

Annual report to tenants and annual review

2014





Annual report to tenants and annual review

2014

Contents

Welcome	2
Vision, values and objectives	3
Home	4
Neighbourhood and community	9
Access to housing and support	10
Tenant involvement and feedback	13
Getting good value for money	17
Housing plus – more than a landlord	21
About us	24



Welcome



Drew McPhail, Chairperson



Julia Fitzpatrick, Managing Director

Welcome to Horizon's Annual Review and Annual Report to Tenants 2014.

This year, in addition to our review of activities, achievements and challenges, we also report on our performance against standards set out in the Scottish Social Housing Charter giving information on performance in areas that Horizon tenants said were important and interesting to them. We thank the tenants who participated in discussion groups and surveys to help us to prepare this report. Please let us know what you think about its content and style by completing the feedback form included with the report.

Everything we do is underpinned by our understanding that having a home that works for you and your family is what provides a base for a good life, for health, wellbeing and citizenship. As this report goes to press, citizens of Scotland get ready to exercise their right to vote on independence for the country. Whatever the result, we need to see more investment in the housing and services that make it possible for disabled and older people to become or remain independent and supported in their own home and community. In 2013-14 we have played our part in this – investing significantly in existing homes, involving tenants, and developing person centred housing solutions and services for tenants and home owners that extend well beyond traditional landlord services. Our results are, in general, good and in some areas, such as repairs response times, we have made a marked improvement. Maintaining and improving performance and services at an affordable cost is a challenge and our task in the next year is to work with tenants to find the right balance.

Our performance indicators

You will see these performance indicators throughout the report. They tell you how we are performing. Where we can, we compare our performance to similar housing associations. Their performance is shown as 'benchmark'. Where the Scottish Housing Regulator has published an average performance for all housing associations and councils in Scotland, this is shown as 'Scottish average'.



Our performance is better



Our performance is the same



Our performance is worse

We thank our staff, Board members, Link and many other partners – people and organisations – who have continued in 2013-14 to support the delivery, development and improvement of Horizon's services to achieve this.

Warm regards

Drew McPhail
Chairperson

Julia Fitzpatrick
Managing Director

Vision, values and objectives

Everything we do is underpinned by our understanding that having a home that works for you and your family is what provides a base for a good life, for health, wellbeing and citizenship

Vision

Inclusive, sustainable communities where individual housing needs are met, everyone has a home that meets their needs, and communities are designed so everyone can play a part.

Values

Our work is underpinned by the belief that:

- We are all different, equal and valuable
- Access to housing and services in the community of your choice should not be determined by impairment.
- Disabled people have a right to participate fully in society – to be in the mainstream.
- Disabled people should have the right to housing, services and facilities to enable independent living.

Objectives

Providing Homes

1. Encourage inclusive design of housing and communities, so that 10% of Link's new rented housing is wheelchair standard.
2. Increase the numbers of disabled people able to get the right home for their needs: by investing in accessible housing registers, adaptations and individual house purchase for rent or shared ownership.
3. Make the most of our property assets: provide attractive, well maintained places where people want to live.

Building Communities

4. Provide and develop Care and Repair, small repairs and other services to support older and disabled people to remain in their communities, working to involve communities in supporting and sustaining these.

Valuing People

5. Provide person focused housing services which meet people's needs at different stages of their life – searching for a home, living well in their home and community, affording their home, moving home.
6. Recognise that everyone has something to contribute and support staff, Board members, volunteers, tenants and sharing owners to do so.

Working Together

7. Work in alliance with others to influence policy and practice on provision and adaptation of housing.
8. Grow our business to include a range of 'housing plus' services, supporting disabled and older people to live safely and well at home.

Home



This section tells you about:

- our properties
- how we have maintained and improved the quality of our housing
- our repairs performance
- adapting homes
- money spent on maintaining and adapting homes

support and has helped disabled people across the country find a home to meet their needs. The properties are located in Glasgow, Lanarkshire and Falkirk.

We progressed plans with our West Lothian Development Alliance partners, Almond Housing Association and Weslo, for a new development in Stoneyburn, West Lothian. This will provide 12 properties for disabled and older people, with an estimated completion date in 2016.

