

FACING THE RIGHT DIRECTION

2015



Meeting the Scottish Social Housing Charter



Welcome from the Chair

Welcome to Ruchazie Housing Association's second annual report to incorporate our report to tenants on the Scottish Social Housing Charter. Every registered Social Landlord is required by the Scottish Housing Regulator to report annually on progress in meeting the outcomes and standards of the Charter

The report contains Ruchazie Housing Association's performance for 2014/15 and makes comparisons, where figures are available, with the Scottish average, Local Landlord performance and the performance of our peer group which is Scottish Landlords with less than 500 properties. The report will be sent to all tenants and share holders. It will also be made available to other customers via our website.

This has been another busy year for Ruchazie Housing Association as our final newbuild development got underway. The project at Bankend Street/ Milncroft Road is a joint venture with Cube Housing Association. The Association will get 14 houses for rent from the development with the remaining houses belonging to Cube Housing Association. These will be a mixture of social rent, mid market rent and low cost home ownership.

We continue to monitor the effects of welfare reform on tenants and review services to assist them to maximise their income.

Please take the time to read the report and tell us what you think. Enclosed you will find a feedback form which we would like you to complete and return to tell us what you think of the report and how it can be improved.

I. Moor, Chairperson



Introduction

The information contained within this report charts Ruchazie Housing Association's progress in achieving the outcomes and standards of the Scottish Social Housing Charter for 2014/15.

The Charter sets out the standards that you can expect from us in terms of quality and value for money of the services you receive, the standard of your home and opportunities for communication and participation in decisions that affect you.

The Charter contains 16 outcomes, 14 of these apply to Ruchazie Housing Association.

The Association's performance for the year is shown in context by comparison with last year's achievements, EHRA Landlord, our SHBVN Peer Group and the SHBVN Scottish average. This will help you to understand where performance is strong and where improvements can be made.

The table below shows our performance against key performance indicators (KPI's) for our core services. Our performance against these indicators is monitored by the Housing Services Sub Committee on a monthly basis. This enables issues to be highlighted and action plans implemented to improve performance.



Key Performance Indicator	Target 2014/15	Achieved March 2015	Target 2013/14	Achieved March 2014
Non Technical Arrears as % of gross rent	1.8%	1.56%	1.8%	1.4%
Rent loss from vacant properties	0.5%	0.03%	0.5%	0.08%
Emergency Repairs	100%	100%	100%	100%
Urgent Repairs	100%	100%	100%	100%
Routine Repairs	95%	98%	95%	98%
Complaints Respond within target timescale	95%	100%	95%	100%

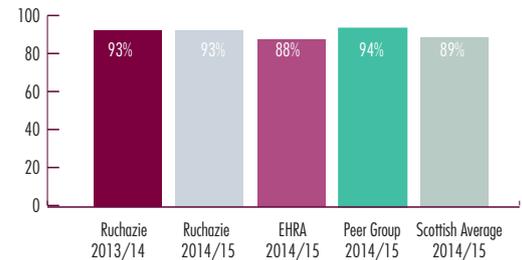
The Customer/Landlord Relationship Outcomes 1,2 & 3

Access to information

We aim to ensure that everyone can access information on the services that we provide. In order to achieve this we can make our policies and newsletters available on request in large print, audio and braille. Our newsletter is popular with tenants as is our tenant satisfaction survey 94% agreed that it helped them to understand the work of the Association.

We also ensure that our website is kept up to date with all the latest news of what is happening in Ruchazie. However we recognise that only 60% of tenants have access to the internet. To assist with this we have provided internet access for tenants in the office and also job club facilities through our partner Connect Community Trust.

Satisfaction with keeping Tenants informed about Services



Equalities Information – March 2015

	Existing Tenant	Housing Applicants	New Tenants
African	6	6	0
Polish	5	5	0
White	201	80	9
Pakistani	1	0	0
Total	213	91	9

We are pleased that 93% of our tenants feel that Ruchazie is good at keeping them informed about services and decisions. This compares favourably with the Scottish average of 89%

Complaints Information

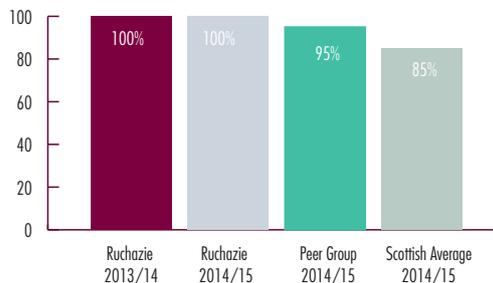
Our complaints procedure which is based on recommendations published by the Scottish Public Sector Ombudsman (SPSO) has been in place since 2012.

