



Annual Report 2013 - 2014

Chairman's Welcome



Welcome to our latest report on another busy year with our Board and Management Team working hard to ensure that our services offer the best possible quality and value for money to all our customers. I am always proud to describe our work as something a bit unique in catering for our more traditional customers in the form of tenants, owners and housing list applicants as well as our sheltered and elderly care service users and parents and children attached to our childcare services. I hope that this report will demonstrate how we have improved services across all areas

Resident consultation, complaints recording, and analysis have further improved this year. Statistics returned to the Scottish Housing Regulator (SHR) form the basis of our Annual Report, and this year these new Scottish Housing



Charter Annual Return figures also clearly show our residents how we are performing and comparing, and we look forward to providing more information and analysis. We will be contacting you soon through events like the AGM to obtain your opinion on how you would prefer to see this information presented to you in as clear and concise a manner as possible and probably within a follow-up document to the Annual Report.

The image and cleanliness of the area is of vital importance and I am pleased to report on obvious improvements to estate management, with more resources devoted to cleaning, better bin and bin area management and the maintenance of our open spaces and gardens.

Our ambition is to provide you with a modern, comfortable, efficient,



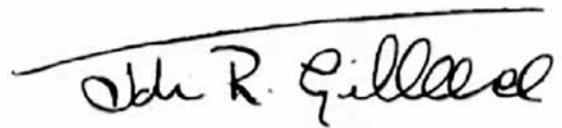
affordable home where you can live and feel safe and secure within a community which you can be proud of.

We continue to progress towards full achievement of the Scottish Housing Quality Standard by April 2015 and are investing large sums in home improvements like kitchen, window and central heating boiler replacements. The next two years will see this trend continue and over £1.5 million spent.

We will require your help and involvement to further improve the environment and help direct expenditure, perhaps by becoming involved with our new residents' forums like the Tenants and Residents Group, the Owner's Forum or, of course, the Management Committee. I would like to request that all shareholders consider contributing to these aims and give up a few hours just two or three times a month to join a dedicated committee which makes a difference to people's

lives in Dalmuir. Our Management Committee has room for 15 members: spaces are available and it is imperative that we have full membership of the committee to ensure that the Association remains a local, democratic, social landlord serving the people of Dalmuir and the surrounding community.

We now face a year which will present new challenges which we, as ever, look forward to.



John Gilleece, Chair



Dalmuir Park Housing Association



Housing Management

Review of our Allocations Policy

During the first half of the year we reviewed our Allocations Policy and improvements enabled us to refine our housing list into three sub- lists, namely Homeless, General and Transfer. In doing this we are better equipped to help our own tenants secure a house move as well as assist those affected by financial difficulties such as the occupancy charge (bedroom tax).

As part of our review we undertook our biggest allocation consultation exercise ever, contacting

332 housing applicants to canvass their opinions on our new policy. Although the response rate was low at 5.4% (18 responses) we would like to thank all of those who took the time to respond and our new policy will be formally implemented alongside the associated upgrade to our Kypera Housing Management software leading to more efficient management of our housing stock and housing lists.

