

Pentland Housing Association Annual Report 2014/15



Incorporating the Pentland Housing Group



Pentland Housing Association

Introduction from Andi Wakeman, Chair



After what seems like a very long period of introspection and uncertainty, the year 2014/15 was far more positive, with the successful completion of our Governance Improvement Plan; the further strengthening of the relationship between Pentland Housing Association and its subsidiaries, Pentland Community Enterprises and Pentland Energy Advice (PEA) and the implementation of a staff review which will further enhance our ability to provide an excellent service to our tenants and all our clients across the group.

The change which made the biggest impact during the year was the recruitment of our new Chief Executive, Richard Armitage, who joined us in December 2014 from a major Yorkshire Housing Association. Although he had only been with us for the last third of the year, his arrival brought fresh ideas and approaches and a feeling of stability and confidence which has allowed us to start planning positively for the future, which is greatly appreciated by the Board.

By 31 March 2015 both the Board and the staff were able to celebrate the lifting of close monitoring by the Scottish Housing Regulator as we returned to 'low engagement'. This important transition was due to the excellent support and input we had received from our Interim Chief Executive, Paul Rydquist. Paul provided the skill and expertise needed to steer us through the complexities we were facing, to maintain our ultimate aim of being an excellent provider of housing services to the local community of Caithness.

Pentland Housing Group

Review from Richard Armitage, Chief Executive



I am very proud to be helping lead the organisation in my new role and am very appreciative of all the efforts of the Board and staff who work extremely hard to help achieve our objectives. I believe we are now entering a new phase in our development, implementing and improving on the changes started by Paul and looking to work more closely with our customers and the local community.

I am fortunate to be supported by a very strong and committed Management Team made up of the Operations Manager, Alan Paul and Finance Manager, Corrine MacKay, aided by Corporate Officer, Caroline Paul, Senior Housing Officer, Carol Treasurer and PEA Manager, Angela Rigg. Together we have the responsibility of ensuring we continue to deliver a high quality service and can respond quickly to the changing needs of our customers. Initiatives such as Choice Based Lettings, developing our Tenants Review Group and setting up area working are helping us to engage and

We reached our 21st birthday in January 2015, and the staff team are demonstrating a coming of age in the open and mature approach that is prevalent across the whole organisation. However, they are not averse to fun, and the staff decided to hold 21 fundraising events during the year 2015 as part of the celebrations of this important milestone. A big thank you to all the staff who have organised and participated in this, together with all those tenants, service users, contractors and colleagues who have supported the events.

At the last Annual General Meeting one of our valued Board Members, Fiona Ritchie stood down owing to changed circumstances and pressures of work. Fiona is a tenant Board member and brought her expertise to the Audit Committee and PEA. We are extremely grateful to her for the support she has given us over the years.

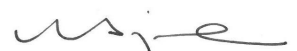
I would also like to thank all the Board members for their continued dedication, hard work and support over the past year and we are actively seeking to recruit more tenants and people with Financial, HR and Marketing skills to join us. In the meantime, everyone on the board has helped significantly to share the workload by sitting on at least one committee or subsidiary, and particular thanks go to Jim Hair as Vice Chair plus his crucial role in leading the Audit and Health & Safety Committees, to Jenny Lawless for chairing the Staffing Committee, and to Bob Bell, for continuing to assist with regular office-based Board requirements.



communicate more effectively. We will be starting our Business Planning process much earlier this year to fully capture the input of our tenants, stakeholders and staff to provide the Board with a clear insight into expectations to enable them to set an appropriate strategic course.

Hopefully you will see from the financial information our commitment to reducing management costs and continuing to invest in our properties. We are determined to demonstrate value for money and work as efficiently and effectively as possible, to maximise the use of our resources.

I look forward to the coming year with grounded optimism, appreciating there will be economic and social challenges that we will be presented with but I am convinced with a committed Board and staff team we can meet those challenges and further improve on our performance and service delivery.



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

The charts below summarise the outcomes of our operations over the 2014/15 financial year.

We are pleased to report an excellent year end position against 2013/14, providing a good grounding for the Association to move forward.

Our good cash management will enable us to maintain sufficient resources to

meet our future commitments in a 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.

