



# Annual Report

2011 - 2012



“Abertay aims to enhance the quality of life in our communities.”



# Chairperson's Report 2012

Ken Dunn  
Chairperson

Having only taken over as Chair of Abertay's Management Committee last September, this is the first time I have had the pleasure of writing to you in our Annual Report.

Firstly I would like to thank Russell Rowbotham for all the work and knowledge he brought to Abertay as Chairperson over the five years until he stepped down last September. I feel I have a lot to live up to in the role! I have thoroughly enjoyed my year as Chairperson. I have been able to meet quite a number of you at events such as the Abertay Residents Conference, and I have learned a great deal.

There have been significant changes in the year within Abertay. The focus for the year has been on trying to improve what we do for our tenants and other customers. I think this approach is now starting to show results, although I am quite sure we don't yet get things right all the time.

Here are some of the changes we have made.

## Customer Service

In the past, each of our "front desk" staff could only handle enquiries on a limited range of topics. This meant that people contacting us were passed from one person in the office to the next. We are creating a team of people who are all able to deal effectively with the most common types of call we get when the call first comes in. We think this will be much better for callers.

## Properties for Relet

We have improved the standard of our properties when we let to new tenants. We are now upgrading the bathrooms (where this has

not already been done as part of our current replacement programme) and decorating all flats in neutral colours before the tenant moves in. We hope that by getting new tenants off to a good start in this way more tenants will take pride in their homes, stay longer, and be more willing to talk to us when they have problems. It all fits with our mission to improve the quality of life in our communities!

## Sheltered

In consultation with the residents, we have made a number of changes to staff hours. We found that what our residents value most is having their scheme manager there during the week and that few used the services at weekends. By making more use of the Social Care Response Service (formerly Community Alarm) at weekends, we were able to keep what the residents value, while keeping the service charges as low as possible.

## Planned Maintenance

As well as the major repair and improvement works which are discussed in detail in the technical section of this report, I am particularly pleased with the work carried out to understand the root causes of the damp and condensation affecting some of our houses. Having commissioned one of the UK's top experts to work with us over the past few months, we are now able to plan major work programmes which we are confident will really make a difference to this problem.

Committee  
at Work.



## Scottish Housing Quality Standard (SHQS)

We have long known that we would have challenges in bringing our multi- storey blocks at Dryburgh Gardens up to the Standard by 2015. A detailed investigation led by FBN Architects has moved us forward on this considerably. Following residents' meetings in May, we are now looking to firm up grant funding which would let us go ahead with a major programme of work to take the flats up to a high standard.

## Community Activities

I do believe that Abertay is about much more than simply being a landlord. Over the past year we have been working in partnership with One Parent Families Scotland to run activities from our Community Block in Grampian Gardens, Fintry. We have also, jointly with Dundee City Council, built a children's play park in North Fintry.

You will see from the above that it has been a busy year for the Association. That this has been achieved with no increase in our management and overhead costs compared with the previous year is an impressive achievement - particularly as these costs were already among the lowest of any Housing Association in Scotland. On behalf of the Committee of Management I wish to thank the whole staff team for their efforts.

We have also seen changes in our Management Committee during the year. Firstly through the

election of myself as Chair and Dorothy Taylor as Vice Chair. Dorothy, who is an owner occupier, has been on the Committee since before Abertay was even formed and therefore has a wealth of knowledge. This year we have been delighted to welcome two new members onto the Committee: Drew McKelvie and Billy Webster. As tenants, and (dare I say it!) younger than some of us, they have contributed a great deal already to the pooling of different thoughts and ideas on which the Committee thrives. Sadly, Alex Miller resigned for personal reasons this year. He will be missed by the Committee and our best wishes go to him.

Like all Housing Associations we face challenging times ahead. The massive changes to the Welfare Benefits which are being introduced between now and 2014 will cause difficulties for us, as well as many of our tenants. Bringing all our homes up to the Scottish Housing Quality Standard by 2015 will also be complex and very costly for the Association. I firmly believe, however, that we have the financial resources, the staff team, and the Management Committee to take us into the future with confidence.

Ken Dunn  
Chairperson



# Housing Management Report

Veronica Gray  
Operations  
Manager  
(Housing)

This has been a year when major changes to the law took place that affects how we manage our homes. Planning our activities so as to give the best service we can to our tenants has been a very important part of our work this year.

