

NORTH VIEW Housing Association



**Annual Performance
Report for 2018/19**

“Making Windlaw a good place to live, and building a better future for you and your family.”

Welcome to our Annual Performance Report for 2018/19!

In the pages that follow we cover how we are doing in meeting the requirements of the Scottish Social Housing Charter, we compare our performance for the year against other social landlords; we look at how we did against our own Objectives and Targets; we show what we spent money on; we tell you who got the houses we re-let in 2018/19; and we include our ‘Landlord Report’ issued by the Scottish Housing Regulator.

We hope you find the time to have a read at the Report!



The Scottish Housing Regulator now issues an Engagement Plan for every housing association that operates in Scotland. In it the Regulator sets out what they require from each association in the year ahead. This is our Engagement Plan.



North View Housing Association Ltd

Regulatory Status:

We have not included a regulatory status in this box. After we receive the first annual Assurance Statements in October 2019 from all landlords and complete our annual risk assessment we will give Registered Social Landlords (RSLs) a regulatory status in line with our Regulatory Framework.

We don't require any further assurance from North View Housing Association Ltd (North View) at this point in time other than the annual regulatory returns required from all RSLs.

Regulatory returns

North View must provide us with the following annual regulatory returns and alert us to notifiable events as appropriate:

- Annual Assurance Statement;
- audited financial statements and external auditor's management letter;
- loan portfolio return;
- five year financial projections;
- Annual Return on the Charter; and
- the return on the Energy Efficiency Standard for Social Housing.



[Read more about North View Housing Association Ltd>](#)

Our lead officer for North View Housing Association Ltd is:

Name: XX, Regulation Manager
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Telephone: 0141 242
Email: XX@scottishhousingregulator.gsi.gov.uk

The Scottish Housing Regulator issues an annual 'Landlord Report' for every housing association that operates in Scotland. This is our Report for 2018/19!



Landlord report

How your landlord told us it performed in 2018/2019

North View Housing Association Ltd

Our role is to protect the interests of tenants and other people who use the services of social landlords. The Scottish Social Housing Charter sets out the standards and outcomes that landlords should achieve. Each year, we require your landlord to report on its performance against the Charter.

We asked tenants to tell us what matters most when it comes to their landlord's performance. Here is how your landlord performed in those areas in 2018/2019.

Homes and rents

At 31 March 2019 your landlord owned 665 homes. The total rent due to your landlord for the year was £3,024,369. Your landlord increased its weekly rent on average by 3.80% from the previous year.

Size of home	Number owned	Average weekly rents		Difference
		Your landlord	Scottish average	
1 apartment	0	-	£70.22	-%
2 apartment	120	£68.24	£76.10	10.3%
3 apartment	351	£84.68	£77.70	9%
4 apartment	133	£94.22	£84.44	11.6%
5 apartment	61	£105.20	£93.49	12.5%

Tenant satisfaction

Of the tenants who responded to your landlord's most recent tenant satisfaction survey:

- » **85.6%** said they were satisfied with the **overall service** it provided, compared to the Scottish average of 90.1%.
- » **95.0%** felt that your landlord was good at **keeping them informed** about its services and outcomes compared to the Scottish average of 91.6%.
- » **95.6%** of tenants were satisfied with the **opportunities to participate** in your landlord's decision making, compared to the Scottish average of 86.5%.



Quality and maintenance of homes

- » **100.0%** of your landlord's homes met the **Scottish Housing Quality Standard** compared to the Scottish average of 94.1%.
- » The average time your landlord took to complete **emergency repairs** was **2.4 hours**, compared to the Scottish average of 3.6 hours.
- » The average time your landlord took to complete **non-emergency repairs** was **3.1 days**, compared to the Scottish average of 6.6 days.
- » Your landlord completed **96.5%** of **reactive repairs** 'right first time' compared to the Scottish average of 92.5%.
- » Your landlord does not operate a **repairs appointment system**.
- » **88.9%** of tenants who had repairs or maintenance carried out were **satisfied with the service** they received, compared to the Scottish average of 91.7%

Neighbourhoods

- » For every 100 of your landlord's homes, **8.0 cases** of **anti-social behaviour** were reported in the last year.
- » **92.5%** of these **cases were resolved** within targets agreed locally, compared to the Scottish figure of 87.9%.

