



Annual Review 2013/14



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Chair's welcome



Welcome to this year's
Annual Review.

The Association's Annual Review is a vital way of keeping in touch and provides an important snapshot of what has gone on in the previous year.

It allows us to bring you up to date with developments in housing, how we are performing as a housing association and how we are doing our bit to improve Maryhill and Ruchill.

On the subject of improvements, this year has been notable for the work we have done to make our communities better places in which to live which in turn improves the lives of people living here.

There are now more tenants' organisations in place, our engagement with tenants and residents is greater than ever and our biggest-ever housing development - Maryhill Locks - is nearing completion. We also continue to work closely with the Police on our acclaimed "Safer Streets" anti-crime and anti-social behaviour initiative which we know has been very well received.

*"...our engagement
with tenants and
residents is greater
than ever..."*

Special mention must be made this year of the work of our former Chief Executive Willy Briody who retired in the summer and who is well known to many of you. Willy's long-standing connection with Maryhill Housing Association has contributed greatly to our success and we thank him for his 32 years of service.

Maryhill Housing Association is in no doubt that the wellbeing of our community and the needs of those we serve will always be our greatest priority.

With every good wish

Lorain Mackinnon
Chair

Housing Services

To meet our customer expectations, front line service delivery has been the key focus in 2013 / 14 for the Housing Services Department.

As an organisation we have been reviewing areas where we could improve our standards and performance. This has included a review of how we manage our void (empty) properties, which accounted for a loss of 2.24% of our gross rental income. We also prioritised improving our prevention and recovery of rent arrears, which were 9.04% of our rental income.

Since April 2014 we have started to see significant improvements in our void times, thanks to improving our partnership working with City Building and having clearer standards for properties to be offered to new tenants, improving our matching processes of applicants to housing and a strategy to deal with less popular properties.

We will continue to develop and improve how we manage our void properties and include feedback from our customers when they leave their tenancy and also for new tenants after they have moved in. 90% of tenants who have completed these surveys were satisfied with our standards.

During 2013 / 14 we let 307 properties to new tenants of which 30% of lets were made to Maryhill transfer tenants, 42% went to Housing List applicants, 18% went to Homeless applicants with the final 10% going to other groups including temporary homing agents.



Building a better community...construction work under way

Repairs

Looking After Our Properties

During 2013 / 14 we had 7997 reactive repairs across our housing stock of 2968 properties. The average time to complete the 2323 emergency repairs reported was 2.12 hours against our target of 4 hours. The remaining 5674 repairs were completed on an average of 5.65 working days against our target of 10 working days. We estimated that 95.38% of our reactive repairs were completed right, first time without any further calls required from contractors. Our satisfaction level for repairs in 2013 / 14 was 82.69% and we are working to improve these satisfaction levels in 2014 / 15.

Our concierge team has also been working hard over the last year to maintain the standards in and around the multi storey blocks and to work with Housing Staff and Police Scotland in the management of tenancy issues, especially where there is antisocial behaviour.

Housing Services

Managing Our Estates

In managing our estates and dealing with tenancy problems, our Housing team dealt with 572 cases of alleged anti-social behaviour over the year of which, 495 were considered resolved. This resulted in the association evicting one tenant for antisocial behaviour and 2 Antisocial Behaviour Orders (ASBOs) being granted.

The team was further successful in managing cases of Anti Social Behaviour through our partnership working with Police Scotland on the Safer Streets Project which saw a sharp decrease in anti social behaviour in the wider area.

Sheltered Housing Inspection

Our sheltered developments in Shiskine Place and Oran Place were inspected in November 2013 and we were awarded grades from good to very good.

These inspections are carried out by the Care Inspectorate to assess the quality of our housing support service. The Care inspectorate made some recommendations on how our service could further be improved and we will work with our sheltered tenants in 2014 to implement the recommendations. We are currently conducting a survey with our Sheltered Housing customers to identify levels of satisfaction in the services we provide and how we can use this feedback to make improvements.



Oran Place



Shiskine Place

Housing Services

The Vision And Blueprint For Housing Services In 2014-15

In February 2014 the Board agreed a new structure for the Housing Services Teams from April 2014 which has resulted in some shift of responsibilities and staff movement between the teams to create clearer emphasis on the key areas of performance focus such as meeting Scottish Housing Quality Standard requirements for 2015, arrears, void management, anti-social behaviour and tenancy sustainment.

In delivering the new structure the Board is clear that the Association's values are clearly defined in the new approach.

The new structure will enable the Association to develop the skills and experience to drive forward some of the improvements needed in some areas of the business, increase efficiencies and deliver an improved service to our customers.