Our properties

At the end of the year, we owned or managed services for 865 properties, with a range of types and tenures.

This year Horizon invested £250,000 in acquiring another 3 properties, under the Access Ownership programme. This was achieved without any Government financial

we owned or managed services for **865** properties

207 of our properties are fully accessible for wheelchair users

we acquired **3** properties, under the Access Ownership programme

Properties for social rent

Bedroom size	Flat	House	Total
1	246	5	251
2	136	224	360
3	16	140	156
4 or more	0	16	16
Total	398	385	783



Housing quality

98% of Horizon's properties for social rent fully met the Scottish Housing Quality Standard (SHQS) at the end of March 2014. Some work is required to cavity insulation in 17 properties and this will be completed in 2014.

Beyond the SHQS, Horizon has focused on improving the energy efficiency and warmth of tenants' homes and making sure that Horizon properties meet or exceed the SHQS standard.

Planned and cyclical maintenance and improvements programme 2013-14



Tenure/type	Number
Social rent	783
Shared supported housing	11
Shared ownership	37
Owner occupiers – factored	31
Offices	3
Lease: Residential care home	1

Type of works	Properties affected
Replacement windows – Blackburn, Coatbridge	57
Replacement doors – Coatbridge	32
Replacement Boilers – Blantyre, Kincardine, Kilmaurs	64
Upgraded electricity consumer units – Kincardine	11
Upgraded close doors – Ardrossan	18
Replacement radiators – Coatbridge	30
Serviced gas appliances	826
Carried out cyclical maintenance painter work	92

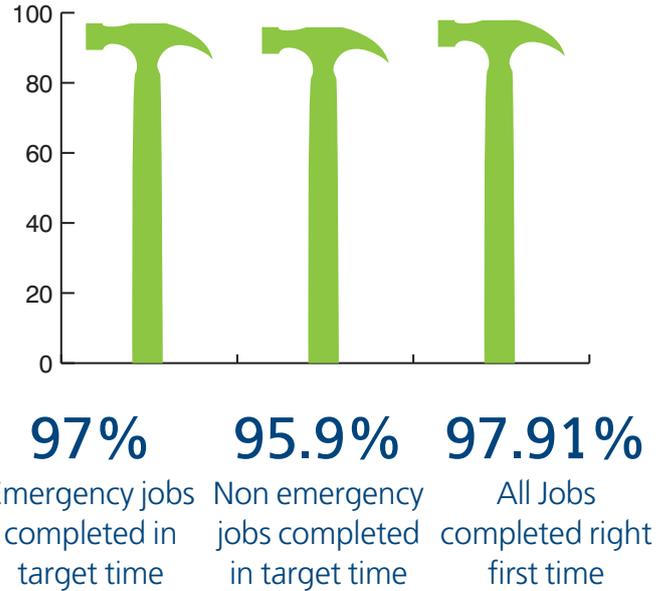
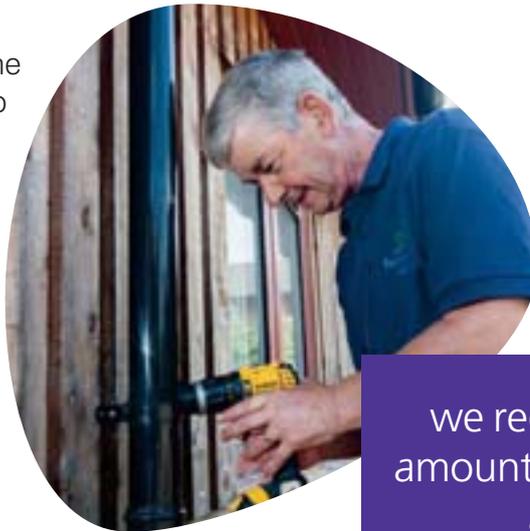
Repairs

In our Customer Satisfaction Survey, November 2012, 81% of tenants reported they were satisfied with the repairs or maintenance carried out in their home in previous 12 months. This was a big improvement on the previous survey, but there is still room for improvement. You said:

“It takes too long to complete the repair.”

“It takes too long from reporting the repair to getting it carried out.”