Value for money

- » The amount of money your landlord collected for current and past rent was equal to **100.6%** of the **total rent** it was due in the year, compared to the Scottish average of 99.1%.
- » It did not collect **0.4%** of rent due because **homes were empty**, compared to the Scottish average of 0.9%.
- » It took an average of **20.8 days** to **re-let homes**, compared to the Scottish average of 31.9 days.

Want to know more?

If you want to find out more about your landlord's performance, contact your landlord directly. We expect all landlords to make performance information available to tenants and others who use their services.

Our website has lots of further information about your landlord and our work. You can:

- compare your landlord's performance with other landlords;
- see all of the information your landlord reported on the Charter;
- find out more about some of the terms used in this report; and
- find out more about our role and how we work.

Visit our website at www.scottishhousingregulator.gov.uk

Assurance Statement

From 1st April this year, the Scottish Housing Regulator now requires all housing associations to submit to them an annual 'Assurance Statement' that sets out the Management Committee's assessment of how their association is doing in relation to complying with the legislation, and regulations.

We have spent a lot of time establishing processes and gathering 'evidence' to help demonstrate that we meet all the standards that apply to us. Now that we have set up the systems for this, it shouldn't take us as long to do next year's Statement.

While it is the Regulator who is asking for the Statement, we have written it for the benefit of our tenants; to inform them of our assessment of how we are doing.

Our Assurance Statement is below.

The Management Committee of North View Housing Association has assessed the Association's compliance with:-

- *relevant Regulatory Requirements set out in Chapter 3 of the Regulatory Framework,*
- *all relevant standards and outcomes in the Scottish Social Housing Charter,*
- *all relevant legislative duties, and*
- *the Scottish Housing Regulator's Standards of Governance and Financial Management.*

Having viewed and considered evidence in relation to each of these topics, the Management Committee is assured that North View Housing Association complies with the regulatory requirements covered in each topic.

In undertaking this process, the Management Committee addressed a small number of areas in which we were not compliant, and identified areas in which we wish to strengthen our compliance; the Committee has put plans in place to achieve this.

This Assurance Statement was approved by the Management Committee of North View Housing Association on Wednesday 18th September 2019.

The areas in which we were not compliant related to us not having policies on succession planning for Committee, or settlement agreements (which may be used when a member of staff leaves), and we hadn't finalised our training programme for Committee Members. All three areas were addressed by the time the Assurance Statement was signed off.

The main areas that we are planning to strengthen our compliance are:-

Committee Chats:- every year each Committee Member meets our Chairperson and Director to discuss how that Committee Member has been doing on the Committee and to see if there is anything we can do to support them in their role. Following on from that, we assess the effectiveness of the Committee, paying particular attention to long serving Members who will be up for re-election at the next Annual General Meeting. In 2019/20, we are going to appoint a specialist consultant to work on these things with Committee to help us get more benefit out of this process.

Disaster recovery:- we need to do a bit of work here. This covers things like what we will do if the Office goes on fire and we can't use it, where will we go? What would happen if our computer systems are hacked so that we can't use them? We have measures in place, but we need to reassess our proposals to make sure that they are up to speed.

Succession Planning:- the consultant that we appoint for the 'Committee Chats' work will take this on and help us deliver on the Succession Planning policy that we have developed. It'll focus on attracting new Members to the Committee from our resident base, and from people outwith our area who have an interest in what we do and are willing to become involved.

Rent Policy:- tenants will be aware that we are currently reviewing our Rent Policy, with a view to eradicating disparity of rent levels between similar type properties in our area, and bringing the rents for our new build properties into closer alignment with the other Castlemilk based housing associations.

In the infographics that we use in this Report, we compare our performance for 2018/19 against the Scottish average for 2018/19, our Peer Group's average for 2018/19, and, where appropriate, our performance figures for last year (2017/18).

The Scottish average covers the results from housing associations and local authorities all across the country, while the Peer Group average is calculated from our results and those of eight other housing associations of a similar type and size to us and operate in the Glasgow.

The customer/landlord relationship

Our figure is based on the results of the residents' survey that we had carried out in September 2018. Our satisfaction levels are down from the 90% that they were at in 2016, and they are lower than both Scottish average, and our Peer Group average, which is very disappointing. Satisfaction levels with our repairs service were also down, and we think that that has affected the overall satisfaction levels. We have since started our own 'in house' monthly repairs satisfaction surveys; this helps us address problems quicker than we could through the biennial survey. So far the results have been very positive and we hope that this improvement will be reflected in overall satisfaction levels

Percentage of tenants who said that they were satisfied with the overall service that they received from their landlord.