The changes have seen the Maintenance Team taking on responsibility for Cyclical Maintenance works and the Housing Management has been split into 5 sub teams. The teams are:-

Income Management - This team has been in place since November 2012 and from April 2014 an increased number of staff has allowed a clear focus on arrears management ensuring that rent arrears are managed in line with the Association's Policies and Procedures and that our customers who are in rent arrears are provided with the appropriate level of support to manage their



Better back courts

debts and maintain rent payments. The team has been successful in supporting customers in claiming discretionary housing payments to negate the effects of the so-called Bedroom Tax also referred to as the "spare room subsidy". We also work closely with our software providers to review and improve our IT functionality to develop a more streamlined approach to arrears management so that staff time is freed up to work more closely with those tenants experiencing financial difficulties.

Lettings - The key aim of this team is to efficiently manage our empty homes and limit the financial losses through lost rent or repairs on re-lets. The Association acknowledges that some of its stock has low demand and has developed a Difficult to Let Strategy to mitigate the issues linked to our low demand stock. A review of our Void Policy and Procedure has already started to show some improvements in this area of the business and the team is looking to build on these improvements.

Housing Services

Further work will be undertaken to develop our pre-tenancy strategies to help and support customers in preparing for taking on a tenancy.

Housing Services Support - The services provided by this team includes our Estate Management services, management of Anti Social Behaviour, general Tenancy Management including our Sheltered developments and work with our Registered Tenants Groups. We have recognised for some time that some improvements were needed when delivering our planned programmes of work and therefore this team will work alongside our Investment colleagues to ensure that the customer receives a joined up approach during any major work programmes. A full review of some of the policies linked to this area will be undertaken in 2014/15 along with the development of customer feedback relating to our tenancy management and supported housing role.

Concierge Service - The Concierge will continue in its current form but work will be undertaken to make the service more transparent and relevant to the needs of our customers. A set of service standards have been developed in conjunction with our customers and the service provided will be measured against these standards. Feedback mechanisms will also be developed to gauge the views of our customers and the results used to further improve the service provided.

Financial Support Team - This new team

within Housing Management consists of our Welfare Rights Officers and Financial Inclusion Officers. This team will work closely across all the teams within Housing Management to provide welfare and benefits advice to our customers. The introduction of the team has meant that tenants are able to see a member of this team during office hours for help and assistance with rent arrears, benefit issues or queries and financial hardship whereas previously this service could only be provided via an appointment.

2013 has seen some success for the team including the introduction of Financial Inclusion Officers to supplement the service provided by the Welfare Rights Officers and this has come about through joint working with our colleagues in Development and Regeneration to secure funding for these posts through the Scottish Legal Aid Board and the Big Lottery. The team were successful in securing £1,207,463.02 in grants and benefits for customers. Of this amount £326,560.27 was obtained through Housing Benefit claims and appeals.

In conclusion, 2014/15 will be a year of major change for the Housing Services Teams but the proposals should create strong teams which work closely with each other and with our customers. The development of our IT functionality and customer feedback mechanisms will provide staff with the appropriate support needed to deliver in their role and empower them to meet the needs of our customers.

Investment Activities 2013-14

The Association's Investment Team continues to deliver a proactive and quality planned maintenance service to all customers. In 2013/14 the Association spent almost £3m gross on planned maintenance which produced the following results:

- 124 full kitchen, bathroom and rewires across the Association's stock.
- 80 replacement kitchens/baths at Parkbrae Gardens, Parkbrae Place, Hazlitt Street.



Kitchen improvements



Bathroom improvements

Housing Services



A shower adaptation for a disabled tenant

- Completion of 50 Stage 3 adaptations (level access showers and other adaptations), to enable people to remain in their own homes.
- 6 lift refurbishments at the Glenavon multi storey flats.
- Common structural repair and paintwork to the stairs also undertaken at Glenavon.



