

**PENTLAND  
HOUSING  
ASSOCIATION**

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**ANNUAL  
REPORT  
& HEALTH CHECK  
2020**



# Welcome to the Pentland Housing Association Annual Report which has been combined with the Annual Health Check to provide you with our performance information for the year 2019/20

## HOW WE COMPARE

It is encouraging to see improvement in our performance levels against 2019/20, however there are areas where we still need to improve and we will work hard to achieve these goals in 2020/21. 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

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.

## STAFF

Providing a high quality service means our staff need to be the best. That's why

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 strategic objectives as detailed in our business plan.

## MAINTENANCE

Our team can be proud of their achievements this year and we're all looking ahead to even better services for our customers, clients and the community in the future.



One of our properties at Falconer Waters Court in Thurso

their website, where you can also use their comparison tool to see how we compare to others.

[www.housingregulator.gov.scot/landlord-performance](http://www.housingregulator.gov.scot/landlord-performance)

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 on our website. The finance detail on page 5 shows the income and expenditure in the last year. We invested £374,897, in your homes, an increase of over £51,000, which covered works on replacing boilers, kitchens, windows and doors and roof works. The Health Check provides more detailed information on our performance.

## CUSTOMER CARE

As a provider of affordable homes we deliver housing for a wide range of clientele who can often have many different needs.

we recruit people with a passion for providing great service and then increase their skills and expertise through training and development.

## PARTNERSHIP INVESTIGATION

We are not able to achieve all of our successes on our own, our partnerships have played a crucial role in enabling us to deliver our services.

We continue to strive for improved use of our resources and retain a strong commitment to reducing management costs and, of course, we also continue to invest in our properties.

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.

## TENANTS REVIEW GROUP

The Tenants Review Group carries out scrutiny projects such as examining the

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**We deliver housing for a wide range of clientele who can often have many different needs.**

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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 Pentland Housing Association the best it can be. We didn't come this far to stop and look back, we face the challenges and 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 this annual report useful and informative and would welcome your views. You can do this either by contacting us in person or by becoming involved in your Tenants Review Group or Board of Management.

**The PHA Management Team**

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## BOARD MEMBERS AT 1st SEPTEMBER 2020

### PENTLAND HOUSING ASSOCIATION LTD

Jim Hair: *Chair*    Gavin Powell  
Elaine Forbes    Anita Jamieson  
Kenny Green    Bill Dunbar  
Colin Earnshaw    Mark Whale

### PENTLAND COMMUNITY ENTERPRISES

Bill Dunbar  
Gavin Powell  
Louise Smith: *PCE Independent  
Member*

### GROUP AUDIT AND COMPLIANCE COMMITTEE

Mark Whale: *Chair*  
Elaine Forbes  
Anita Jamieson  
Louise Smith

### STAFFING COMMITTEE

Ian McElroy  
Bill Dunbar  
Gavin Powell

# Our goal: provide excellent service

The year continued to present challenges, both internally and externally, where we needed to focus our attention on our performance in key areas. The results of our recent Tenant Survey are included in this Annual Report, and where issues have been identified, even by a small minority, we will endeavour to address them.

Our focus for the coming year is to achieve our planned visits to our tenanted properties, to help staff and tenants get to know one another better so that our services can be better tailored to specific needs, and we will be working more with our tenant focus groups, concentrating this year on rent arrears, repairs, and customer service. We will also be seeking feedback on how to improve our digital

communication with service users, and further enhance our website to help achieve this.

During the past year we have had several changes to the membership of the Board. I am very pleased to have welcomed new board members, Anita Jamieson, Louise Smith and Kenny Green.

Sadly, we have also lost some Board members, including Andi Wakeman, Bob Bell, Fred Feccitt, James Higney, Colin Macdonald and Ian McElroy, all of whom I thank for their invaluable contribution to the Association.

To all the Board, I would like to express my sincere thanks for the support you have shown both myself and the staff, as well as the Association generally.

My sincere thanks also goes to our Acting CEO, Corrine Mackay, and all the staff at Pentland Housing Association, for their continued dedication, hard work and support.

The Board relies on our staff to keep us informed and up to date on proceedings, and also to make our decisions and strategies work in practice.

We set the goals very high to ensure that our tenants receive an excellent service, and appreciate the efforts put in by all the staff to try to achieve this.

**Jim Hair**  
Chairperson



One of our properties at Farmacres in Thurso

## Pentland Community Enterprises



Pentland  
community enterprises

Established in 2006, Pentland Community Enterprises (PCE) is a social enterprise which creates profit for social purposes.