The Government is radically overhauling the welfare and benefits systems. Some of the changes have already been introduced, but the biggest ones, e.g. the reductions in Housing Benefit for working age tenants deemed to be under occupying their homes, and the payment of Housing Benefit direct to the tenant as Universal Credit, will be introduced in April 2013 and 2014 respectively. Our work to reduce the risk of either our tenants or ourselves being “caught out” by these changes got well underway during the year. The changes we have made include the revision of our Allocations Policy, improving the finance and benefits advice we can give tenants through employing a part time money advice officer, and the promotion of mutual exchanges.

The Scottish Government issued the new Social Housing Charter during the year. This aims to give tenants a clear statement of what they have a right to expect from us, their landlord. Whilst this did not require us to make radical changes to the way we do things, it is an important document for both us and our tenants.

As part of our mission to enhance the quality of life in our communities, we have been working jointly with One Parent Families Scotland, and are delighted to have them operating from our premises in Grampian Gardens, Fintry, providing a range of activities and courses for people in the area. The opening in the spring, with Provost John Letford as guest of honour, was one of the highlights of our year.





*Pictures show the before and after (below)shots of one of our void properties.*

## Vital statistics at end of March 2012

- We had a total of 1773 Houses and flats, including 283 sheltered properties.
- 3 houses were sold through Right to Buy during the year.
- Our gross rental income for the year amounted to over £6 million.
- Our current tenants' rent arrears amounted to 2.02% of our total rental income, which is a further improvement from the previous year (2.07%). Rent arrears continue to be a very high priority for us.
- We obtained 9 Decrees for Repossession with 4 evictions being carried out.
- There are 620 applicants for general needs housing on our housing list; 140 have applied for sheltered housing and 59 applications have been deferred.
- We received and resolved 3 formal complaints over the year about service received. Abertay welcomes comments from tenants who are unhappy with any part of our service as we strive to continually improve in this area.

- On average it took us 23 days to re-let our properties last year. This is the time taken from the tenant handing in their keys to the new tenant taking up their tenancy. This is longer than the previous year (17 days) but is due to the re-designing of the whole process. We have introduced a relet standard which has improved the quality of home that we provide. This includes the installation of an electric shower as standard, and carrying out decoration where required, prior to the new tenant moving in. We also carry out a full property inspection and provide the new tenant with an information pack including floor plans for the property. Feedback from new tenants has been very positive as the quality of homes at handover has been greatly improved.



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# Housing Management Report Continued

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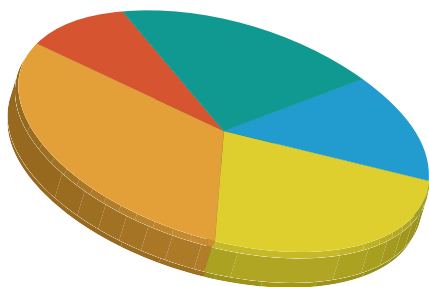
## Allocations

In accordance with our agreement with the Council, Abertay continues to make 50% of allocations available to the Council register. The remaining 50% of allocations go to our waiting and transfer lists in accordance with Abertay's Allocation Policy.

We allocated a total of 148 homes during the year and the pie chart shows the categories of applicants housed (see figure 1.1)

Work towards having a Common Housing register is progressing. We are currently reviewing a Common Policy on allocations along with other registered housing providers in Dundee, and are proposing changes to the assessment and level of priority awarded. Under occupancy is one area where we recognise that the level of points awarded may need to be increased to help facilitate moves for tenants into more appropriate size of housing. It is our intention to have one Common Allocations

Figure 1.1 Allocations



- 31% - Other Applicants.
- 25% - Nomination.
- 20% - Section 5 Referrals.
- 14% - Homeless Applicants.
- 10% - Transfers.

waiting list that we will use to allocate our homes. This means that there will be one assessment and the level of points awarded to an applicant will be relevant for all allocation to Council properties and Housing Associations included in the Common Housing Register Group.

## Managing our estates

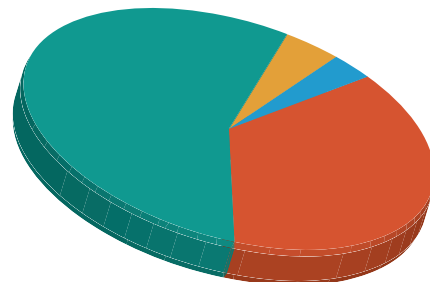
Anti-social behaviour management continues to be a key issue, and one in which we actively seek to resolve for tenants.

Last year, from the 375 reports we received over 50% were related to breaches of tenancy.

This included poor condition of common closes and bin areas and gardens not being maintained.

Figure 1.2 refers to the types of anti-social behaviour being reported. We took legal action against 2 of our tenants for serious anti-social behaviour which led to 1 eviction.