QEF

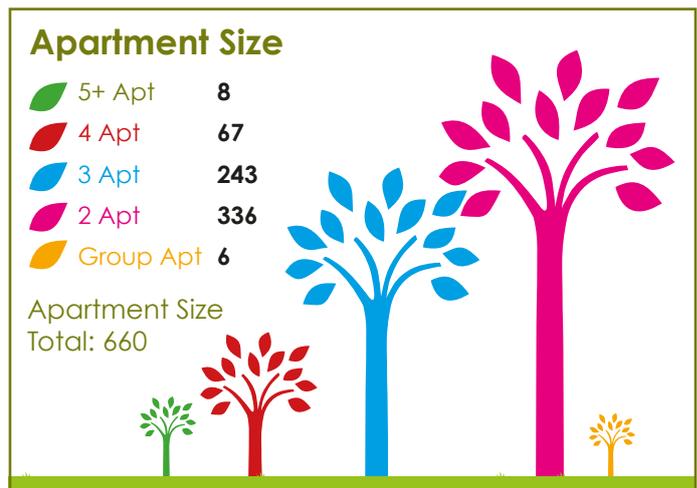
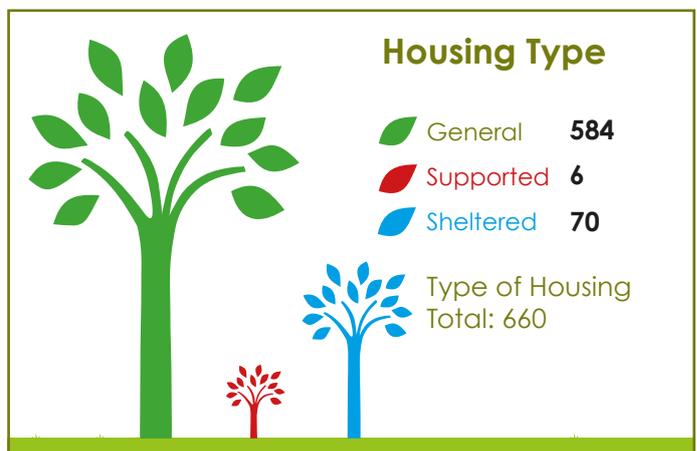
In order to benchmark our performance against our peers we are members of the Quality Efficiency Forum (QEF). The group consists of a number of Housing Associations across Scotland who have come together to benchmark performance and share good practice. This will help us to ensure our performance matches the expectations of our regulators, as well as give us access to a number of good practice initiatives across our sector which will assist us in providing our customers with the best possible service and value for money.

SUMMARY

This is a summary of some of the improvements in Housing Management that DPHA have achieved over the year 2013/14.

- **An increase in tenancies that lasted for more than 12 months 86% to 94%**
- **Average time to add housing list applications reduced from 7 days to 5 days**
- **Total arrears reduced from 6.31% to 5.57%**

Housing Stock



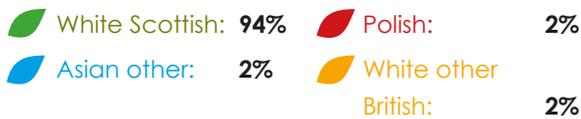
Tenure Type

Rented Properties	660
Shared Ownership	32
Owner Occupied	174
Total Housing stock	886

Housing Management

Allocations

Allocations by Ethnic Origin



Source of Allocation



Expansion of our Welfare Rights Partnership Service

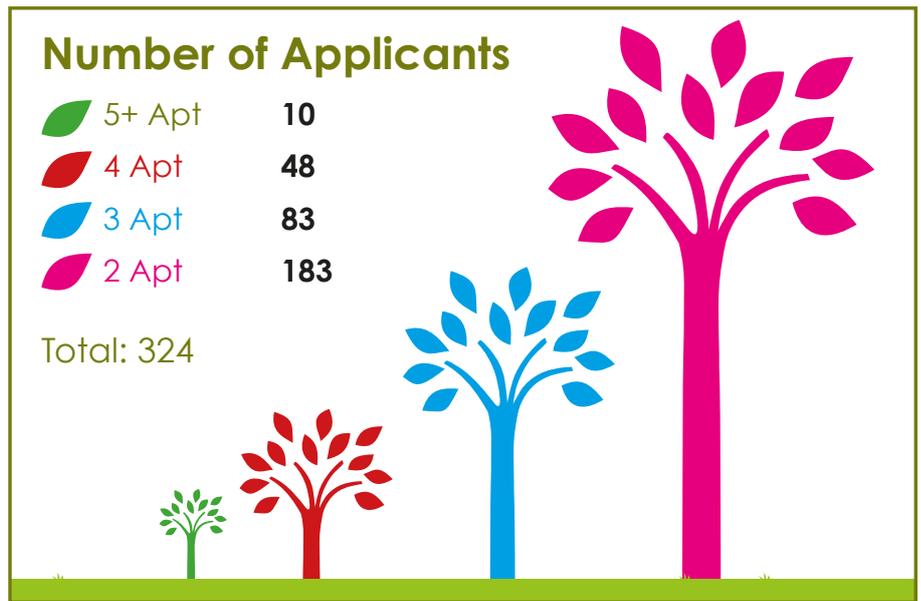
In partnership with Knowes, Faifley and Clydebank Housing Associations we secured funding to expand the Welfare Rights Service provided to us by the Clydebank Independent Resource Centre (CIRC). This has enabled us to increase the number of tenants using the service from 1 April 2014. Welfare Rights is an invaluable service in helping our tenants who are in financial difficulties obtain help in maximising their income, making benefit claims and putting debt arrangement schemes in place. The service is free to all Dalmeir Park Housing Association tenants.