In 2013-14, we reduced the average amount of time to complete a repair from 13 days to 6 days. In future, we will also set a target for getting the repair right first time. If we have to go back to a property to fix the exact same thing within a year of it being repaired, we haven't completed it 'right first time'.



97.8%
of our homes met the Scottish Housing Quality Standard

we reduced the average amount of time to complete a repair from **13 days to 6 days**

Repairs performance

Category of repair	Target average time to complete repair	Average hours/ days 2012-13	Average hours/ days 2013-14	Performance	Benchmark	Scottish average
Emergency	< 7 hours	Not known	2.9 hours	😊	4.3 hours	6.9 hours
Non-emergency	7 days	13 days	6.3 days	😊	5.6 days	8.2 days



96%
of adaptations
were completed
within 12
weeks

Adaptations

Over half of Horizon tenants have a disability or are over pension age. This means demand for adaptations is high and this year we spent £97,000 adapting homes to meet the individual needs of 60 households. The most common adaptation is the installation of a wet floor shower. We also installed stair lifts.

we spent **£97,000**
adapting homes to meet the
individual needs of **60**
households

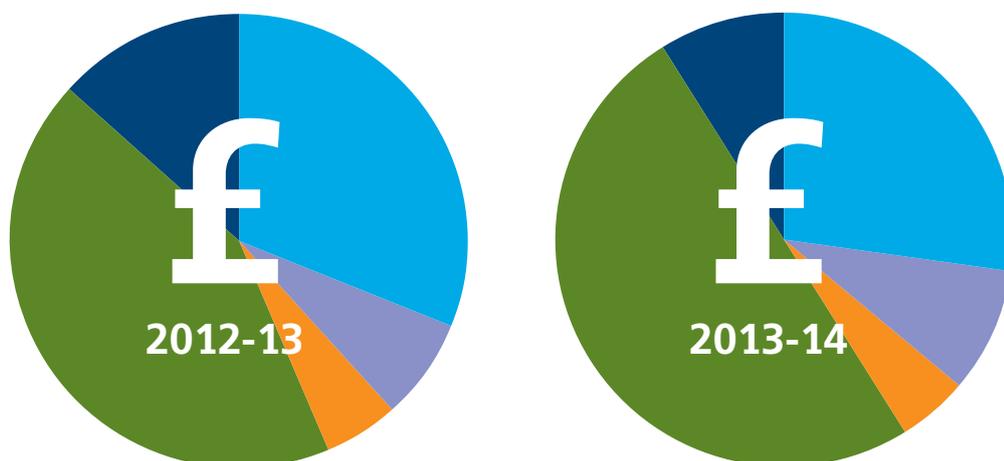
Adaptations performance

From date of accepted referral	2012-13	2013-14	Performance	Benchmark
Average time to complete	44 days	38 days		83.5 days
Complete within 12 weeks	81%	96%		None

Overall tenant satisfaction with their home

Level of tenant satisfaction	2012-13	2013-14	Performance	Scottish average
With the quality of their home	92.06 %	93.55%		None
With repairs or maintenance carried out in last 12 months satisfied with the service	66%	80.85%		87.6%

Money spent on our homes



	2012-13 £	2013-14 £
Reactive repairs	287,328	308,698
Repair of empty properties	67,035	100,068
Cyclical maintenance	48,726	55,425
Planned maintenance and renewals	397,412	564,885
Adaptations	120,576	97,345

Looking ahead

In 2014, we will consult tenants in a review of the repairs and maintenance policies needed to put our asset management strategy, adopted in 2013, into practice.

We will set new repairs targets in consultation with tenants, linked to the Scottish Social Housing Charter standards.

Following an options appraisal in 2013, we will work with Capability Scotland, to upgrade Wallace Court, for the benefit of residents.

In the last three years Link has increased its provision of housing to full wheelchair standard from 3% to 6.5% of its new building. We will continue to support Link to work towards its target that 10% of all new homes for rent should be fully wheelchair accessible.



Neighbourhood and Community

This section tells you about:

- our estates management work
- how we have managed anti-social behaviour, neighbour nuisance and tenancy disputes.