We are a trading company and apply our entrepreneurial skills to deliver social purpose through our activities and by reinvesting 100% of our profits to increase our social impact. We benefit hugely from the support and strategic guidance of our parent company, Pentland Housing Association, and work closely with them to ensure we are able to optimise our contribution to the group's objectives. PCE aims to develop, support and encourage sustainable business ventures and contribute to the wider economy of Caithness and the North Highlands.

**Our main services are:**

### **GARAGES**

The mainstay of the business is the renting of garages, with any surpluses being used to supplement other services and develop new ventures. We currently rent 332 domestic garages, across 37 sites and are working with local residents to develop our unoccupied sites.

### **FACTORING**

The scale of our current factoring service remains small, but we feel that there is potential to develop this service, should there be sufficient demand from householders, other landlords and commercial businesses.

### **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 property and rent it out at mid-market rent levels to households who did not qualify for social housing. Further investigation has allowed us to get a better understanding of the type and location of accommodation sought and we hope to increase the mid-market rent accommodation service which will work alongside the social letting agency service.



Joanne Allan: CPE Operations Assistant





## 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.

## 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, maintenance, adaptation equipment delivery, fitting/pick up/storage/cleaning and ordering of equipment. Mike Hammerton and David MacGregor (agency employee), our two Handypersons, undertook referrals in line with our service level agreements last year with nearly 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 2021.

# Finance: Income & Expenditure 2019/20

**The Association is financially robust and fully committed to strong management systems and procedures, which supports the achievements of our financial and strategic objectives.**

We are pleased to report an excellent year end position against 2019/20 providing a good grounding for the Association to move forward.

Our cash management will enable us to maintain sufficient resources to meet our future commitments in an ever-changing environment.

## 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, to ensure we continue to manage effectively our budgets and performance.

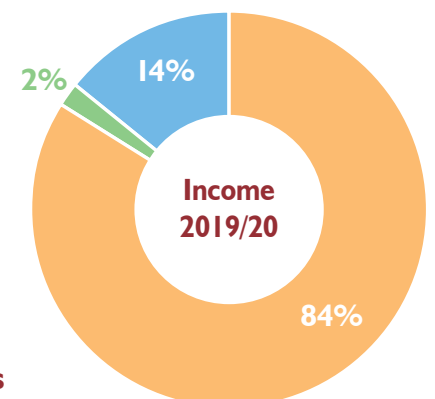
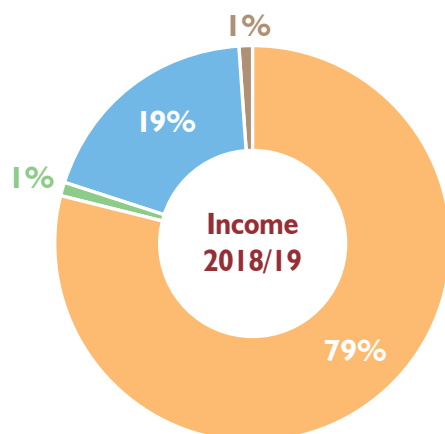
**Solicitors:** T C Young, Glasgow and BBM, Wick.

**Auditors:** Findlays Chartered Accountants, Dundee.

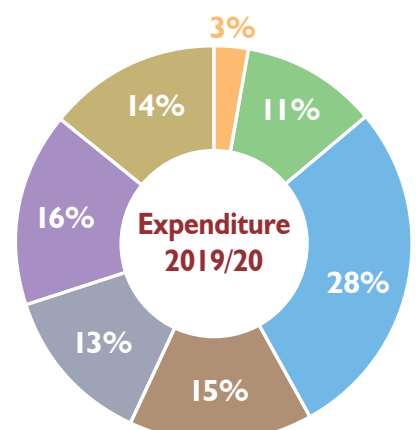
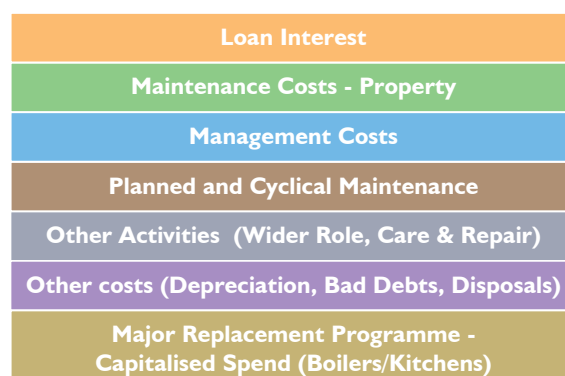
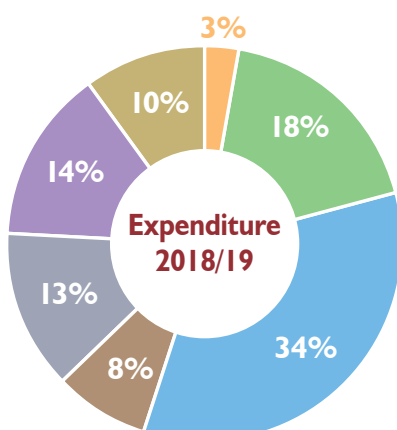
**Bankers:** Bank of Scotland.