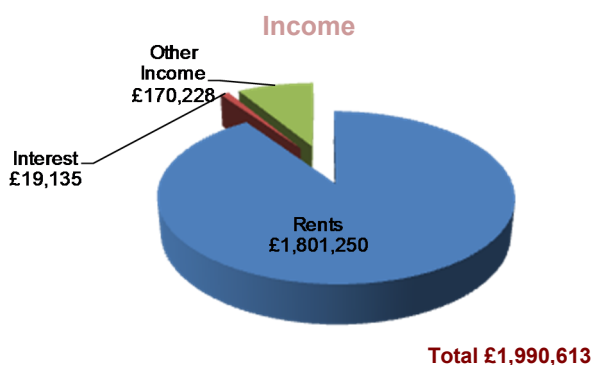
Pentland Housing Association

Finance Review
Corrine Mackay,
Finance Manager

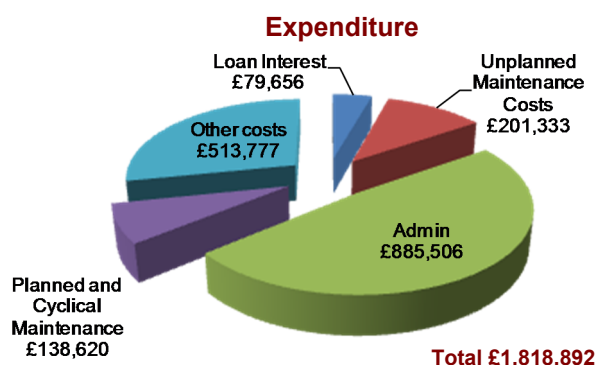
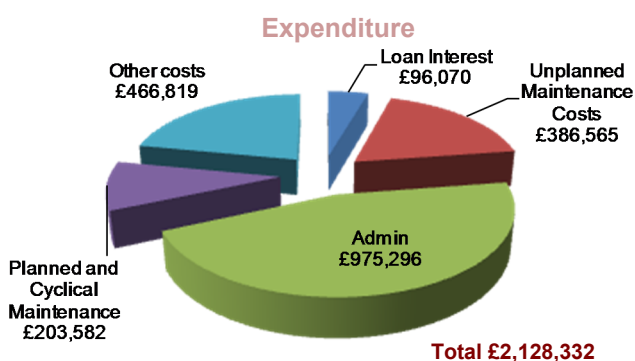
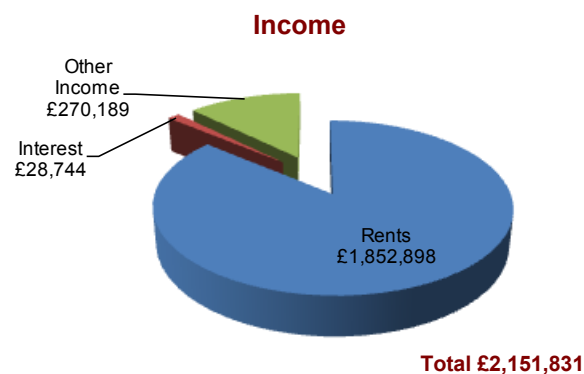


“As a charity any surpluses are re-invested in the business.”

Income & Expenditure 2013/14



Income & Expenditure 2014/15



2013/14 Deficit (£137,719)

2014/15 Surplus £332,939

Pentland Housing Association

Operations Review Alan Paul, Operations Manager



HEALTH CHECK

The Pentland Tenant Review Group assisted in creating the first PHA Health Check Report card detailing our performance graphically using thermometers and annotations which reflected how PHA compared to the Scottish national average.

TENANT REVIEW GROUP

In our aim of ensuring our tenants participate in what we do and how we do it, a scrutiny group was established under the guidance of the nationally recognised Tenant Participation Advisory Service (TPAS). This group was formed and the principles of review and scrutiny agreed. Subsequent testing of our policies & procedures and performance was analysed over the year. One of the first areas reviewed was the property letting standard.

AREA WORKING

To ensure the best possible service to PHA tenants, each tenant has been allocated their own individual Housing Officer who is responsible for all functions of the housing service within their own area. This will allow both parties to strike up a good relationship with

the aim of improving engagement and communication.

CHOICE BASED LETTING

As part of the Highland Housing Register, PHA has been instrumental in piloting choice based letting (CBL) as an allocation method in Caithness. With CBL, all properties in Wick and the flats in Thurso are advertised as vacant and interested applicants notify us that they are interested in letting the property. The main benefits of this system are that individuals are given an opportunity to choose where they want to live and in turn more likely to remain in their home.

WELFARE AND ENERGY ADVICE

Together with our other housing partners in the Highlands we have joined forces in seeking out Big Lottery Funding to establish posts for Welfare and Energy Advice Officers to cover the whole of the Highlands. Referrals are for any advice needed and could help individual households potentially increase their income or make savings on energy use.



