

PENTLAND
HOUSING
ASSOCIATION

ANNUAL
REPORT
& HEALTH CHECK
2019



A wide range of housing for a wide range of people

Welcome to the 2019 Pentland Housing Association Annual Report which has been combined with The Annual Health Check to provide you with our performance information for the year 2018/19.

HOW WE COMPARE

It is encouraging to see improvement in our performance levels against 2017/18. There are areas where we still need to improve and we will work hard to achieve these goals in 2019/20. 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



Tenants enjoying their Thurso home



Board Members at 31st March 2019

PENTLAND HOUSING ASSOCIATION LTD

Jim Hair, *Chair*
Colin Macdonald, *Vice Chair*
Andi Roy
Bob Bell
Colin Earnshaw
Elaine Forbes
Ian McElroy
Gavin Powell
Billy Dunbar
Fred Fecitt

PENTLAND COMMUNITY ENTERPRISES

Neil Robertson, *Chair*
Bob Bell
Colin MacDonald
Jim Kelly
Billy Dunbar

GROUP AUDIT COMMITTEE

Neil Robertson, *Chair*
Elaine Forbes
Ian McElroy
James Higney

STAFFING COMMITTEE

Colin MacDonald, *Chair*
Bob Bell
Ian McElroy
Andi Roy

HEALTH & SAFETY COMMITTEE

Colin Earnshaw, *Chair*
Colin MacDonald
Ian McElroy
Fred Fecitt

Exceeding the expectations of many tenants

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

We are confident the performance levels achieved by our staff teams will continue to improve

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 sit at “medium engagement” status with the Scottish Housing Regulator. 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 21 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 John Perry and we wish him well for the future.

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.

Jim Hair
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.



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, maintenance, adaptation equipment delivery, fitting/pick up/storage/cleaning and ordering of equipment.

Bob Strachan and Mike Hammerton, 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 2020.



Bob Strachan and Mike Hammerton



Tenants outside 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. We are currently investigating development opportunities in our unoccupied sites, specifically how best to tailor our rental options to the demand of the community. The aim is to allow us to offer a range of storage options throughout the estate, generating income to supplement other services and develop new ventures.

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 currently have seven mid-market rental properties and these have in the main been let successfully over a longer time period. These are a good housing alternative for those who do not qualify for social housing.

FACTORING:

We operate a small scale factoring service in both Wick and Thurso for a number of properties and aim to develop this further in line with demand from other householders, 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 that will help them to manage their energy needs efficiently and effectively.

We believe that through empowerment, communities will be able to develop the solutions that work best for them and their environment. We oversee one energy project, The Big Lottery Fund Money Matters Project.

The Big Lottery, Money Matters Project aims to deliver energy services and advice to all social housing tenants throughout the Highlands. This project works 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 2018/19

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

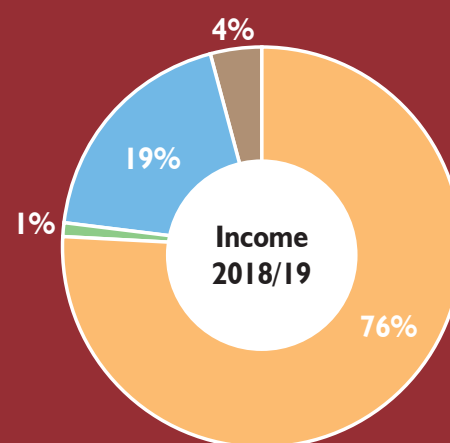
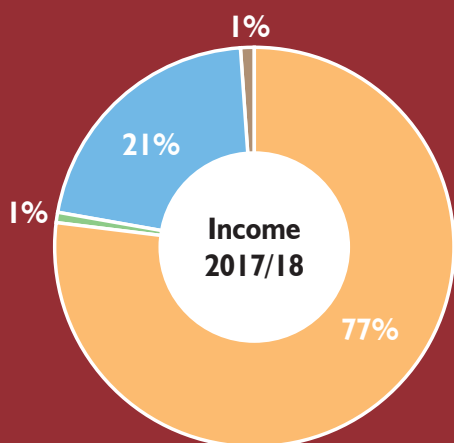
Our priorities to new and existing tenants and the wider community are:

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

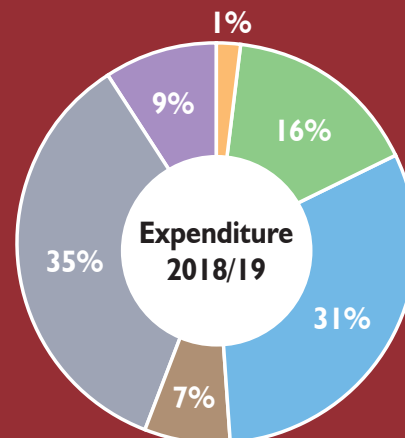
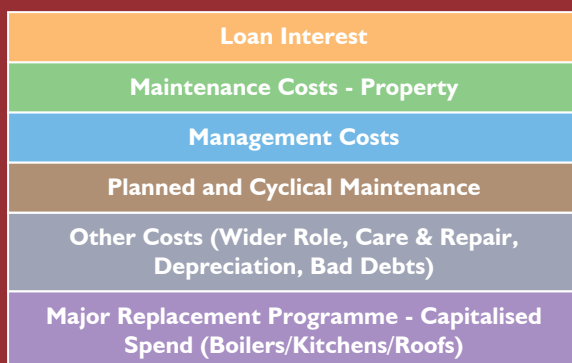
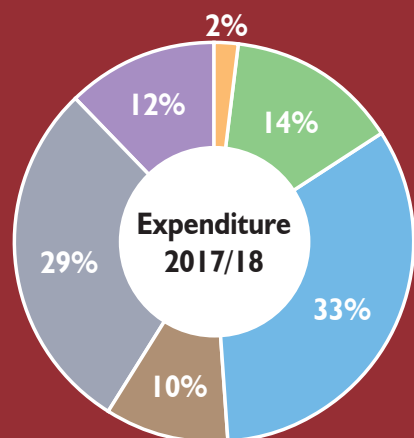
Our financial priorities are:

- 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 2017/18 and 2018/19 financial years



Solicitors:

T C Young, Glasgow and BBM, Wick.

Auditors:

Findlay & Company, Chartered Accountants, Dundee.

Bankers:

Bank of Scotland.

The Pentland Housing Health Check 2018/19

On an annual basis Pentland Housing Association provide our tenants with a report called “Health Check”. This shows how we are performing in certain areas of the service we provide. We compare this year’s performance against that of the previous year and also 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

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 Landlord Report issued by the Regulator but we hope will be of interest to all our tenants.

The feedback received on the previous reports with regards to the information provided and the format having always been positive this year’s report will contain the same data and follow the 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 2018/19 and compare it against that of other Scottish landlords.

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 comment on this presentation, the information contained herein or anything you feel is missing.

Useful website links:
scottishhousingregulator.gov.uk
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.

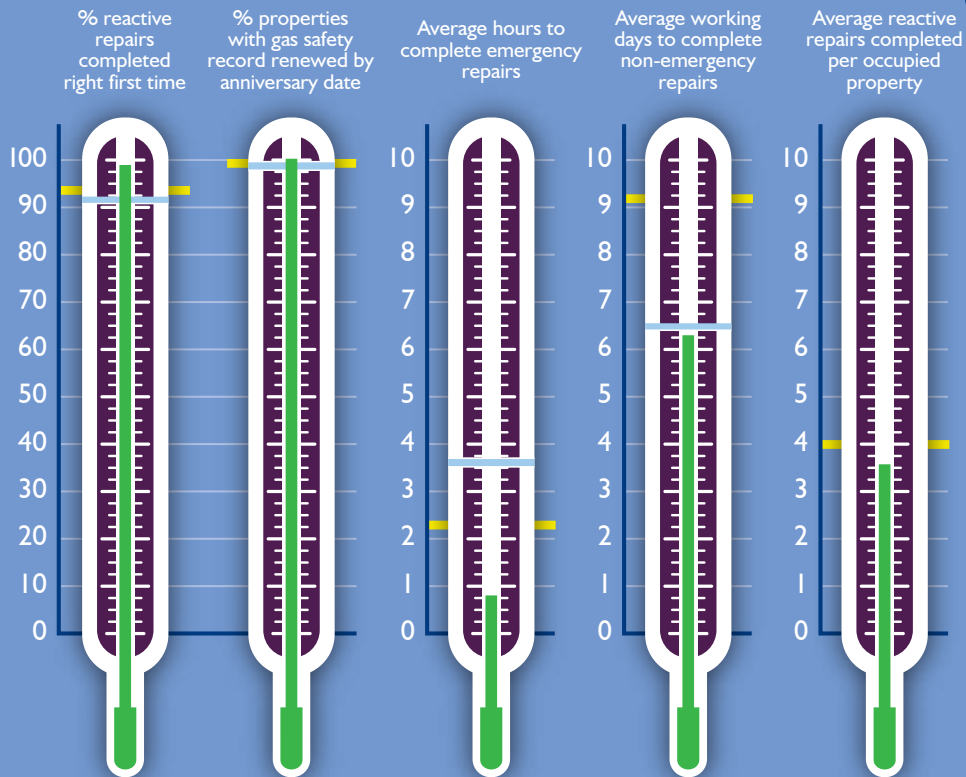
YELLOW LINE INDICATES LAST YEAR'S RESULT