Corrine Mackay: Acting Chief Executive within the Finance Section



**These charts summarise the outcomes of our operations over the 2018/19 and 2019/20 financial years**





# Pentland Housing Health Check 2019/20

On an annual basis Pentland Housing Association provide our tenants with a report called our Health Check which shows how we are performing in certain areas of the service we provide. We compare our performance against that of the previous year and the National Scottish Average. Our results can be viewed over the following four pages.

## 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

As detailed in previous years Health Checks, the data, content and format for the original tenant performance report was determined by the Pentland Tenant Review Group. 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.

The feedback received on the previous reports with regards to the information provided and the format has always been positive so this year's report will contain the same data and follow the same style as before.

## OUR PERFORMANCE

The aim of the publication of these results is to allow tenants to assess key areas of our performance as landlords in 2019/20 and compare it against that of other Scottish landlords. Our results from 2018/19 have also been recorded to enable you to see if our performance has improved or not on the previous year.

## 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 you as a tenant while living in a Pentland Housing Association property. We would welcome any comments 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.

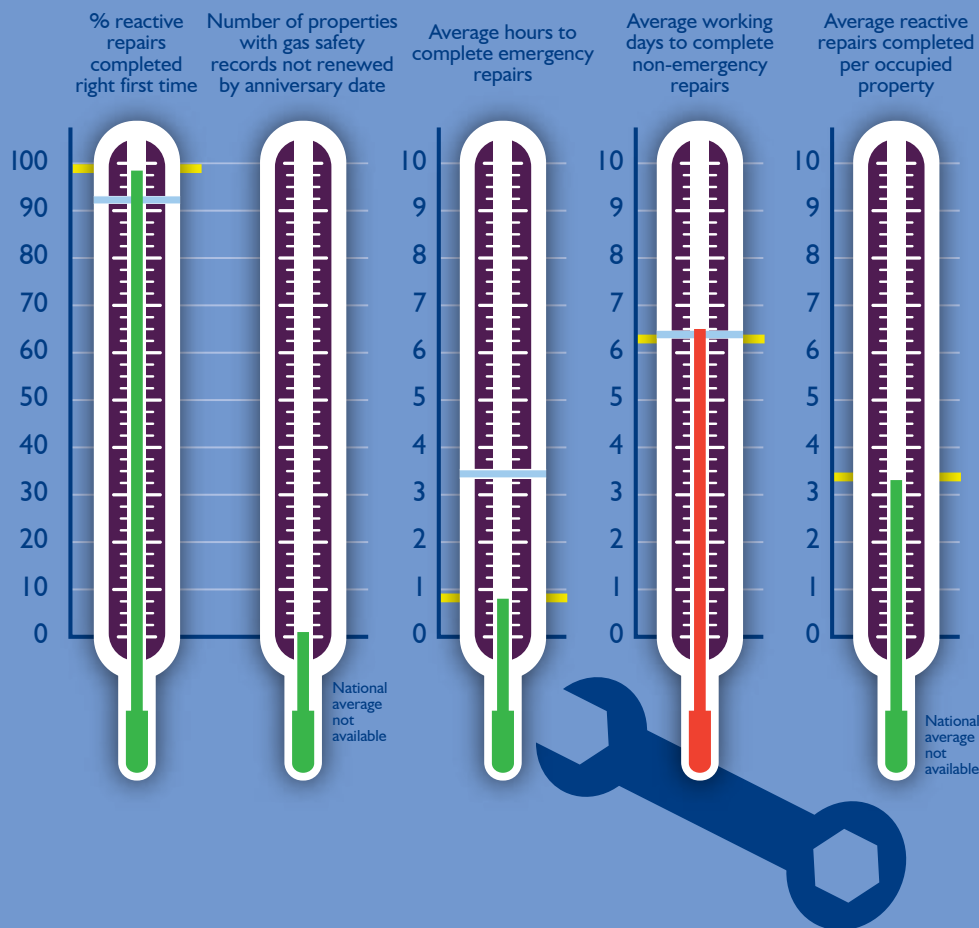
YELLOW LINE INDICATES LAST YEAR'S RESULT

