



# Annual Report

2012 - 2013



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

# Introduction

A warm welcome to our 2013 annual review!  
This has been a year of many changes, both within Abertay Housing Association and in the wider world of housing.



The biggest challenge over the past year for Housing Associations and many tenants has been the changes to the benefit system through the Government's Welfare Reform. Of all the changes, the reduction in Housing Benefit for tenants who are seen as under occupying their homes is a particular concern. In tackling this, our priority was firstly to try and reduce the number of people who might be affected, and then to do the best we can to help those who are actually affected. We did this by changing our policy on allocating houses to try to ensure people only move in to homes they can afford; and working closely with tenants to help them to avoid falling into financial difficulties. Our approach is to identify problems early, work constructively with tenants who are having difficulties, providing advice and help, and agreeing realistic plans. So far, we feel this approach is working well, both for our tenants and ourselves.

We have known for a number of years of the need to bring all our homes up to the Scottish Housing Quality Standard by 2015. During the year we finalised information on the status of all our homes, and agreed a programme of work which will ensure all homes meet this standard before the deadline. At the end of March 2013, over 55% of our homes met the standard. The work over the coming year (including the installation of 266 central heating systems, and

major work to the Dryburgh multi-storey blocks) should raise this to 85% of homes in a year's time.

Over 280 of our tenants live in sheltered housing. Our sheltered service was assessed by the Care Inspectorate during the year. We were delighted with their findings - we received an overall grading of "Very Good", scoring "Excellent" in two categories. Well done to all our sheltered staff for doing such a great job.

In terms of the staff team, we have seen several changes. We were delighted to welcome two new directors, Marjorie Sloan and Bob Sander, who joined towards the end of the year, and complete the senior staff team. We are lucky in having an excellent staff group at Abertay. Our thanks to them all for their efforts through the year.

We also saw some changes in our Management Committee during the year. Dorothy Taylor stepped up from Vice Chair to Chair of the Association in May 2013, following the resignation of Ken Dunn. Two other members of the Committee, Russell Rowbotham and Alan Stevenson also left during the year. All three had made a huge contribution to Abertay during their time on Committee, and they leave with our thanks and best wishes.

**Dorothy Taylor, Chairperson**  
**Ian Thomson, Chief Executive**

# Operations Director Report



Our Housing & Property teams have worked hard to deliver and improve the services we provide for our residents. Our challenge now is to continuously improve and keep satisfaction high whilst embracing change, new ideas and keep costs under control.

During 2012/13, we maintained a strong and encouraging performance on arrears and bravely experimented with works we carry out on empty properties. We also continued to invest nearly £4m in maintaining and improving tenants' homes as part of our long term commitment to meet and exceed quality standards and improve the lives of those who live in our communities.

So here is a summary of our key achievements, some interesting facts and figures plus an outline of our priorities for 2013/14.

**Bob Sander, Operations Director**

## Housing Management

### Rent income & arrears

- We collected 99.83% of the rental income due (just over £6 million).
- Low level of current rent arrears - 2.2%. Total debt owed equates to £180,518.
- Fewer cases of formal legal action undertaken - just 2 evictions taking place.

### Empty homes & new lettings

- Average time to re-let a property increased from 23.8 to 38.7 days as a result of us carrying out additional works - since reduced following introduction of new Dulux voucher scheme for redecorations.

- Number of applicants on our housing waiting list rose from 819 to 860. Of these 669 were general needs, 112 sheltered with 79 deferred.
- 125 properties were let during the year - 108 general needs & 17 sheltered .

### Anti-social behaviour & estate management

- Reported numbers increased by 15% from 375 to 430 new cases.
- Noise issues accounted for 83% of all cases with 11% serious and less than 5% due to extreme behaviour.
- Residents surveyed as satisfied or very satisfied rose from 77% to 86%.
- Bin replacement programme introduced to provide larger capacity communal refuse bins & help minimise problems with rubbish on estates.
- Trialled a new netting solution to deal with pigeons nesting on balconies.

### Complaints

- 8 formal complaints were received - one less than last year.
- New complaint procedures implemented which will capture all expressions of dissatisfaction, not just formal complaints.





Before and After: Landscape maintenance

## Repairs & Planned Maintenance

### Planned maintenance

- 115 gas central heating upgrades.
- 14 air source heat pump heating systems.
- 141 new bathrooms fitted.
- 57 properties had their cavity walls insulated.
- 99 lofts insulated.
- 31 new roofs.
- 211 properties painted.
- 100% of our properties with gas had a valid safety certificate.
- 91 medical adaptations carried out.
- 267 tenants (40% of those surveyed) gave us feedback – 91% said they were satisfied with the work carried out.

### Scottish Home Quality Standard (SHQS)

- At the end of March 2013, 58% of our properties met this standard, exceeding our target of 55%.

### Reactive maintenance

- 6552 repairs carried out – a 3.35% increase on last year.
- 98.7% of emergency repairs were made safe and in most cases repaired within 7 hours.
- 96.4% of all repairs were completed on time.
- 85% of repairs were fixed on the first contractor's visit.

Average length of time to complete a repair 11.5 days (target <15 days).

### Tenant Satisfaction

- Over 2000 satisfaction surveys were received (31.33% response rate) – 99.4% of tenants told us they were satisfied with the service they received.





