, taking into account both energy efficiency and fuel costs. The higher this rating, the lower fuel bills are likely to be.

## ENERGY PERFORMANCE

It is clearly important to retain heat in properties as this provides a comfortable environment for you to live in and ensures that heat generated and paid for is not wasted.

We are making inroads in replacing aging gas boilers with energy efficient condensing wall hung boilers, last year we replaced a further eight, and this together with the previous replacements are helping us achieve the targets as set out by the Energy

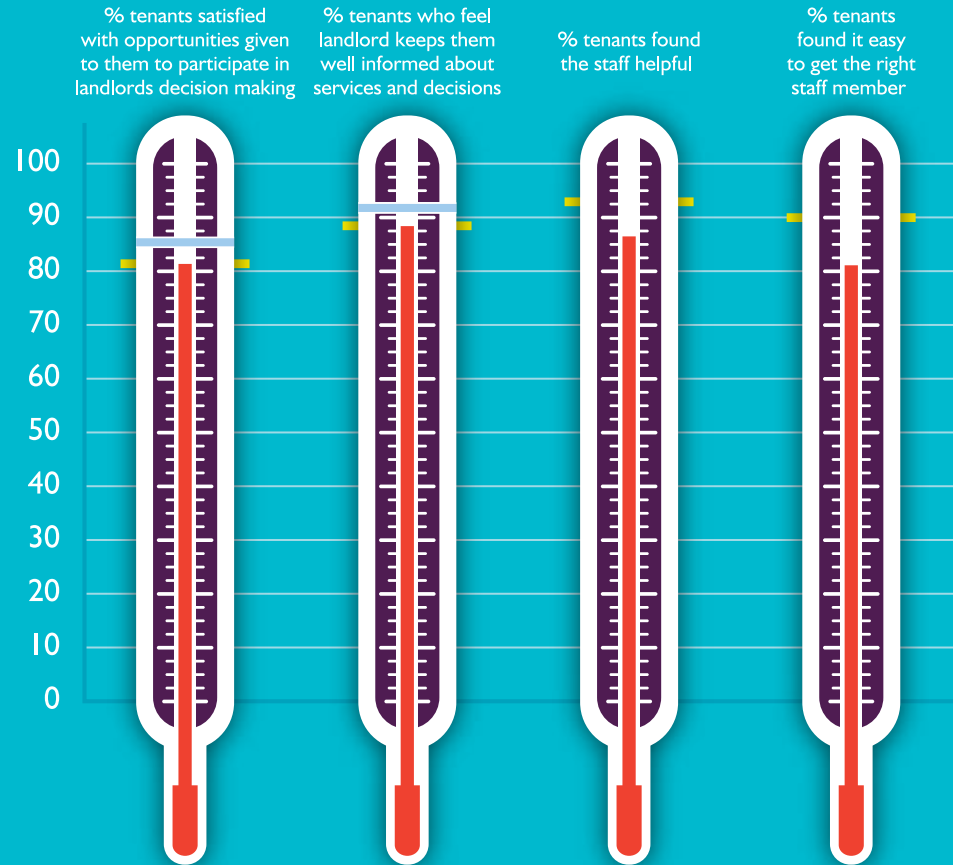
Efficiency Standard for Scottish Housing (ESSH).

We aim to renew more boilers in the coming year of 18/19 helping us further with this challenge.

We are continuing to look at energy performance within our properties and have engaged Union Technical Services Ltd. to look at all our properties to see where energy efficiency measures can be identified. This will be ongoing over the next year.



