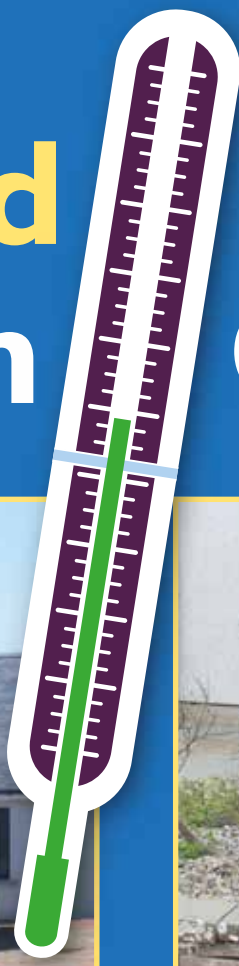


2014/15

The Pentland Housing Health Check



- Repairs & Maintenance
- Your Neighbourhood & Home
- Rents
- Re-lets
- How Your Money is Spent
- Quality of Housing Stock
- Energy Performance Certificate
- Tenant Involvement
- Overall Satisfaction

The Pentland Housing Health Check 2014/15

Welcome to the second Pentland Housing Association (PHA) Report on Performance or “Health Check”. This paper is produced principally as a consultation document to show how we are performing as a housing association and how we compare to the national Scottish average and the previous year.

HISTORY

In 2013 the Scottish Social Housing Charter was introduced by the Scottish Government. The charter was composed as a result of a nationwide consultation with tenants. Views were sought on the quality of landlords’ services and which of these could be prioritised for improvement. Since April 2013 these outcomes and results have been collated by Pentland Housing Association, and returned in March 2015 to the Scottish Housing Regulator by way of the Annual Return to the Charter (ARC). In August the Regulator published a 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. Once there you will find an interactive tool which allows you to compare our results against any other social landlord in Scotland.

YOUR INVOLVEMENT

This consultation document is our second Report on Performance, and

it has been produced in conjunction with a number of our tenants who expressed an interest in being involved as part of the **Pentland Tenant Review Group**. The group, consisting of both tenants and staff, reviewed and discussed previous publications from Pentland Housing Association and several other associations. They then agreed on their preferred style and content of information for the Report on Performance – which is as you see it here. We received good feed back in terms of how the information was presented last year and we have decided to reuse the format this year.

OUR PERFORMANCE

The main aim of the publication of these results is to allow tenants to assess our performance as landlords and compare it against that of other Scottish landlords.

Our results from 2013-2014 have 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 also welcome any comment on this presentation, the information contained herein or anything you feel is missing.

Useful website links:

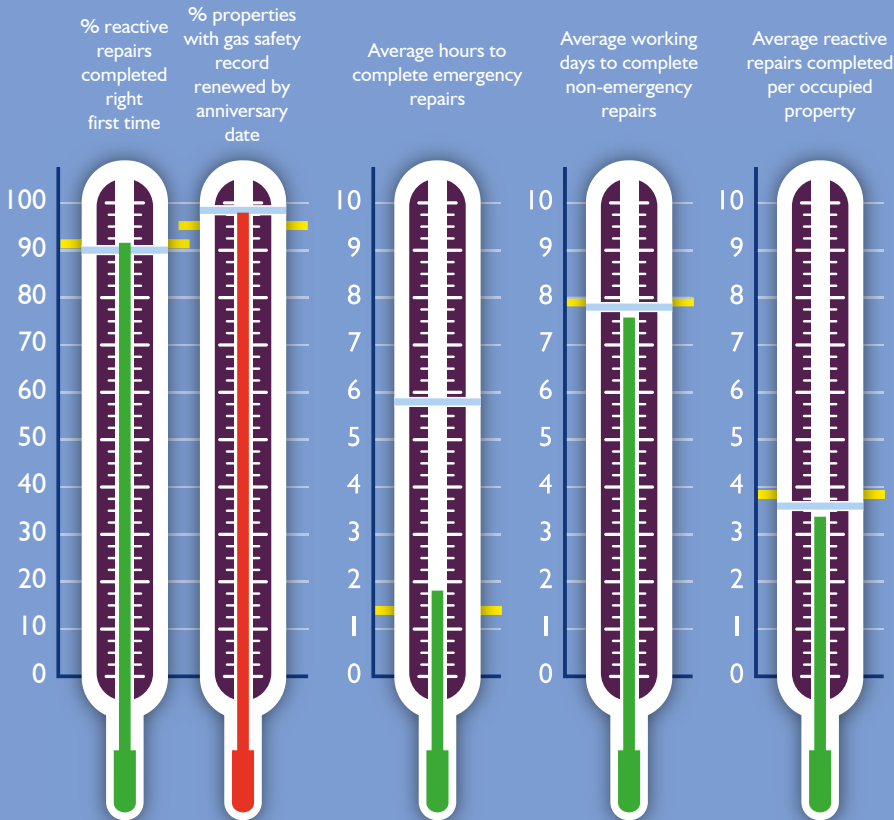
scottishhousingregulator.gov.uk
pentlandhousing.co.uk