Equalities

“Social landlords perform all aspects of their housing services so that every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services.”

extract from the Scottish Social Housing Charter

We aim to treat people respectfully and fairly; our latest survey results indicate that we are achieving that – 93.7% of tenants surveyed were satisfied that we treated them fairly!

In 2018/19, we continued to tackle inequality through many aspects of our work, like:-

- Providing welfare rights advice to help people access the money that they are entitled to.
- Funding activities in the area for local children and young people. This has involved us working in partnership with expert organisations like the Jeely Piece Club, Castlemilk Youth Complex, and Urban Roots; they delivered the projects for us!
- Working with the Trussell Trust to provide a local foodbank outlet for our tenants.

Our most significant equalities related ‘action’ of 2018/19 was to initiate a review of our Rent Policy, with the aim of eradicating the inequity of the rent levels that we inherited when the properties transferred to us from Scottish Homes.



Communication

“ Social landlords manage their businesses so that tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.”

Percentage of tenants who felt that their landlord was good at keeping them informed about its services and outcomes.



Our quarterly Newsletter is our main mode of communication; through that we provide information on our services, news, and how residents can have their say in what we are doing.

The Newsletters focus on the things that tenants told us they want to know about - information about performance, what's coming up over the next couple of months, and forthcoming maintenance work. On top of that we have our Facebook page through which we let residents know about our activities, local events, employment and training opportunities etc..

Our website has been pretty dormant for a long time, but it is now being given an overhaul to bring it up to scratch to meet the requirements of the Freedom of Information, which will cover housing associations from 11th November 2019.



INSIDE YOUR SUMMER NEWSLETTER	2 - 9 NEWS 10 & 11 SKIPS	12 - 15 FIRE SAFETY 16 COMPETITIONS
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INSIDE YOUR AUTUMN NEWSLETTER	2 - 9 NEWS 10 LEGIONELLA 11 CONDENSATION	12 & 13 MAINTENANCE 14 & 15 MUTUAL EXCHANGES 16 COMPETITIONS
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INSIDE YOUR WINTER NEWSLETTER	2 - 6 NEWS 7 WINTER ADVICE 8 MONEY MATTERS	9 PERFORMANCE 10 & 11 MUTUAL EXCHANGES 12 COMPETITIONS
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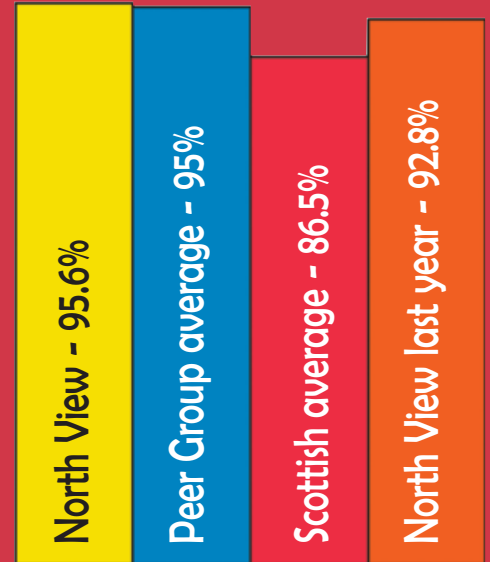
Participation

“ Social landlords manage their businesses so that tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with. ”

We aim to give residents the opportunity to become involved with the Association to a level that they are comfortable with! That ranges from taking part in surveys right through to joining our Management Committee! We use the Newsletter to let residents know about how they can get involved with what we do.

Our tenants are given the opportunity to participate in consultations. Our Newsletter is our main vehicle for telling tenants about consultations, but we have also done it through letters and special 'consultation' Newsletters.

Percentage of tenants who were satisfied with the opportunities to participate in their landlord's decision making.