LOTTERY FUNDED

Arrears Performance

Current Rent Arrears %
2014/15 5.95%
2013/14 5.02%

Former Rent Arrears £
2014/15 £17,516
2013/15 £21,255

Allocations and Lettings Performance

Re-lets
2014/15 38
2013/14 48

Loss of income due to empty properties %
2014/15 0.56%
2013/14 0.88%



PLANNED REPLACEMENTS

We are committed to improving our properties and in doing so there were 13 boilers, 12 roofs and 5 kitchens and also other incidental replacements/renewals, including hot water tanks, doors, windows.



CARE AND REPAIR SERVICE

We act as agents for the Care & Repair Service delivery in Caithness which is funded by the Highland Council. We employ one officer whose key aim is to help owner-occupiers gain grant



funding in order to carry out home alterations. These may be required for medical reasons, or to carry out essential repairs that attract grant funding such as electrics, windows and roofs. Our targets set for approvals and spend were exceeded which allowed 67 projects to be completed, and generated over £425,000 into the local economy – and with 100% either good or excellent rating of satisfaction.



HANDYPERSON SERVICES

We act as agents for the Handyman Service in Caithness and North Sutherland, and this is funded by the Highland Council and NHS. We employ 2 staff, one of whom is concerned with the fitting of handrails, grab-rails, tele-health systems and small home repairs. The other is tasked to deliver, demonstrate and collect adaptation loan equipment for individuals who are coming out of hospital or who require equipment aids to continue independent living. Last year over 1847 projects were completed, 2755 tasks carried out with 99% of prioritised projects on time and 100% with either good or excellent rating of satisfaction.



Pentland Housing Association

Operations cont...

Repairs Performance

No of Reactive Repairs
 2014/15 1763
 2013/14 2033
 % repairs completed on time
 2014/15 91.83%
 2013/15 92.52%

Average Completion Time

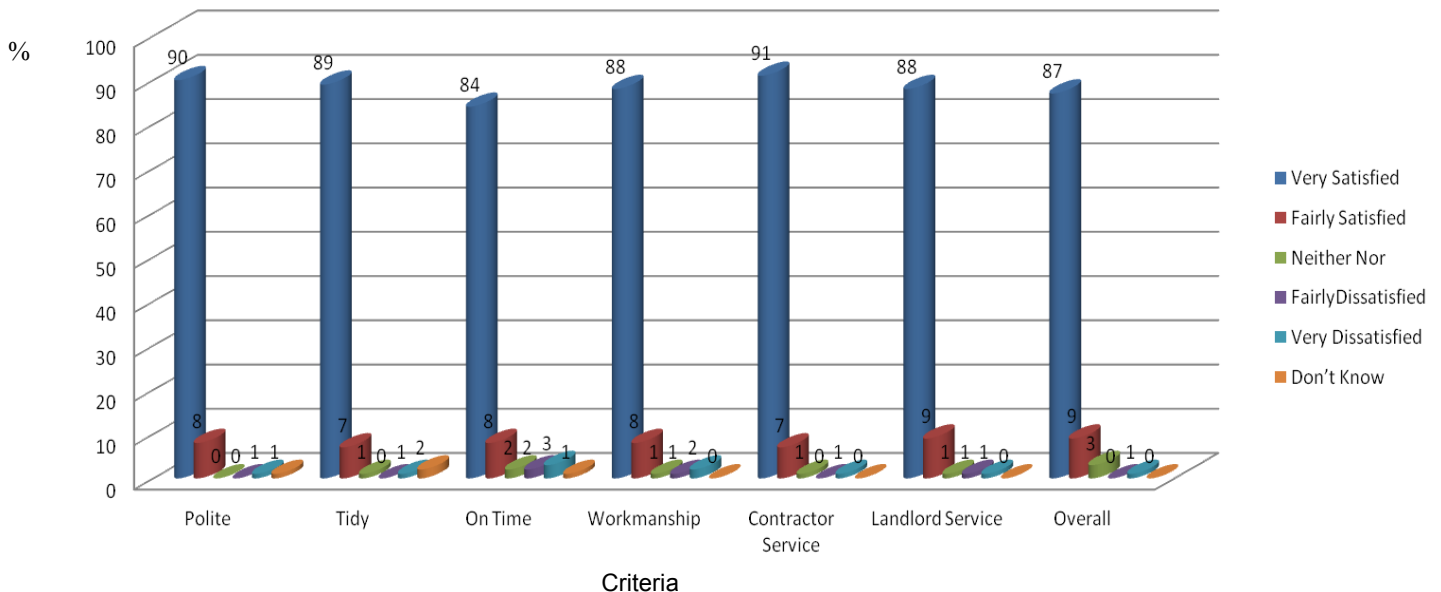
Emergency Repair
 2014/15 1.86 Hrs
 2013/14 1.45 Hrs
 Non Emergency Repair
 2014/15 7.5 days
 2013/14 8 days