Inside one of the Glenavon lifts

- Completion of the 9 unit refurbishment project at 33 Cadder Place.
- 27 window replacements at Maryhill Road and Bisland Drive.
- 15 door entry replacements across various properties
- New signage at the Lochburn and Cumlodden estates
- Site start at Garbraid Place/Garbraid Avenue rear court works
- Tender for the 2nd phase of lift refurbishments at 7 of the 12 mini multis at Fearnmore/Lyndale/Sandbank Street.
- Tender for the 22 window replacements at Bisland Court
- The Association continues with a large investment programme which involves internal works but also common works to both rented and factored properties. The projects currently being progressed in 2014 are varied and include:
 - 230 Further kitchen, bathroom and rewires across our housing stock
 - 246 Electrical testing (and electrical upgrades, boiler replacement and bathroom upgrading where required) at Amisfield St, Bisland Dr, Leyden Gdns, Leyden St, Maryhill Rd, Sandfield St, Garrioch Rd, Shakespeare St and Stratford St.
 - 25 back boiler replacements across the housing stock
 - 55 common close door entry renewals (various properties at Bisland Dr, Mayfield St, Ruchill St, Shakespeare St, Shannon St, Stratford St, Amisfield St, Bisland Dr, Garrioch rd, Leyden Gds, Leyden St, Maryhill Rd, Sandfield St)
 - Back Court Renewals (Craigmont/Shawpark) and progression of 6 others
 - Structural Repairs (Cadder area)
 - Mechanical and Electrical Compliance works/checks (Mini Multis and Multis)
 - CCTV upgrades Lyndale and Glenavon Concierge
 - Progression of proposals to upgrade the foyers/concierge stations at both Lyndale/mini multis and at the Glenavon multis.

Continues overleaf

Housing Services

Investment Activities 2013-14 (Continued)

The other main achievements in 2013/14 include:

- Implementation of a comprehensive stock wide stock condition survey (2966 properties) to inform the Association's "Business Plan" and future Investment proposals and enable the Association to validate and meet the Scottish Housing Quality Standard. This survey is ongoing and to date approximately one third of the Association's stock has been surveyed
- Commencement of an Energy Audit survey and programme of cavity wall, under floor and loft insulation to improve the energy rating of housing stock.
- Delivery of packages of work to meet SHQS and the new Energy Efficiency Standard for Social Housing. To date a total of 212 properties have been fitted with cavity wall insulation, 14 with under floor insulation and 12 with loft insulation. Further packages of work totalling around 400 will increase the energy efficiency of the Association's properties are due to be implemented in 2014/15 alongside other SHQS compliance works.

Factoring

Maryhill provides factoring services to 696 owner occupiers. The Association itself as co-proprietor also receives factoring services from Your Place. The services in 2013/14 included:

- Assistance and advice,
- Common area cleaning,
- Common repairs.
- Common Landscaping services
- Gutter cleaning
- Common Buildings Insurance

In 2013/14 a total of 4 Maryhill Housing Association tenancies were sold under the Right to Buy scheme, 2 of which became MHA factored owners. The other 2 (both are main door properties) are outright owners but not factored by the Association.

As at 31st March 2013, factoring arrears were £92,390.95. Despite continued debt recovery efforts during 2013/14 to recover previous and on-going quarterly management fees and other debit charges for common repairs & services, arrears increased slightly to £93,120.20 as at 31st March 2014, then £97,480.59 as at 30th June 2014. This is due to different charges being applied to individual owner's accounts (insurance premiums, for example).

The Association is currently reviewing its debt recovery processes and will be working with the Association's Income Management Team and solicitors to ensure a continued reduction in factoring arrears. The Association is also working to ensure systems and also to ensure IT systems enable reporting on individual charges including charges for planned maintenance works and that debt recovery systems are automated.

In tandem with the increase in Planned Maintenance activity in 2013/14, the Association saw an increase in participation by owners in planned investment programmes. It is understood that this will be an increasing area of activity and the Association aims to ensure that owners are advised of investment programmes as early as possible. Information available through the stock condition survey will be invaluable in informing owners of future investment programmes and the related financial implications.

The Association's overall aim is to continue to provide a comprehensive, proactive and professional factoring service. In 2014/15, we issued our Factoring Written Statement to all factored owners advising of Authority to Act and outlining all of the services that we provide.

Development and Regeneration

Maryhill Housing Association is proud of what we do in our community.

We have always believed that helping to regenerate Maryhill and Ruchill is an essential part of our work. And we know that YOU – the people we serve place great importance on this kind of activity which we now call Wider Role and Customer Engagement.

On the following pages you can read about what we have been doing in the last year and why we always put our community first.

In the year 2013-2014, Maryhill Housing Association has done the following which helps our community:

- 12 Wider Role Projects Delivered
- £402,924 of external funding secured to deliver projects
- £314,760-in-kind funding secured and services provided
- 1,906 Residents Benefitting
- £4,325 donated to local groups and organisations



A helping hand into work...City Building apprentices at Maryhill Locks

Community Benefits

As part of the multi- million development at Maryhill Locks, there are a number of so-called "Community Benefits" clauses which the contractor must deliver on. Working with City Building the community benefit clause has delivered a number of benefits:-

- 19 Apprenticeships
- 27 Life Long Learning opportunities
- 8 New Entrants/ starts
- 13 North Glasgow school careers events

Community Learning Maryhill Online

Living in the 21st century, life usually involves being able to use a computer to access online services. Maryhill HA is providing computer classes to local residents to help them gain the necessary skills. We have our own IT suite located behind our offices called Maryhill Online which has 11 computers with broadband access. We work in partnership with Glasgow Life to deliver IT classes to local residents.