Figure 1.2 Anti-social behaviour



- 55% - Other Breaches of Tenancy. *Bins Stairs etc.*
  - 38% - Nuisance Cases. *Noise, Pet Control.*
  - 4% - Serious. *Threatening, Major Damage.*
  - 3% - Extreme. *Drugs, Violence.*
  - 0% - Racial / Domestic Abuse.
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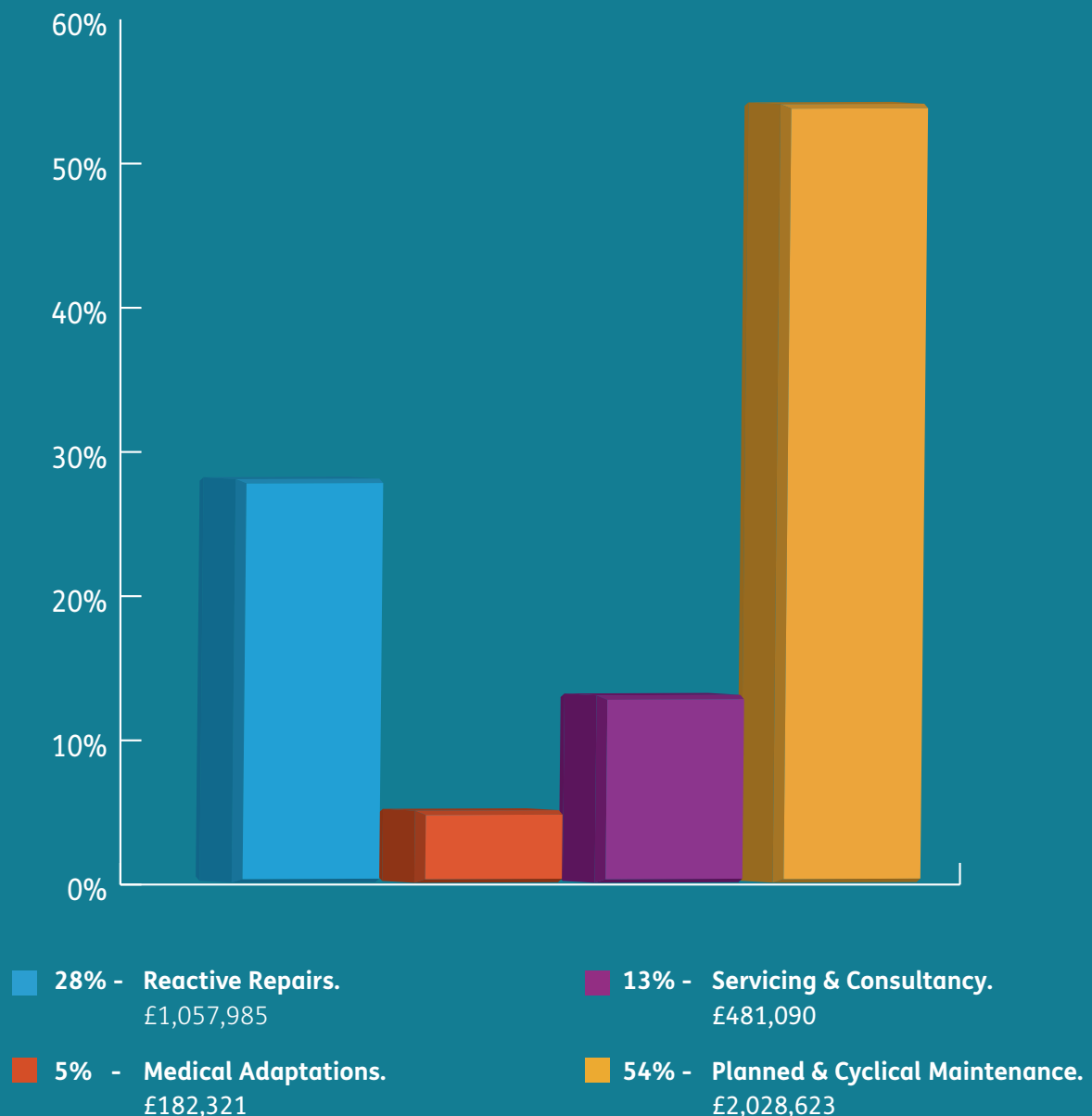
# Technical Report

John Tinline  
Operations  
Manager  
(Technical)

## Investing in our Tenants' Homes

In 2011/12, Abertay invested approximately £3.75 million in property services and improvements, continuing our strategies of ensuring tenants' homes are maintained to meet, and where possible, exceed the current quality standards.