Estate management

Horizon's estates caretaking team visited every estate at least fortnightly to maintain the landscaped areas, clean close stairs and windows, collect litter and check the condition of bin stores and other public areas. Housing and maintenance officers carried out annual 'walkabout' estate inspections in all of our estates, accompanied by tenants on many occasions.

we carried out
2,400 estate caretaking visits
48 annual estate inspections

	2013-14
Number of new anti-social behaviour cases reported	54
Number of cases responded to within target timescales	52
Number of evictions as a result of anti-social behaviour	0

Anti-social behaviour, neighbour complaints and tenancy disputes

This year, we gathered statistical information on any complaint about activities or behaviours that have caused anxiety or disturbance to the person complaining. We have target timescales for responding to allegations of unacceptable behaviour. In all cases we try to work closely with tenants to find the best possible solution, and offer mediation where this can help.

Looking ahead

We plan to carry out a full survey of the grounds maintenance requirements of each estate as part of our work to improve neighbourhoods in a cost effective way.

In future, we will provide information which shows the different categories of anti-social behaviour complaint.

96.3%
of these cases were resolved within target, compared to the Scottish average of 75.9%





Access to housing and support

This section tells you about how we have helped people:

- to get a suitable home
- to keep their tenancy
- to remain safe and well in their own home

New tenancies

We helped 67 individuals or families find a suitable home.

We changed our allocations policy, after extensive consultation with applicants and tenants, to a choice based system called Homehunt.

Generally, if someone moves out of their home after less than a year of living there, it means that the house or neighbourhood does not suit them.

We helped **67** individuals or families find a suitable home

It took an average of **16.1** days to re-let homes

We met our target to keep tenancy turnover to less than 10% of homes.

We had 45% more vacancies this year than the previous year, partly as a result of welfare reform. The reasons for this include:

- Higher number of tenants transferring to another property, some as a result of the bedroom tax.
- A fourfold increase in the number of abandoned homes.
- More tenants than in previous years moving to care homes.

Access to housing	Target	2011-12	2012-13	2013-14	Performance
Number of relets	<10% of properties (<78 properties)	6% 41 properties	6% 46 properties	8% 67 properties	
Average number of days to relet	18 days	10 days	14 days	16 days	

Advice and support for tenants

We want people to be happy in their homes and for their homes to meet their needs. Welfare reform and financial austerity have had an impact on many Horizon tenants and we have invested, directly and in partnership with Link, in reviewing services and developing new services to help tenants. We set up a new Housing Support service for tenants and sharing owners in 2013. This complements Horizon’s own housing management service and welfare advice and money advice services provided by Link. Horizon became a partner in successful Link group bids to the Big Lottery and Scottish Legal Aid Board. As a result, Horizon tenants now benefit from additional services, including debt management, financial and digital inclusion – getting access to bank accounts, finance services and the internet and learning how to use these.



We set up a new Housing Support service for tenants and sharing owners in 2013

Results in 2013-14:

- Individual support and advice for **91** Horizon tenants to help them set up and keep their tenancy
- Additional **£78,000** income in benefits and grants for Horizon tenants

All new tenancies in 2013-2014 lasted for more than one year



We record the numbers of people who have ended their tenancy in less than a year to see how effective our allocations systems are and we are helping people to sustain their tenancies. Sometimes, with regret, we have to take action against a tenant to evict them from their home, for example for non-payment of rent. We only do this after making every effort to provide advice and support.

Tenancies sustained	2011-12	2012-13	2013-14	Performance
Ended within one year	7	6	0	
Evicted due to anti-social behaviour	1	0	0	
Evicted due to rent arrears	3	1	1	

Looking ahead

We will fully implement the new allocations policy to offer more choice and control to disabled people seeking housing, and improve access to a wider range of properties.

Applicants for Horizon's properties will be able to use Homehunt, with applications processed by Link Housing. Applicants for adapted or purpose built housing for wheelchair users will also be able to use Homes2Fit, a new web-based system operated by Glasgow Centre for Inclusive Living. Horizon will be the first housing association to pilot this new site.

We work with Housing Options Scotland to meet the housing needs of disabled people through our Access Ownership programme. Demand is growing and in 2014, Horizon will look for additional investment and a new financial model for the project to allow it to grow.