# Tenant Involvement

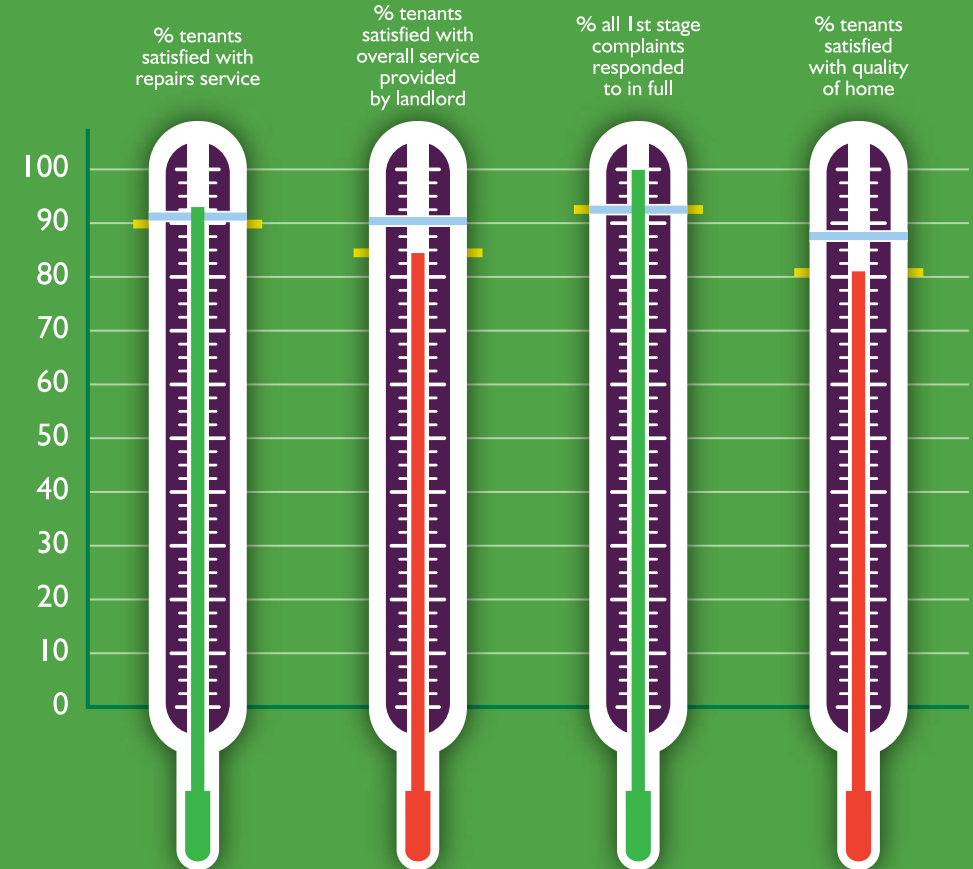


## TENANT INVOLVEMENT

Tenant involvement means tenants taking part in the decision making process and influencing our housing policies, conditions and other housing related services. Involvement or “taking part” can mean different things to different people. Therefore there are lots of ways tenants can get involved in the management of their homes and neighbourhood. This could be from putting their name on our interested tenants list, becoming a member of the tenants review group or a member of the

board, they can be involved as much or as little as they choose. For more information speak directly to our Housing Manager, Carol Treasurer. From the data we have, it would appear that our tenants are fairly satisfied with the opportunities given to participate in decision making and with us keeping them informed, but as we are still under the national average for this we will be investigating methods to bring about better communication between us and our tenants.

# Overall Satisfaction



## OVERALL SATISFACTION

As stated in the Health Check last year, in 2016/17 we carried out a satisfaction survey which sought the views and opinions of all of our tenants.

This survey achieved a 40% response rate and give us a good insight into their expectations.

The survey sought satisfaction levels on several subjects including communication and participation with us, interaction with staff, complaint experiences, homes, the repairs service, rent levels and arrears and the neighbourhood.

Some of these results are the same as last year’s report card as they will not be updated until the next global survey. We have been continuing our door to door visits by members of the team. The primary purpose of this is to introduce ourselves and to get a better understanding of any issues that may be concerning you. At the same time, we are going to use this exercise as an opportunity of updating our contact details and household make up to ensure we have the best information available.





## PENTLAND HOUSING ASSOCIATION

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[www.pentlandhousing.co.uk](http://www.pentlandhousing.co.uk)

Front cover: A family of tenants outside their house in Wick  
Back cover: Pentland Housing staff