In our tenant satisfaction survey 97% of tenants were aware of how to complain to the Association should the need arise. Of those who were aware 4% had said they had made a complaint to the Association.

Complaints are important to the Association as we learn from them to ensure that you receive the level of service that you expect.

We are pleased that we were able to respond to 100% of complaints received within timescales set out in the SPSO model complaints handling procedure.

Achieving Complaints Timescales

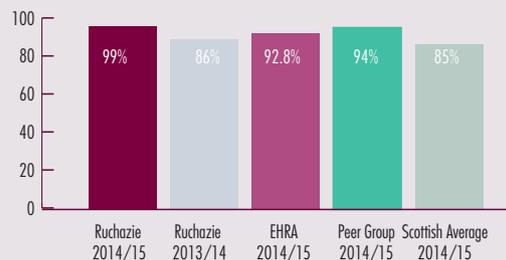


Quality of Housing, Repairs, Maintenance & Improvements Charter Outcomes 4 & 5

During the year 610 routine repairs were carried out to Association properties. This represents an average of 2.86 repairs to each property. 95.9% of these repairs were completed right first time. This compares well with other local housing associations which was 95.7% and the Scottish average of 87.9%.

Of tenants who had a repair carried out in the past 12 months 99% were satisfied with the service we provide. We know that repairs are important to you this is why we strive to provide an excellent repairs service.

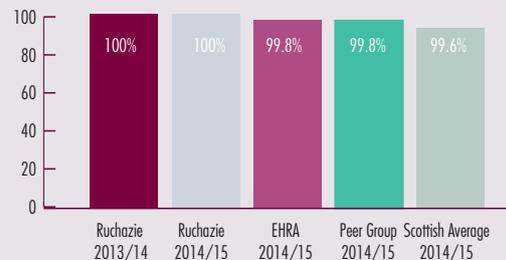
Satisfaction with Repairs Service



As a minimum standard tenants homes must meet the Scottish Housing Quality Standard (SHQS) which is set by the Scottish Government. 100% of Association properties meet the SHQS.

Landlords have a legal obligation to maintain gas appliances in all its properties and carry out safety checks every 12 months. Our tenants appreciated the importance of this and give access to enable safety checks to be carried out. We are pleased to report that because of this we achieved 100% of services carried out on time.

Compliance with Gas Safety



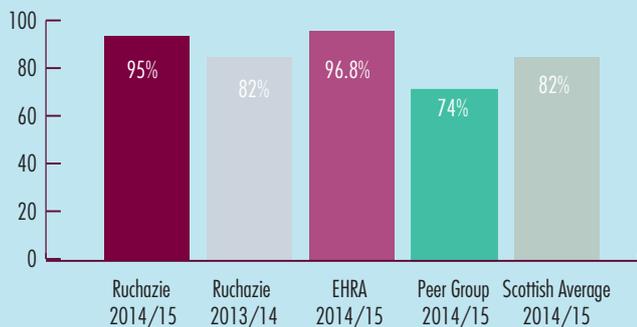
Neighbourhood & Community Charter Outcome 6

91% of tenants are satisfied with the Association's management of the neighbourhood.

When asked to highlight which neighbourhood problems were an issue dog fouling came out on top. To help resolve this problem the Association has worked closely with the Dogs Trust to provide free dog poo bags. Later in the year we have arranged a free dog chipping event as having your dog chipped will become a condition of keeping a dog when legislation is introduced next year.

Resolving anti social behaviour problems quickly ensures that tenants feel safe in their home. Our performance in responding to anti social complaints has improved in the past year as 95% of complaints were concluded within timescale.

Achieving Anti Social Complaints Timescales



We will continue this high level of performance and ensure that our tenants have access to partner services such as the Police, Mediation Services and GCSS Out of Hours Team.



Access to Housing and Support Charter Outcome 7,8,9,10 & 11

Demand for our houses exceeded supply during 2014/15 with only 9 housing list applicants being rehoused from our list.

This is why we recognise the need to provide comprehensive information on housing options to applicants on our housing list as many will not have a realistic prospect of being offered a property from us.

This year we reviewed our allocations policy and changed from a needs based

assessment to a group plus needs assessment. By changing the policy in this way we are able to meet the needs of a wider range of applicants who come to the Association for rehousing. The policy is also used by 7 landlords who operate within the Greater Easterhouse Area.