### What we spent on Maintenance



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# Technical Report Continued

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## Planned & Cyclical Maintenance

### Bathroom Upgrades

We continued our programme of bathroom replacements, with 334 bathrooms completed in the year.

Tenants have benefited from a modern bathroom suite, a choice of 6 easy to maintain wet wall finishes, hidden pipe work, a choice of floor coverings, the choice of fitting a shower, and having the room completely decorated.

Abertay plans to upgrade the bathrooms in all older properties in the next few years. For flats, particularly tenement flats, we have also looked at solutions to prevent flooding to and from neighbouring properties.

### Energy Efficiency

We converted 140 houses to energy efficient gas

central heating and 95 of those involved a new connection to the mains gas supply. These same properties are also benefiting from improved loft insulation. These tenants currently use electric storage heating to heat their homes. Abertay expect to carry out a lot of work to improve the energy efficiency of our homes, in order to meet our energy efficiency targets by 2015.

### Electrical Improvements

27 Blocks had electrical repairs carried out in the common areas. In addition, common lighting was improved in 46 blocks with tenants and private owners experiencing a brighter, more efficient close and exterior lighting, helping safety and security in and around their homes.

### Painting

Nearly 400 tenants had the exterior of their homes or their common access closes painted this year.





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## Contract Services, Servicing and Specialist Surveys

### Abertay carried out a host of activities to:

#### Keep tenants safe in their homes;

- by annually servicing gas appliances, carrying out safety checks and testing of smoke and carbon monoxide alarms.
- Completing a 5-year programme, checking the safety of the electrics in every single Abertay home.

#### Maintain our neighbourhoods;

- by looking after the common open ground around your homes, and again taking action to clear up the rubbish and vandalism.
- Ensure common facilities such as emergency lighting and lifts are serviced, operational and available to use.
- Undertake specialist surveys such as structural assessments at Dryburgh to inform our future maintenance plans.

Listening to our customers we understand that sometimes these services can seem inconvenient. In the last year, the Association has worked closely with contractors like WRB Gas to conduct combined boiler and smoke alarm-servicing visits in order to minimise the number of visits we have to make.

## Medical Adaptations

With funding help from the Scottish Government, the Association carried out over 130 separate adaptations and alterations to help tenants live as independently as possible. These ranged from a simple grab rail to help with bath access to more complex automatic door control systems and level access showers.

## Day to Day Repairs

Our small but dedicated team of repairs staff and network of contractors look after almost 1800 tenanted homes and tackled over 6300 repairs requests last year.

## Repairs Performance

98% of all emergency repairs (danger to life or buildings) were made safe within 7 hours.

4123 (or 65%) of all repairs were carried out by appointment, with QAPM, (our main repairs contractor), attending 98% of appointments within 2 hours of the time agreed with the tenant.

Of repairs not carried out by appointment, 97% of urgent repairs were completed within 3 working days and 90% of non-urgent repairs were completed within 15 working days.

Over the past few years we have improved our repairs service considerably through the introduction of the appointments based system. However, we know this is only one important element of the repairs service and we are continuing to work with our contractors to ensure problems are fixed properly, and with the least amount of inconvenience to our customers.

## Tenant satisfaction

We would like to thank everyone who gave us feedback on our services last year. While we were pleased that 99% of tenants were satisfied with the repairs service, all feedback, good and bad, helps us in improving our service for the future.

**“we were pleased that 99% of tenants were satisfied with the repairs service...”**

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# Finance Report

Hailey Revill  
Finance  
Manager

**The Association has performed well in what has been another challenging year for the sector. Our audited accounts for the year show a surplus of £619,000, and our balance sheet at the year end remains strong, with net assets totalling over £11,000,000.**

The Committee of Management, in consultation with tenants, applied a rent increase of RPI plus 0.3% resulting in a rent increase of 5% taking effect from 1 April 2011.

The Association owned 1,773 properties at the end of the year. Of these 283 are used to provide sheltered housing. During the year 3 properties were sold under the Right To Buy entitlement. 1 Owner occupied property on a site scheduled for demolition, was bought back during the year, and a further 9 were demolished. While the Association has successfully built around 170 high quality new homes in Dundee for affordable rent in recent years, the current levels of public subsidy are not sufficient to make this activity viable, therefore no new developments are currently planned.

The Association's priorities are to provide the best standard of homes for affordable let, and the best standard of service it can. We undertook an ambitious programme of improvements and planned maintenance during the year with a total spend of over £1.6million. This included expenditure of approximately £870,000 installing new bathrooms, and over £295,000 installing new central heating systems in our tenants' homes. Much of this work was carried out to meet or exceed the requirements of the Scottish

Housing Quality Standard, and we will continue to spend heavily on improving our stock over the coming years.

