

**Margaret  
Blackwood  
Housing  
Association**



# Review 2006-07

**We believe in diverse communities  
in which people can expand their  
opportunities, exercise choice and  
maximise their potential.**



## Making a Difference

My name is Grant Carson and I became Chair of Margaret Blackwood Housing Association in February 2007. I've been involved with MBHA for many years, first as a tenant, then as a staff member, for the last ten years as a Board member, and now as Chair.

The reason I've kept such a close connection with the Association is that I believe we do valuable work which changes the lives of people for the better and I'm pleased to play a part in that. Over many years I've met many, many people who have been able to live more independent lives because they now live in more accessible housing, or have access to appropriate support. I'm very happy that we have been able to make a difference to people in this way and I'm determined that we will continue to extend our work and reach even more people.

Our vision is set out on the front page. What I hope will come across is that, although we are a housing association, our work is more than just housing. We are involved in a breadth of activities which together reflect a range of ways of helping people. This report explains some of our activities. I hope you will find it interesting and, if you want to know more please get in touch.

"I had to crawl up and down stairs every morning because the toilet was downstairs."

**"I'm finding it very "me" friendly. Moving here, with everything at my level, has allowed me to become more independent."**

*Kirsty La Grange*



"I lived upstairs for about 14 months, basically between a bedroom and five, six steps to the bathroom and back. That's how I existed."

**"This house is designed for Bob Raitt. Your needs are put at the centre and everything is built around that. It has totally liberated us ..."**

*Bob Raitt*

# Innovation

## Telecare

We have recently re-focussed our approach to delivering Telecare. We are concentrating our resources on delivering assistive technology through our innovative adaptations services and working with partners, including councils, to link with existing Community Alarm services locally. This will deliver benefits for our existing tenants.

For potential tenants we are actively seeking opportunities to develop Telecare – including pilot Tele-health projects – in new housing projects, especially in relation to dementia and other local or national community health priorities.

## Modern Methods of Construction

We have been using timber frame construction using sustainable, recyclable and low-toxicity materials for some years but our housing at Charleston, in Dundee, now under construction, employs factory-built prefabricated components, resulting in greatly decreased time on-site and a higher quality of finish.

In Forfar and Brechin, we have built “expandable” housing designed to grow and adapt to meet a tenant’s changing needs over their lifetime, at minimum additional cost or disruption.

At Cala Sona Court, in Wishaw, we are building flats with passive solar sun spaces to provide thermal buffering.

High efficiency space and water heating systems and very high levels of insulation are helping us to drive down tenants’ power and fuel costs – the SAP Energy Cost Rating for individual houses at Charleston will be a remarkably high 110.



*The new Cala Sona Court has passive solar spaces*

# Quality

## Continuous improvement

Throughout 2006-2007, we maintained our drive for improvement – one of our strategic aims.

Every year, we submit a return to Communities Scotland highlighting our performance across many different areas. The Annual Performance & Statistical Return (APSR) provides a useful yardstick of how our improvement programme is working, especially when compared to previous years. By comparing our performance to those of other similar Registered Social Landlords, we can see how far we are achieving our key target of achieving top quartile position in 75 per cent of the activities we benchmark.

The table below shows how our performance, as reported in the 2006-2007 APSR compares to both our own performance in previous years and that of similar housing associations.

Measure	2005/6	2006/7	Trend Traffic Light	MBHA position in Peer Group*
<b>Property and rent management</b>				
average days to re-let a property	57	37	●	3rd quartile
% properties re-let within 2 weeks	6%	25%	●	4th quartile
<b>Voids:</b>				
rent loss due to voids	1.4%	1.1%	●	2nd quartile
<b>Rents:</b>				
arrears (% of rental income)	6.0%	4.7%	●	4th quartile
<b>Responsive Repairs (% completed on time):</b>				
Emergency	85%	91%	●	4th quartile
Urgent	74%	77%	●	4th quartile
Routine	81%	85%	●	4th quartile
<b>Tenant Participation:</b>				
number of tenant organisations	22	21	●	N/A
% of tenants covered by tenant groups	27%	36%	●	N/A
<b>Staffing:</b>				
days lost through sickness absence	6.0%	5.8%	●	N/A
<b>Governance and Accountability:</b>				
% of Board members present at meetings	78%	68%	●	N/A
* Based on 2005/6 results				

We concluded a fundamental review of how we managed requests for repairs from our tenants and, as a result, have implemented several changes that will improve the repairs service our tenants receive.