Housing Management

Housing List

A rolling review of the Housing list is carried out monthly and applicants receive a letter on the anniversary of their application asking if they wish to remain on the list. This system helps improve performance, ensures the Housing list is as up to-date as possible and prevents us from making offers to those who may not need or require to be rehoused.



Lettings

The time taken to let a property is on average 25.8 days excluding major repairs installations. Our performance of 10 days to repair and 5 days to relet is comparable to our benchmarking QEF group which reports an average of 21.64 days in total to turnaround an empty property.

There has been an improvement in performance for the days taken to allocate an empty property, with it only taking 8 days to allocate after repairs have been completed. The target for 2014 is a turnover time of 10 days to repair and 5 days to let.

Letts by house size

Apt size	Number of lets
2	56
3	32
4	5
5+	1
Total	94

The above figure includes 10 Sheltered Tenancies.



Housing Management

Voids

Performance %	
2013/14	1.05% of rental income
Benchmarking 2012/13	
QEF	0.72% of rental income

Streamlining our housing list and procedures and closely monitoring targets will help ensure improved performance in this area. We are still in the process of developing a Tenancy Sustainability Strategy along with West Dunbartonshire Council and other partner associations in the area.

Housing Management Training

During the year our Housing Management staff took part in various training courses. These included Tackling Welfare Reform, developing customer engagement systems and Housing Management software upgrade training. These courses help ensure that our staff enhance their skills to help provide our customers with the best possible information, support, advice and assistance.



Welfare Reform Management

During the year we faced a number of challenges as a result of changes to the welfare reform system, in particular the introduction of the underoccupancy charge (bedroom tax). Building on last year's successful initiative where we were able to contact all tenants affected by the underoccupancy charge, this year saw us successfully work in partnership with the Clydebank Independent Resource centre (CIRC) and West Dunbartonshire Council to ensure discretionary housing benefit payments were made to almost all tenants affected by the charge. As a result we were able to minimise the impact on our tenants and our rent arrears and the initiative also helped a number of tenants sustain their tenancies and maximise their incomes.

Housing Management

Rent Arrears

“ Our control of rent collection and arrears over the past six years has reduced from 5.14% to 2.73%, we hope to reduce the figure to 2.6% for next year. ”

Performance

2013/14	2.73%
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Arrears are measured by what we call “non-technical” arrears: the actual money owed by tenants for rent irrespective of Housing Benefit.

Improved performance demonstrates how effective policies and procedures have been over the last few years.

Various means are used for contacting tenants with arrears including letters, home visits and text messaging. Referral to Clydebank Independent Resource Centre (CIRC) gives tenants free advice on benefit entitlement, financial problems and can often result in a suitable repayment arrangement.

We commenced initial legal action on fifty tenants for non payment of rent:

Fifteen cases proceeded to court, twelve of which resulted in satisfactory repayment arrangements and three Decrees for Eviction being granted. Where the Association obtained Decree, one tenant terminated their tenancy and two tenants were evicted.

Wherever possible, every option available is explored with tenants to ensure they are able to remain in their homes and court action is only used as a last resort. All tenants who may be in financial difficulty are encouraged to seek assistance from their Housing Officer, the CIRC, Welfare Benefits Advisors and the Citizens Advice Bureau.

Value for Money Rent Increase

We recognise the genuine financial difficulties sometimes faced by our tenants so we again worked hard to limit our rent increase for the year to 4% over year 2013-14. This was the minimum increase required for us to cover the management and maintenance costs for our housing stock. The increase was comparable with other Housing Associations in the district. Tenants were invited to be involved in the rent and service charge setting process through direct written consultation, newsletters and open days. We also met with our Tenants and Residents Group. A big thanks to all those who took the time to respond to our consultation: your feedback is invaluable to us.