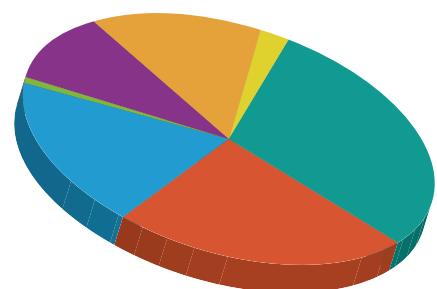
The Association has implemented the requirements of the 'Statement of Recommended Practice Accounting by Registered Social Housing Providers 2010' for the first time this year. The key change of this has been the requirement for the Association to identify the major components which make up our housing stock and account for these separately. The cost of any subsequent replacements of components will be capitalised in the balance sheet, rather than treated as an expense. All of the Association's properties are now depreciated and prior period balances have been restated to reflect this change.

We continued to make our regular repayments on the existing loans, reducing the total bank borrowings from £12,380,175 to £12,185,079 at the year end.

The Association's bank balances increased over the year, from £2.96million to £3.1million, and we enter 2012-13 in a strong position to meet the challenges the sector will face in the coming years.

## Where every £1 of Your Rent Went

- 30p - Planned & Cyclical Maintenance.
- 24p - Other Maintenance.
- 18p - Payroll.
- 14p - Loan Repayments & Interest.
- 11p - Operating Costs.
- 2p - Retained in Reserves.
- 1p - Bad Debts & Debt Collection.



## Summary of Annual Financial Statements

### How we Performed

	2012	2011
	£000's	Restated £000's
<b>Where Abertay Got it's Money</b>		
Tenants Rents and Service Charges	6,359	6,057
Sale of Property	60	173
Owner Occupier Charges	182	175
Bank Interest Received	36	33
Other	190	174
	<u>6,827</u>	<u>6,612</u>
<b>How it was Spent</b>		
Staff Costs	1,210	1,270
Repairs and Maintenance	2,312	2,045
Management & Administration	1,910	1,388
Cost of Property Sales	24	46
Interest Paid	752	761
	<u>6,208</u>	<u>5,510</u>
<b>What we had Left Over</b>		
Surplus for the period	<u>619</u>	<u>1,102</u>

### Balance Sheet - What we own and what we owe

	2012	2011
	£000's	Restated £000's
<b>Our Assets (what we own)</b>		
Capital items owned		
Housing Properties	22,443	22,336
Equipment and Furnishings	393	415
	<u>22,836</u>	<u>22,751</u>
Debts owed to Abertay	547	522
Cash and Bank Balances	3,095	2,962
<b>Total Owned</b>	<u>26,478</u>	<u>26,235</u>
<b>Our Liabilities (what we owe)</b>		
All money owed, excluding loans	1,518	1,679
Pension Fund Deficit	1,586	1,211
Loans Outstanding	12,185	12,380
<b>Total Owed</b>	<u>15,289</u>	<u>15,270</u>
<b>Net Assets</b>	<u>11,189</u>	<u>10,965</u>
<b>Represented by</b>		
Share Capital	1	1
Reserve for Future Maintenance Costs	11,188	10,964
	<u>11,189</u>	<u>10,965</u>



*Ken Dunn Chairperson cutting the cake with Satwat Rehman, Director of One Parent Families Scotland, at the official opening of Families House in Grampian Gardens.*



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 Abertay Housing Association Ltd is a  
 Registered Scottish Charity No. SC030152

# Our People

Committee of Management  
 as at 31st March 2012

Ken Dunn  
 Chairperson

Dorothy Taylor  
 Vice Chairperson

Russell Rowbotham OBE BSc FCIH  
 Kathleen Mands BA, Dip Ed, DC  
 Duncan Wood BA (Hons)  
 Meryle Taylor  
 Bryan Morris  
 Helen Reeves  
 Ian Mathers FCIBS  
 Alan Stevenson  
 Alex Miller

## Senior Management Team

Ian Thomson BSc FCCA  
 Chief Executive

Ronald Skea FCIPD  
 Operations Director

Laurence Barrett  
 Corporate Services Director

## Solicitors

Thorntons WS  
 Whitehall House  
 33 Yeaman Shore,  
 Dundee, DD1 4BJ

## Bankers

Royal Bank of Scotland PLC  
 6-8 George Street  
 Edinburgh, EH2 2SA

## Auditors

Scott Moncrieff  
 25 Bothwell Street  
 Glasgow, G2 6NL