



# Scottish Housing Regulator

As part of its monitoring regime the Scottish Housing Regulator requires that Registered Social Landlords (RSLs) submit data on their performance through the Annual Return on the Charter (ARC).

The Charter has six main sections covering the Association's performance relating to;



Overall Satisfaction



Customer/Landlord  
Relationship



Housing Quality  
& Maintenance



Neighbourhood &  
Community



Access to Housing  
& Support



Value for  
Money

The full return submitted by the Association is available on the Scottish Housing Regulator's website at [www.housingregulator.gov.scot](http://www.housingregulator.gov.scot)

Based on the information submitted, the Regulator produces a Landlord's Report for the Association that summarises the key performance indicators. This is available on both Regulator's and the Association's websites.



The Association also has to make information on its performance available to tenants and other service users showing how we compare to other landlords in our area, highlighting any areas of poor performance and outlining our plans for improvement.

In our report we have compared ourselves against the averages of 5 other local Associations of approximately the same size. These are referred to as our peer group. Where appropriate we have also provided the average for all social landlords in Scotland as well as South Lanarkshire Council.

## WHAT WE OWN & MANAGE

<b>Rented</b>	<b>873</b>
<b>Shared Ownership</b>	<b>8</b>
<b>Leased</b>	<b>7</b>
<b>Factored</b>	<b>937</b>

## OUR FINANCES

<b>Income</b>		<b>Expenditure</b>	
Rent Receivable	£3,851,638	Reactive Repairs	£325,799
Grants	£79,528	Planned & Cyclical Maintenance	£658,358
Interest Received	£9,266	Service Costs	£64,041
Factoring Management Fees	£63,661	Loan Interest	£184,744
Commercial Properties	£30,331	Management & Administration	£1,146,926
Other	£29,483	Depreciation	£788,508
		Factoring	£39,440
<b>Total Income</b>	<b>£4,063,907</b>	<b>Total Expenditure</b>	<b>£3,207,816</b>

Average Management Costs Per Unit		Average Debt Per Unit (ie what we owe to lenders etc)	
2019/2020	2020/2021	2019/2020	2020/2021
£1,585	£1,348	£9,389	£8,225

## Key Points & Achievements

- We made an operating surplus of **£1,212,901** in the year
- The properties owned by the Association were valued at **£36.5million**
- We paid back **£696,877** towards our loans
- **£180,134** was paid towards the pension deficit

## INCOME REPORT

### Average Weekly Rent Charged

	1 apt	2 apt	3 apt	4 apt	5+ apt
Rutherglen & Cambuslang HA	£45.24	£66.44	£83.44	£98.16	£123.11
South Lanarkshire Council	£61.95	£65.52	£72.51	£81.79	£86.31
Peer Group	£59.96	£76.23	£88.58	£98.40	£111.30
Scottish Average	£73.61	£79.48	£82.60	£89.81	£99.97




We are conscious of the fact that the average rents for our smaller properties are well below the national average and the average of our peer groups but that those for the larger properties are substantially higher.

A review of the rent setting will be carried out to ensure all our rents compare favourably with our neighbouring landlords.

### Rent Increase Applied

Rutherglen & Cambuslang HA	South Lanarkshire Council	Peer Group	Scottish Average
2.0%	2.2%	1.3%	1.2%

### Percentage of Tenants Surveyed that felt their Rent Represented Good Value for Money

Rutherglen & Cambuslang HA	SLC	Peer Group	Scottish Average	
87.3	89.4	84.7	82.8	

Although the percentage of tenants who feel their rent is good value for money is higher than both the our peer group and the Scottish average, we are continually looking to improve our services that will make our service even better value for money for our tenants.

## RENT COLLECTED

	Rent Collected (includes monthly rent plus arrears)		Rent Arrears as a % of the rent due		Rent lost due to Properties being Void	
	2019/2020	2020/2021	2019/2020	2020/2021	2019/2020	2020/2021
Rutherglen & Cambuslang HA	100.9%	100.5%	3.57%	2.68%	0.3%	0.4%
Peer Group Average	98.1%	100.0%			0.4%	0.8%
Scottish Average	99.3%	99.1%			1.2%	1.4%

There is no doubt that COVID has had an impact on our tenants and we recognise that some have experienced real financial difficulties due to furlough, reduced hours or loss of work.