Following feedback from our Tenant Satisfaction Survey, we have started another review of how we encourage tenants to contact us.

We conducted a thorough self-assessment of our performance against the standards by which Communities Scotland measure us. From this self-assessment, we have developed and are implementing an action plan to address areas that need improvement.

The final strand of our improvement plan has been the ongoing programme of internal audits conducted by an independent third party – TIAA Limited. For each area of audit, TIAA's auditors evaluate the effectiveness of our internal controls. For 2006-2007, 86 per cent of the internal controls examined were rated as giving substantial or reasonable assurance. Following each audit, an action plan is developed to address any identified areas of weakness. These action plans are regularly reviewed to ensure that improvements do take place.

## **A better quality of life**

### **Independent Living and Person-centred Support**

We want to make sure that our tenants and service users have as many opportunities as possible to live independently. With this aim in mind, and to deliver more person-centred support through services of the highest quality, we are presently implementing a major restructuring of our care and support provision which is providing more person-centred services whilst offering users more opportunities for independent living.

We continue to invest heavily in staff training across all our areas of activity as we strive to achieve the highest professional standards. Our tenants and service users tell us that we have kept that personal touch that is so important and that we make a really positive impact on their lives. We are working in close partnership with commissioners, regulators and service users to deliver our plans for change within a local context.

### **Financial inclusion**

Few things impact more positively on quality of life than being included. This year, we have been active in the area of Financial Inclusion, setting up a preferential Savings & Loans scheme in partnership with the Dunfermline Building Society. The scheme ensures that our tenants have access to small loans at very competitive interest rates as well as getting a better rate of return on any savings. We are also participating in the Dundee Wider Role Alliance, which addresses a broad range of social inclusion issues.



*Launching the Savings & Loans scheme*

### **Fuel poverty**

With a small Warm Deal grant from the Scottish Executive, we carried out an energy advice programme last spring in selected properties. This indicated that disabled people are significantly more likely to be in fuel poverty than the average Scottish person – spending more than 10 per cent of their income on fuel – leaving people both badly off and cold. Disabled people are more likely to be unemployed, at home more, moving around less, requiring higher levels of heating for longer. They also have higher electricity usage through items like electric wheelchairs and door openers. We have applied for funding to upgrade insulation and draught proofing, and are actively looking for funding for the replacement of electric heating systems.



# Partnership

## Sheltered housing redevelopment

The first housing we developed was sheltered housing. These schemes are, therefore, our oldest and in need of reinvestment. In some cases, we also need to rethink the design.

For the last few years, we have been reviewing our options, working closely with local authorities and tenants. We have now started rebuilding one scheme, at Cala Sona Court in Wishaw. We involved tenants in the design for the new housing.



In Dundee, we will soon start on-site with building new housing in the Charleston area of the city, after which we will demolish phase one of Blackwood Court, our first sheltered housing which opened in 1976.





**“I’m just free to do what I want like anybody else is ... and I’ve got my choices and I’ve got the care support whenever I need it.”**

*Scott Robb*

In Peebles, we are close to reaching agreement with the council, Communities Scotland and other partners about an ambitious rebuilding programme involving not just our housing but other developments.

This redevelopment programme will provide our tenants with spacious new housing which is economical to heat, sustainable in the long term and designed to meet the needs and aspirations of people in the 21st Century.

### **Procurement**

We are committed to building high quality, sustainable developments efficiently, effectively and which demonstrate best value in the longer term.