- 85 people attended
- 851 Learning hours delivered
- 103 Classes provided

Development and Regeneration

Job Club

Working with North United Communities and Jobs & Business Glasgow we provided 2 Job Clubs per week. These Clubs are informal drop in sessions which help and support people in getting back into work, accessing employment agencies, interview techniques, support with applying for employment or further education, Internet access and help with creating a CV.

- 48 Job Clubs held
- 40 Persons attending



**Jobs & Business
Glasgow**
Improving Skills, Promoting Enterprise



Money Advice Project

Outreach surgeries are held in each of Maryhill Regeneration Forum partners' local offices to provide one to one financial capability advice to those who need support with their money. This project is delivered by Maryhill & Possil CAB.

- 316 people benefitting
- £180,073 Client Financial Gain
- £1,266,751 Debt managed/ rescheduled

Financial Inclusion

Maryhill HA takes very seriously the need to help our tenants whose financial circumstances can be difficult. In some instances, there are greater pressures than ever with the advent of welfare reform. The project is helping to build the financial capability and confidence of tenants to help them cope with this reform by providing advice and information on welfare rights, financial services, individual grants, basic bank accounts and credit unions.



Communities Helping Themselves



New murals at Glenavon

We support and work in partnership with 7 Registered Tenants Organisations and 2 Community Councils to improve local services and the local area.

- 7 Residents Associations supported
- 2 Community Councils
- 60 Residents meeting supported

Glenavon RTO had a great year of success including attracting funding for a wall mural and playpark. This was recognised as they were runner up in Resident Group of the Year in the CIH / Scottish Government / TPAS Resident Group of the Year 2013.

Development and Regeneration

Panther and Scotty arrive in Maryhill

Maryhill has been given the jungle look thanks to a dose of animal magic.

Two of the area's buildings have been brought to life with street art featuring a prowling panther and a proud Scotty dog.



Proud panther



Scotty Dog

The two giant murals on Maryhill Road have become a major talking point with images of them both going viral on social media.

The animal murals were the brainchild of Maryhill and Summerston Community Council which wanted to brighten up the road used by thousands of cars and pedestrians each day.

Local school children at Parkview Primary School in Maryhill met up to help choose the design. The primary school kids wanted to see animals featured in the murals, particularly cats and dogs. Four pupils visited the murals and were delighted with the results – even attempting to stroke the dog because it looked so realistic!

The Association was keen to support this project. The panther and the dog were installed by artists known as "art pistol" and "rogue one graffiti".

Roots of Ruchill Community garden

Maryhill HA has worked with Ruchill Community Council, Ruchill Community Centre, North United Communities and Children's Inclusion Partnership to transform a neglected & overgrown site into a small community garden. A number of community events have been held including Winter Festival, Lantern and art ironwork workshops.



The Ruchill Community garden

Botany Growing Space



What the Botany Growing Space will look like

We are working with Glasgow City Council and Maryhill & Summerston Community Council to transform a neglected and overgrown piece of land into a growing space. The site is located just off Glencloy Street behind the tenemental flats at 1881-1909 Maryhill Road in the Botany area of Maryhill.

The growing space will be for the local community and residents who are interested in gardening and growing food. The growing space will benefit from:-

- 20 raised beds
- 2 greenhouse planters
- 2 shelters
- compost storage
- storage container

Development and Regeneration

Mini Multis Community Space



The Community Space will look like this

The Maryhill Mini Multis Residents Association is very active and successfully received BIG Lottery funding (£14,000) to fully investigate the design and cost of new play area and community space by the Ledgowan Hall.

The Big Lottery has awarded the Maryhill Mini Multis Residents Association £249,990 to create a new Maryhill “community space” for everyone to enjoy. The new community space adjacent to the Ledgowan Hall will feature:-

- New play areas and opportunities for young people
- Landscaping of the area with seating, and a community garden
- Raised beds for locals to grow fruit and vegetables along with appealing areas to walk
- A heather garden in addition to raised flower beds

This space is designed to breathe life into this community, providing much needed facilities for all people of all ages. This will also complement the work of Maryhill Housing Association and should also increase the popularity of one of our estates.