As a result, the level of rent collected in the year slightly dipped although we are higher than our peer group and the Scottish average.



However, we are pleased that the level of current rent arrears remained low thanks to the amount of support and assistance offered by staff as well as the clear priority our tenants gave to paying their rent.

The level of rent lost due to properties being void has increased slightly as a direct result of the increase in the time it took on average to re-let our houses when they became empty. As noted elsewhere, this was due to the time it took for the utility companies to change meters and people not wishing to move during COVID.

## INVESTMENT IN OUR STOCK

The Association is committed to providing affordable, modern housing and makes substantial investment in the maintenance and improvement of our stock every year. Our investment also ensures that our properties comply with all of the standards set by the Scottish Government including the Scottish Housing Quality Standards (SHQS) and the Energy Efficiency Standards for Social Housing (EESH).

### Repairs & Maintenance Spend 2020/2021



Category	Spend	<p><b>The spend on repairing and maintaining our properties was obviously lower than we would normally spend due not being able to carry out the planned maintenance programme, restrictions on the repairs we could carry out and contractors not being able to get access to our properties.</b></p> <p><b>This year however, we have increased the budget to allow us to complete outstanding repairs and carry out the planned maintenance works.</b></p>
Reactive (day to day) Repairs	£303,134	
Repairs to Void Properties	£22,665	
Cyclical Maintenance Programme	£193,409	
Planned Maintenance Programme	£464,949	

## Percentage of Stock meeting SHQS & EESSH

	Rutherglen & Cambuslang HA	Peer Group Average	Scottish Average
	2020/2021	2020/2021	2020/2021
SHQS	85.0%	97.0%	91.2%
EESSH	97.6%	99.5%	Not Available
<p>Due to the size and type of some of our older properties we can't bring them up to the standards. These properties are therefore 'exempt' from having to comply.</p>			

## OUR REPAIRS PERFORMANCE

### Percentage of Tenants Satisfied with the Repairs Service

	2020/2021	
Rutherglen & Cambuslang HA	93.6%	 <p>Although our percentage of tenants satisfied with the repairs service remains high and above the Scottish average, it is slightly below that of our peer organisations.</p> <p>We will be exploring how we can improve the service to better meet the needs of our tenants.</p> 
South Lanarkshire Council	90.1%	
Peer Group Average	94.7%	
Scottish Average	90.1%	

### Average Time to Complete Repairs

	Emergency Repairs (hours)		Non-Emergency Repairs (days)		% Reactive Repairs Completed 'right 1 <sup>st</sup> time'	
	2019/2020	2020/2021	2019/2020	2020/2021	2019/2020	2020/2021
Rutherglen & Cambuslang HA	2.0	2.7	3.4	4.4	92.4%	93.0%
South Lanarkshire Council	3.7	3.4	14.2	13.1	99.9%	100.0%
Peer Group Average	2.5	2.8	3.7	3.72	94.6%	93.8%
Scottish Average	3.6	4.2	6.4	6.7	92.4%	91.5%



Our ability to respond to repairs has been impacted this year by the pandemic and, like our local and national colleagues, our performance has very slightly gone down. However, we are obviously hopeful that as things return 'to normal' we will improve our service across all the measures.

## ACCESS TO OUR HOUSES

Like virtually every social landlord, the number of households on our waiting list for housing far exceeds the number of properties that become available.

### Total Number of Applicants on the Waiting List as at 31/3/21

1 apt	2 apt	3 apt	4 apt	5 apt	6 apt	Total
62	536	485	269	88	2	1442

### Number of New Allocations

	1 apt	2 apt	3 apt	4 apt	5 apt	6 apt	Total
2020/2021	4	29	12	4			49



It is an unfortunate fact that we will never be able to meet the demand for our properties but we are committed to take every opportunity to build more modern, affordable housing. We were delighted to finally see tenants move into our new development of flats at Hamilton Road.

