

**Margaret
Blackwood
Housing
Association**



Review 2007-08

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



Making a Difference

This has been an important year for MBHA, and a busy one. Sometimes, when there is a lot of activity, it is easy to take your eye off where you are going. The role of the Board is to decide the strategic goals of the organisation and to support staff in achieving those goals. Our role is also to challenge staff as well as support them, but in a constructive way.

So that we can make the connection between what we aim to do and what we have actually been doing, we have laid out this review to reflect our main goals. I feel that we have made a lot of progress towards our aims. We are not complacent – we know there is always more we can do. But the annual review is a time to stand back and take stock, and looking back over the year, I am happy that we have done many worthwhile things.

This review gives a flavour of some of the many things we have been involved in. If you want to know more about any of them, our staff will be delighted to speak to you. You will find contact details on the back page.

Grant Carson, Chair

Innovating in housing design

The focus of this Annual Review is the progress we have made in the redevelopment of our sheltered housing.

As we go to press, the last tenants will be moving out of the 1970's block at Cala Sona Court, Wishaw, into their new homes which have been built on the south-eastern half of the development.

The 24 new properties have been carefully located to maximise accessibility on what is a difficult sloping site. The two-bedroom flats, with patios and balconies, sustain the community feeling whilst sweeping away the "institutional" atmosphere of the old building.

The properties are spacious and, having been built to be very thermally efficient, are economical to run. The ten-flat block features built-in security and safety, with video entry phones and a fire-fighting sprinkler system with sensors that limit water dousing only to the immediate area of the fire.



The new Cala Sona properties use local, sustainable materials



Cala Sona's 1970's block

*Front page:
Main photograph – Ellen
McMahon on the balcony of
her new home at Cala Sona
Court.
Smaller photograph
– Malcolm Campbell
outside his new bungalow
at Charleston.*

Seventeen of the flats have been designed to meet the particular needs of wheelchair users and seven around the needs of tenants with limited mobility or sensory impairments.

The north-west half of the site will now be cleared and redeveloped over the next 18 months.

The first phases of new housing at Charleston, Dundee, have been released and tenants from the oldest properties in our sheltered housing at Blackwood Court have moved in. In all, Charleston will have 47 properties, with a mix of accessible houses and flats together with flats and town houses for people with general housing needs.

Charleston, developed in partnership with Home Group, has been built to the highest technical standards to reduce running costs and constructed using factory-fabricated sections to reduce on-site build time and improve quality control.



Charleston will provide independent housing for tenants who have previously lived in sheltered housing. Now their support is in their own homes, when they want, for what they want.



Tenant Diane Cowan waits for her cooker to be delivered to her new home at Charleston



The proposed design for Perth Street, and the architect, has been chosen by the tenants at Ballantrae Court

Because both Cala Sona Court and Charleston have been built to rehouse existing tenants, the tenants have been closely involved in all aspects of the new-build projects. We are presently in the early stages of redeveloping our housing at Ballantrae Court, in Glasgow, with plans to build a new tenement-inspired development on the adjacent plot at Perth Street. The tenants are again closely involved, having selected the architects to take the redevelopment forward.

Other new housing schemes to be completed include 15 properties at Slater Way in Brechin – and featuring two of our “expandable” homes which can be economically extended or reconfigured to suit the changing needs of tenants. In Edinburgh, there are also 12 properties at Muirhouse Bank and 18 properties at Calder Place, which are the products of our membership of the Rowan Group partnership.



Muirhouse Bank, Edinburgh



Slater Way, Brechin

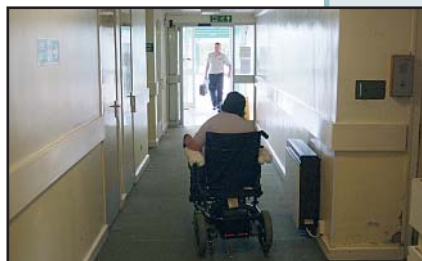


Calder Place, Edinburgh

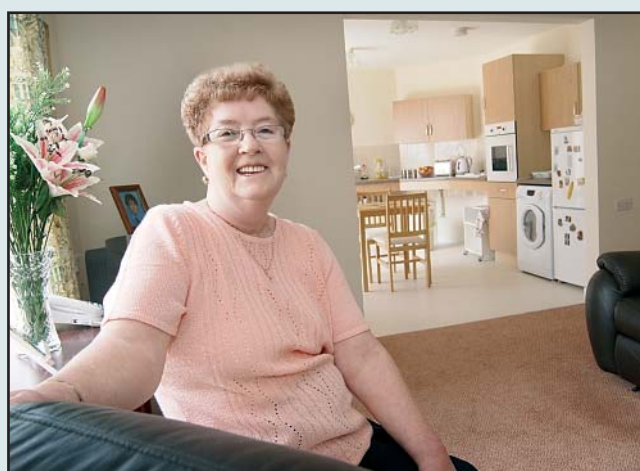
Rethinking our models of care and support

The restructuring of our care and support provision has proceeded apace. We are already delivering a much more person-centred service focused on individual life choices and dreams and taking account of changing needs over time.