To achieve this consistently on a national basis, we are actively engaging with other organisations and groups to set up framework agreements of which our planned activities are part. The rewards for framework members will be reductions in the time scales and costs associated with European Community procurement requirements and the sharing of best practice and expertise

Although a national housing association, we are committed to engaging at a local level. We are active members of co-operative development partnerships in Glasgow with Sanctuary Scotland, in Dundee with Home in Scotland, in Edinburgh as part of the Rowan Group and as a member of the Edinburgh Affordable Housing Partnership and in the Scottish Borders with Eildon Housing Association. We have also been active in Moray. Together with our fellow participants, we are reaping significant benefits both now and in the future.

### **Wider Action**

Over the past year we have extended and enhanced our wider role activities, even though Communities Scotland’s Wider Role funding programmes ends in March 2008.

Wider role funding has been received for three schemes we are involved in.

In collaboration with the Glasgow Centre for Independent Living, we are running a Professional Careers in Housing project which is providing an opportunity for disabled participants to gain experience in professional positions in social housing.

In Edinburgh, we are participating in a financial inclusion initiative to provide money advice to new tenants and those with debt problems; we are also taking part in an initiative known as Fab Pad, which supports people to develop their social and personal finance management skills through working with artists on the decoration of their homes.

Involvement with the East Craigs Wider Action Group has continued and a funding application was made so that youth workers could engage with young people in the area. A grant from Children in Need will enable the work, which led to a marked reduction in petty crime and vandalism when the scheme originally ran in the summer holidays of 2006, to continue for a further three years.

### **Service Provision**

In the spring of 2006, in partnership with ASPIRE – the Association of Spinal Injury Research, Rehabilitation and Reintegration – we opened a specially adapted, fully furnished flat in Clydebank. The flat provides temporary accommodation to people with spinal injuries on their discharge from the Queen Elizabeth Spinal Injuries Unit in Glasgow until suitable adaptations to their own home can be completed. This venture is helping people regain their independence and is countering the problem of bed blocking.



**“I think there should be one of these properties in every major town. It’s a brilliant thing.”**

*Lynn Scott*

We continue to work closely with Leonard Cheshire Scotland, Carr Gomm and the Thistle Foundation to provide housing and support services and looking to develop further opportunities for co-operative working.

Our respite care facility in Stirling continues to operate at a high level of occupancy, with guests coming from all over Scotland.

## Financial Strength

During the financial year to 31st March 2007, we continued to build our financial strength, with turnover increasing by 4 per cent, housing assets by 5 per cent and reserves by 25 per cent.

Turnover increased by £400,000, mainly from rents, service charges and grant income from local authorities for care and support. The surplus transferred to revenue reserves was £228,000, bringing them to a total of £1.4m

We increased the housing assets by £4m and, as a result, brought 15 additional houses into management. A further 12 properties come into management at the beginning of April 2007. Much of the cost of the new houses was funded by Housing Association Grant with the balance being self-funded from cash reserves. We currently have very little debt attached to our housing stock.

We have invested significantly in our existing properties, spending in excess of £1million on replacements and upgrades to windows, heating systems, kitchens and bathrooms.

The increase in reserves is primarily as a result of the transfer of funds from rental income to designated reserves which are used to fund further improvement and modernisation programmes.



*Park Court, Ellon was officially opened by Scotland's First Minister, Alex Salmond.*



**Everybody's  
condition  
changes!**

*Tam Elliott*

## Governance

We have tried to focus this review on the work we do and the outcomes we produce. But we should also say a little about how we run ourselves, because that underpins everything else.

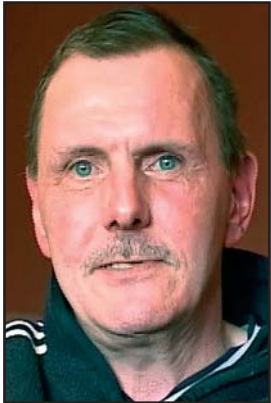
We have a Board of 15 people, who give their time to us on a voluntary basis. The Board includes tenants and other people with an interest in our work and some relevant experience, for example social care, health, housing, law, property development, construction and so on. It is a strong and capable Board.

The role of the Board is to govern, not manage. The members set our strategic direction, check progress against it, and act as a constructive critic of our work. Collectively, they are the employer of our staff.