Housing quality and maintenance

Quality of housing

“ Social landlords manage their businesses so that tenants' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) when they are allocated, are always clean, tidy and in a good state of repair; and also meet the Energy Efficiency Standard for Social Housing (EESH) by December 2020. ”

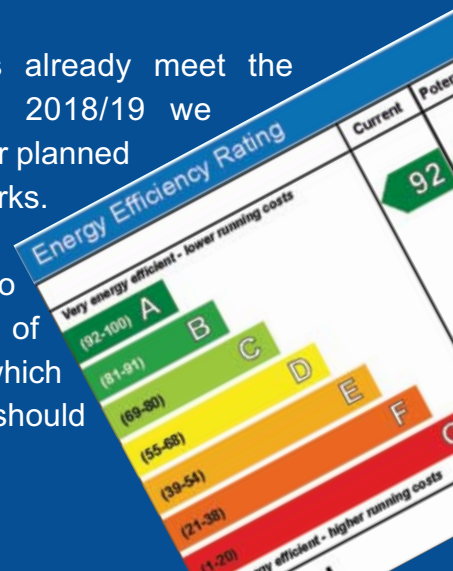


Percentage of landlord's homes that meet the SHQS.

All our properties met the requirements of the SHQS at time of let, indeed, at 31st March 2019, all our properties were SHQS compliant.

Most of our properties already meet the EESH criterion but in 2018/19 we continued to implement our planned EESH improvement works.

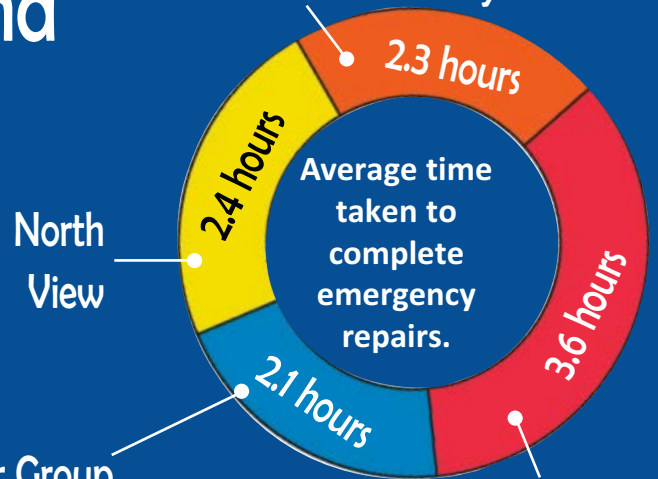
The improvement programme will run on to the EESH deadline date of 31st December 2020, by which time all of our properties should be up to standard.



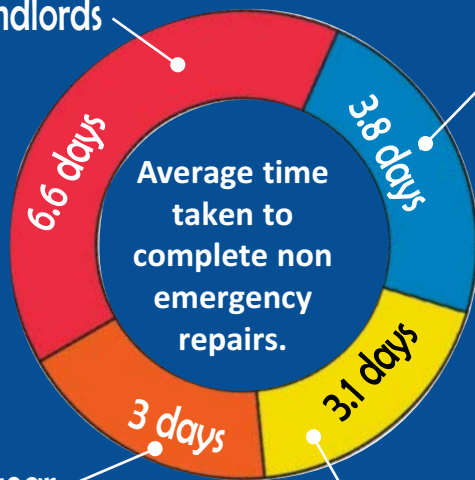
Repairs, maintenance and improvements

“ Social landlords manage their businesses so that tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done. ”

North View last year



Scottish landlords



Peer Group

Scottish landlords

The average time that we took to address emergency repairs increased by 6 minutes in 2018/19 and it took us on average 2 hours and 24 minutes longer to complete non-emergency repairs. We performed better than the Scottish average in both categories. We bettered our Peer Group for non-emergency repairs and we were only 18 minutes off the pace of our Peer Group for emergency repairs!

North View last year

North View

Percentage of reactive repairs that were completed 'right first time'.

Our 'right first time' figure for 2018/19 is the same as it was last year. It is better than both the Scottish and Peer Group averages for 2018/19.

North View - 96.5%

Peer Group average - 93%

Scottish average - 92.5%

North View last year - 96.5%

Percentage of tenants who had repairs or maintenance carried out and were satisfied with the service that they received.

The stats show that we are lagging a wee bit behind both the Scottish and Peer Group averages, but there has been a bit of improvement on last year's figure.

North View - 88.9%

Peer Group average - 92%

Scottish average - 91.7%

North View last year - 87.6%

Neighbourhood and community

Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes

“Social landlords, working in partnership with other agencies, help to ensure as far as reasonably possible that tenants and other customers live in well-maintained neighbourhoods where they feel safe.”

In 2018/19 we continued our partnership with Community Safety Glasgow and this has helped us to respond effectively to reports of anti-social behaviour.

We take complaints about estate management and anti-social matters seriously, and we work to respond to them all within set timescales.