Photos Top to Bottom

Newly Refurbished Kitchen A Care & Repair project

Bob Strachan
Handyman Technician
Dennis Simpson
Handyman

Repairs Satisfactions From 1 April 2014 To 31 March 2015



Pentland Community Enterprises



Pentland Community Enterprises (PCE) aims to develop, support and encourage sustainable business ventures which complement the work of our parent company Pentland Housing Association 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 334 domestic garages, across 37 sites and are working with local residents to develop our unoccupied sites. We have embarked on a structured 5 year refurbishment programme. The first years work will start on Site 4a (St Peters Road) which will benefit from new roofs, doors and guttering.

PENTLAND 365: This is a one stop shop for the repairs and maintenance needs of over 650 members. The reliability and quality of the service is enabling us to grow our membership and look to offer further services in the future.

IT HUB: We run a popular facility from the Cottage on Davidsons Lane, pro-

viding a board room style area set up with WIFI access, I-pads, Laptops and various training aids. The Hub is a useful venue for meetings and training and is regularly used by other community organisations and charities.

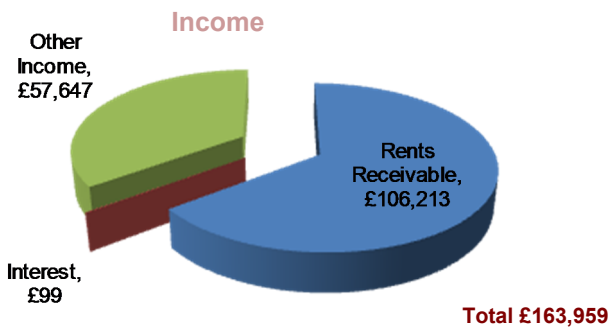
MID MARKET RENT: We are able to supply a small number of mid market rented properties to help provide short term accommodation, which the Housing Association is not able to provide. This is a welcome service for people who are working in the area and is another example of our support for the wider community.

FACTORING: We currently provide factoring services for the Castlegarden apartments in Thurso. During 2015/16 we are looking to expand this type of service provision.

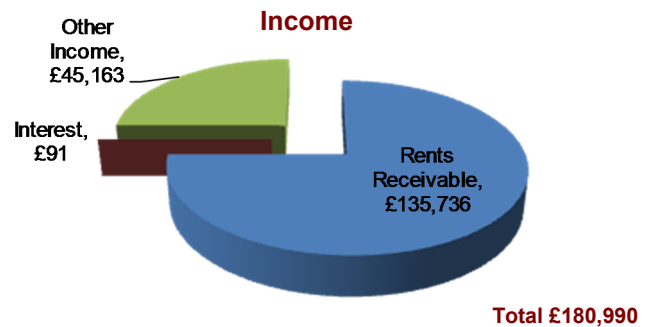
With our governance and financial systems being strengthened PCE is benefiting from running smoothly with good systems in place. The void and arrears levels are down with increasingly high customer satisfaction. PCE are now looking to become more involved with community projects and are forming strong links with various local organisations.

Finance

Income & Expenditure 2013/14



Income & Expenditure 2014/15



2013/14 Surplus £2,300

2014/15 Surplus £17,876

Some of Pentland Energy Advice services were more popular than others, but they were pleased to continue providing the following portfolio throughout the Highland region .

- **Home Energy Advice**
- **Business Energy Advice**
- **Green Deal Assessments**
- **EPC Surveys**
- **Thermal Imaging Services**
- **Air Tightness Testing**
- **Data Logging Services**

Their focus has been working directly with domestic customers, improving housing conditions and encouraging behavioural changes.

As well as concentrating on domestic customers PEA have networked and partnered with a variety of larger organisations. One key success was to assist in the cavity wall insulation programme in some of the PHA stock.

PEA continue to work closely with Highland Council, social landlords, energy providers, professional protocol organi-

sations and referral agencies. They provide support to the Climate Challenge Fund, which helps to increase energy efficiency and reduce costs.

PEA have achieved 100% compliance with the professional bodies where they register air tightness tests and Energy Performance Certificates/ Green Deal Certificates.

In March 2015, PEA relocated to the premises adjacent to the PHA offices and are benefiting greatly from high street presence.

The PEA Board and staff team work extremely hard to continue to provide a full range of services but the reduction in grant funding means that PEA need to constantly look for innovative ways to sustain them and support the local community.