BLUE LINE INDICATES SCOTTISH AVERAGE

## AVERAGE WEEKLY RENTS

Size of Home	Number Owned	Pentland Housing	Scottish Average	Difference
1 apartment	0	£0.00	£73.42	-%
2 apartment	11	£64.07	£77.44	-21%
3 apartment	143	£73.97	£79.44	-7%
4 apartment	266	£91.65	£86.20	+6%
5 apartment	72	£104.32	£95.29	+9%

# Repairs & Maintenance



## REPAIRS & MAINTENANCE

Our results for repairs and maintenance has improved over the last year, our figures for 2019/20 have increased compared to 2018/19.

Due to these improvements we are also above the national average.

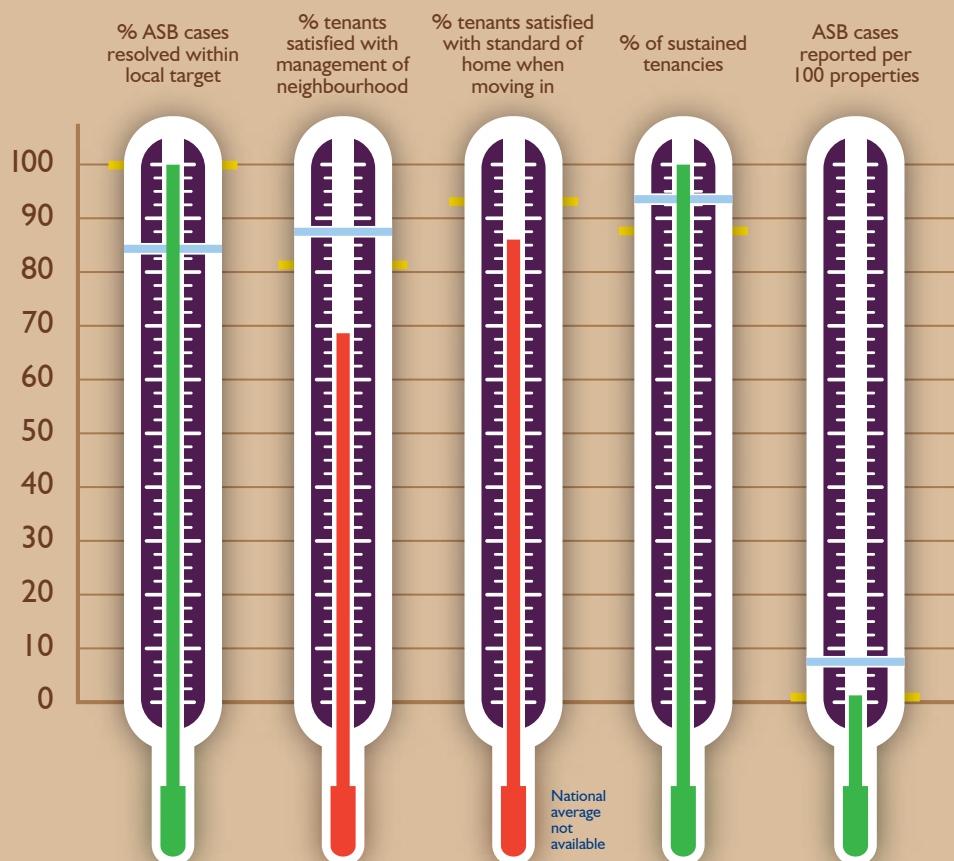
Although we have managed to improve our response times we are always trying to see further progress. We are therefore working closely with our contractors to improve completion times.

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 often letters advising that, should access be denied, 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 as we need to use them as a basis for our returns to the regulator. Importantly, what our results highlight is that when you need us in an emergency we have a very effective repairs service. We have improved on our own performance from last year and we are well below the national averages.

Gas Boiler servicing is an important area where we, the landlord, are duty bound to ensure that any boiler is serviced within 365 days, we aim to achieve 100% but this year we have failed to do this. We failed in getting one property completed on time, which is still well below the national average, but we strive to be 100% compliant. As stated before this can only be achieved with the help of you the tenant and we ask that you continue to ensure that appointments are maintained and that there is gas in the meter to allow the service to take place.