Tenant involvement and feedback

This section tells you about:

- What we have done to make it easier for people to get involved
- What we have done to gather tenants' views and how we responded
- How we have handled complaints

Getting involved

This year we asked for tenants views on a range of topics. Everyone is different and we try to offer different ways for people to have their say or get involved.

We welcomed around 40 tenants to a tenant conference in Bellshill in September 2013. The theme was 'Horizon – past and present', as we celebrated 25 years of Horizon history. Delegates heard from speakers about current issues such as welfare reform and community safety, whilst meeting staff and discussing issues that affect them.



Horizon worked with a panel of tenants, Link and a design agency to launch a brand new website which has been developed to offer quick and easy access to essential information for tenants and other customers.





Graham Ogilvie reflecting the voice of Horizon tenants at the 2013 Tenants' Conference.

Complaints

This is the first full year that we have applied the Scottish Public Services Ombudsman's (SPSO) Complaints Handling Procedure. All housing associations now deal with complaints in the same way, and it should be a clear and simple process for any tenant who wishes to make a complaint. While we aim to provide the best

service we can, sometimes we make mistakes. When that happens we want to know, so that we can find out what went wrong and put it right. An annual complaints report is provided to tenants in the autumn.

Complaints (2013-2014; as the recording system has changed, there is no comparable data for previous years)

	2013-14 Number received	2013-14 Number upheld	2013-14 Target response time	2013-14 Responded to in timescale	Benchmark	Performance
Stage 1 – frontline response	77	27	100% in 5 days	100%	84.2%	😊
Stage 2 – management investigation	13	2	95% in 20 days	80%	69.1%	😐
Stage 3 (Ombudsman review)	0	0	n/a			



Consultation or participation topic	How?	How did we respond
Satisfaction with repairs service	Analysed 2467 satisfaction survey forms.	Immediate contact with tenant and follow up if any problem brought to our attention.
Allocations policy	Postal and on-line survey. Customer discussion groups.	Changed allocations policy taking views into account.
Policy for setting rents and service charges	Postal and on-line survey. 5 local 'tea and chat' discussion groups.	Changed rent and service charge policy taking views into account.
Rent increases	Postal and on-line survey. Discussion groups.	Restricted rent increase to 2.8%, one of the lowest increases of our peer landlords.
Estate management concerns	Invitation to 48 annual estate surveys. Postal or email survey form to all tenants.	Provided feedback report to each estate with action plan where required.
Design and content for new website	E-panel survey involving 31 tenants and other stakeholders.	Identified and included tenants' "most wanted" elements.
Range of topics	Supported the Erskine tenants' group to hold Big Lunch. Horizon Tenant Conference. Link Tenants' Conference.	Commit to supporting other tenant groups to hold neighbour get togethers. Tenant feedback to be used in planning 2015 conference.
Strategic governance	Support for interested tenants to apply to become Board members.	Appointed tenant as new Board member. Invited second tenant to observe Board in February 2014.

Overall tenant satisfaction



97%
Tenants who feel we are good at keeping them informed

95%
Tenants satisfied with opportunities to participate

93%
Tenants satisfied with our overall service

Looking ahead

In 2014, we will consult with tenants as we carry out a full review of our tenant participation strategy and policy.





Getting good value for money

This section tells you about:

- Average rents and service charges
- Our performance in letting properties and managing rent arrears
- What we spent money on

Average rents and service charges

Rent income is needed to pay for:

- The costs of managing and maintaining the properties
- Mortgage costs for money borrowed to build the properties
- Empty homes costs and to cover bad debts
- Building up enough funds to pay for major repairs, renewals and improvements

Service charge income is needed to pay for items such as:

- grounds maintenance
- communal cleaning
- servicing major installed equipment or adaptations

Tenants only pay for services that are provided, and we calculate the charges from the actual cost of providing the service.

The rent and service charge you pay will depend on the size and type of property you occupy, as well as the range of services provided.