In 2018/2019, we had 8 cases of anti-social behaviour reported for every 100 houses we own. 92.5% of our cases were resolved within locally agreed target timescales, which is better than the Scottish average of 87.9%.

Access to housing and support

Housing options

“Social landlords work together to ensure that i) people looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them ii) that tenants and people on housing lists can review their housing options. Social landlords ensure that people at risk of losing their homes get advice on preventing homelessness.”

We have been delivering Housing Options since April 2016. During 2018/2019, we carried out 125 Housing Options interviews, which resulted in many applications to the Association for housing.

Housing Options provides personal advice to people who need help with their housing situation and helps them make informed choices. This includes our own tenants and people who come to us to apply for rehousing. It builds on the work we have been doing over the years to support our tenants and housing applicants.

Instead of filling out a housing application form when first contacting the Association for housing, people now need to make an appointment for a ‘Housing Options and Solutions’ interview with one of our Housing Officers. The interview, which takes about 45 minutes, looks at their individual circumstances, together with their housing and personal needs. People receive an ‘Action Plan’ detailing the housing options discussed and agreed.

We continue to offer help to any of our tenants who get into rent arrears. This includes appointments with our Welfare Rights Officer, providing information about getting independent advice and representation, working with partners to help tenants who need additional support and setting up repayment arrangements to clear the arrear.

Access to social housing

“ Social landlords ensure that people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and their prospects of being housed. ”

This outcome covers what social landlords can do to make it easy for people to apply for the widest choice of social housing that is available and suitable and that meets their needs. It includes actions that social landlords can take on their own and in partnership with others, for example through Housing Options, mutual exchange schemes, or through local information and advice schemes.

We continue to work to achieve this Charter standard.

During Housing Options interviews, our Housing Officers explain how we allocate our houses, the size of house that the applicant qualifies for and discuss information about their chances of being rehoused with the Association. Information about other landlords in the City is also provided.

We also advertise mutual exchanges in our reception and quarterly newsletter. We are a member of HomeSwapper and tenants can use this scheme to swap homes with someone from anywhere in the UK.



Who got our houses in 2018/19?

At the start of each new financial year, we prepare a 'Lettings Plan' in which we estimate how many properties we expect to let during the year to each group of housing applicants that meet the aims and objectives of our Allocation Policy. With the exception of 'Aspirational Lets' and Homeless referrals that we get from Glasgow City Council, our properties are let to people on the housing list who we have assessed as having the greatest housing need.

In 2018/2019, we let 46 properties to people on our housing lists. The breakdown of the number of properties that were let to each group of applicants is illustrated below:

Properties let from our external housing list

 19

Properties let to homeless persons referred to us by Glasgow City Council

 17

Properties let to existing North View tenants through our internal housing list

 8

Properties let to existing North View tenants through an aspirational move

 2

Tenancy sustainment

“Social landlords ensure that tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations.”

THIS OUTCOME COVERS how landlords can help tenants who may need support to maintain their tenancy. This includes tenants who may be at risk of falling into arrears with their rent, and tenants who may need their home adapted to cope with age, disability, or caring responsibilities.

We work hard to engage with tenants who are in rent arrears or we fear may fall into arrears. As well as providing support through our Welfare Rights Officer, we signpost them to other relevant service providers, and, if required, advise them to seek appropriate legal representation.

In 2018/19, our Welfare Rights Officer helped 179 households last year with a range of matters, including benefit claims, reviews and appeals, which resulted in us securing a total of £655,356.47 for 142 of our tenants! We also distribute food parcels on behalf of the Trussell Trust Foodbank; in 2018/19 we gave out 59 food parcels, an increase of 19 on the previous year.

‘Housing Options’ has a role to play in helping existing tenants sustain their tenancies too. Where difficulties are being experienced, the Association has access to named contacts in a number of organisations, like Social Work Services and Health Services, and we can work to help make sure suitable support is put in place.

We carry out adaptations to tenants’ homes to meet their changing needs and to help them to continue living in their home. We inform tenants of this service through our Newsletter. Examples of adaptations completed include handrails, level access showers and lever taps. We receive funding from Glasgow City Council to do this. In 2018/19, we spent just under £20,000 on adaptations in the homes of 15 of our tenants.