### Average Number of Days to Re-Let Vacant Properties

	2019/2020	2020/2021	<p>The increase in the average number of days it took to re-let properties is due to number of reasons;</p> <ul style="list-style-type: none"> <li>Households not wanting to move due to COVID</li> <li>Long delays in getting utility meters changed over</li> </ul> <p>This is obviously an area we will be working on over the next year to improve.</p>
Rutherglen & Cambuslang HA	22.2	49.1	
SLC	21.7	20.9	
Peer Group Average	16.1	34.4	
Scottish Average	31.8	56.3	



### Percentage of Tenancy Offers Refused

	2019/2020	2020/2021	  <p>The percentage of offers we make to applicants that are refused is higher than the others comparison groups and this is something we need to investigate further to establish why.</p>
Rutherglen & Cambuslang HA	40.2%	41.0%	
SLC	30.8%	24.7%	
Peer Group Average	38.0%	35.2%	
Scottish Average	34.2%	31.9%	

## OUR FACTORING SERVICE

Number Factored as at 31/3/21	937
-------------------------------	-----

### Average Annual Management Fee

Rutherglen & Cambuslang HA	£65.65	<b>Our management fee is well below the Scottish average and, while we want to provide the best value for money to all our customers, we must ensure that our fees for the services we provide to owners covers our costs.</b>
SLC	£120.05	
Peer Group Average	£53.86	
Scottish Average	£103.12	

### Collection of Invoiced Charges

	2020/2021
Factoring Charges Invoiced (1/4/20 – 30/9/21)	£188,797
Income from Management Fees	£61,464
Arrears Outstanding as at 31/3/21	£148,821




**We recognise that the level of money owed by owners is extremely high. Much of this is long standing, historical debt and timing – invoices were issued in November 2020 so many owners hadn't fully paid by the end of the financial year.**

**We have a number of legal actions in place against owners that will allow us to recover arrears but reducing the level of outstanding debt is clearly going to be a priority area of work.**



### % Owners Satisfied with the Factoring Service

Rutherglen & Cambuslang HA	71.7%	 <p>Our owners level of satisfaction with the factoring service is well below that of our peer group organisations although it remains higher than the Scottish average.</p> <p>Again, establishing why owners are dissatisfied with the service and what we need to do to improve with be a key objective in the coming year.</p>
Peer Group Average	86.2%	
Scottish Average	65.0%	




## OUR SERVICE DELIVERY PERFORMANCE

% Tenants Satisfied with;


	Overall Service	Management of Neighbourhood
	2020/2021	2020/2021
Rutherglen & Cambuslang HA	94.2%	96.3%
SLC	90.3%	85.7%
Peer Group Average	92.9%	94.0%
Scottish Average	89.0%	86.1%

**We are pleased that our performance in both overall service provision and management remains the highest in all comparisons.**





### Management of Tenancies

	% Anti-Social Cases Resolved within Target	
	2019/2020	2020/2021
Rutherglen & Cambuslang HA	97.1%	96.6%
SLC	98.0%	95.2%
Peer Group Average	93.3%	95.6%
Scottish Average	94.1%	94.4%

 Although our performance in resolving complaints of anti-social behaviour has slightly dipped this year, we were the best performers in comparison to that of our peer group, South Lanarkshire Council and the Scottish average.


### Tenant Engagement

	Rutherglen & Cambuslang HA	SLC	Peer Group Average	Scottish Average	
% Tenants who feel the Association is Good at Keeping them Informed	98.5%	92.4%	97.7%	91.7%	
% Tenants Satisfied with the Opportunities to Participate	95.7%	91.1%	94.5%	86.6%	

**Despite our great levels of satisfaction, we are keen to engage more and work closer with our tenants and are putting structures and procedures in place to support this.**



## Quality & Standard of the Housing

	Rutherglen & Cambuslang HA	SLC	Peer Group Average	Scottish Average	
% Tenants Satisfied with Quality of their Home	92.0%	85.6%	90.5%	87.1%	

**We are delighted that our tenants are satisfied with the homes they live and are committed to ensuring we maintain all our properties to the highest possible standards. This year we are investing almost £2million in improving and maintaining our properties.**

## Complaints Handling

Stage 1 Complaints	Rutherglen & Cambuslang HA	Scottish Average
% Responded to in Full	100%	96.9%

Stage 2 Complaints	Rutherglen & Cambuslang HA	Scottish Average
% Responded to in Full	100%	92.6%

## Membership

No. of Members as at 31/3/20	145
No. Memberships cancelled due to missing 4 consecutive AGMs	0
No. Members that Moved Away	0
No. New Members	1
Total No. of Members as at 31/3/21	146

Becoming a member of the Association is the easiest way to participate and engage with the us. As a member you can not only vote for candidates to join the Management Committee, you can stand for election to become a Committee member yourself.

It only cost £1 and you can apply via the Association's website.