Whilst the improvements are being implemented across all of the developments where we provide support, they are, perhaps, most apparent at Cala Sona Court, Wishaw, and Charleston, Dundee, where tenants have moved out of older, rather institutional sheltered housing blocks into brand new independent homes. The tenants' support comes to them in their own homes, to help them do what they want to do, when they want to do it.



The more institutional settings of our sheltered housing are being replaced...



... by modern, spacious independent houses where the tenants receive more personalised support.

We have called our new approach *Backing Your Life Choices* and this has been underpinned by extensive training for staff and managers across the Care and Support teams over the past year.

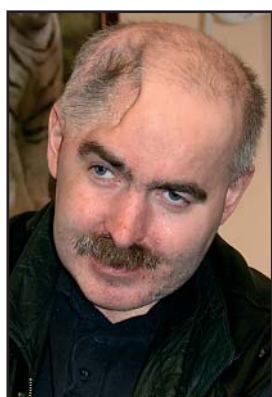
Backing Your Life Choices is also the title of a DVD – one of a series we have produced – which features some of our tenants talking about how our services help them to live the lives they want.

Respite in the Borders

In partnership with Scottish Borders Council, we have developed a temporary respite service for adults with physical or learning difficulties at Tweedbridge Court, Peebles.

With Tweedbridge Court in line for redevelopment, there was unlet accessible accommodation which could easily be put to short-term use. A senior social worker asked us whether this service could be provided and staff from Operations arranged for the necessary adaptations to be made. Two empty bed-sit properties were 'knocked into one' to establish a fully accessible unit where council staff could provide 24-hour care and support to people in need of respite.

This service will operate until the scheme is demolished and may well provide a template for future service delivery.



“Last November, my keyworker took me to the SECC to see Alice Cooper and Motorhead.”

David Wright

Striving for continuous improvement

During 2007-2008, we have continued to focus on improving the services we deliver – one of our strategic aims.

Every year, we submit a return to the Scottish Housing Regulator highlighting our performance across many different areas. The Annual Performance & Statistical Return (APSR) provides a useful benchmark of how our improvement programme is working, especially when compared to previous years. By comparing our performance to those of other similar housing associations, 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 2007-2008 APSR compares to both our own performance in previous years and that of similar housing associations.

Measure	2006/7	2007/8	Trend Traffic Light	MBHA position in Peer Group*
Property and rent management				
average days to re-let a property	37	32	●	1st quartile
% properties re-let within 2 weeks	25%	36%	●	1st quartile
Voids:				
rent loss due to voids	1.1%	0.9%	●	1st quartile
Rents:				
arrears (% of rental income)	4.7%	3.4%	●	3rd quartile
Responsive Repairs (% completed on time):				
Emergency	91%	93%	●	3rd quartile
Urgent	77%	78%	●	4th quartile
Routine	85%	90%	●	4th quartile
Tenant Participation:				
number of tenant organisations	21	24	●	N/A
% of tenants covered by tenant groups	36%	30%	●	N/A
Staffing:				
days lost through sickness absence	5.8%	4.9%	●	N/A
Governance and Accountability:				
% of Board members present at meetings	68%	76%	●	N/A
* Based on 2006/7 results				

The scope of our performance reporting has been expanded to encompass the full range of business activities we undertake and the reporting system refined to enable any necessary remedial action to be taken earlier.

We have upgraded our housing management IT system to better support informed decision making on any property or tenant-related issue.

Our Planned Maintenance programme has seen new or upgraded heating systems installed in 116 properties across 10 of our developments, new kitchens fitted in 101 properties across five developments, and new windows fitted in 68 properties across four developments.



New kitchens at 196 properties

We appointed three new contractors to carry out repairs across all our developments and they are driving a real improvement in performance.

We have maintained our ongoing programme of internal audits conducted by independent assessor TIAA Limited, who evaluate the effectiveness of a number of our internal controls. For 2007-2008, 88 per cent of the internal controls examined were rated as giving substantial or reasonable assurance. Each audit leads to an action plan addressing any identified areas of weakness. These action plans are regularly reviewed to ensure that improvements do take place.

During the past year, we have maintained the high level of service we deliver across our range of care and support. The Care Commission's Inspection Reports over the past year underline our commitment to quality and highlight how we involve service users and listen to their views.