BLUE LINE INDICATES SCOTTISH AVERAGE

AVERAGE WEEKLY RENTS

Size of Home	Number Owned	Pentland Housing	Scottish Average	Difference
1 apartment	0	£0.00	£69.70	-%
2 apartment	11	£60.54	£75.46	-14.92%
3 apartment	143	£69.92	£76.44	-6.52%
4 apartment	266	£88.32	£82.81	+5.51%
5 apartment	72	£100.92	£91.20	+9.72%

Repairs & Maintenance



REPAIRS & MAINTENANCE

Our results for repairs and maintenance has improved over the last year, our figures for 2018/19 have increased compared to 2017/18.

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.

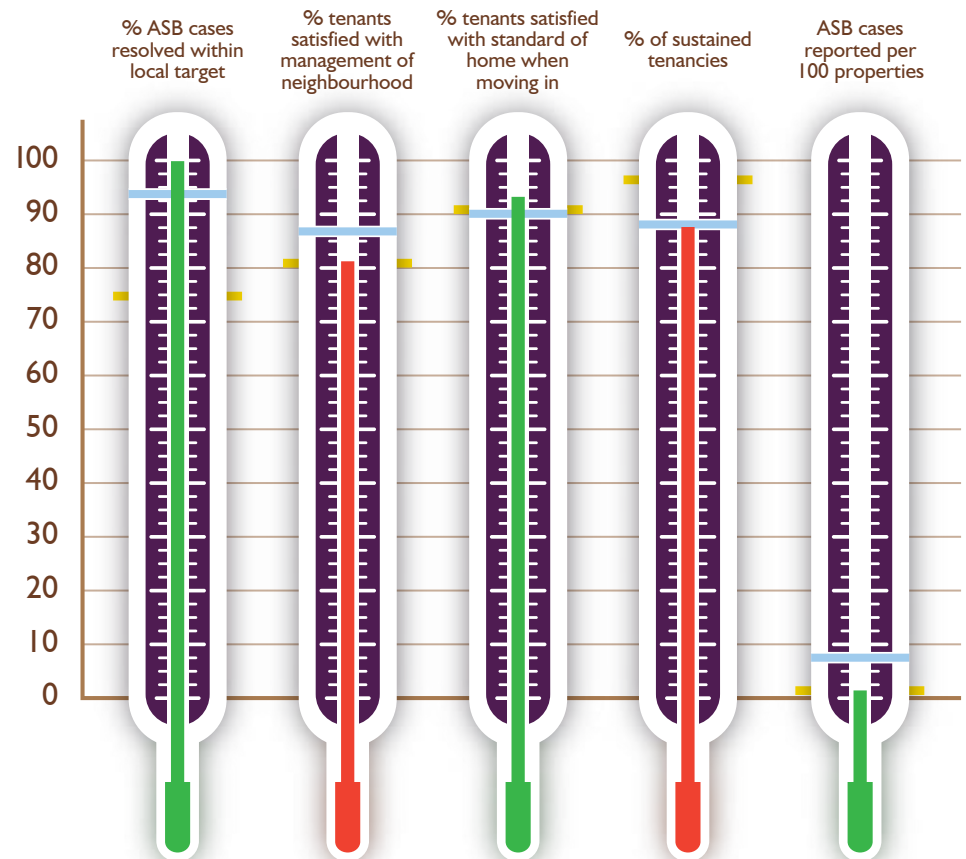
To that end we have reviewed how we work with the contractors and set about improving how we communicated both with each other and also you. We have instigated better recording of information between ourselves and are adding more to the works order "diaries" to chart progress. It also highlighted however that access can be a stumbling block to completions times and you may now see more often letters advising that should access be denied that works orders will be cancelled.