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) and with our results from last year (indicated by a yellow line). Results shown in red indicate performances poorer than the national average and results shown in green indicate those better than the national average.

AVERAGE WEEKLY RENTS

Size of Home	Number Owned	Pentland Housing	Scottish Average	Difference
1 apartment	0	£0.00	£64.03	100%
2 apartment	11	£53.29	£68.54	-22.3%
3 apartment	143	£61.87	£69.60	-11.2%
4 apartment	266	£77.16	£75.69	+1.9%
5 apartment	72	£87.82	£84.04	+4.5%

Repairs & Maintenance



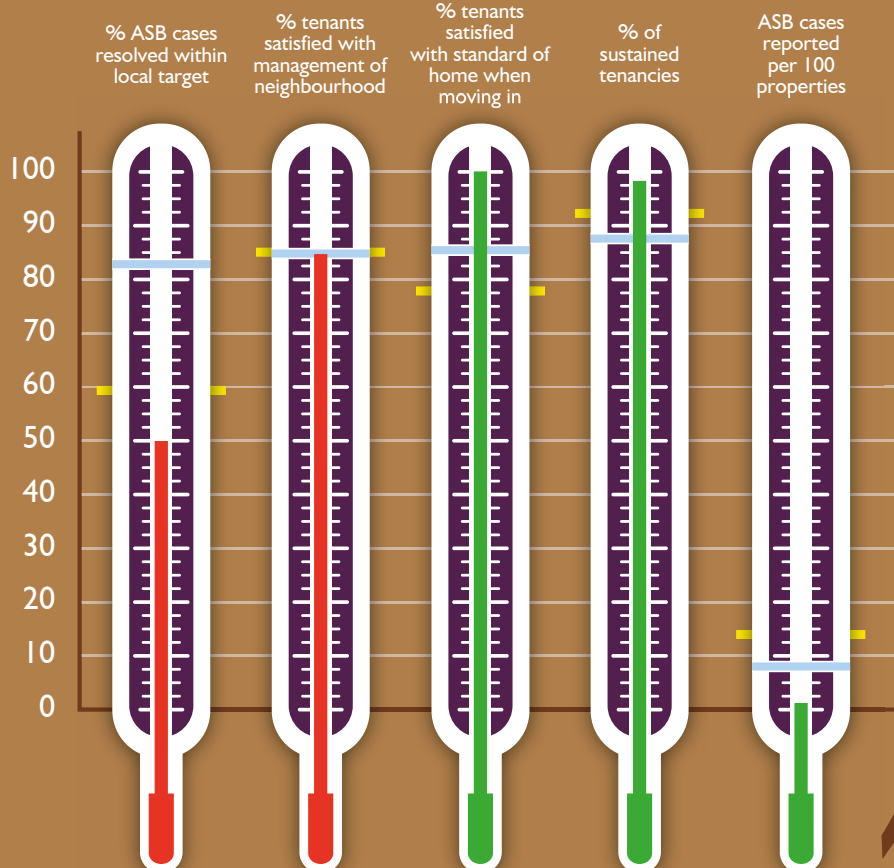
REPAIRS & MAINTENANCE

Repairs and Maintenance is a major indicator as to the performance of the properties, the staff and the Association and tenant satisfaction. Over 60% of Pentland Housing Association properties are now over 50 years old which likely leads to the higher number of repairs requested compared to the national average but this also may show a higher level of attention to your requests, we are aware as an association that we carry out a larger range of repairs than other social landlords.