Rent Increase

2014/15	4.1%
2013/14	4.0%
2012/13	5.2%
2011/12	4.8%
2010/11	3.4%

APT SIZE	AVG. WEEKLY RENTS
2apt	£54.63
3apt	£61.02
4apt	£69.85
5apt	£78.08
Overall Average	£58.72

Tenant and Resident Participation

Extensive Consultation on the provision of new Services

During the year we carried out extensive consultation on the introduction of new Estate Management Services. We commissioned the Tenant Participation and Advisory Service (TPAS) to help us with Open Days which every resident was invited to. The first one was in the CE Centre on Saturday 10 August 2013 and further sessions were held in Dalmuir Library on Saturday 1 February and Tuesday 4 February 2014. During these consultation sessions we also discussed:

- Allocation Policy Review
- Rent Arrears Policy Review
- Maintenance Policy Review

We have continued with our Tenants and Residents Group meetings, and the members of this group meet quarterly to discuss their concerns and help influence decisions on many

issues affecting the community, ultimately leading to service improvements.

This group will also be used to advise on how best we should report on the Annual Return to the Charter (ARC). This report, similar to the Annual Report, is a separate document and will be published in October 2014. It will detail how we have performed against all the outcomes listed in the Scottish Social Housing Charter. The group will be used by the Association as a scrutiny panel to assess the success of new performance initiatives including, for example, our recent estate management contracts and the proposed new standard of void repairs. We are still interested in hearing from any other residents who could be interested in joining this group.

Tenant Satisfaction Survey Results

The survey process involves a specific number of personal interviews conducted by an independent assessor every 3 months. The results of this continuous monitoring help measure customer satisfaction, test strengths and weaknesses and provide suitable benchmarks for future measurement and improvement of performance. The new Survey has been based around the outcomes listed in the New Scottish Housing Charter and will be reported each year in the new Annual Return to the Charter. A new period began last year, 75% of all our tenants will be surveyed over the 3 year period 2012-2015, and we expect levels of satisfaction to increase as more tenants are consulted.

Core Questions 2013/14

Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by your landlord?

% Satisfied

88%

How satisfied or dissatisfied are you that with opportunities given to you to participate in the association's decision making processes?

94%

How satisfied or dissatisfied are you with the overall quality of your home?

80%

Overall, how satisfied or dissatisfied are you with your landlord's management of the neighborhood you live in?

73%

Thinking about the LAST time you had repairs or maintenance carried out, how satisfied or dissatisfied were you with the repairs and maintenance service provided by your landlord?

89%

Taking into account the accommodation and the services your landlord provides, to what extent do you think that the rent for this property represents good value for money?

80%

Property Services



The year saw some major changes within the Department and we are pleased to report that we now have a new team in place who have already started to implement change and improvement which will see us achieve the Scottish Housing Quality Standard on schedule by April 2015 and who will pick up on any slippage in planned and cyclical maintenance programmes over the course of the new year, with priority work including a programme of kitchen, central heating and window replacement.