Another Mural – This Time in East Park

Another mural has appeared in Maryhill.

Another giant mural has appeared in Maryhill – and this time it is helping local people celebrate Glasgow’s Commonwealth Games.

The stunning mural – featuring three children – is all about Maryhill and also depicts aspects of the wonderful community that is Maryhill intricately interspersed within the artwork.



The Mural at East Park

It was unveiled in time for the Games and is already becoming a much talked about landmark on busy Maryhill Road near the East Park area of Maryhill.

It was created thanks to a link-up between the housing association which owns the building where the mural has been painted on Maryhill Road and Glasgow 2014 which is keen to ensure there is a cultural legacy from the sporting spectacular.

Ruchill Community Allotments

Ruchill Community Allotments is a project proposal to transform the existing vacant land on the former Our Lady of the Assumption into community allotments, a market garden and urban agriculture. The site is located off Bilsland Drive, Ruchill and is approximately 1.9 acres.

The aim of the project is to encourage local residents, local groups, young people and local primary schools to grow their own fruit and vegetables as well as develop a social enterprise (e.g. community café, market garden, urban agriculture, horticultural skills qualification).

The project is in the early stages of development and we will be working hard to secure the necessary funding to make this exciting project a reality.

Development and Regeneration

Safer Streets Is Back! Housing association in new link-up with Police to crack down on crime & disorder



Working together.....
Chief Inspector
Joe McKerns
with Constables
Laura Sloan and
Mark Jeffrey with
Jennifer Simon,
Housing Services
Manager at
Maryhill Housing
Association

THE Association renewed its link-up with police for a crackdown on crime and disorder in the late summer of this year.

The acclaimed "Safer Streets" initiative sees the Association again working hand in hand with local police after two previous initiatives saw levels of crime fall.

Safer Streets reflects the Association's long-held desire to create safe communities where people want to live.

Safer Streets focuses resources at undisclosed times to tackle crime and features regular meetings with housing staff whose

intelligence on where trouble spots are is invaluable.

The housing association's most recent survey of local residents found overwhelming backing for Safer Streets.

The snapshot of opinion found that issues like vandalism, underage drinking, litter, noise nuisance and dog fouling had been causing concern in the community.

People who were asked their view said they felt "more confident" since Safer Streets was launched about reporting anti social behaviour to the housing association or to the police.



Maryhill Locks Nearing Completion

Maryhill Locks is the biggest housebuilding project Maryhill has seen in decades.

It is now nearing completion and in doing so brings a much-welcomed housing boost to the community.

Many people have now moved into their new homes.

Virtually all the new homes are for rent and the Association has also provided 19 of the properties under the Scottish Government's New Supply Shared Equity scheme.

The most notable change to Maryhill Locks can be seen along the Forth and Clyde canal at Maryhill Road (pictured) whose appearance has been transformed.

Maryhill Housing Association is proud to have delivered these new homes and on such a large scale in keeping with our vital role in the community of providing new housing.

How we are performing

Maryhill Housing Association values performance information. We use this to gauge where we are, against where we should or want to be.

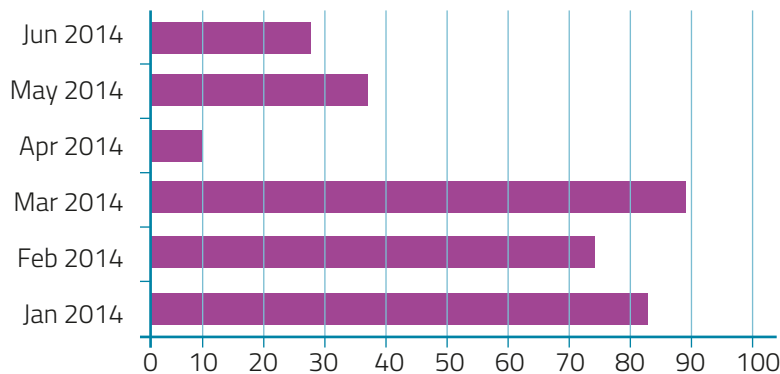
Our performance information lets us build on our strengths and recognise our areas of weakness in order to make improvements. This section highlights some of the areas that we feel you will be

interested in, it will give you a picture on how we have performed over the past year, and where we want to get to over this coming year.