This, however, comes at a cost and we have strived this year to be prudent in the range of repairs carried out. Importantly our results highlight that when you need us the response times show we have a very effective repairs service particularly in an emergency. Gas boiler servicing is also an important area where we, the landlord, are duty bound to ensure that any boiler is serviced within 365 days, whilst being slightly below average we aim to achieve 100%. 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.



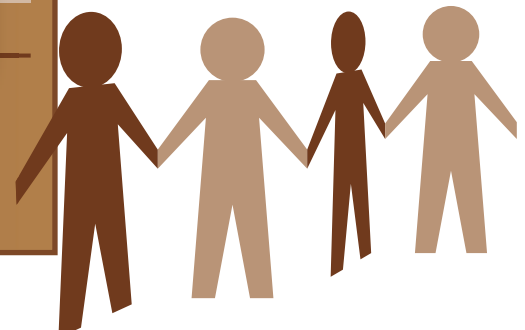
Your Neighbourhood & Home

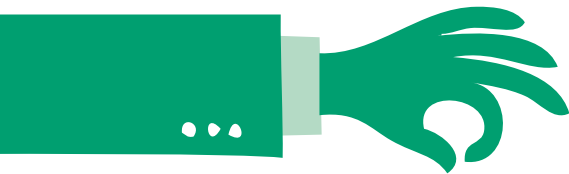


YOUR NEIGHBOURHOOD & HOME

Pentland Housing Association records all reports of anti-social behaviour (ASB) – no matter how small or trivial the incident may be and we intend to continue to do this to enable us to build up a picture that accurately reflects what our tenants have told us is important to them. This, we believe, will maintain the high standards of our neighbourhood. Last year when we appeared to have a high level of ASB we took advice from others and it appears we had over reported when comparing to others hence the large reduction in cases, now it's only the more serious cases reported to the regulator.

We have also reviewed our response time's processes which are set to reflect the gravity of the complaint. Our target is to improve response and resolution times to within ten working days, with serious complaints being dealt with more quickly.