As mentioned earlier, our governance arrangements have recently been reviewed by an independent firm of internal auditors. They have given us a very favourable report, showing that we are well run and that we can have confidence in how we are governed. Governance is not an end in itself but it is the bedrock on which organisations rest. We know that we have a sound foundation and we can move ahead with confidence to implement our challenging agenda for the future.



*Our Board: (Seated, left to right) Bob Millar, Lizanne Burton, David Tares, Ian Cardle (Standing, left to right) Robin Burley, Stephen Gallagher, Mags Lightbody, Grant Carson, David Gallant, Sam Wamuziri. Missing from the photograph are Lesley Beddie, Ron Carthy, Andy Drane and Bill Grant.*



**“It took me a wee while to adapt to my ain hoose. OK, you get all the help you want but you’ve still got to help yoursel’ a wee bit. It gave me back my ain respect.”**

*George Boyd*

## **Our Aims and Objectives**

Margaret Blackwood Housing Association provides quality housing and services for families throughout Scotland. We have 1,550 houses in management to suit varying needs.

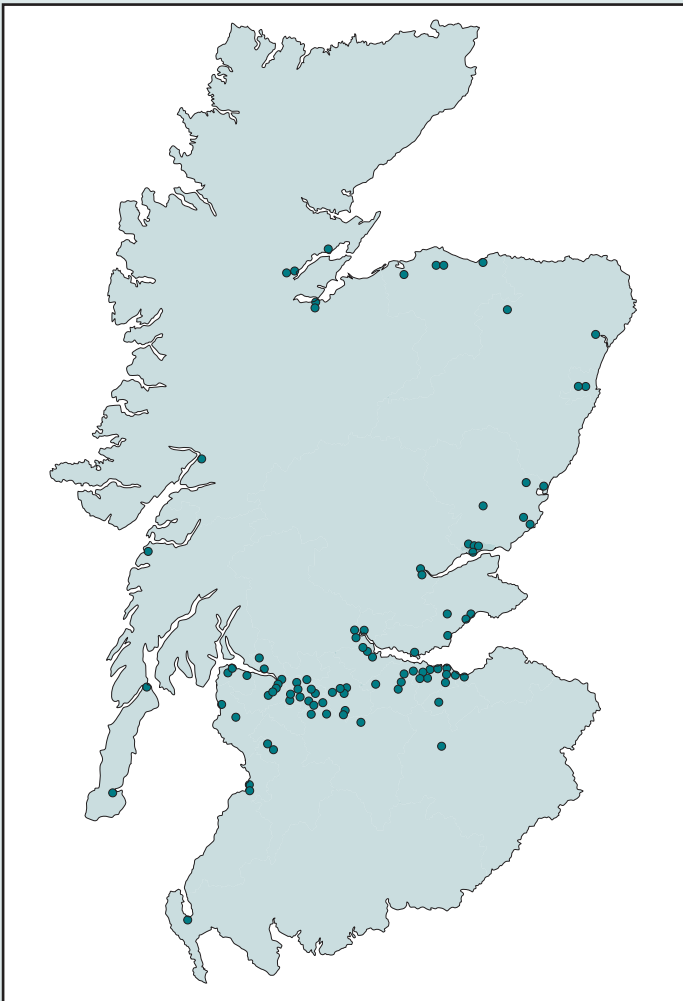
**Our Vision:** We believe in diverse communities in which people can expand their opportunities, exercise choice and maximise their potential.

**Our Mission:** We drive innovation and quality in accessible housing and support in Scotland.

**Our Aims and Objectives:**

- Innovate in barrier free design in inclusive communities and influence the practice of others so that substantially more housing reflects these design principles.
- Rethink models of residential support, and move from traditional patterns to new models which demonstrate our values in action.
- Achieve continuous improvement in all the services we deliver, and achieve and maintain high standards of business efficiency.
- Create opportunities for significant levels of user involvement in what we do.
- Be recognised by regulators and strategic partners as delivering excellent performance.

# Housing across Scotland



For further information about our Housing and Support services, please contact us on 0131 317 7227 or email us at [info@mbha.org.uk](mailto:info@mbha.org.uk). Visit our web site at [www.mbha.org.uk](http://www.mbha.org.uk)

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