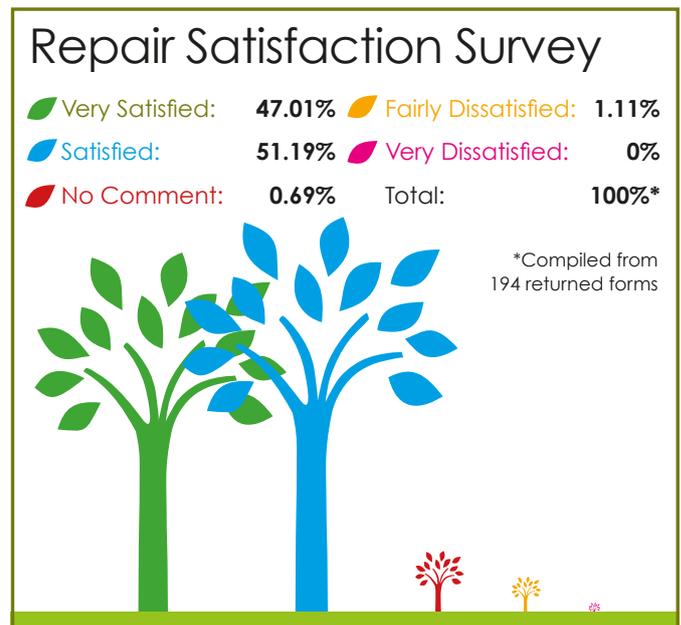
Responsive Repairs

We employ a range of specialist contractors to provide the day-to-day repairs service for all of our properties. This year we spent £237,000 on carrying out 2177 repairs: on average, over four repairs per property. 200 of these repairs were issued as emergencies and we completed 200 within the target four-hour timescale. £95,000 was spent on cyclical maintenance repairs which included gutter cleaning, gas servicing and electrical checks.

The following table shows our performance and customer feedback based on 194 returns.



Category of Repair (target scales)	Number of Repairs	Completed within timescale
Emergency (within 4 Hours)	200	100%
Urgent (3 Days)	676	100%
Routine (10 Days)	1301	99.83%
Gas Servicing (12 Months)	596	99.83%



Property Services



Planned and Cyclical Maintenance Spend

Component Replacements	Spend (£)	Detail
Kitchen Installations	20,964	Improved void management in advance of 14/15
Bathrooms	2,116	As above
Window Installations	22,460	Completion of Iona Cres contract
Central Heating	103,064	£68k contract, £35k ad hoc
Total Spend 2013/14	148,604	

There was a delay in the tendering process for component replacements but we continued to install selected components in our void properties to enhance the void standard and decrease the re-let period.

Cyclical Repairs	Spend (£)	Detail
Gutter Cleaning/Roof Anchor	23,733	Annual cleaning/safety checks
Electrical Checks	2,657	in advance of 2014/15 contract
Gas Fire/Central Heating Servicing	31,806	Annual safety checks savings in costs
Door Entry Renewal	5,907	4 new replacements
Legionella Testing	28,920	Annual safety checks
Fire Equipment Maintenance	2,287	Ann safety checks in sh complexes & HMO's
Total Spend 2013/14	95,310*	

*Costs of £6,856 recharged to owner occupiers included within the above

Environmental & Caretaker Services



As a landlord and a factor, we have a responsibility to maintain our estate to ensure a clean, safe and attractive environment for all residents. In August last year we began the consultation process which resulted in two

separate three-year contracts being awarded to deliver a close cleaning service and a landscaping service.

There is still a problem in the area with fly tipping, particularly in the lanes to the rear of Dumbarton Road. We continue to work closely with West Dumbarton Council Waste Services and Environmental Health Departments to bring the issue under control and in some cases fixed penalty fines have been served. We have also been advised that a CCTV camera will be installed to monitor fly tipping in the lanes.

Gas Appliance Servicing

The target to service all gas appliances in all properties is at least once every 12 months. In 2011 a new Gas Servicing policy was introduced which includes a process of forcing entry where required, ensuring compliance with our legal obligations and increasing the safety of all residents. A repair satisfaction survey follows every work order processed. These are posted out to tenants who return them to the office after the repair is completed to give us their view on the service they received. The results are collated and reported quarterly to the Management Committee.

Care Services

DOSCG



Dalmuir Out of School Care Group (DOSCG) provides a high quality, safe, affordable, child-focused service to local children in this area. We provide out-of-school-care facilities and serve 3 local primary schools during term time (Clydemuir, Our Lady of Loretto and St. Stephen's) and the wider community during holiday periods. The service is based in Dalmuir Community Education Centre and is registered for 75 places for children between the ages of 4-14 years of age.

8 Pupil Council Members meet regularly each month to have their say on how to improve the service. The Summer Play Scheme 2013 was attended by 74 children within the local area, involving 43 day trips within the year, visiting Safari Parks, Heads of Ayr, Five Sisters Zoo Museums, Parks and Beaches.