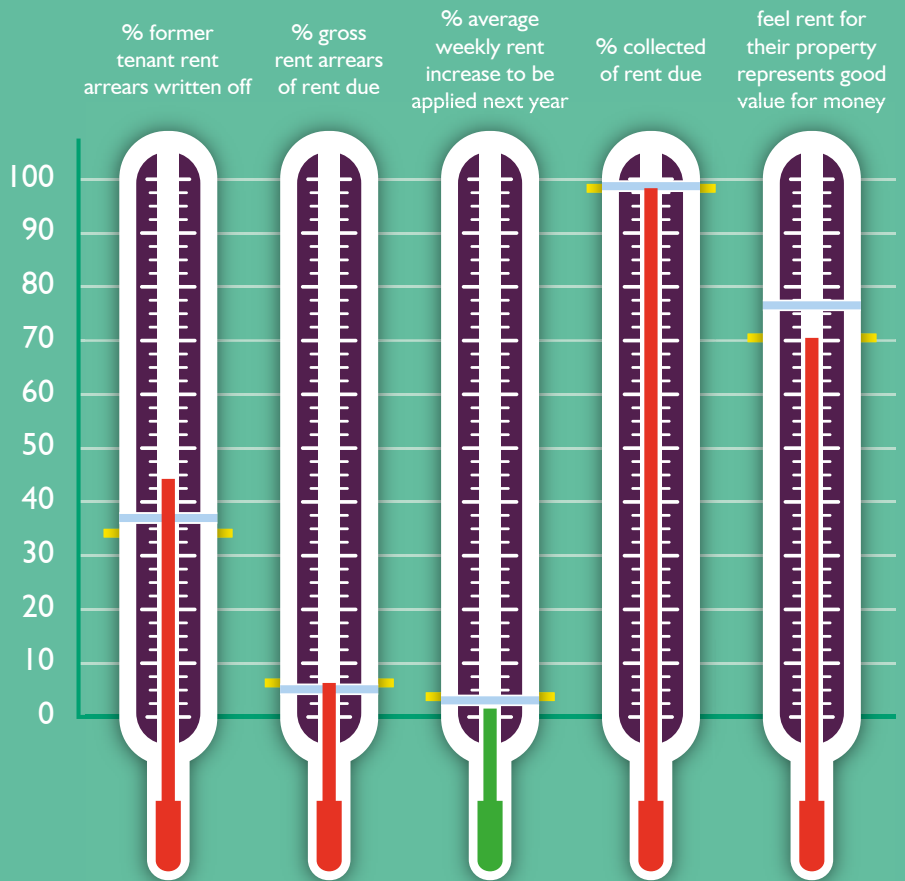
RENTS

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 98.29% of current and former rent due - 1.17% less than Scottish average of 99.46%. Tenants are asked to clear their rent account prior to the termination of their tenancy. However, it is not always the case that rent is paid at that time and it becomes more difficult to collect it once a tenant has left the property. The cost of pursuing the debt through the courts is often more than the debt due and thus the association has to write off debts that are not economical to pursue. These write offs however remain logged to allow for changes in circumstance which may mean a successful collection.



Rents



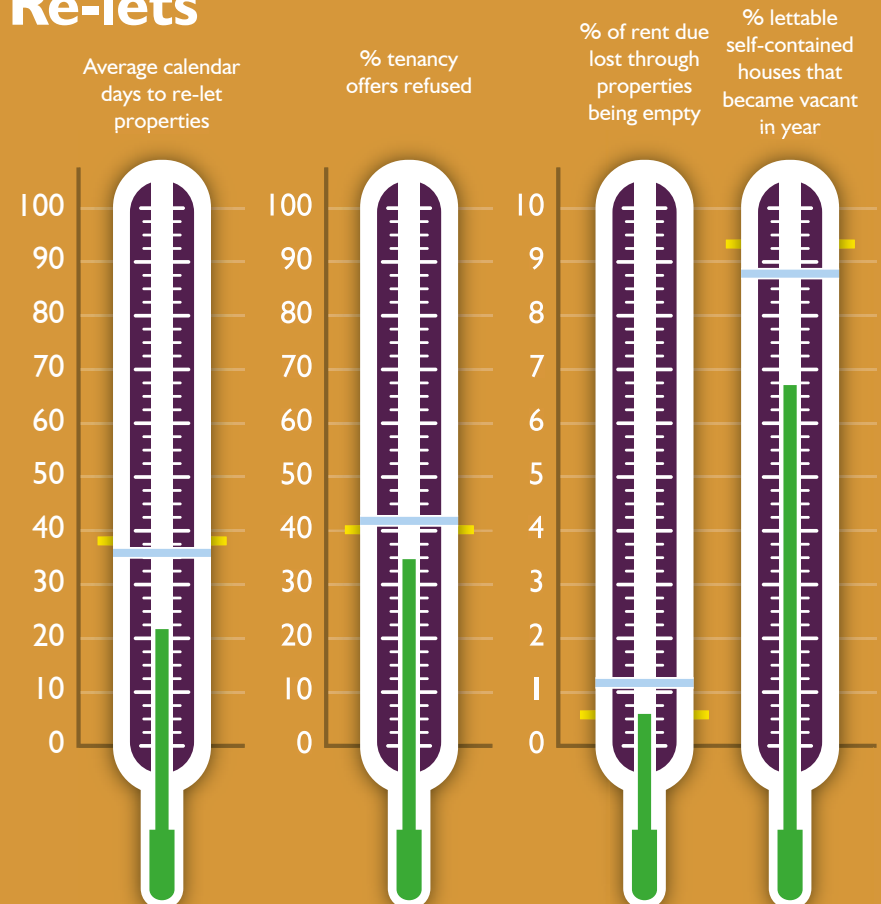
RE-LETS

Another area that has an effect on 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 this impacts on money available to spend on other properties.