Getting good value for rents and service charges

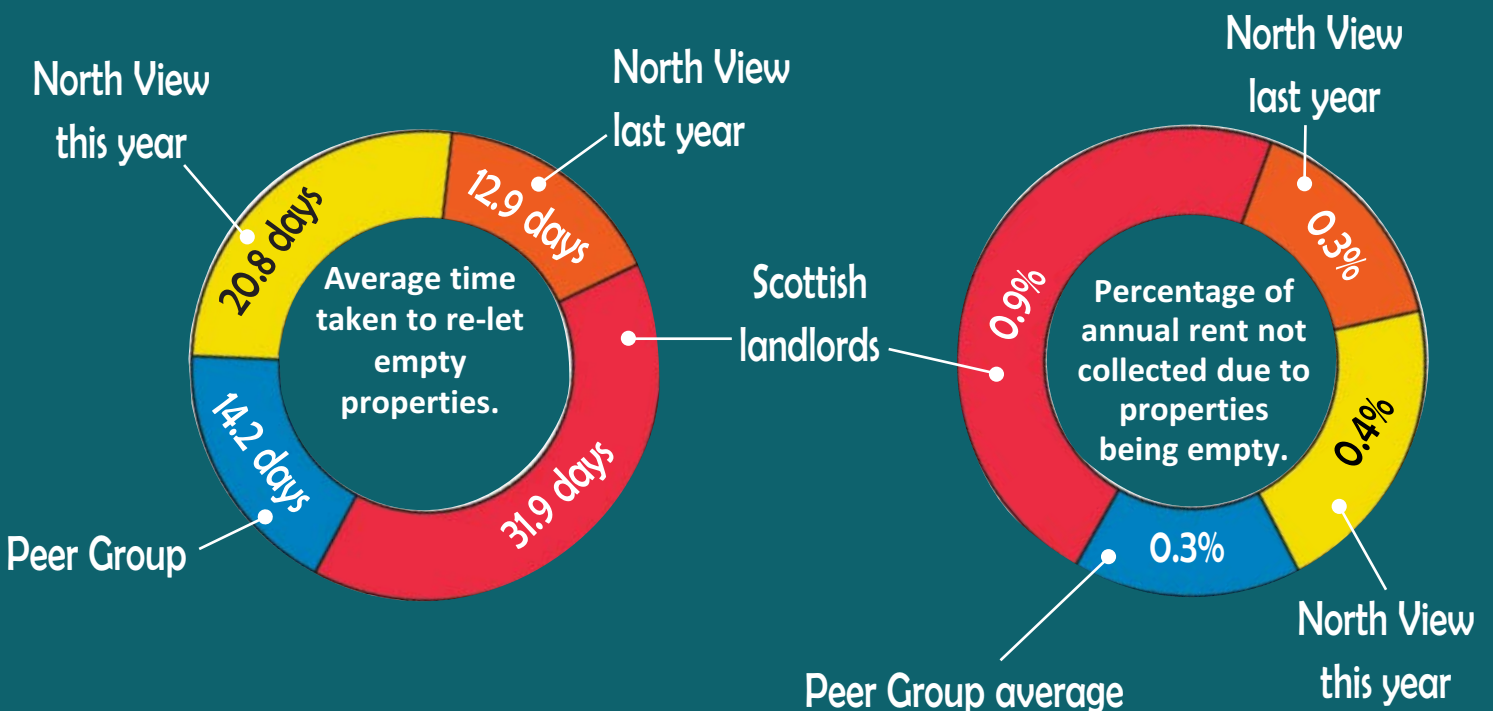
Value for money

“ Social landlords manage all aspects of their business so that tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay. ”



Percentage of rent due that the landlord collected in the year.

The Regulator’s Landlord Report shows that we did well here; we collected slightly more rent than we did last year, the average time taken to re-let empty properties dipped a bit - which we will keep an eye on - and we performed well in respect of the amount of rent not collected due to properties being empty. We bettered the Scottish average in all three categories.



Rents and service charges

“Social landlords set rents and service charges in consultation with their tenants and other customers so that a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and other customers can afford them; and that tenants get clear information on how rent and other money is spent, including any details of individual items of expenditure above thresholds agreed between landlords and tenants.”

We consult via a special ‘Consultation Newsletter’ when we review our rent levels. In the Newsletter we set out what we propose to do in the next financial year, how much it will all cost, and our proposed rent options. Tenants are happy with this approach; in our latest Residents’ Survey, 93% of those interviewed said that the Newsletter gave them enough information about how their rent was decided, and the same number said that they were happy with that method of consultation.

