

## Section 2: Overview, Background and Future Opportunities (May 2021)

### Where we started and how we grew

Pineview Housing Association was established in 1991 as Pineview Housing Co-operative following a stock transfer of properties in the Pinewood area from the then Glasgow District Council. Since that time the Association has completed seven phases of improvement and new build housing in the Pinewood area, a shared ownership project in the Stonedyke Area, a new build project in the Broadholm area and six projects in the Waverley area (as part of and following a transfer of engagements from Glengarry Housing Co-operative in 2000). In February 2021 the Association complete a further transfer of engagements. Kendoon Housing Association was wound up and all tenants and properties were transferred into the ownership of Pineview, following robust tenant consultation and voting.

The Association has a sound financial footing, having prudently managed the Association's resources since its inception. The Association has paid off several loans and works to ensure that the business has the best financial opportunities through effective treasury management and adherence to loan covenant requirements.

The Association works in an ever-changing environment and requires to work efficiently and effectively to protect the achievements of the business and to protect the interests of the business and our stakeholders moving forward. The Association recognises its achievements but will strive to continually improve on these and adapt to the environment in which we work.

### Customer Satisfaction

The Association works to provide excellent service to our tenants and other customers. During 2019 and 2020 we carried out two rounds of independent Tenant Satisfaction Survey work, following discussions with our Resident and Customer Forum. Following the 2019 survey, the Resident and Customer Forum considered the results and, along with the Management Committee of the Association, agreed an action plan to be implemented.

The 2019 results, in respect of the tenant satisfaction questions contained within the Scottish Social Housing Charter are given in the table below. The table also gives the 2018/19 Scottish averages, which the Scottish Housing Regulator (SHR) collects and publishes, for comparison.

<u>Ind</u>	<u>Scottish Social Housing Charter Measure</u>	<u>Pineview HA - % tenants satisfied 2019</u>	<u>2018/19 Scottish Average</u>
1	Satisfaction with Housing Association's overall service	90.20%	90.12%
3	Satisfaction with being kept informed about services and decision	96.40%	91.60%
6	Satisfaction with opportunities to participate in decision making	93.60%	86.48%
9	Satisfaction with quality of home	88.50%	90.79%
16	Satisfaction with repairs service	90.50%	91.66%
17	Satisfaction with Housing Association's contribution to the management of the neighbourhood	90.30%	87.77%
29	Rating of rent as very good or fairly good value for money	83.40%	83.21%

While our results compared well with the Scottish averages they were not quite as good as the results we got in 2016, although largely better than the 2013 results. It is important to recognise that satisfaction was still recorded as high with more than 9 out of 10 tenants satisfied in 5 of the 7 indicators.

The Association has also received higher satisfaction results when we are carrying out ongoing surveys, for example, settling in visit surveys with new tenants; repair satisfaction surveys for all repairs; or in the feedback we get from the Resident and Customer Forum.

The Association, however, takes any drop in satisfaction very seriously and the Resident and Customer Forum and the Management Committee agreed an action plan to address this matter, with a commitment to asking tenants their satisfaction views again during March / April 2020. All tenants were advised of this during December 2019.

#### Action Plan to Address Satisfaction Concerns:

- Update website with access to information details and will continue to keep the website updated with our news and service developments.
- Continue to promote tenant involvement through the Resident and Customer Forum; the Management Committee; our consultation register; and through ad hoc surveys and consultations.
- Provide regular updates on property improvements that we have carried out.
- Provide all tenants with five year plans of all cyclical maintenance and planned replacement work due to be undertaken at their home, allowing tenants to plan well in advance.
- Encourage tenants to complete repair satisfaction surveys and to let us know of any concerns they have about our service provision.
- Clarify what aspects of neighbourhood service the Association can influence and which are the responsibility of other agencies such as Glasgow City Council, Police Scotland etc.
- Implement our new rent structure from April 2020 following consultation and feedback from tenants.
- Develop a Value for Money Statement and consult with tenants on this – the Statement was agreed with the Resident and Customer Forum on 6 December 2019 and was issued to all tenants with the 2020 rent proposal consultation on 10 December 2019.

Following the implementation of this action plan, the Association carried out a further independent tenant satisfaction survey during March/April 2020 to measure the impact of the action plan and to ask tenants what else we could do, if anything, to increase satisfaction. Satisfaction increased between the 2019 and 2020 survey in most areas of work.