The Association achieves a high level of tenancy sustainment with 100% of tenancies being sustained during the year. However we recognise that from time to time people get into difficulty managing their tenancy and we are here to help at these times. We refer tenants who are experiencing problems with debt & benefits problems also those in fuel poverty to Partner organisations such as GEMAP and GHEAT. Whatever the problem we are here to help.



2014-15 Self Contained Stock Profile

Property Type Property Size	House	4 in Block	Tenement	Total Properties
2Apt		4	11	15
3Apt	26	36	34	96
4Apt	54		30	84
5Apt +	18			18
Total	98	40	75	213

Getting Good Value from Rents and Services Charges Charter Outcome 13, 14 & 15

Keeping arrears low means that we can provide good quality services without raising rent more than we need to.

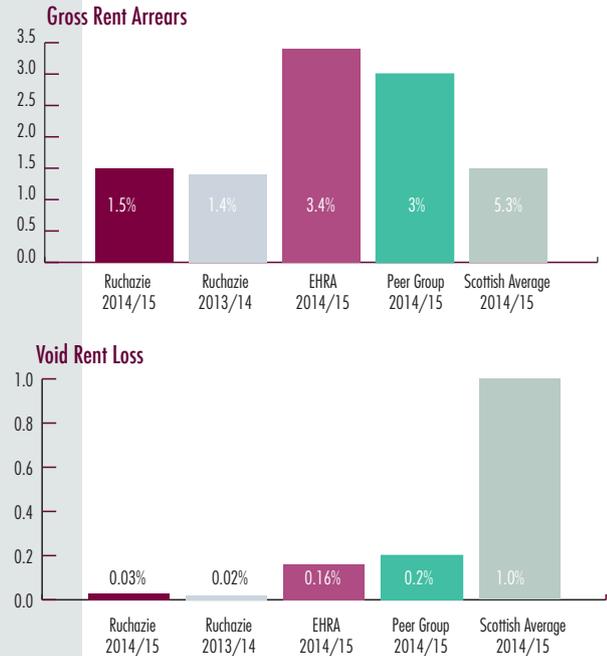
Our gross arrears are low in comparison to other local housing providers and the Scottish average.

We will continue to look at ways to improve in this area as we recognise how important this is if we want to keep providing good quality services.

It is also important that we quickly relet houses when they become vacant. In doing this we ensure that rent loss is kept to a minimum. Our performance in this area compares well with the other landlords in the area and the Scottish average.

Keeping rents low means our houses are affordable to the tenants who need them. By continually monitoring our costs and ensuring we receive value for money in the delivery of our services we can keep rent increases to a minimum.

As can be seen from the table below our rents compare favourably with all of the landlords that we benchmark against.



	Ruchazie HA	EHRA	Peer Group	Scottish Average
2APT	59.03	60.33	63.02	69.58
3APT	65.36	64.97	69.60	75.89
4APT	69.27	72.77	76.44	83.26
5APT	76.31	84.10	86.35	92.57
Total Ave	67.38	67.65	71.41	76.91

The information within this report is brought together to give you a better understanding of how we are performing against the standards set for us by the Scottish Housing Regulator.

We would be happy to discuss any of the information within the report in more detail with you and are keen to get your feedback on the report. Within the report you will find a feedback form. Please complete the form and return it to the office to give us your views on the report.

Staff Members

Bill Nicol
Yvonne McDonald
Dorothy McArthur
Fiona Jolly
Sheree Colclough

Director
Housing Services Manager
Finance Officer
Housing Assistant
Property Management Assistant

Management Committee Members 2014/15

Isobel Moor
Brian Tollett
Ann Macdonald

Chairperson
Vice Chairperson
Secretary

Agnieszka Galor
Derek Vickers
Frances Cafolla

Pamela McTaggart
Colin Henderson



Financial Report

Per annual accounts year ending March 2015

Income from lettings	754594
Expenditure Maintenance & Management	384097
Reactive Maintenance	38288
Planned & cyclical maintenance	40121
Operating Surplus	218960