We have been working hard to reduce the time taken to re-let properties and during the last year we brought it down to an average of 22 days.

Caithness is deemed a Low Demand Area and has an oversupply of properties compared to those applicants in housing need, so often we are searching out eligible applicants. We continue to drive void times down to reduce losses and provide houses sooner to those in need. Work is ongoing to ensure that the standards of properties returned by outgoing tenants match the expectation we as landlord and you as tenant expect. We have also been heavily involved in the instigation of a pilot of Choice Based Lettings, whereby prospective applicants can choose the houses and flats they wish to live in. Currently all properties in Wick and flats in Thurso are covered in this pilot together with our housing partners the Highland Council, Albyn Housing Society and Cairn Housing Association.

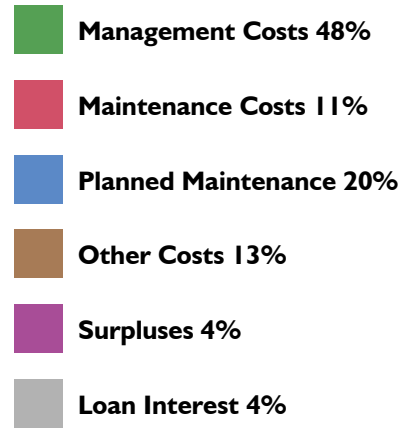
Re-lets



How Your Money is Spent

How money is spent is clearly an important factor in the running of Pentland Housing Association. We have attempted here to demonstrate how money is spent, with the various segments showing the amount and the percentage of the total. Pentland Housing Association is a not-for-profit organisation and any surpluses we make are set aside for future maintenance. The more money we collect, the more goes to sustaining the properties.

Rent money does not go towards our building programmes - these funds are achieved through grants and loans. Our subsidiaries are vehicles which create income that will be ploughed back into the housing function, the aim being that they are self-financing and profit generating.



SURPLUSES

These costs are the money that is the "profit" of our operations. This money is set aside for future planned maintenance to ensure our properties remain at a high standard.

MAINTENANCE COSTS

These costs represent money spent on day-to-day reactive repairs, unplanned replacements (such as sanitary ware or hot water storage tanks) and the void repairs required to bring back properties to a lettable standard.

OTHER COSTS

These costs represent money spent on depreciation of stock, vehicles and bad debts.

SURPLUSES

LOAN INTEREST
This is moneys owed to our lenders to cover previous borrowing.

PLANNED MAINTENANCE

These costs represent money spent on the planned replacements of boilers, roofs and kitchens as well as regular servicing maintenance of gas boilers and grass cutting.

MANAGEMENT COSTS

These costs represent money spent on overheads including office lease costs, consumables (such as paper), utilities, staff salaries, consultancy fees, insurance costs, vehicle costs and training.

Since last year several management decisions have been taken and they have resulted in the reduction of management costs (down by £89k), the increase of surpluses (up by £195k) and the reduction of unplanned maintenance spend (down by £185k).



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.