# Your Neighbourhood & Home

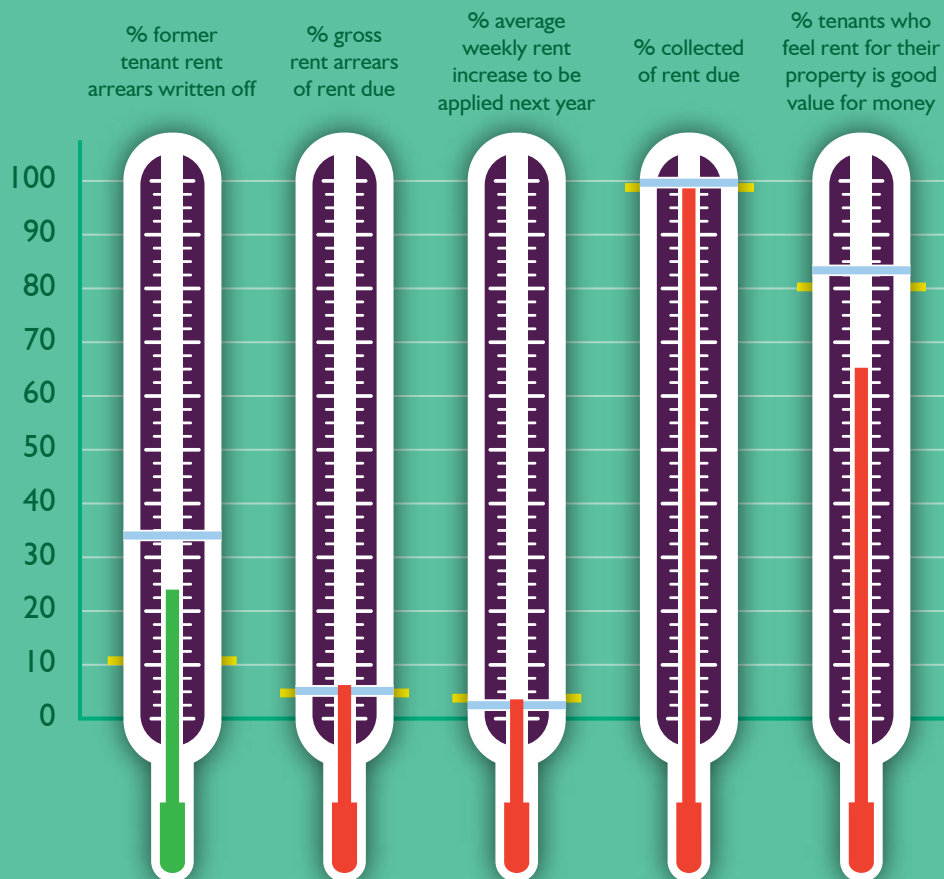


## YOUR NEIGHBOURHOOD & HOME

Once again Pentland Housing Association, although recording all reports of anti-social behaviour, still have significantly less reports of anti-social behaviour than our peers. We are also well above the national average for resolving cases within our local targets so will be looking to maintain this level in the coming year. The number of tenants happy with the standard of their home when moving in has unfortunately decreased this year so our housing and maintenance sections will be investigating ways to improve this standard. New tenants sustaining their tenancies has improved again this year and is above the national average so we will try to maintain this improvement.