Improvements to our facilities took place over the year, and new Environmental Health Inspection recommendations including an additional sink were implemented thanks to a support partnership between the Association and West Dumbartonshire Council. We have tightened up on security with both doors in our classrooms now fitted with a security code lock. This procedure is an additional safeguard to ensure the safety of the children and staff.

In addition:

- We have been allocated outdoor space at the Dalmuir Community Centre to create a garden.
- DOSCG staff and children raised £1,040.00 in their sponsored walk over the Erskine Bridge and back: this will help with the cost of the trips for the Play Scheme 2014.
- All DOSCG children were provided with a "DPHA" High Visibility vest.
- Asda (Clydebank) and their Community Colleague, Amanda Semple have been a great support to DOSCG this year. DOSCG came first in the Asda Community Life "Chosen By You, Given By Us" scheme.
- DOSCG now plan to be involved in our annual Dalmuir in Bloom project in Partnership with the Beardmore Trust. Over the summer the young people from DOSCG will be carrying out some environmental work, helping with planting in both sheltered housing gardens, and one project involving the big empty flower bed in Nairn Street (at the car park). They are also going to get their litter pickers and Hi-Vis jackets on and help in keeping the area free from litter.

Care Services

Sheltered Housing

Shaftesbury Street and Nairn Street Sheltered Housing Complexes provide support to older people in 70 purpose built homes, 35 in each site. Residents are supported 24 hours a day by experienced wardens and caretakers and each property is connected to the Warden Call System providing assistance in emergency situations.

EVENTS

Residents are involved in social events both inside and outside the complex. Bingo sessions in both complexes are very popular and Lunch Clubs and Morning Tea events are well supported as tenants get the opportunity to socialise with other residents while they have something to eat.

Warden staff arranged special events for tenants which this year included Christmas Parties, Fish and Chip evenings, Theatre Trips and Bus Runs, one of which was a Christmas shopping trip to McArthur Glen designer outlet.

CONTINUOUS IMPROVEMENT

Regular Residents meetings are held in the complexes and give residents the opportunity to ask questions or make a comment on anything affecting their tenancy, and each complex also has a Suggestion Box. Feedback from meetings and the Suggestion Box are displayed on the Notice Board.

All Residents were provided with a copy of the National Care Standards (Support Services/ Care at Home) to make them fully aware of the standard of care they should receive.

THE CARE INSPECTORATE

The Sheltered Housing/ Lynx Care service is monitored closely by the Care Inspectorate. July 2013 Inspection Visit results were a slight improvement on the previous year:-

Quality of Care and Support

Very Good. Score 5 out of 6

Quality of Staffing

Very Good. Score 5 out of 6

Quality of Management and Leadership

Good. Score 4 out of 6

Care Standards Questionnaires were sent out to tenants by the Care Inspectorate and all tenants who completed the questionnaire expressed their satisfaction with the overall quality of the care being provided.

What Residents said about our Service

"I am very satisfied with the standard of care given to myself and all other residents. Staff are all obliging and would do anything to help"

"Credit where it's due, our wardens are great. My husband and I have no complaints whatsoever"

After speaking to residents and examining Support Plans, the Care Inspectorate confirmed that the service was operating at a very high level in meeting the health and well-being needs of people who use the service.

LYNX CARE

Lynx Care continued to provide support to around 25 tenants living in their own home.

Tenants were assisted with domestic chores, preparing hot meals, shopping and practical personal support to enable independent living in the local community.

All Care Staff this year gained their SVQ Health and Social Care Level 3 qualification.



Community Development

Donations

Clydebank Independent Resource Centre Sensory Centre	£5,027
Positive Action in Housing	£195
Clydemuir Primary School	£182
EVH / CHAS	£100
Wigbank	£100
Equa Group	£100
TOTAL	£5,704

The Association once again set aside £10,000 to assist The Beardmore Trust's running of our Wider Role Activities transferred to them last year. Activities include:

SOCCER 6'S

14 primary schools in the Clydebank Area participated;



PUPIL OF THE YEAR AWARDS

Involved all 3 local schools in the Dalmuir Area;

CHILDREN'S BOUNCE PARTY

Involved 20 kids from the local area.

The contribution represents a small redistribution of rental income together with donations from contractors, consultants and local businesses.