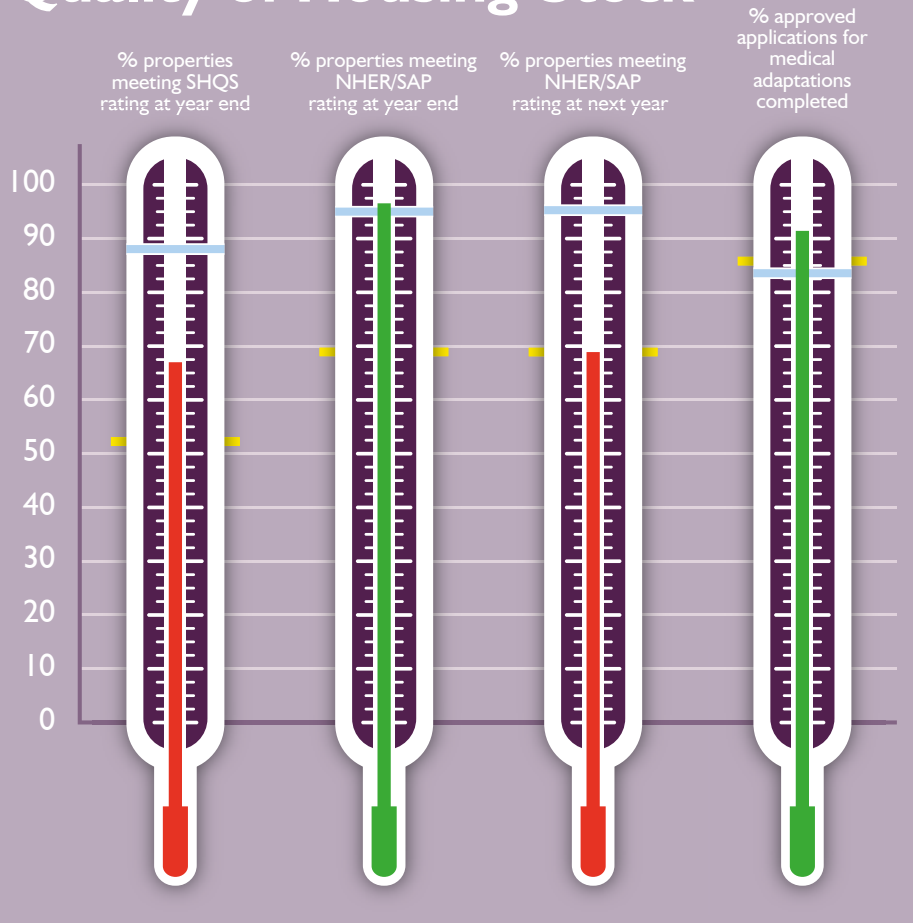
The Government recognised that, for either technological or financial reasons, it was not possible to improve all properties so the standard was split into three categories: a **pass**, a **fail** or an **exemption**.

On one criterion, Pentland Housing Association has sought exemption.

This is insulation in the timber framed cavity which cannot be done due to technological reasons.

However, this skews our result in the indicator Properties Meeting SHQS, as an exempted property is not regarded as a failed property but also not regarded as a pass.

Quality of Housing Stock



ENERGY PERFORMANCE

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

We appreciate the effect that increasing rises in utility and fuel bills have on household budgets, so having properties that perform well is essential. We are currently in a planned programme of renewing the older gas boilers with more efficient and reliable condensing boilers. We have instigated improvements with the aid of government funding programmes, and we will continue to monitor the availability of funding to enhance the stock.

We engage Pentland Energy Advice as a resource to support our tenants. This helps to achieve better utility tariffs and better understanding of the heating system with practical advice on energy efficiency - all in the hope of reducing energy costs.

One such example is the Draughtbusters scheme to give advice and to undertake small practical measures to reduce energy losses.