We have also added a texting satisfaction response

to allow you quickly to 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 with 365 days, we aim to achieve 100% and this year we have managed to do this. 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

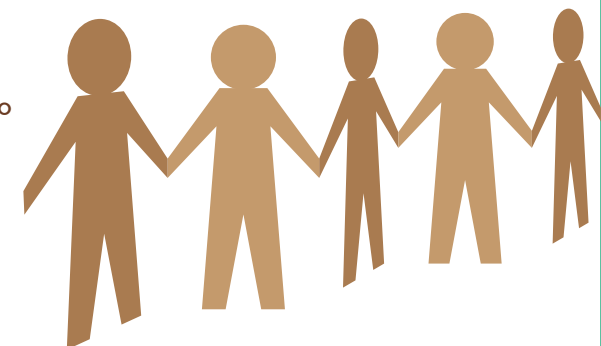


YOUR NEIGHBOURHOOD & HOME

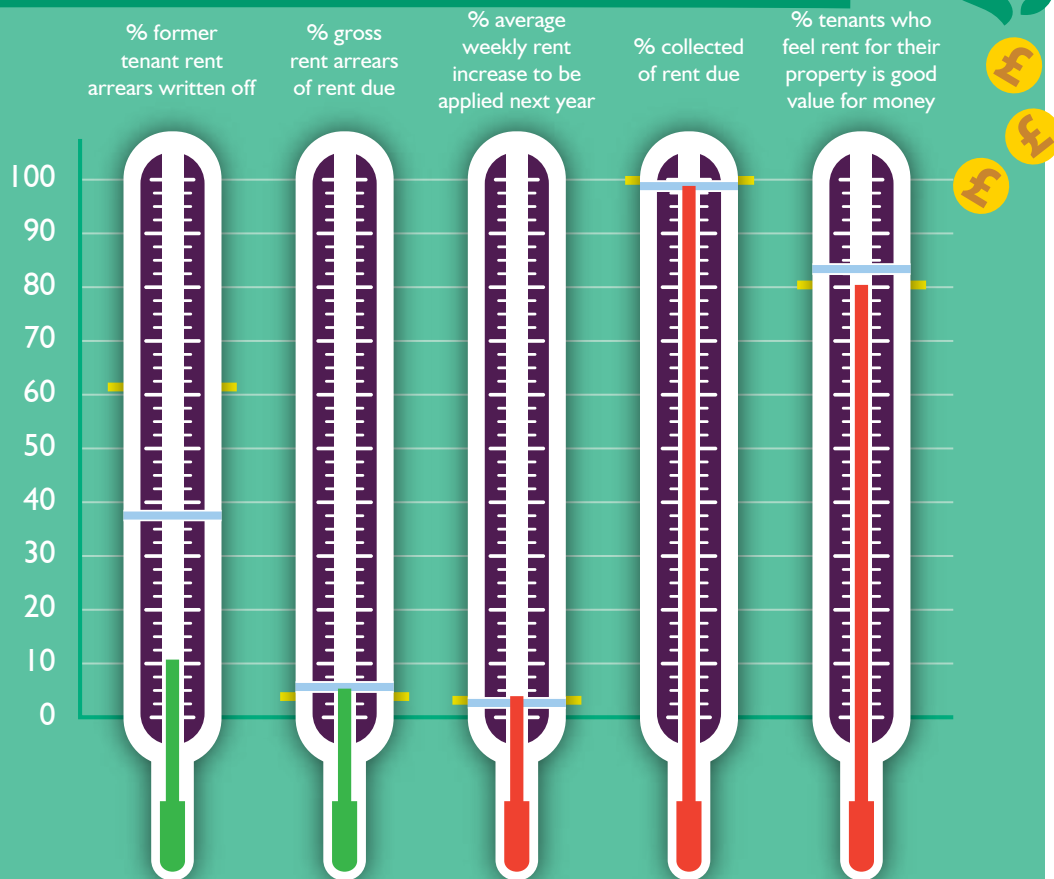
Once again Pentland Housing Association although recording all reports of anti-social behaviour, still have significantly less reports of anti social behaviour than our peers. We are also well above the national average for resolving cases within our local targets so will be looking to maintain this level in coming year.