In April 2008, a new regulatory framework was introduced by the Care Commission – Grading For Improvement. A number of our care homes have already been inspected and we have been assessed as being consistently Excellent or Very Good across all criteria for inspection. This reinforces, and links with, the themes for our new model of service delivery where we aim to make services more person-centred. In many instances, the Care Commission are indicating our services provide an exemplar for other service providers.

Our kitchen at the Belses Gardens development in Glasgow won a Food Standards Agency *Eat Safe* award - for the second year running.

Getting our tenants involved

We established a Tenant Participation Support Group this year to oversee the review of the Tenant Participation Strategy and the implementation of the Three Year Plan to deliver the Strategy. The Group comprises tenants, tenant Board members and members of staff.

Invergordon Old Town Residents' Association became our latest registered tenants' organisation.

All of our tenants have been consulted over changes to our Membership Policy as we seek ways of making their involvement more meaningful to them and even more valuable to us. The new policy is now with the Scottish Housing Regulator for approval.



“I have my own flat here and it’s for independent living. I do get care coming in – it’s my choice of care to help me with personal care.”

Pat Spanswick



“I’ve got an assured tenancy, so I’m very confident. I don’t see myself moving and there’s nothing that’s going to stop me from staying here.”

Elliot Hume

Focus groups continue to be a popular way for individual tenants to participate in policy reviews. Over the last year, groups have reviewed the Allocations Policy, the Planned Maintenance Policy and the Estates Management Policy. The Allocations Policy Review included tenants “roadtesting” the new housing application form to ensure it was easy to complete.

Six focus groups, involving 70 tenants, have contributed their ideas on good and bad housing design. Their views will be reflected in our Housing Design Guide, which will be used to brief and inform architects working on our future developments.

A working group of tenants and staff have been reviewing the Tenants’ Handbook and the new version will be launched at the forthcoming Tenants’ Conference.

Our tenants’ newsletter, *the Messenger*, continues to enjoy the active participation of tenants on its editorial team and in reviewing content and design.



Looking at the Messenger newsletter - tenants from Broom Court in Stirling give the editorial team some new ideas for future editions.

Adopting a wider role

Financial inclusion

We have been working hard to make sure that our tenants are not financially excluded as a result of falling into debt or being denied access to mainstream financial products. We are a partner in the Edinburgh Financial Inclusion project with Edinburgh’s Citizens Advice Bureau and four other housing associations, providing financial literacy training and household budgeting advice to new tenants together with debt management advice.

We have also established service level agreements with Grampian Housing Association and Hillcrest Housing Association to provide money advice to our tenants in eastern Scotland from Inverness down to the Firth of Forth.

A number of tenants have opened an account with the Dunfermline Building Society under our Savings and Loans scheme, which gives preferential interest rates on both savings deposits and small loans.

We also belong to the Dundee Wider Role Alliance, which has employed a savings and loans officer to promote the take-up of mainstream financial services.

Fuel poverty

People are considered in fuel poverty when they spend more than ten per cent of their income on energy bills. Research conducted earlier in the year showed that almost 30 per cent of our tenants were in fuel poverty.

With funding from the Scottish Government's Warm Deal scheme and from the Energy Efficiency Commitment, we have been able to better insulate the homes of 260 tenants, reducing their energy costs and keeping them warm.

Our programme to replace old windows with draught-free ones is well advanced. We have also started to replace electric night storage heating with systems that are more energy efficient and cheaper to run.



Thermostatic valves on radiators can help to make substantial energy savings.

Defending communities

We continue to support the East Craigs Wider Action Group in addressing concerns over antisocial behaviour and the lack of local amenities including shops and play facilities for children.

Tenants from Glasgow, supported by members of our staff, have been involved in the successful People's Millions lottery bid to complete the infamous "Bridge to Nowhere" over the M8 motorway at Anderston.

Our tenants in Aberdeen have also been partly successful in reversing a decision to reroute local bus services away from our development at Raeden Court.

Creating employment opportunities

With the formation of our Small Works (SWOT) Team to carry out all sorts of small maintenance tasks, we created three apprenticeships, all of which are going well. This year, we have also been able to offer work experience placements to young job seekers through Training Opportunities in Lothian.

We have also placed a trainee technical assistant through the Glasgow Centre for Independent Living's *Professional Careers in Housing* scheme.



“For 18 years, we didn’t need any help. I would say that, for the last two years, we’ve needed help and they were there to help us, which was appreciated.”

Derek Sayers

Financial Strength

The Association continues to build its financial strength with its turnover increasing by almost 7 per cent, its housing assets by over 7 per cent. Increases in reserves have slowed down this year with an overall increase of only 2.5 per cent, but this is after almost £2 million of spend on a programme of major home improvements of windows, kitchens and heating systems.