<u>Ind</u>	<u>Scottish Social Housing Charter Measure</u>	<u>Pineview HA - % tenants very and fairly satisfied 2019</u>	<u>Pineview HA - % tenants very and fairly satisfied for 2020 ARC</u>	<u>2019/10 ARC Scottish Average</u>
1	Satisfaction with Housing Association's overall service	90.20%	87.11%	89.19%
3	Satisfaction with being kept informed about services and decision	96.40%	97.33%	91.98%
6	Satisfaction with opportunities to participate in decision making	93.60%	94.67%	87.21%
9	Satisfaction with quality of home	88.50%	90.22%	87.15%
16	Satisfaction with repairs service	90.50%	98.21% (82.11%)	90.83%
17	Satisfaction with Housing Association's contribution to the management of the neighbourhood	90.30%	92.89%	87.40%
29	Rating of rent as very good or fairly good value for money	83.40%	89.33%	83.56%

The 2020 Covid19 restrictions were implemented one week into our 2020 survey, severely limiting the service and repair delivery that we could provide. This is likely to have affected these results, as these were the areas most affected by the restrictions. Whilst the level of dissatisfaction and negative comments were low, this is an area of priority to the Association, and an area we aim to continually improve. The outcomes were reviewed by staff and then considered by the Committee at the 30 June 2020 committee meeting. Following review, an Action Plan has been put in place to address areas of concern.

<b>Service Area</b>	<b>Tenant Feedback</b>	<b>Action(s)</b>
<b>Customer Care</b>	Staff not always helpful or ready to listen	Reporting these findings back to staff for feedback / discussion, emphasising the Association's values towards tenants.
	Poor communication especially getting back to tenants	As above + review SDM Customer Relationship Module to aid increased monitoring, auditing and reporting. Keep tenants advised of how we have responded to their feedback through reporting and publishing our progress via website, newsletters etc.
<b>Repairs &amp; Maintenance</b>	Repairs not completed properly right first time / unhappy with multiple visits/ length of time taken	Put closer auditing and monitoring procedures in place to identify and manage complex / non-routine repair works. Maximise tenant feedback and communication.
	Poor quality of repair/ workmanship/ contractors unprepared / contractors not finishing the works	Put closer auditing and monitoring in place to manage contractors.
	Ongoing issues not resolved / lack of follow up	Put closer auditing and monitoring procedures in place to manage contractors and repair works. Report finding back to staff for feedback / discussion emphasising Association's values towards tenants. Reinforce the Association's complaints handling procedure.
	Association refusal to complete certain repairs	Continue to communicate Association's repair responsibilities and capabilities e.g. under Covid 19 restrictions.
	Unhappy to be told repairs would not be carried out due to rent arrears	Continue to communicate Association's policy re emergency / wind and water tight via website, newsletters etc.
<b>Tenancy Management</b>	Anti-social behaviour not dealt with	Continue to promote the ways in which tenants can report anti-social behaviour problems to the Association and what actions can be taken, utilising our website and newsletters. Monitor our responses to satisfaction with how we handled ASB complaints.
	Lack of understanding / willingness to help tenants in rent arrears	Increased auditing and monitoring in place to ensure appropriate advice and assistance provided. Report finding back to staff for feedback / discussion emphasising Association's values towards tenants.
	Letters sent by the Association have a threatening tone	Report finding back to staff for feedback / discussion emphasising Association's values towards tenants.

		Reminder to staff to use standard letters; text messaging etc. Non-standard wording to be kept to a minimum and in accordance with Association's corporate standards and values All letters and forms being reviewed as part of the SDM Document Management exercise.
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**Additional Actions Approved:**

Area	Work	How to be Progressed
Continuous review	Independent survey work on an ongoing basis (in addition to ongoing in house survey work).	Appointment of independent surveyor to undertake ongoing satisfaction survey work over the period 2020 -2022.
	Consideration of implementing tenant engagement / satisfaction tool.	Consideration of purchase of system such as CX Feedback.

We will review these areas again as Covid19 restrictions are lifted and services can safely return.

**Asset Management and Financial Planning**

The Association works continuously to improve the services that it provides to its residents through our reactive/planned and cyclical programmes. These elements of our business are crucial to ensure that tenants are happy, that their homes are maintained to a high level and that the future of the stock is protected and maximised. This will be supported by regular reviews of our stock through stock conditions surveys, reactive and planned maintenance works and inspections, and ongoing reviews of our life cycle costings and the associated long-term projections.

The Association undertook our most recent comprehensive stock condition survey (SCS) during 2019 with JMP Construction & Property Consultants. This involved the survey of more than 20% of the Associations properties to provide a representative sample to enable us to review long term maintenance and renewal plans and costs. This survey, with its costing and planning outcomes, built upon the previous survey work undertaken. This work also allows the Association to ensure that stock complies with the Scottish Social Housing Standard (SHQS). Since 2012 the Association has surveyed 90% of its stock to ensure our information is accurate and up to date.

The Association continually reviews its long-term financial projections, to ensure we are planning prudently for the future. As part of this process the Association also has the long-term financial business plan of the Association independently reviewed periodically. While these reviews have always been positive they also make clear that there is no room for complacency, from either committee or staff, either now or in the future, to ensure the long term viability of the Association and its services to tenants.

As such, the Association had built in an annual review of our long-term projections and a commitment to undertake stock condition survey work and review our stock condition information at least every 3 - 5 years. We have also purchased and implemented the HUB Asset management system to allow us to keep our stock condition, and associated costing details, along with SHQS and EESSH compliance date, updated.

## The Future

Whilst the Association is a strong business, the Association is always looking to address some areas for improvement and always looking to prepare for any challenges or opportunities we may encounter.