Void Properties

	Target	2011/12	2012/13	2013/14	Meeting Target?
% of ARI	1%	1.55%	2.11%	2.14%	No
Average Days to Relet	22	45	58	85	No

We do not receive rent for empty (void) properties, so it is vital that we aim to have them ready for new tenants to move in, and identify those tenants, as soon as possible. Some of the challenges we face in reletting our voids include bringing the property up to a decent standard, which in some cases involves doing investment works such as replacing kitchens and/or bathrooms, or replacing items damaged through tenant neglect. We also have to identify a suitable tenant, with highest priority and this can sometimes be a lengthy process in less popular housing types or areas. We have been aware that we are not performing as we should in this area, and that our void loss percentage of total rental income continued to rise during 2013/14.

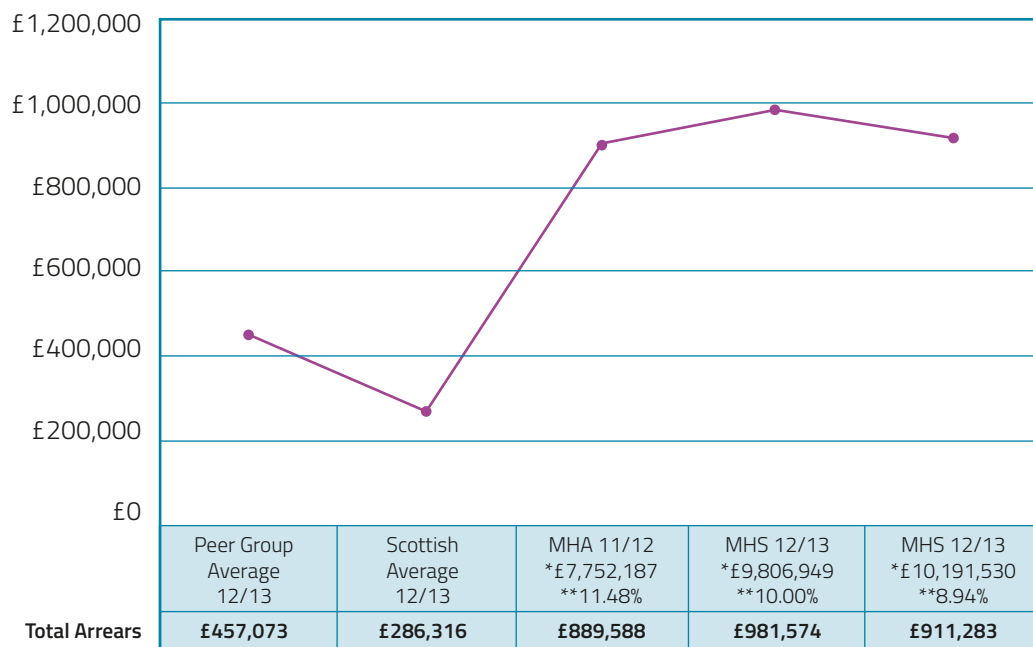


Unfortunately, our performance over the last year was not as good as we had hoped, but we have put time and effort into this, in particular by recruiting a specialist Void Coordinator to review areas where our voids performance could be improved. This has included agreeing improved standards for our relet houses, working with our contractors to improve time spent on repairs and also putting together a strategy to deal with less popular housing – for example by including decoration vouchers and starter packs of basic household items. Over the first quarter of 2014/15 we have taken an average of 24 days to turn around void properties, which is a substantial improvement on our average figures for 2013/14 which was 85 days. We are progressing well towards achieving our target of an average of 21 days to relet a property and our annual financial void loss target of no more than 1.5% of our annual rental income (this equates to a loss of no more than £158,600 for the year) our void loss for the first quarter of 2014/15 was £6,015.

	Jan '14	Feb '14	Mar '14	Apr '14	May '14	June '14
Average Days to Relet	83	74	89	10	36	27

How we are performing

Rent Arrears



This chart displays the yearly rental arrears as at 31 March of each financial year, alongside the average figure for 2012/13 against our peers and on the national scene (unfortunately 2013/14 figures will not be available until September at the earliest). As you can see from this, arrears are still an issue for MHA, but they are decreasing steadily, particularly when looking at the percentage of our gross rental income that is arrears, this decreased from 11.48% of our annual rental income in 2011/12, to 8.94% of our annual rental income in 2013/14.

*Gross rental income
**Arrears as percentage of gross rental income

The chart above reflects the full arrears, but we must bear in mind that it does not split out those arrears that are guaranteed to be covered by housing benefit (better known as technical arrears). The remaining arrears (non-technical) are the arrears that we have to work to recover. To give you an idea of how this split works - the table below provides an accurate reflection of this for the last quarter of 2013/14 and first quarter of 2014/15. As you can see, our arrears performance in these two quarters has been quite up and down, with the non technical arrears only coming down by £8,395 from beginning

to end. We are looking at ways to be smarter in this area, for instance establishing our Income Management Team to focus on arrears prevention and recovery, recruiting four new Financial Inclusion Officers to join our two existing Welfare Rights Officers to better coordinate financial support to tenants affected by Welfare Reform. Additionally, we will be introducing chip and pin machines to make payment options easier. These are just a couple of examples within our action plan, implementing the full plan will bring a better picture by the end of 2014/15.