Turnover increased by £700,000 to £11.46 million, mainly from rents, service charges and grant income from local authorities for care and support. The surplus transferred to revenue reserves was £376,000, bringing them to a total of £1.56 million. Our rent increase for 2007/08 was 3.6 per cent, which was amongst the lowest in the sector.

We increased the housing assets by over £6 million and added 44 additional houses into management. Much of the cost of the new houses was funded by housing association grant with the balance being funded internally from cash reserves. We currently have very little debt attached to our housing stock although there is a planned programme of borrowing being put in place during 2008 to finance the costs of our planned home improvement programme.

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



Computer-generated images of our proposal for 12 new affordable houses in Huntly. Above, the view down Deveron Street. Below left, the development frontage seen from across George Street.





“I would like to thank you for the opportunities that being a Margaret Blackwood board member afforded me.”

David Tares now working with the Care Commission, the Scottish Social Services Council and SPAEN

Governance

It has been a busy year for the Board and Committees, with more than twenty meetings taking place over the year. The key governance issues during the year have been:

- ensuring the programme of performance improvement continues
- ensuring the Association was prepared for inspection by the Scottish Housing Regulator
- agreeing a new membership policy and plans for changing the rules of the Association in order to accommodate this
- approving the development programme for this year and the coming two years, and also approving specific projects this year
- considering a number of strategies that will help the Association to make the right decisions at the right time – for example, what we do with our older sheltered housing bedsit accommodation to make it better for the existing tenants to live in and also make it more attractive to let in future
- considering a number of draft proposals for change for our sector from the Scottish Government, their implications for the Association, and what actions and responses we wish to make.

The issues are ongoing and, as some are resolved, new ones will come along to take their place.

Our Board can have a maximum of 15 members and we had one member resign part way through the year following a change of job and being unable to make the required commitment to the Association as a result.



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.

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:

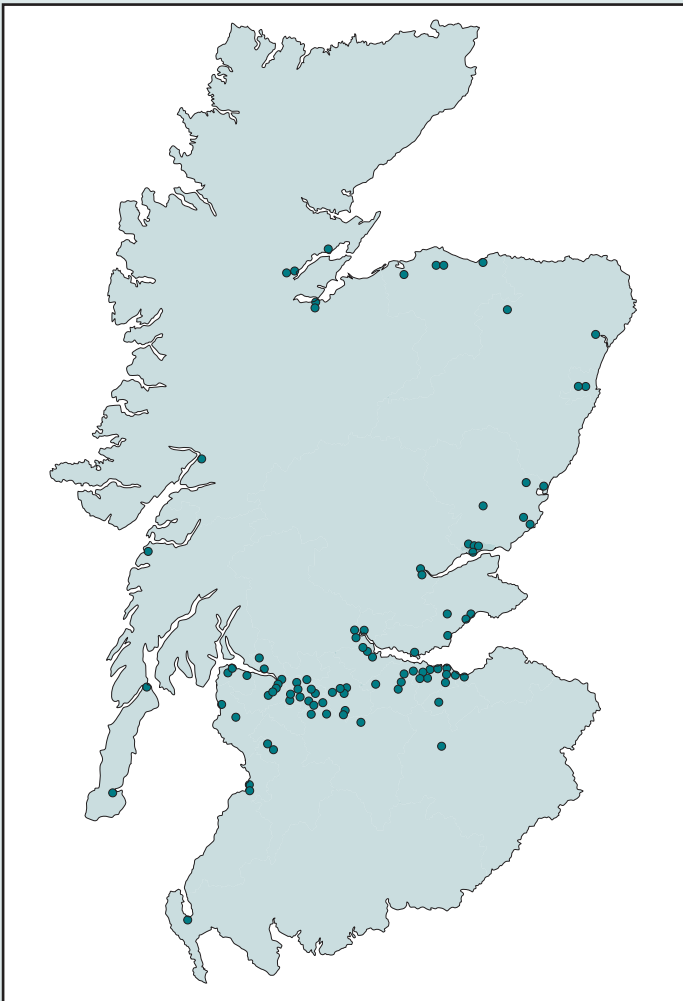
- Innovate in barrier free design in inclusive communities and influence the practice of others so that substantially more housing reflects these design principles.
- Rethink models of residential support, and move from traditional patterns to new models which demonstrate our values in action.
- Achieve 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.



“It’s a good set-up here, like. It’s ace, like. Got your ain front door. You can shut it if you don’t want anybody to come in.”

Roy Thomson

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
Visit our web site at www.mbha.org.uk

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