In response to the same survey, 16.5% of tenants said that they had difficulties affording their rent, while 18.2% said that they could just about afford it. We are pleased that the remaining two thirds find their rent levels affordable, but we’ll keep a watching eye on the other third.

We have assessed many of our rents against the Scottish Federation of Housing Associations’ ‘Affordability Tool’ and found them to be affordable to most household types.

As tenants will be aware, we have an issue with rent disparity between similar sized properties in different development areas throughout Windlaw. Tenants will also be aware that we are taking steps to address these differences, and that we are currently considering feedback we received from the tenant consultation on our proposals to address the problems.



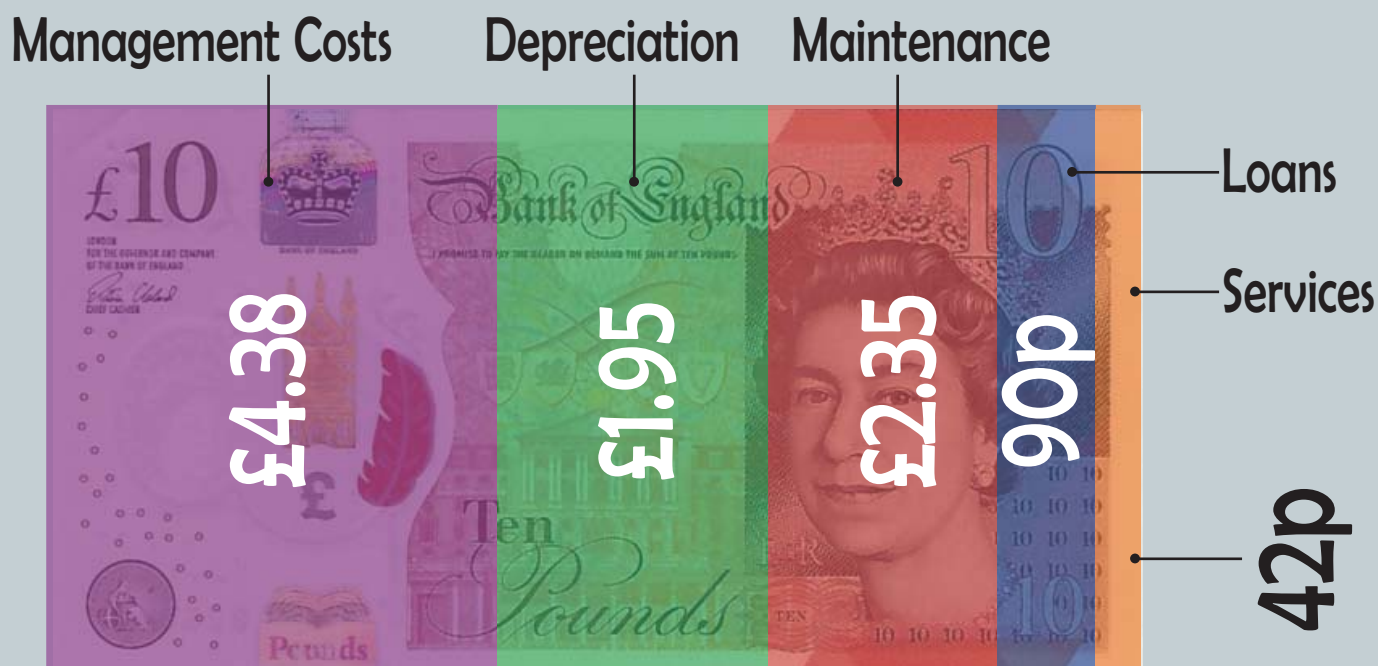
FINANCIAL HIGHLIGHTS OF 2018/19

Income and Expenditure

Our audited accounts for 2018/19 indicate that we made a surplus of £211,384 for the year. That is a 'paper surplus' arising from the way our accounts are regulated; we didn't make that in cash. Indeed our cash reserves decreased by £198,923 as we dipped into our savings to pay for major repair works – like window replacements, boiler replacements, bathroom replacements, heating upgrades, close door replacements, and upgrades to smoke and fire detection systems. This was planned work that we had been saving for, so we used the money that we had saved to cover the cost, but we also had to carry out substantial render repairs, and roof retiling – which we hadn't been planning to do.

What did we spend your rent money on?

The infographic below shows where each £10 we received in rent was spent in 2018/19!