	Quarter 4 2013/14			Quarter 1 2014/15		
	Jan	Feb	Mar	Apr	May	Jun
Current Tenant	£595,117	£636,653	£ 632,313	£684,765	£709,597	£723,027
Current Tenant Technical Arrears	£30,263	£46,989	£80,864	£107,955	£140,374	£166,882
Current Tenant Non-technical Arrears	£564,854	£589,663	£551,450	£576,810	£569,223	£556,189

How we are performing

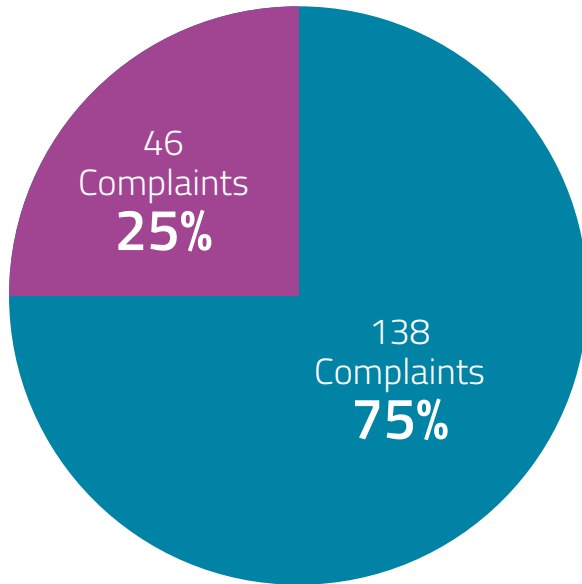
Complaints

Complaints are important to us; they let us know when we are not meeting the needs or expectations of our customers and where we are getting things wrong.

A new complaints process was put in place in April 2013, as required by the SPSO (Scottish Public Service Ombudsman); we have been working to this model since.

The two pie charts show our key results during 2013/14. 184 complaints were received in total during this time, 128 complaints (70%) of these were dealt with within the SPSO timescales. This is an improvement on 2012/13 when only 63% of complaints were dealt with on time, but there is still work to do.

Percentage of Complaints by Stage

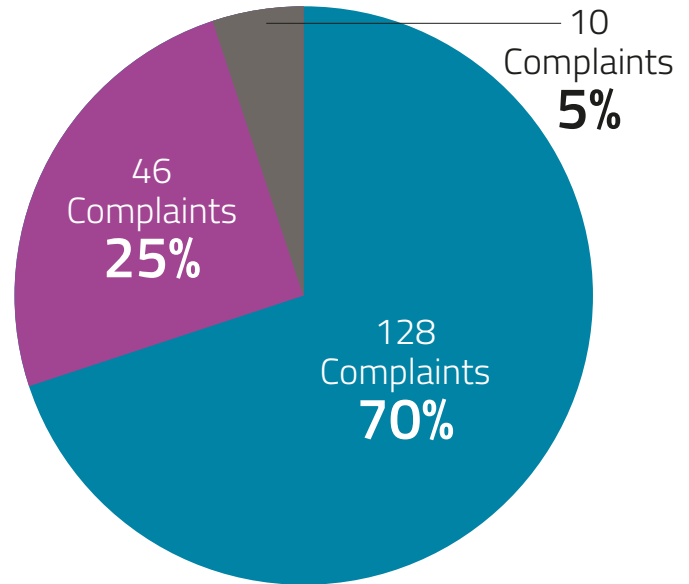


■ Stage One ■ Stage Two

Stage One = the first stage is for straightforward complaints where front line staff will seek to resolve the complaint, normally within 5 working days.

Stage Two = if the complaint is more complex or cannot be resolved at the first stage, the complaint will be classed as a second stage complaint (investigation level) and may take up to 20 working days to resolve.

Complaints Response Timescales



■ Complaints responded to within timescale
■ Complaints responded to outwith timescale
■ Complaints not upheld

How we are performing

Complaints

Like all organisations we always endeavour to learn from the way we handle complaints. It is important to make changes where there are instances when we may not have got things quite right in dealing with complaints. We will always strive to do better next time.