The number of tenants happy with the standard of their home when moving in and sustaining their tenancies has

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



Rents

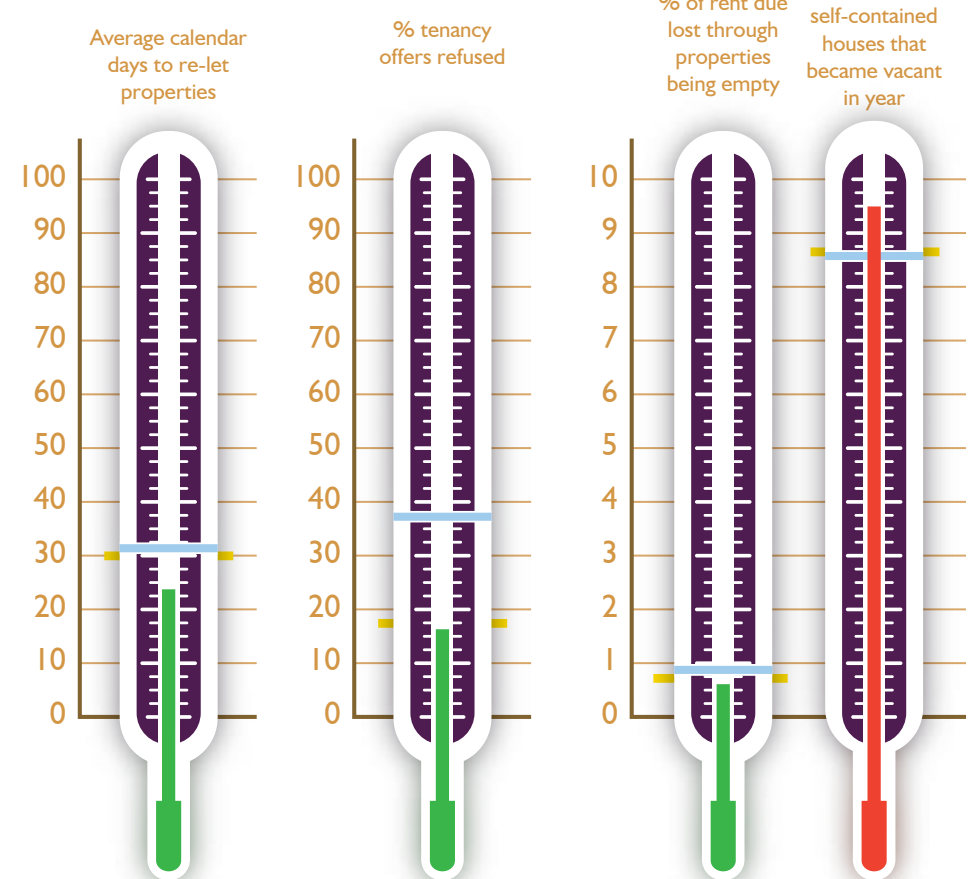


RENTS

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 98.5% of current and former rent due, this is very slightly down on the 99.5% 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 5.6% from the figure last year of 4.6% but is still just below the national average

arrears however arrears are an area where we are continuously looking for improvement. Pentland Housing Association as advised in previous years 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 your tenancy and remain in your home and should you have any pressures affecting your ability to pay your rent you please come forward speak to your housing officer, a referral to an advice worker is only a phone call away.