## Our key priorities for 2013/14

- 85% of our properties to meet SHQS by March 2014 (100% by March 2015).
- Complete the ambitious refurbishment of the four blocks at Dryburgh Gardens incorporating new kitchens, bathrooms, windows, electric heating & internal wall insulation.
- Deliver a range of planned maintenance programmes - on time, within budget and that meet our quality satisfaction standards.
- Continue the drive to ensure our services both deliver high quality and represent good value for money.
- Offer local advice surgeries and provide more help and support for residents to minimise the effects of changes to their income.
- Reduce the average number of days it takes to re-let a property to less than 20 days.
- Carry out a customer satisfaction survey of all residents and use the results to deliver improved services.
- Foster closer links with a range of family and specialist agencies to help tackle anti-social behaviour.
- Complete the work to join a Common Housing Register with Dundee City Council and other Housing Associations.
- Review aspects of our Sheltered Housing service to provide consistent opening hours and address reductions in Supporting People grant funding.

# Finance Report



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 £771,000, and our balance sheet at the year end remains strong, with net assets totalling over £12,000,000.

The Committee of Management, in consultation with tenants, applied a rent increase of RPI only resulting in a rent increase of 5.2% taking effect from 1 April 2012.

The Association owned 1,770 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. 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, and 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 £2.4 million. This included expenditure of approximately £463,000 installing new bathrooms, and over £978,000 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.

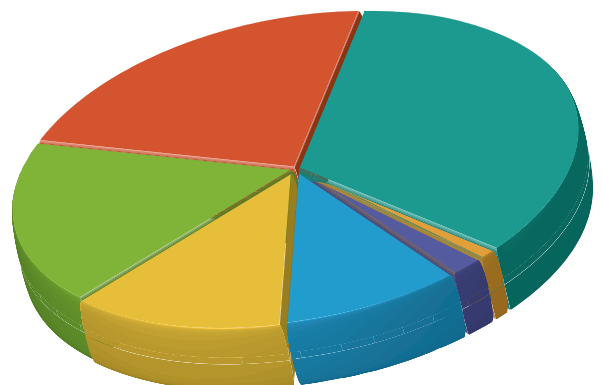
We continued to make our regular repayments on existing loans, reducing the total bank borrowings from £12,185,079 to £11,983,778 at the year end.

The Association's bank balances increased over the year, from £3.1 million to £3.8 million, and we enter 2013-14 in a strong position to meet the challenges the sector will face in the coming years.

**Marjorie Sloan, Corporate Services Director**

## Where every £1 of your rent went

- **34p** Planned & Cyclical Maintenance
- **22p** Other Maintenance
- **18p** Payroll
- **13p** Loan Repayments & Interest
- **10p** Operating Costs
- **2p** Retained in Reserves
- **1p** Bad Debts & Debt Collection



How we performed	2013	2012
	£000	£000
<b>Where Abertay got its Money</b>		
Tenants Rent	6,644	6,359
Sale of Property	100	60
Owner Occupier Charges	141	182
Bank Interest Received	41	36
Other	183	190
	<u>7,109</u>	<u>6,827</u>
<b>How it was Spent</b>		
Staff Costs	1,310	1,210
Repairs and Maintenance	2,092	2,312
Management and Administration	2,007	1,910
Cost of Property Sales	192	24
Interest Paid	737	752
	<u>6,338</u>	<u>6,208</u>
<b>What we had Left over</b>		
Surplus for the period	<u>771</u>	<u>619</u>
<b>Balance Sheet</b>	<b>2013</b>	<b>2012</b>
<b>What we own and what we owe</b>	<b>£000</b>	<b>£000</b>
<b>Our Assets (what we own)</b>		
Capital items owned		
Housing Properties	22,844	22,443
Equipment and Furnishings	368	393
	<u>23,212</u>	<u>22,836</u>
Debts owed to Abertay	362	547
Cash and Bank Balances	3,760	3,095
<b>Total Owned</b>	<u>27,334</u>	<u>26,478</u>
<b>Our Liabilities (what we owe)</b>		
All money owed, excluding loans	1,743	1,518
Pension Fund Deficit	1,527	1,586
Loans Outstanding	11,984	12,185
<b>Total Owed</b>	<u>15,254</u>	<u>15,289</u>
<b>Net Assets</b>	<u>12,080</u>	<u>11,189</u>
Represented by		
Share Capital	1	1
Reserve for Future Maintenance Costs	12,081	11,188
	<u>12,082</u>	<u>11,189</u>





Julie Bruce, our Financial Inclusion Officer alongside Ian Treanor from Dundee Energy Efficiency Advice Project (DEEAP) at our last Tenant's Conference.



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# Our People

**Committee of Management  
as at 31st March 2013**

**Ken Dunn**  
Chairperson

**Dorothy Taylor**  
Vice Chairperson

**Kathleen Mands BA, Dip Ed, DC**  
**Duncan Wood BA (Hons)**

**Meryle Taylor**

**Bryan Morris**

**Helen Reeves**

**Ian Mathers FCIBS**

**Russell Rowbotham**

**Drew McKelvie**

**Billy Webster**

## Senior Management Team

**Ian Thomson BSc FCCA**  
Chief Executive

**Bob Sander**  
Operations Director

**Marjorie Sloan CA**  
Corporate Services Director

## Solicitors

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

## Bankers

The Royal Bank of Scotland,  
5th Floor, Kirkstane House,  
139 St Vincent Street,  
Glasgow G2 5JF

## Auditors

Scott Moncrieff,  
25 Bothwell Street,  
Glasgow G2 6NL