It is our intention to continually improve the handling of customer complaints and have adapted our procedures to make this easier. The table below provides some examples of how this is happening.

Reason for Complaint	What we learned/changed as a result
Three complaints received from three different tenants in relation to contact difficulties. When simply trying to report issues experienced during a large scale planned maintenance programme of work, each had to talk to numerous staff members before they reached the correct person.	Letters notifying our residents of the commencement of works will now include contact details for the person who should be contacted in the event of any issues arising.
Complaint received from a resident awaiting the handover of a property. Complainant had taken time off work to move into property, but the moving in date was changed at very short notice.	Action points added to processes to notify those moving into properties that moving in dates are provisional. Improved contact also to be maintained throughout the property preparation in order to communicate any real or perceived issues with dates.
Customer unhappy that when telephoning to report a minor complaint, they were advised they would have to put this in writing.	Under the SPSO guidelines, a tenant can report a complaint via whatever communication channel they wish. We recognise that we have a gap in staff understanding on the process, due mainly to new staff members who may not have worked under this process previously. We are looking at these gaps in understanding, and offering guidance where appropriate.



How we are performing

Housing Applications

Housing Applications	2012/13	2013/14
Total applications received	1,144	1,010
Total days to process	16,231	7,693
Average days to process	14.25	7.60

Performance from staff in terms of application pointing, loading and confirmation to the customer continued to improve throughout 2013/14, taking an average of 7.6 days during 2013/14, exceeding the target of 20 days. In the first quarter of 2014/15, this was improved even further, with an average of 0.87 days. In fact, we are performing so well in this area, that we have cut three quarters off our target, this is now 5 days.

Repairs

Repair Type	Target	Performance 2012/13	Performance 2013/14	Meeting Targets?
Emergency (4 Hours)	95%	85%	87%	No
Urgent (3 Days)	94%	92%	94%	Yes
Non-Urgent (10 Days)	94%	93%	95%	Yes

We are pleased to report that, as predicted in our last annual review, we have met the target for our 3 day and 10 day repair cases. Also, as promised, we have improved our emergency repairs response rate. Although this is only a slight improvement, we have been undertaking intensive work with our contractors (City Building) to improve this

yet again in the coming year. We are continuing to review our performance in relation to emergency repairs and are working with our contractor City Building, to identify issues found (e.g. no access to carry out repairs and reporting systems) in order for us to address these together.

Gas Safety

Gas servicing is an important part of what we do, it is a legal requirement that we carry out gas servicing in all of our properties throughout the year, ensuring each one meets the anniversary date in order to keep our residents safe and ourselves compliant.

We are pleased to say that we have met a 100% fulfilment of this requirement consistently through 2013/14, and have carried on doing so to date in 2014/15.



Finance Report For the year ended 31 March 2014

Results for the year

In the year to 31 March 2014, turnover increased by 3% to £10.2m. Rents and service charges remain the largest source of income and account for approximately 94% of total income. The Association recorded a surplus for the year of £134,642 which resulted in total reserves increasing to £12.4m.

Loan interest charges increased by 24% as more loans were put onto

a fixed rate of interest in line with the treasury management policy and investment income decreased by 58% from the previous year as rates of return fell further. Factoring services expanded slightly in the year as more owners chose Maryhill as their factor and income and expenditure increased accordingly. The Association remains committed to the wider community and continues to invest in wider role and community engagement.

The main sources of income and expenditure in 2013/2014 were as follows:-

Income

Rental Income	9,974,249
Revenue Grants	27,121
Investment Income	33,390
Service Charges	261,439
Factoring Fees	78,510
Wider Role Activities	62,763
Other Income	326,125
Gain on Sale of Housing Stock	88,953
	£10,852,550

Expenditure

Repairs and Maintenance	1,784,888
Property Management	4,253,570
Planned and Cyclical Maintenance	1,281,375
Loan Charges	661,113
Wider Role Activities	267,221
Service Costs	198,810
Factoring	133,449
Voids and Bad Debts	327,591
Other Expenditure	84,485
Depreciation	1,725,406
Surplus for the year	134,642
	£10,852,550

How each £1 of income is spent:



Repairs and Maintenance	1	15p
Property Management	2	38p
Planned and Cyclical Maintenance	3	11p
Loan Charges	4	5p
Wider Role	5	3p
Service Costs	6	1p
Factoring	7	1p
Voids and Bad Debts	8	3p
Other Expenditure	9	2p
Impairment of Housing Stock	10	21p
Total		£1.00



Maryhill
housing association

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VAT Registration Number 105 250 249 ▪ A Registered Scottish Charity Number SC032468