Average rent and service charge per week

		2013-2014
1 bedroom		£71.80
2 bedroom		£79.81
3 bedroom		£85.25
4+ bedroom		£95.12



Average rent lost per empty property



Current tenant rent arrears

	2011-12	2012-13	2013-14
Total rent due	£3,075,630	£3,232,129	£3,417,170
Rent arrears £	£110,949	£150,229	£160,533

These arrears of **£160,533** could have paid for: **64** new bathrooms or **53** new kitchens

	Target	2011-12	2012-13	2013-14	Performance	Benchmark
Current tenants' rent arrears	< 4%	3.6%	4.6%	4.7%		4.6%

Previous sections explain the advice and support we offered to tenants this year who are struggling to pay their rent. Rent arrears have increased over the past three years.

This year we evicted one tenant because they did not pay their rent. An increase in rent

arrears is worrying for two main reasons. Tenants in rent debt risk losing their home and Horizon loses income and cash flow that it needs to provide services. For example, the money owed by tenants to Horizon, £160,533, could have paid for 64 new bathrooms or 53 new kitchens.



Looking ahead

We will do more work to prevent tenants from getting into arrears, and to recover the arrears if they do. We will allocate more staff time to income recovery and adapt our methods to respond to the challenges of welfare reform.

Reserves

The Association needs to build up reserves so that it can meet future liabilities to maintain its housing properties. Our reserves amounted to £2,080,503 at 31 March 2014, which is an increase of £112,427 in the year.

Summary of financial position at 31 March 2014

Gross Turnover	£3.9 m (2013 - £3.8m)
Surplus for the year	£0.1m (2013 - £ 0.5m)



Housing plus – more than a landlord



This section tells you about:

- Our Care and Repair services
- How we support employability
- Our work to promote and support accessibility

Horizon's activities as a charity and social enterprise mean that we are more than a landlord. This year, we provided factoring services to over 70 owners; and Care and Repair services on behalf of West Lothian and North Lanarkshire Councils, providing advice and assistance to over 4000 older and disabled people annually.

Care and repair

The Care and Repair services in West Lothian and North Lanarkshire help older and disabled people live in their homes in comfort and security and with greater independence.

A Social Return on Investment (SROI) evaluation of the Care and Repair West Lothian service proved that for every **£1** invested in the service, there was a social return of **£4.53**

West Lothian Council re-tendered its service in July 2013, and following a successful bid by Horizon, we will continue to deliver its Care and Repair service until at least 2016.

Care and Repair North Lanarkshire carries out around 270 repairs and handyperson tasks every month. Linkliving's Volunteer Services team were recruited to develop the volunteer Handyperson Service.