## Rents



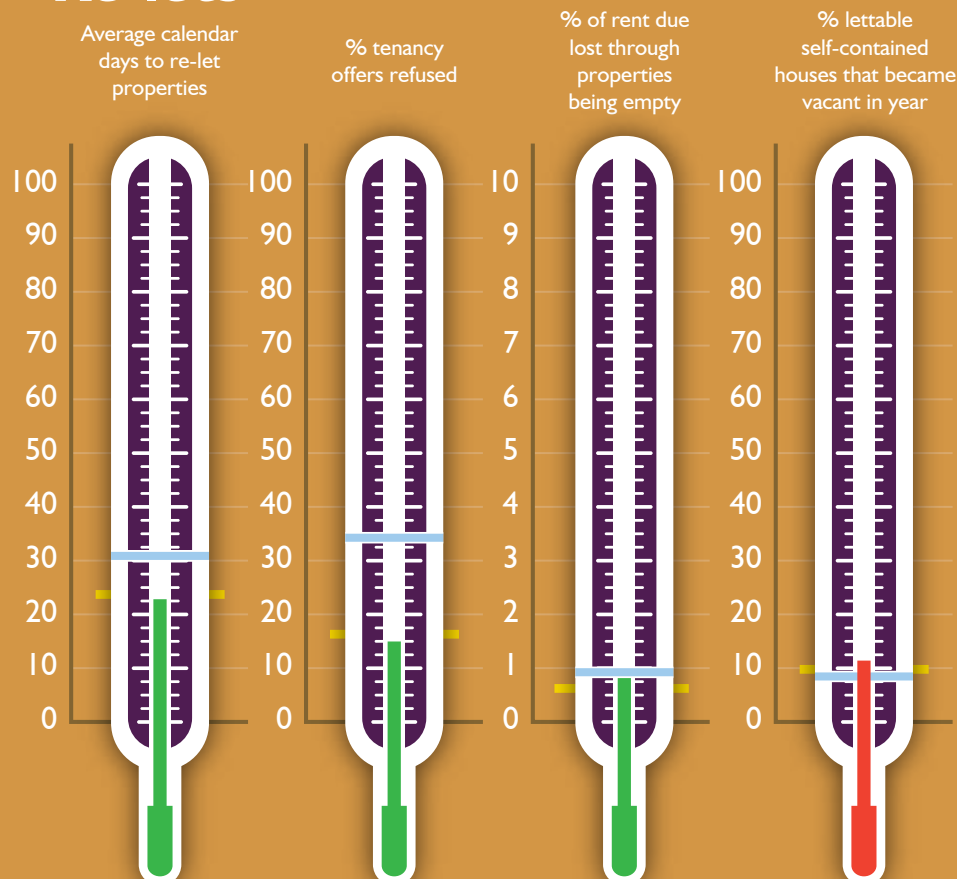
### RENTS

Rent is by far the largest and therefore most important area of income that Pentland Housing receives, so it is important that we collect as much of the due rent as promptly as possible.

This year we collected 98.1% of current and former rent due, this is very slightly down on the 98.5% from last year but is still only just under the national average. Arrears are always a concern and are closely monitored by the regulator, this year the level of arrears has increased to 6% from the figure last year of 5.6%, this figure is just above the national average, however this is an area where we are continuously looking for improvement.

Pentland Housing Association wish for you to sustain your tenancy and remain in your home. Should you have any pressures affecting your ability to pay your rent please speak to your housing officer. If we are unable to assist we can make a referral for further advice. The help you require is only a phone call away.

## Re-lets

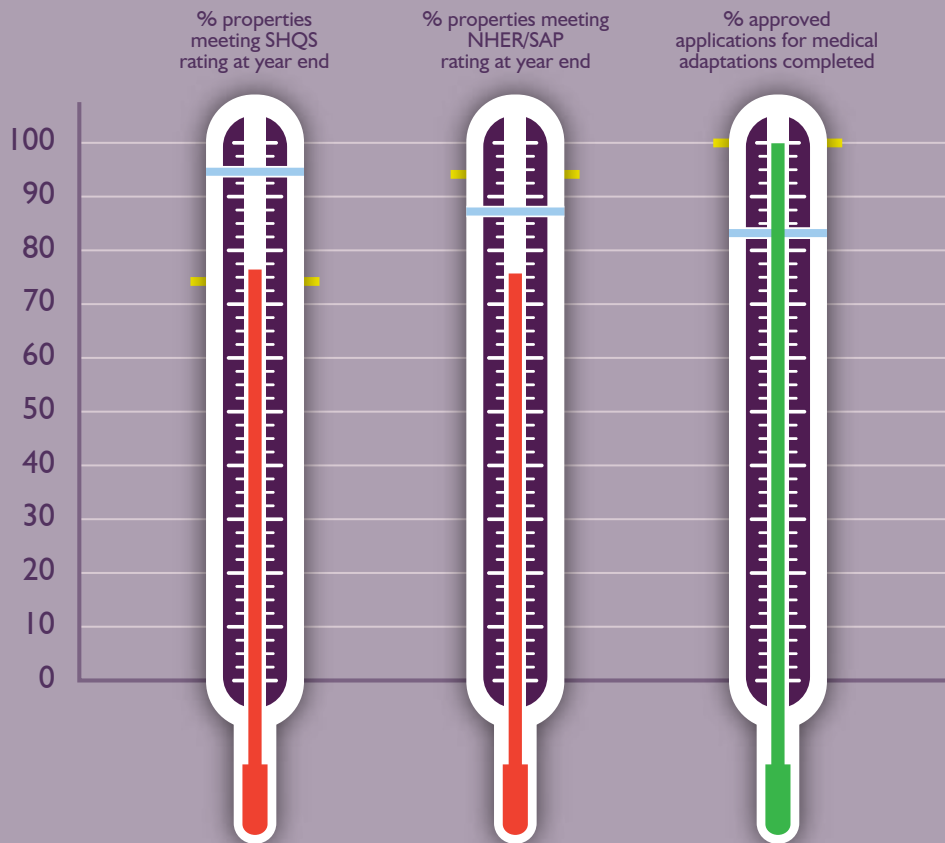


### RE-LETS

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 reduce the time taken to re-let properties and the average time to re-let our properties reduced to 22.7 from 23.2 days during the last year. This reduced figure is well below the national average of 31.8 and we will endeavour to maintain this 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 Choice Based Lettings (CBL) scheme which was introduced a few years ago has helped to keep the property turnaround times down.