Re-lets

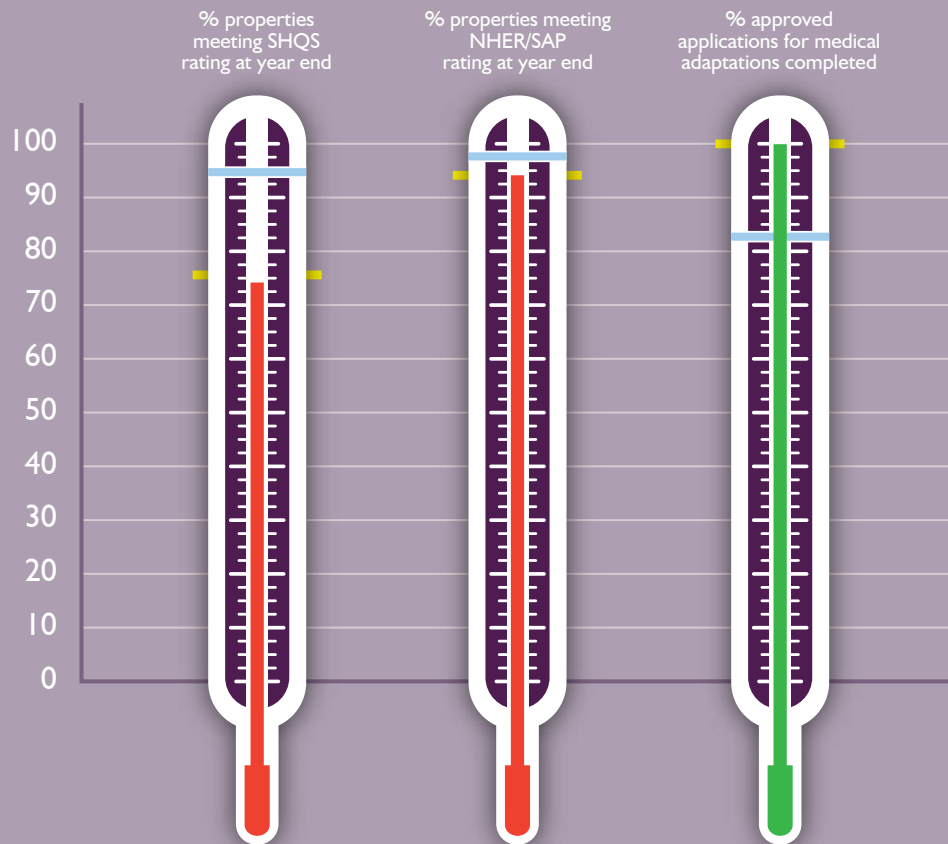


RE-LETS

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 reduce the time taken to re-let properties and the average time to relet our properties reduced to 23.2 from 30.4 day during the last year. This reduced figure is well below the national average of 31.9 and we will endeavour to

maintain this improvement. Caithness is deemed as 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 there 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 25

CLONED 10 B

TOTAL 35
7% OF STOCK

EPC BANDING 69-80

VALIDATED 153

CLONED 61 C

TOTAL 214
45% OF STOCK

EPC BANDING 55-68

VALIDATED 185

CLONED 35 D

TOTAL 220
45% OF STOCK

EPC BANDING 39-54

VALIDATED 10

E

CLONED 0

TOTAL 15
2% 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

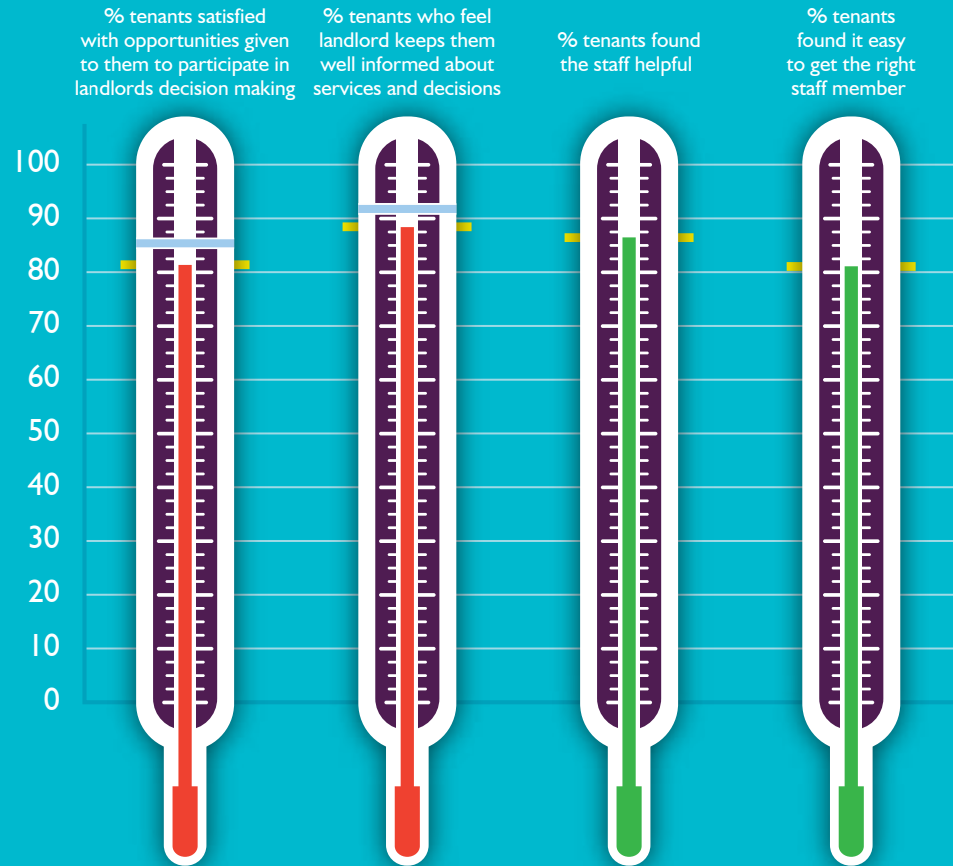
This graph shows the current efficiency of our properties, taking into account both energy efficiency and fuel costs. The higher this rating, the lower fuel bills are likely to be.