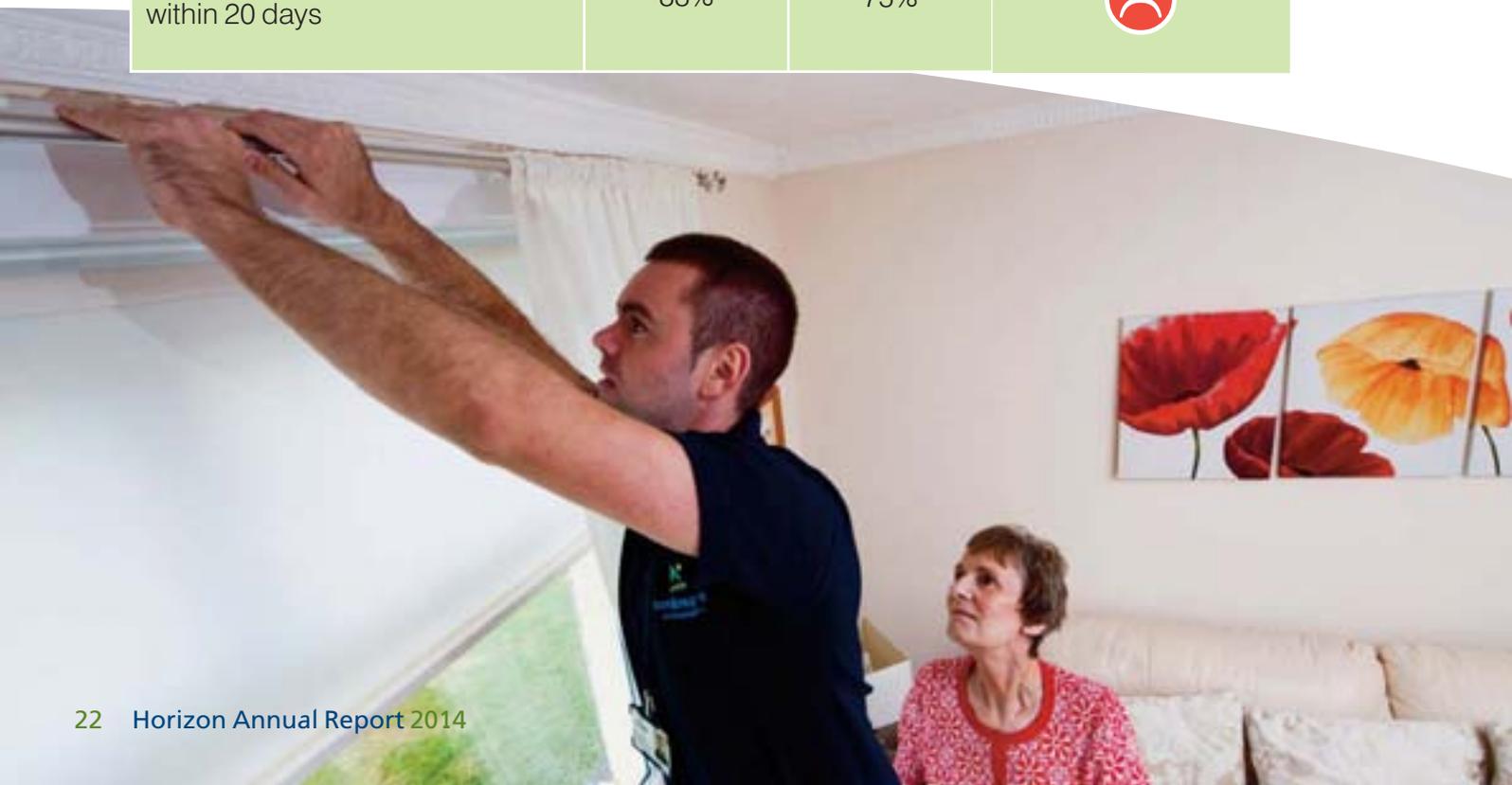
The range of outcomes that benefited users of the services included reducing falls and accidents in the home, increased ability to remain living at home and reduced costs for social care and health services.



Volunteers in North Lanarkshire carried out **1526** handy person tasks over the year

Care and Repair North Lanarkshire completed **270** repairs and handyperson tasks every month

Care & Repair West Lothian			
	2012-13	2013-14	Performance
Owners' grant aided adaptations completed within 16 weeks	57%	84%	
Small repairs completed within 10 days	91%	81%	
Care and Repair North Lanarkshire			
Number of small repairs completed against target	83%	100%	
Number of handyperson tasks completed against target	80%	100%	
Handyperson tasks completed within 20 days	90%	90%	
Small repairs completed within 20 days	83%	75%	

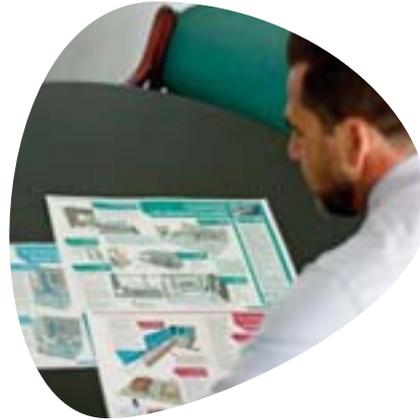


Supporting volunteering and employability

Horizon contributes to Link's work to help people into employment who may be finding this difficult.

This year we:

- Employed 5 young trainees in the In-House Maintenance Teams under the Scottish Government's Community Jobs Fund.
- Employed two trainee administrators, one of whom quickly gained permanent employment with another employer.
- Extended the contracts of 2 trainees, providing additional paid work experience for these young people.
- Created three new permanent jobs, and three temporary jobs to help us implement a new computer system.
- Increased the number of volunteers contributing to North Lanarkshire Care and Repair from 2 to 27.
- Enabled two young people with disabilities to volunteer with North Lanarkshire Care and Repair, through an employability scheme operated by Cornerstone.