# Quality of Housing Stock

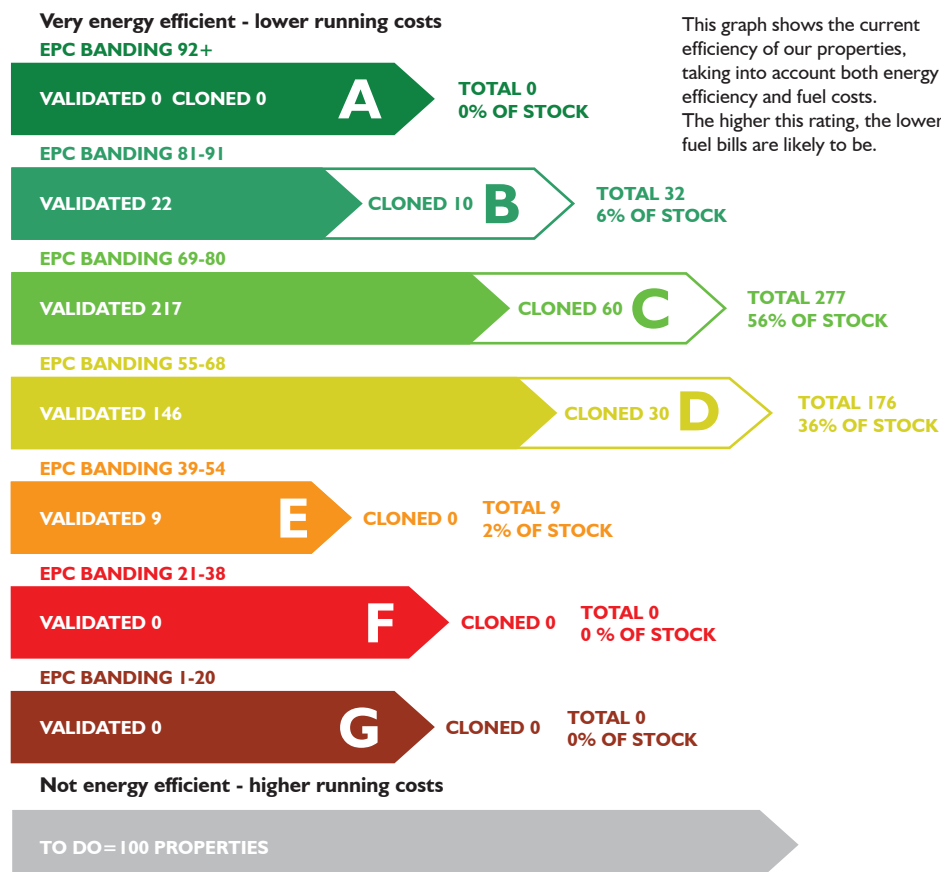


## QUALITY OF HOUSING STOCK

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 exemptions. 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 have recently completed a full stock condition survey. This will enable us to build up a detailed picture of the condition of all our properties, and their major components, enabling us to make a prioritised maintenance program for the coming years.

# Energy Performance Certificates



## 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 32 boilers and this, together with previous replacements, is helping us to achieve the targets set out by the Energy Efficiency Standard for Scottish Housing (ESSH).