Summer Social

Over 60 elderly and some of our tenants with learning or physical disabilities attended this event which involved a 3 course meal, entertainment and social activities.



Dalmuir Hanging Baskets

The Association continued to brighten up the local community by erecting 50 colourful hanging baskets in selected streets and locations.

Community Development



Garden Competition

The category of Best Owners Garden was added to this year's competition with committee and staff inspecting all gardens within the Associations estate. Winners were presented with vouchers at the AGM in August.



Moon Garden

Our garden continues to flourish and is maintained by our gardener, Tony Pirrie. A greenhouse was added this year to allow Tony to propagate more fruit, vegetables and flowers to further enhance the planted beds.

Wigbank Project



The Association donated £100 towards the above project which provides great support for women cancer-sufferers and we are currently assisting in

the permanent set-up of the project within the local community.



Independent Resource Centre – Sensory Room

Based in one of our Dumbarton Road shop units in Dalmuir, the Association support the IRC and this valuable project by offsetting the rent cost through its donation budget. The aim of the project is to advise and support local children and adults with Autistic Spectrum Disorder, Attention Deficit Hyperactivity Disorder and social difficulties caused by any disability.

Community Development Christmas Vouchers



Over 160 Christmas Gift Vouchers were distributed to elderly and other selected tenants.

Financial Performance 2013/14

Financial Highlights

Management Committee were satisfied with the financial performance during the year and are pleased to report a surplus for the year of £482,759 (2013 – £370,309).

Turnover for the year increased by 4.58% to £2,803,921 whilst operating costs slightly decreased to £2,299,558 resulting in an operating surplus of £504,363 (2012 - £362,653).

Investment consisted of a programmed outlay of £380,000 on shares held within a Corporate Bond Fund managed by HBOS UK Investments

Funds. The Corporate Bond Fund is a cautious medium risk fund which aims to provide an above-average income from a diversified portfolio of interest bearing securities.

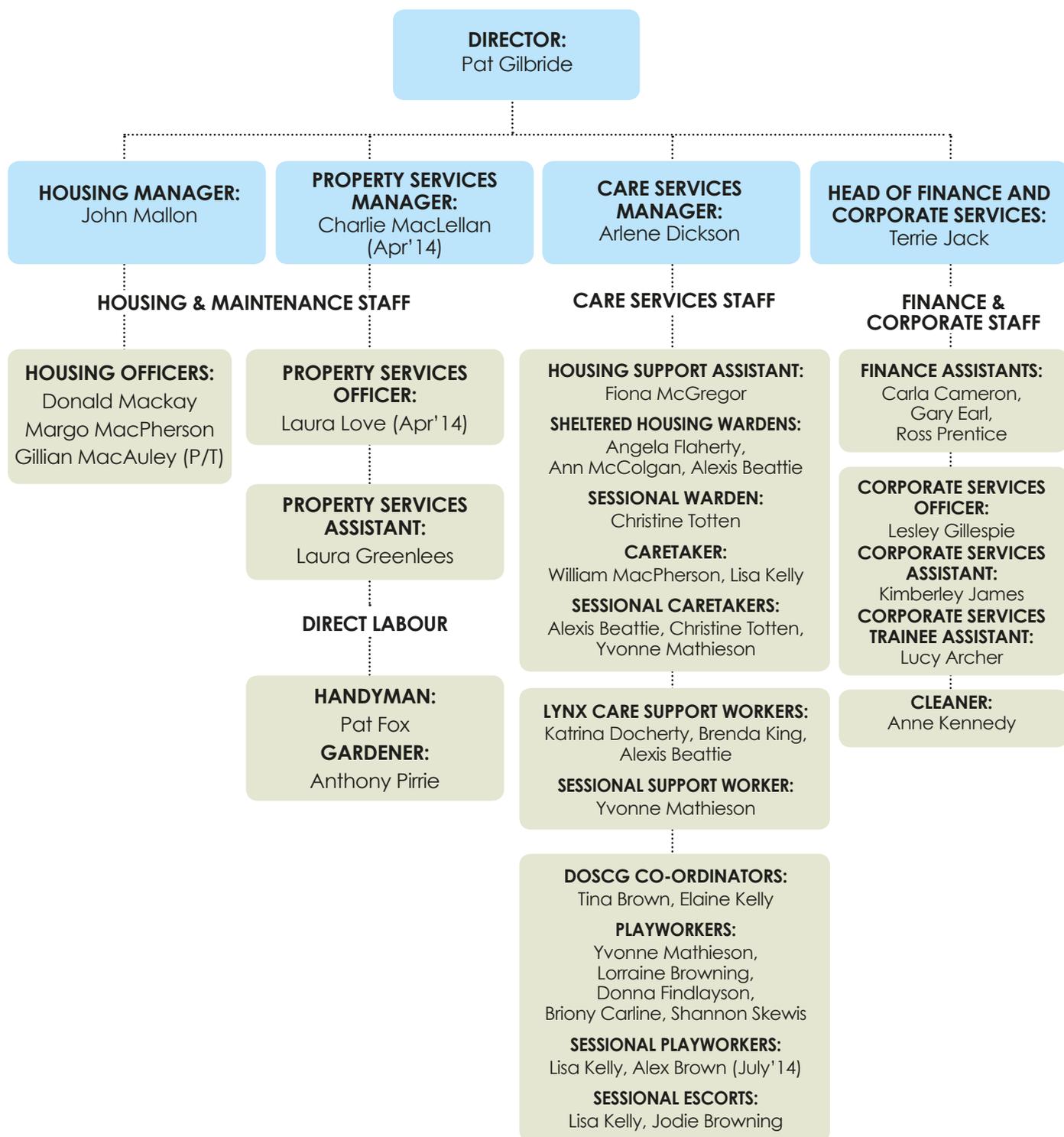
This portfolio has been exposed to the turbulence in the global financial markets over the past few years and the value of the shares held at the end of March was valued at £333,992 (2013 - £339,153), providing a reduction in market value for the year of £5,161 (2013 - £19,612).