One of the Independent board members, Derek Sutherland, retired this year, having brought a wealth of experience and knowledge to PEA. We thank him for the support he has given over the years.

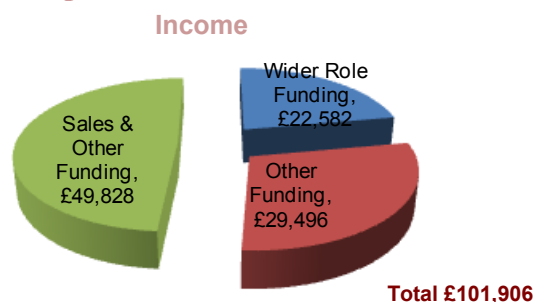
Pentland Energy Advice



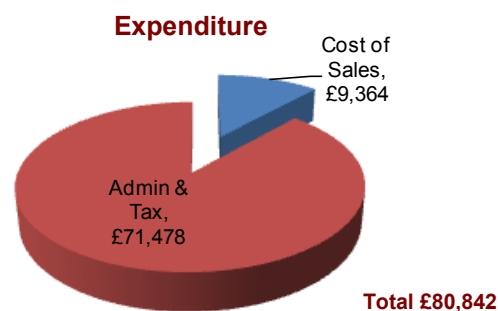
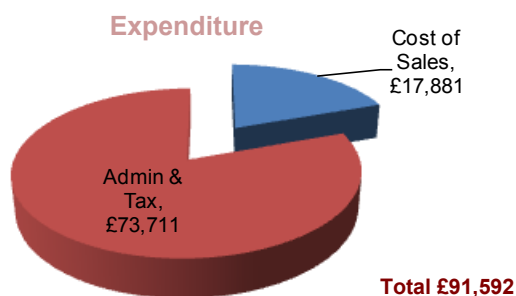
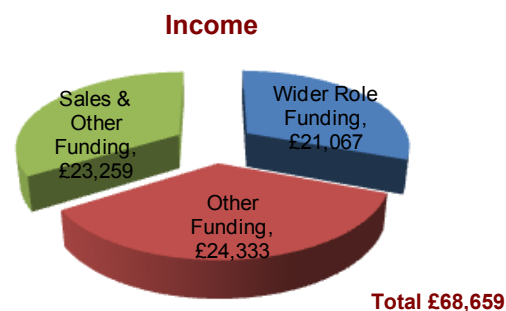
“Everyone in Highland has a warm, affordable, secure home in good condition which meets their needs in a pleasant and thriving community. Housing helps communities across Highland to have sustainable economic growth.” Strategic Vision

Finance

Income & Expenditure 2013/14



Income & Expenditure 2014/15



2013/14 Surplus £10,314

2014/15 Deficit (£12,183)

Board Members

Pentland Housing Association Ltd

Andi Wakeman, Chair

Jim Hair

Bob Bell

Ann Johnson

Jenny Lawless

Colin MacDonald

Kate Stephenson

George Tainsh

Jo De Jonge (co-optee)

Linda Ross (co-optee)

Fiona Ritchie resigned during the year.

Pentland Community Enterprises

Neil Robertson, Chair

Bob Bell

Jim Hair

Colin MacDonald

Pentland Energy Advice

Jim Kelly, Chair

Bob Bell

Jenny Lawless

Jim Hair

Derek Sutherland resigned during the year.

Group Audit Committee

Jim Hair, Chair

Jenny Lawless

Neil Robertson

Jim Kelly

Staffing Committee

Jenny Lawless, Chair

Andi Wakeman

Ann Johnson

Health & Safety Committee

Jim Hair, Chair

Jenny Lawless

Colin MacDonald

PENTLAND HOUSING ASSOCIATION

Industrial & Provident Societies Registration No: 2449R(S)

Registered with Scottish Housing Regulator (No HAL-273)

Recognised Scottish Charity No SCO037286

Registered Office:

Pentland Housing Association Ltd

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Pentland Housing Group

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Handyperson Services

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Handyperson Technician:

T: 01847 807 106

E: bob@pentlandhousing.co.uk

Pentland Community Enterprises

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Pentland 365

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W: www.pentland365.com

E: enquiries@pentland365.com

Pentland Energy Advice

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T: 01847 896 524

E: info@pentlandenergy.co.uk



PENTLAND
HOUSING ASSOCIATION



Pentland
community enterprises



Solicitors:

T C Young, Glasgow

BBM, Wick

Auditors:

Findlay & Company, Dundee

Bankers:

Bank of Scotland