Energy Performance Certificates

Very energy efficient - lower running costs
EPC BANDING 92+

VALIDATED 0 CLONED 0

A

TOTAL 0
% OF STOCK 0

EPC BANDING 81-91

VALIDATED 22

CLONED 30

B

TOTAL 52
% OF STOCK 11

EPC BANDING 69-80

VALIDATED 102

CLONED 60

C

TOTAL 162
% OF STOCK 33

EPC BANDING 55-68

VALIDATED 179

CLONED 80

D

TOTAL 259
% OF STOCK 52

EPC BANDING 39-54

VALIDATED 12

CLONED 9

E

TOTAL 21
% OF STOCK 4

EPC BANDING 21-38

VALIDATED 1

F

CLONED 0

TOTAL 1
% OF STOCK 0

EPC BANDING 1-20

VALIDATED 0

G

CLONED 0

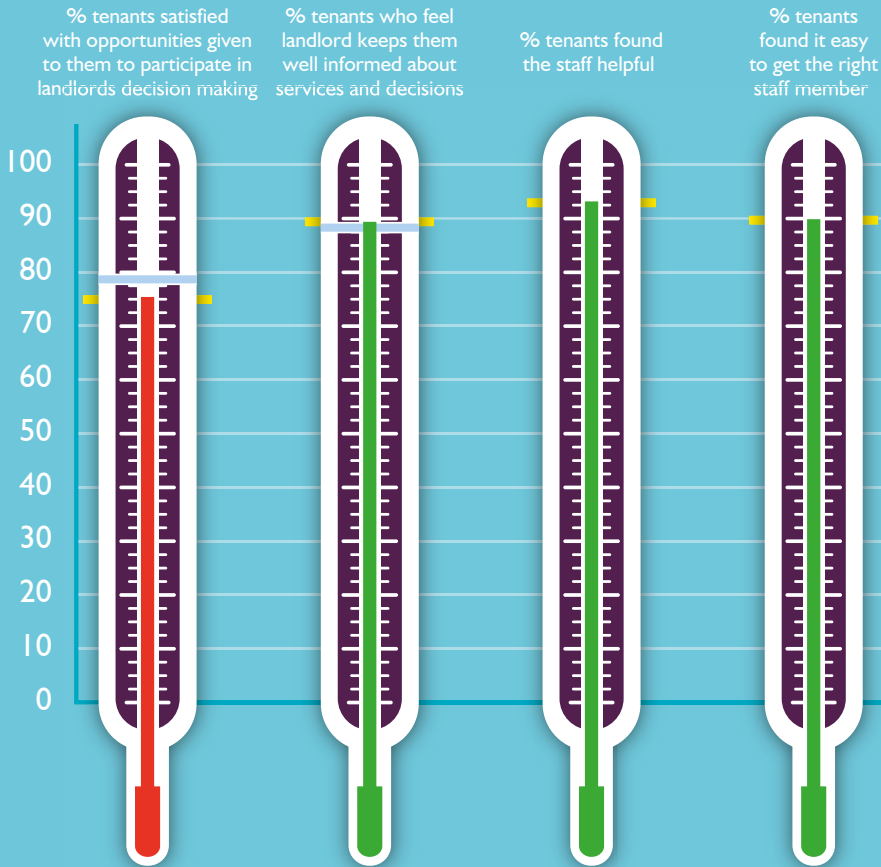
TOTAL 0
% OF STOCK 0

Not energy efficient - higher running costs

TO DO = 179 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.