Income and Expenditure Account	2014 (£)	2013 (£)
Turnover:	2,803,921	2,681,087
Operating Costs	(2,299,558)	(2,318,434)
Operating Surplus	504,363	362,653
Gain on sale of housing accommodation	-	-
Impairment Gain/(Loss) on Investments	(5,161)	19,612
Interest receivable	17,430	25,067
Interest payable	(33,873)	(37,023)
Surplus/(Deficit) for the year	482,759	370,309

This presents a strong balance sheet position with a closing cash balance of £1,586,271 and net current assets of £1,741,157.

Balance Sheet	2014 (£)	2013 (£)
Housing Properties and Other Fixed Assets	4,098,627	4,242,182
Investments	333,992	339,153
Tangible Fixed Assets	4,432,619	4,581,335
Current Assets 1	1,977,366	1,496,381
Current Liabilities	(236,209)	(318,245)
Net Current Assets	1,741,157	1,178,136
Total Net Assets less Current Liabilities	6,173,776	5,759,471
Creditors: Amounts falling due after more than one year	(744,858)	(813,305)
Net Assets	5,428,918	4,946,166
Capital and Reserves	5,428,918	4,575,852

Staff 2013-14



Leavers over the year

Property Services Manager	David Anderson
Corporate Service Assistant	Nicki Bruce
Property Services Manager	Peter Kelly

Playworker	Karen O'Neil
Property Services Officer	Craig Reid

Governance



Participation

Average attendance at Management Committee meetings	66%
Meetings Quorate	100%
Membership	200
Attendance at AGM 2013	32

Committee composition

Through open election	8
Co-opted (WDC)	1
Tenants	4
Factored Owners	1
Other	4

Management Committee

John Gilleece	Chairperson			
Karen Hillhouse	Vice Chair			
Christine Bradley	Secretary			
Alison Quinn	Treasurer			
Anne Meikle	Committee Member			
Laurie Mackay	Committee Member			
Marion Birnie	Committee Member			
Jim Laverty	Committee Member			
Gail Casey	Cllr (Co-opted Member)			
Mary Coia	Committee Member – Resigned (April 2013)			





Dalmuir Park
Housing Association

Dalmuir Park Housing Association

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