Our Business Plan drives everything the Association does and is regularly reviewed and updated. Different areas of the Business Plan are considered at our monthly Management Committee meetings. Additionally, the Association's Committee and Staff undertake regular reviews to allow time to be taken to review aspects of the Business Plan and/or different or pressing matters of business.

As an example, we held a Committee and staff review day during 2019. This day focused on the Association's compliance with the SHR Regulatory Framework<sup>1</sup> requirements and specifically the Regulatory Standards of Governance and Financial Management. This was a core piece of work that provided a range of evidence contributing to the Association's Management Committee being in a position to submit Annual Assurance Statements to the SHR in October each year advising of their assurance with compliance.<sup>2</sup>

This robust approach to our business planning has also put the Association in a strong position to allow it consider future opportunities.

During 2019 our neighbouring Association, Kendoon HA (KHA), advertised in the national housing press for other registered social landlords to consider expressing an interest in a transfer of engagements. KHA had undertaken a comprehensive review of their business and determined that it would be very difficult, and expensive to tenants, for them to remain an independent business and as such they were looking to transfer their stock and tenants to another landlord through a transfer of engagements.

Pineview's Management Committee and staff considered this opportunity to help local tenants carefully and submitted an expression of interest. Following this Pineview, along with other interested parties, had to complete a proposal to demonstrate what it would offer to the tenants of Kendoon and why Pineview thought that Pineview would be the best option for Kendoon to consider.

Following robust consultation and tenant voting, the tenants of Kendoon Housing Association (88.5% of tenants voting) chose Pineview as their new landlord. The transfer went ahead on 1<sup>st</sup> February when we transferred all Kendoon Housing Association (KHA) stock and welcomed all the tenants to Pineview.

Pineview view this transfer as an opportunity to provide community based housing services to local people within our Drumchapel area of operation.

The Pineview promises were based on a series of important offers to tenants:

- Ensuring local services, provided locally, and driven by local decision making.
- Kendoon rents reduced to match Pineview HA rents (805 of tenants will have a decrease).
- An investment programme in line with identified priorities.
- Cash backed budgets for reactive, cyclical and planned maintenance.

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<sup>1</sup> <https://www.housingregulator.gov.scot/for-landlords/regulatory-framework#>

<sup>2</sup> <https://directory.scottishhousingregulator.gov.uk/2019%20Documents/Pineview%20Housing%20Association%20Ltd%20Annual%20Assurance%20Statement.pdf>

- Transfer to a local community based housing association which can clearly demonstrate strong, strategic governance and regulatory compliance.
- Joining a local organisation that can demonstrate its commitment to improving the lives of tenants in the local area.
- No compulsory redundancies for permanent Kendoon HA staff.
- An opportunity for Kendoon HA Committee Members and tenants to join the successful Management Committee of Pineview Housing Association.
- Achieving successful community ownership and development in Drumchapel.

Pineview believe that this partnership will not only deliver for the transferring tenants from Kendoon but will also be of real ongoing benefit to all Pineview tenants and customers. The benefits include, but are not restricted to, rental charges, tenants engagement, and savings that can be spent on tenant services. Pineview has lower rental charges and transferring tenants have benefited from moving to Pineview charges. Pineview has active tenant participation through our Customer and Resident Forum and transferring tenants will benefit from the skills and experience of the Pineview group. We hope all tenants will positively work together to ensure our tenants voice is continually heard. All tenants will also benefit as the increased size and strength of Pineview. Administrative savings will allow more resources to be dedicated to continually improving our services to tenants and customers.

Pineview is committed to delivering on the promises we made. As part of this, we will be reporting on what we have done each quarter to our tenants, our Customer Forum, our Committee of management and the Scottish Housing Regulator. We will publish this information on our website, so it is publicly available. We will also refer to it in our newsletters to remind everyone that it is there and being reported on.

The promise performance reporting will begin in July/August and be every quarter thereafter. This allows customer to see what we are doing and to hold us to account if they think we are failing on any of our promises. The reporting will take the format of detailing what the Kendoon objective was; what was the transfer requirement to improve outcomes for tenants; what Pineview said it would do; and what Pineview has done to date. An example of this is given below.

### Example Promise Performance Reporting

<b>Objective 1 – Improve rent affordability</b>		
<b>Transfer Requirement</b>	<b>Pineview Promise</b>	<b>Outcome to date</b>
Address the issue of Kendoon rents being higher than the Scottish average and inconsistencies in levels between house types and size along with affordability.	<ul style="list-style-type: none"> <li>- Implement PHA rent setting policy.</li> <li>- Limit any increase at £10 per month (increased with inflation annually).</li> <li>- CPI only increases for 3 years.</li> </ul>	<ul style="list-style-type: none"> <li>- PHA rent setting policy implemented 01/04/21. More than 84% of tenants had rent decrease</li> <li>- Less than 16% of tenants had rent increase, with any increase capped at maximum of £10 per month.</li> <li>- CPI only increase to rent structure 2021.</li> </ul>