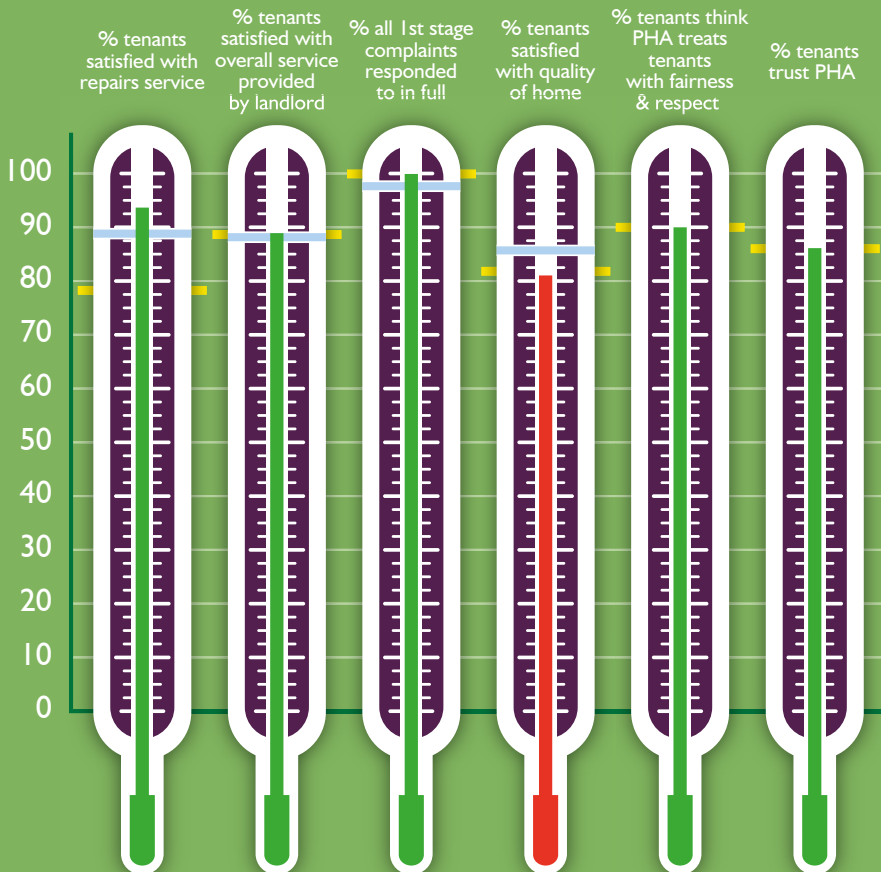
Tenant Involvement



TENANT INVOLVEMENT

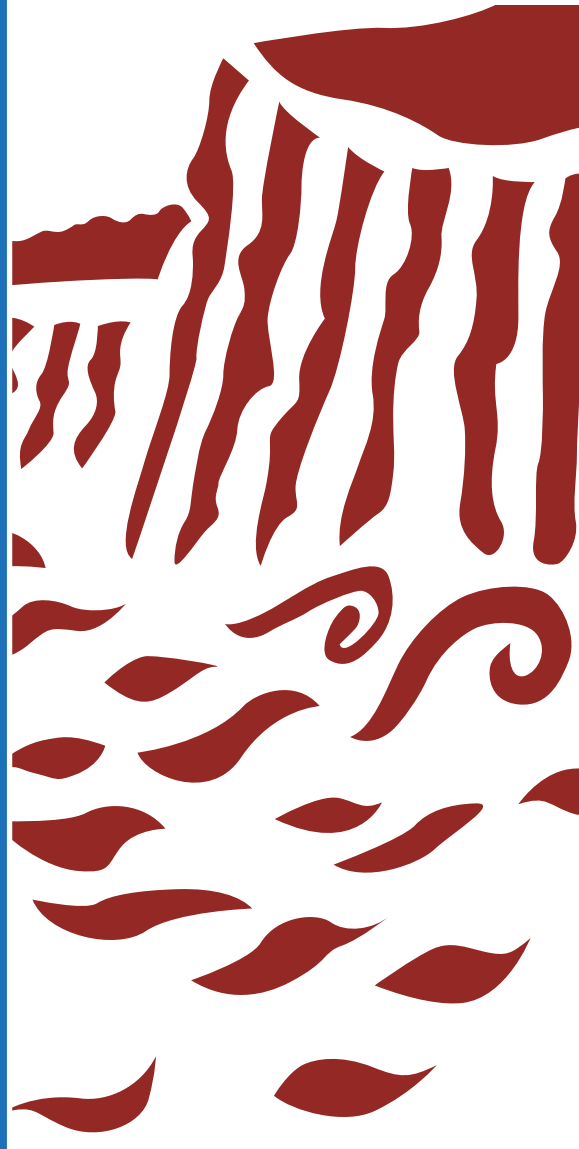
Tenant involvement means tenants taking part in the decision making process and influencing our housing policies, conditions and other housing related services. Involvement or “taking part” can mean different things to different people. It can range from getting information that is well presented and easily understood, to becoming a member of the board which is involved in the running of the Association. This year has seen the **Pentland Tenant Review Group** undertake a letting standard review, whereby they carried out inspections, carried out surveys and made recommendations to the PHA board as to some suggested improvements. There are lots of other ways tenants can get involved in the management of their homes and neighbourhood, and they can be involved as much or as little as they choose. For more information speak directly to your Senior Housing Officer.

Overall Satisfaction



OVERALL SATISFACTION

In 2013 we carried out a satisfaction survey which sought the views and opinions of all of our tenants. This achieved a 40% response rate giving us an insight into your 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. We have selected the range of indicators felt to be most important to tenants and, where national average figures are available, these have been included. We hope you will see that Pentland Housing Association provides a high level of service to its tenants and continuous improvement is always our aim. Where our standards do not meet with expectations we will determine to identify which factors are hindering us and implement suitable plans to overcome any shortcomings. We are always striving to improve and would welcome more input from our tenants to enable us to reach our goal.



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