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 7 and this together with the previous replacements are helping us achieve the targets as set out by the Energy Efficiency Standard for Scottish Housing (EESH). This year we

are undertaking a large replacement programme and aim to renew a further 32 boilers in 2019/20 helping us further with this challenge. 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

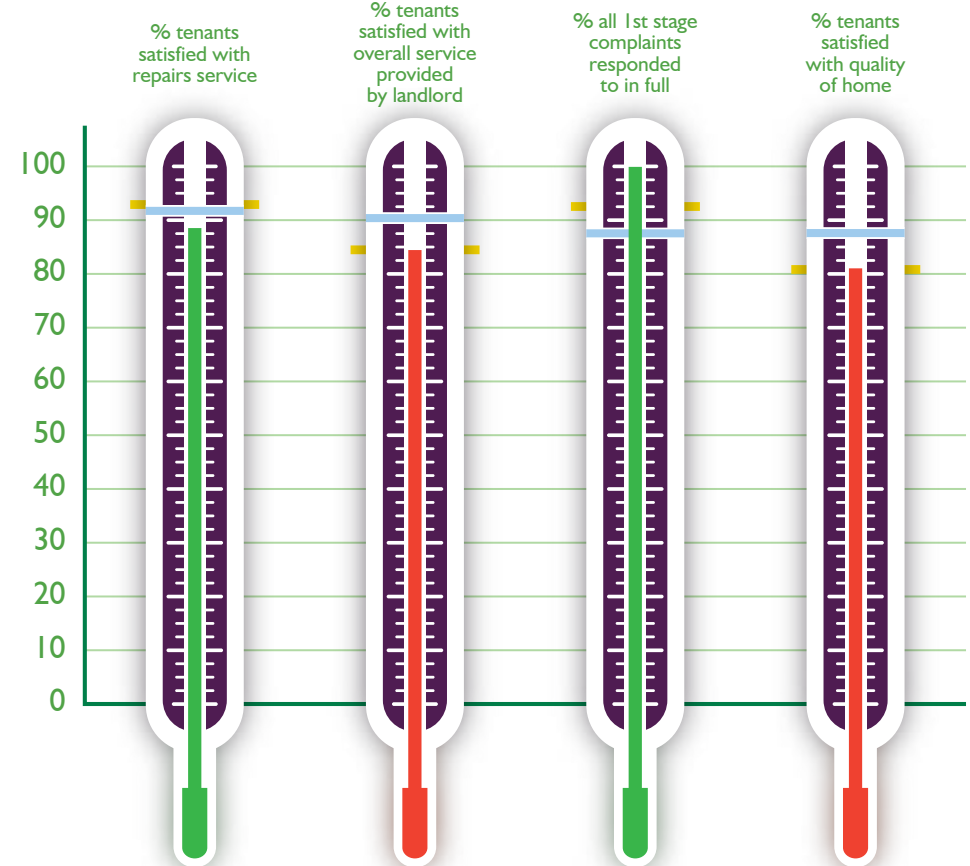


TENANT INVOLVEMENT

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 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 area we will be investigating methods to bring about better communication to and from our tenants.

Overall Satisfaction



OVERALL SATISFACTION

As stated in the Health Check last year In 2017/18 we carried out a satisfaction survey which sought the views and opinions of all our tenants, with this achieving a 15% response rate and giving us an insight into their expectations. The survey sought the 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 reflected in this year’s report

card but we will be carrying out a full global survey before the end of this financial year so will have up to date data for this report next year. We are continuing looking at ways in which we can improve the service which we deliver to all our tenants and welcome and suggestions or feedback on our performance, at any time.



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Front cover:
Tenants outside their house in Wick
Back cover:
Pentland Housing staff