MANAGEMENT COSTS include things like salaries for the office staff, property insurances, bank charges, legal fees, factoring, wider role activities, and bad debts. **DEPRECIATION** is an operating cost which covers the notional reduction in the cost of our properties and other fixed assets – like the Office and computer equipment etc.. **MAINTENANCE** covers items such as salaries for the maintenance team, our vans, reactive repairs, window replacements, bathroom replacements etc., estate maintenance, plus the render repairs and reroofing work that we hadn't planned to do. **LOANS** are, in effect, our 'mortgage' payments to the bank for the money that we borrowed from them to build and buy houses and flats. **SERVICES** cover things like the close cleaning, the skip weekend, cutting grass in tenants' gardens, and replacing wheelie bins.

Objectives and Performance Targets

At the beginning of 2018/19 we set out what we aimed to do by 31st March 2019. These formed some of our Objectives for the year. We then set Performance Targets, which cover key points of our housing management and maintenance services.

The information, on this page and the next, tells you how we performed against each Objective and Target!

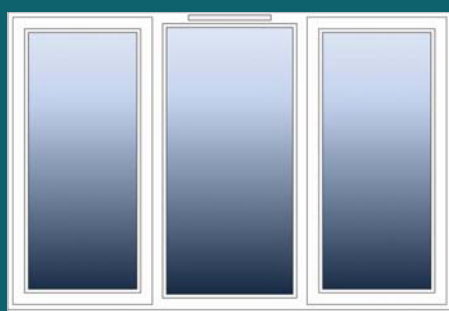
18/15

Energy Efficiency Standard for Social Housing (ESSH):- We upgraded the energy efficiency standards in 18 properties to make them compliant with the ESSH. We will be carrying out work in other properties over the next couple of years to bring them up to the ESSH standard by 31st December 2020.



Gas Boilers:- 98 tenants had new gas boilers fitted in their home. Our target was to fit new boilers in the homes of 80 tenants by 31st March 2018. We made it!

98/80

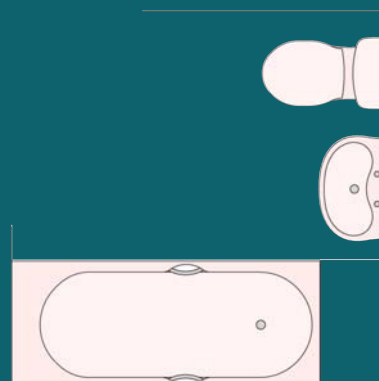


57/50

Windows:- 57 tenants had new windows fitted in their home - seven more than target!

45/40

Bathrooms:- We replaced bathroom suites in 45 of our properties. We scheduled to do 40, so we achieved our target.





0.37%

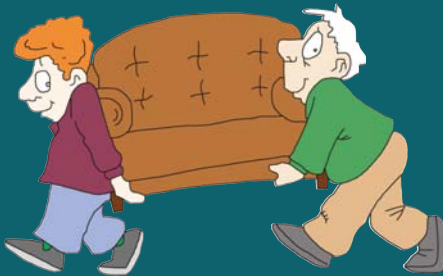
... the percentage of possible rental income we lost in 2018/19 as a result of properties being empty. We are within our 0.5% target!

2.84%

... the percentage of rent arrears of the amount of rent chargeable for 2018/19! We are within our 3.5% target!

20.8 days

... the average time it took us to re-let empty properties. We are within our target of 18 days!



4.9 days

... the average length of time that it took us to place new applicants on our Housing List. Did very well here! We are well within our target of 7 days!



Maintenance



99.53%

... of **Emergency Repairs** made safe within 4 hours and made good within 24 hours of being reported! Target was to complete at least 96% within timescales.

99.88%

... of **Urgent Repairs** completed within 3 working days of being reported. Our target was to complete at least 95% within 3 working days.

95.76%

... of **Routine Repairs** completed within 10 working days of being reported. Our target was to complete at least 94% within 10 working days.

96.51%

... of repairs were completed **right first time**. In 2018/19, we aimed for at least 80% of our repairs to be 'right first time'.



2.44 hours

... was the average time it took us to complete **Emergency Repairs**. We are within our 3 hours target.



3.09 working days

... was the average time it took us to complete **Non-Emergency Repairs**. We are well within our target of 4 working days.

North View Housing Association

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North View Housing Association is a registered Scottish charity (Scottish charity number SC032963), and a registered Property Factor (Property Factor number PF000246).



INVESTOR IN PEOPLE