Promoting accessibility

Horizon has been one of a number of agencies contributing to and sponsoring Glasgow Centre for Inclusive Living's production and distribution of Access posters, offering design guidance for accessibility in the public realm as well as housing.

Horizon sponsored Glasgow Panthers' Wheelchair Rugby League Team. The team is run by Horizon tenant and wheelchair user, Adam Mould. It provides an opportunity for anyone from age eight and upwards, both disabled and non-disabled, to compete with each other. The sponsorship has allowed the team to purchase playing tops so that "everyone can play, look and feel like a team."



ABOUT US

Horizon is a subsidiary of the Link Group Limited (a Registered Social Landlord). Ultimate responsibility for the conduct and control of the Group and its subsidiaries rests with the Link Group Board. An Independence and Responsibilities Agreement sets out conditions for the autonomous operation of the Association within the Group.

Board of Management

D A McPhail (Chair)
F Wood (Vice-Chair)
C Baird
G Carson
P Croft O.B.E.
R B Hartness
J Pritchard
S Rae
D Theakstone

Managing Director/Secretary

J Fitzpatrick M.A (Hons), FCIH

Operations Director

I Gray, M.A. (Hons), MCIH

Auditors

KPMG LLP

Bankers

Clydesdale Bank

Solicitors

T C Young

Funders

Nationwide Building Society

Registered Office

Leving House
Fairbairn Place
Livingston
EH54 6TN

Tel 01506 424140

Email e-mail@horizonhousing.org

Website www.horizonhousing.org

Registered under the Co-operative and Community Benefits Societies Act 2014 and with the Financial Conduct Authority, registered number 1827(R)s. Registered in Scotland as a Charity, number SC011534. Scottish Housing Regulator registration number HEP 128.



ستنتج جمعية لينك هذه الوثيقة عند الطلب بلغة بريل للعميان وعلى شريط سمعي وبخط كبير
وبلغات الجاليات. للمزيد من المعلومات الرجاء الاتصال مع جمعية لينك على رقم الهاتف
0330 303 0124 وذكر الإشارة رقم 05707

কেউ অসুস্থ হলে 'লিংক' এই ডকুমেন্টটি ব্রেইলে, অডিও টেপে, বড় ছাপার হরফে এবং বিভিন্ন
কমিউনিটির ভাষায় পাওয়া যাবে। আরো জানার জন্য 'লিংক' এর সাথে 0330 303 0124 নম্বরে
যোগাযোগ করবেন এবং রেফারেন্স নম্বর 05707 উল্লেখ করবেন।

在要求下，Link 集團可將這資訊以盲文、錄音帶、大字印刷、以及
各社區語言出版。欲得知進一步詳情，請聯絡 Link 集團及說明檔案
編號 05707，電話：0330 303 0124 。

درخواست کرنے پر لنک Link ان معلومات کو بریل (اندھوں کا رسم الخط)، سننے والی ٹیپ، بڑے حروف کی طباعت اور کمپوٹری میں بولی جانے
والی زبانوں میں پیش کرے گی۔ مزید معلومات کیلئے لنک سے 0330 303 0124 پر رابطہ قائم کریں اور ریفرنس نمبر 05707 کا حوالہ دیں۔

लिनक (Link) आवासन संगठन ईस जानकारी को अंधलीपी, ओडियो, बड़ेअक्षरोमे
तथा समुदायी भाषाओमे निवेदन करने पर आपके लिए बनवा सकते हैं। ज्यादा
जानकारी के लिए संपर्क करें 0330 303 0124 और रेफरेन्स नंबर दे 05707

W przypadku, ze tutejsza informacja bedzie potrzeba w innej wersji n.p.
duzy druk, kaseta audio, lub w innym jezyku, prosze sie sontaktowac z nami
pod numerem 0330 303 0124.

We can provide this information in other formats such as
braille, larger print, audio tape or CD. We can provide
translation of this report into some other languages.
Please contact our Customer Services team if you
require this service.



Registered Office

Leving House, Fairbairn Place, Livingston EH54 6TN

Tel 01506 424140 **Email** e-mail@horizonhousing.org **Website** www.horizonhousing.org