Balance Sheet

Fixed Assets	Housing Priorities	2812438
	Other assets	31814
		<u>2844252</u>

Net current assets	567456
Liabilities due in more than 1 year	2450931

Net assets	<u>960777</u>
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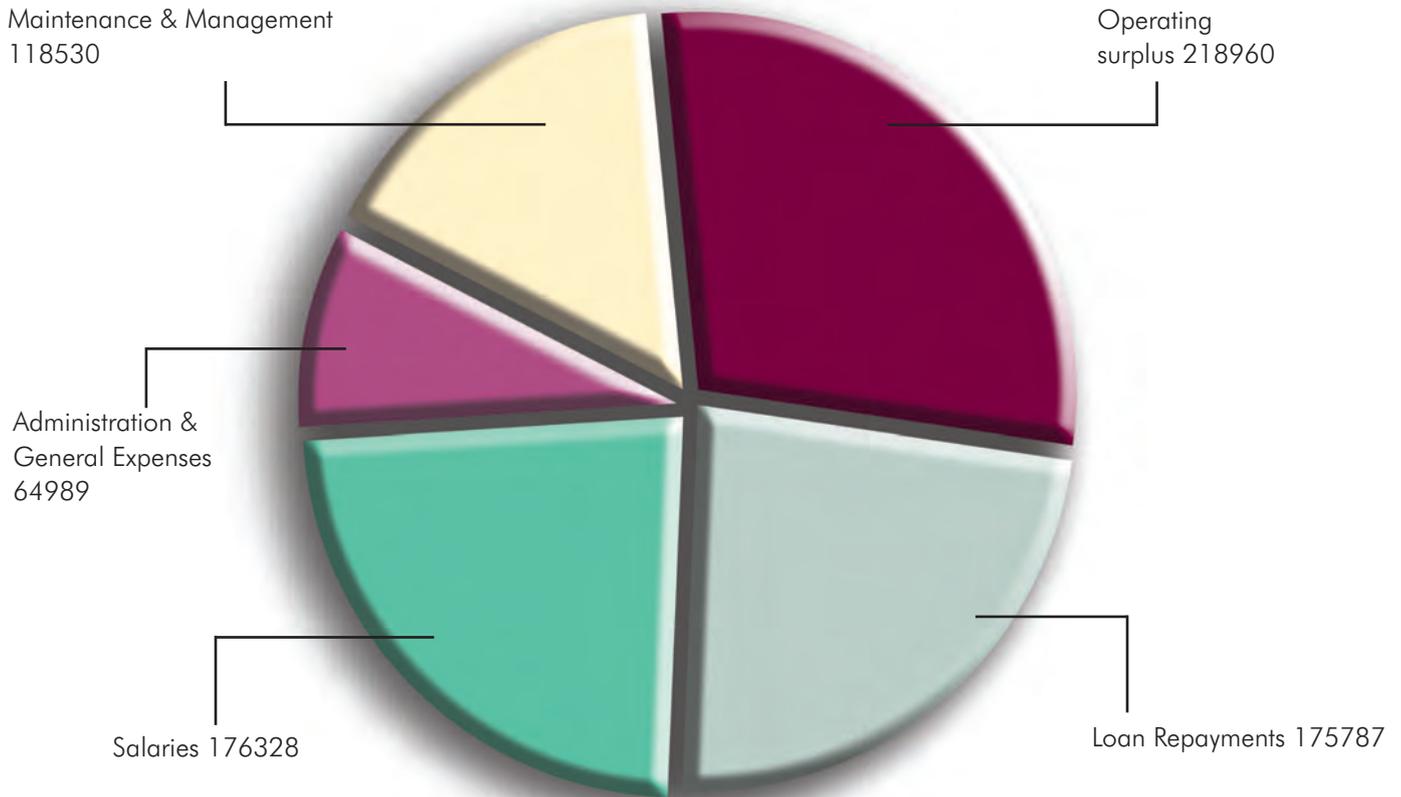
Share Capital	94
Designated Reserves	26000
Revenue Reserves	934683

Expenditure on Capital Works 2014/15

Gas servicing	
/maintenance contract	24040
Estate Management Contract	15000
Kitchen Replacement	8967
Controlled entry replacement	6349
Fan servicing	1368



How Every Pound is Spent



Ruchazie Housing Association continues to perform well in areas of rent collection and ensuring that void rent loss is kept low. By making sure that the services and goods we purchase are cost effective we are able to keep our rent increases to a minimum and affordable to our tenants. 95% of tenants who expressed an opinion stated that their rents were affordable.

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Ruchazie Housing Association Ltd is registered in Scotland with the Scottish Housing Regulator: Reg No: HCB 277
Financial Services Authority: Reg. No: 2420, Scottish Charity No. SC041911