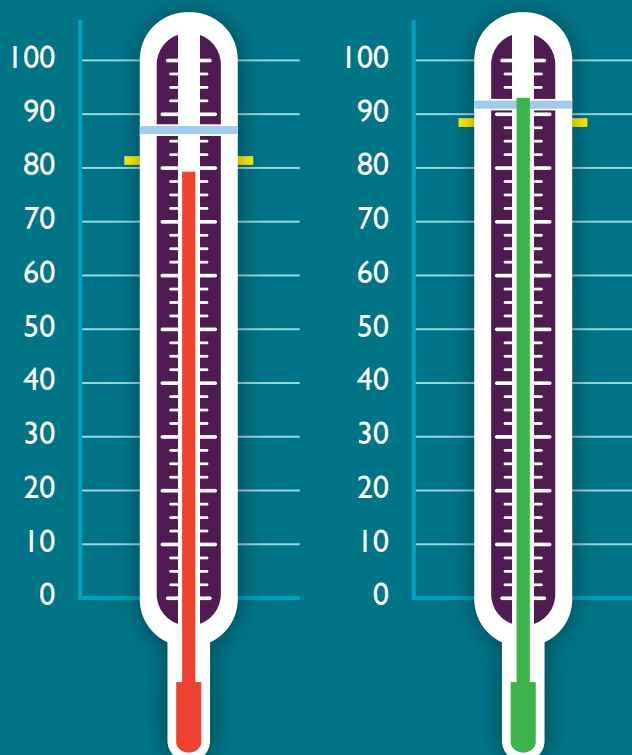
We will continue to look over the next year at energy performance within our properties to see where energy efficiency measures can be identified.



# Tenant Involvement

% tenants satisfied with opportunities given to them to participate in landlords decision making

% tenants who feel landlord keeps them well informed about services and decisions



## 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 other 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 tenant review group or a member of the board, you can be involved as much or as little as you 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 but we are still under the national average for this area.

However, we recently investigated methods of improving communication of our services and decisions and this has increased the number of tenants who feel we do this well.

# Overall Satisfaction

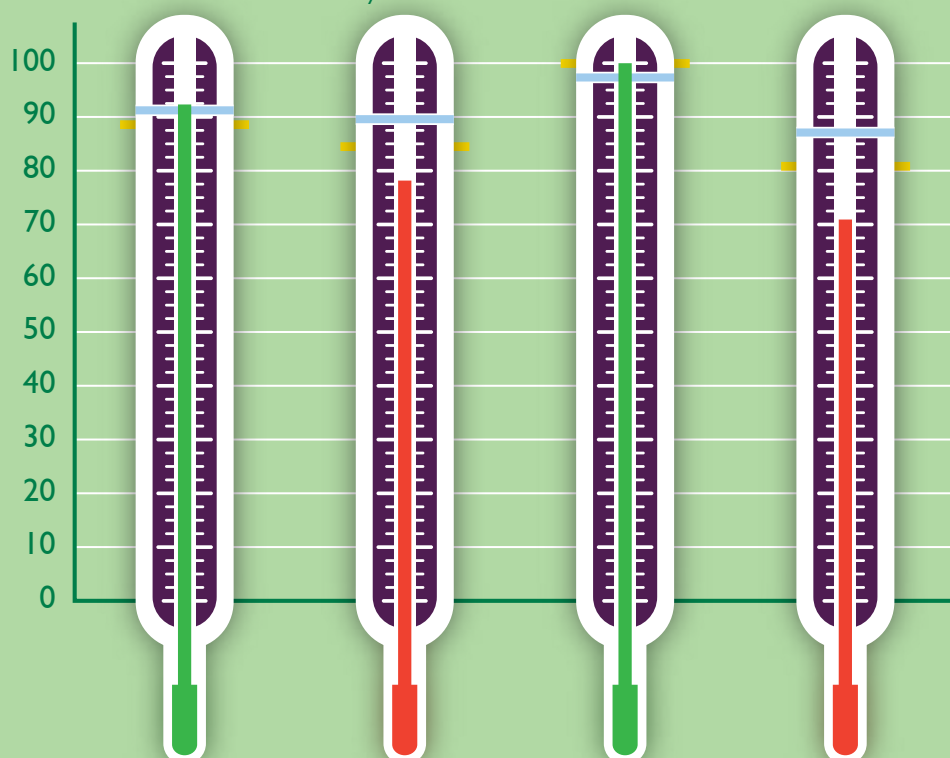


% tenants satisfied with repairs service

% tenants satisfied with overall service provided by landlord

% all 1st stage complaints responded to in full

% tenants satisfied with quality of home



## OVERALL SATISFACTION

As stated in the Health Check last year, in 2019 we carried out a Tenant Global survey in 2019/20 and some of these results are reflected in this year's health check. Reactive repairs completed right first time, the time to complete emergency repairs and tenants satisfied with our repairs service are all above the national average.

This year's figures for tenants satisfied with the overall service provided by their landlord has fallen below the national average. As a result of this Pentland Housing Association are reviewing their processes to assess where improvements can be implemented to increase the quality of our service delivery.

Our Customer Care Charter identifies the criteria of service delivery to our tenants and Pentland Housing always welcome suggestions or feedback on our performance.





## **PENTLAND HOUSING ASSOCIATION**

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Cover photograph: South Pier, Wick, Caithness

