

REVIEW 2010



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

Facing up to change



One of life's certainties is "change" and, like most organisations, Margaret Blackwood Housing Association has known many changes in recent times.

From opening new developments to achieving *Investors in People* and *Committed to Excellence* awards, from our ongoing planned maintenance programme to changes in our senior management team, it has been an exciting time. Taking into account the recent changes in our Government, it has never been more important that the Association has a clearly defined path for the future.

To define that path, the Board of Management has agreed a new mission statement and new strategic aims.

Our Mission

"We aim to provide the best accessible housing in mixed communities and the best personal care and support services for disabled people in Scotland, in partnership with our staff."

Our Strategic Aims

- To provide more high quality, innovative, accessible housing for both disabled people and others in inclusive, mixed communities, in a way which exceeds and challenges accepted standards of provision.
- To provide well managed and maintained housing, working in partnership with tenants to offer choice and value for money.
- To provide the best personal care and support services, working with disabled people to make their own choices.

These statements clearly show that the Board wants to achieve the best standards for the Association's tenants and service users.

The Board also has a role to ensure it supports staff to achieve their Association's mission and goals. Until June of this year, this was achieved through Peter Mountford-Smith as chief executive, who had been in post for eleven years. Peter has now left MBHA to develop his own business but, during his time at the helm, much has been achieved, including:

- bringing twenty-one new housing developments into management;
- extending the range of our care and support services;
- starting the remodelling of our sheltered housing;
- introducing a continuous improvement programme.

Now the Board has the opportunity to build on the good foundations of the Association through the appointment of interim chief executive Steve White.

This review will give you a flavour of the highlights of the last couple of years and will also introduce you to some of the new work being undertaken by our staff.

Grant Carson, Chair

*Front page:
Main photograph - the new development at 670 Argyle Street in Glasgow.
Smaller photograph - Norman Horsewell on the balcony of his new flat at 670 Argyle Street.*

Providing high quality, innovative, accessible housing



Cutting edge in the mid-70s, the sheltered housing retained an institutional feel.

When we opened our first sheltered housing in 1976, at Blackwood Court in Dundee, it provided the first purpose-designed housing for disabled people in Scotland. Consisting of bedsit apartments and with on-site staff support, it gave personal privacy and independence to people previously confined to hospitals and similar institutions. It was a model that proved highly successful and we built other, similar developments in Glasgow, Edinburgh, Peebles and Lanarkshire.

Times changed – very much for the better. Disabled people saw their horizons widen and their expectations grow. Their assistive technologies evolved. Support provision moved out of the local office and into people’s homes. By the mid-1980s we were no longer building sheltered bedsit accommodation and were developing independent family housing in mixed communities catering for both disabled people and people with general housing needs. We understood that what was cutting edge in the mid-1970s was out-of-date by the 2000s. Our commitment to our tenants was that we would redevelop the sheltered bedsits into well-designed, spacious, energy-efficient, fully-independent housing that would meet their aspirations in the 21st Century.



“I love my flat at MacLehose Court.”

Jean Lamont

At the time of writing the last Review, the sheltered housing at Cala Sona Court in Wishaw had already been demolished and replaced with high-quality housing into



The redevelopment of Cala Sona Court was a dramatic departure from cramped bedsits and dark corridors.

which the tenants had just moved. They celebrated the completion of the redevelopment at an official opening in September 2008 and remain delighted with their new homes. We will shortly complete a second phase at Cala Sona and welcome 24 new tenants to our community.

We have completed the building of 47 properties at Charleston, in Dundee, and the 36 tenants of Blackwood Court’s cramped and outdated phase one, which dated back to 1976, have moved across, joined by 11 new tenants. The old block at Blackwood Court is to be

demolished and the site fully redeveloped in co-operation with those former tenants who want to move back. Building work on 35 new properties is expected to start in 2013.

In Peebles, our Tweedbridge Court development is also to be completely redeveloped as part of the Peebles Housing Strategy. For the duration of the redevelopment programme, our tenants will be moving into new housing currently being built by Eildon Housing Association. Sitting up above the River Tweed on a beautiful site, we have the opportunity of building some striking new properties at Tweedbridge Court, with our tenants having an active role in the final designs.



Tenant Caroline Palmer found her bedsit at Ballantrae Court pretty small ...



670 Argyle Street provides 24 flats for wheelchair users in the heart of Glasgow.



Barleyhill Terrace was the product of an innovative co-operative venture.

In Glasgow, the tenants of Ballantrae Court have been rehoused, with 24 of them moving next door, into our brand new complex at 670 Argyle Street. Once again, they are delighted by the greater space, much improved energy efficiency and better facilities of a development that was shortlisted for a prestigious Scottish Home award.

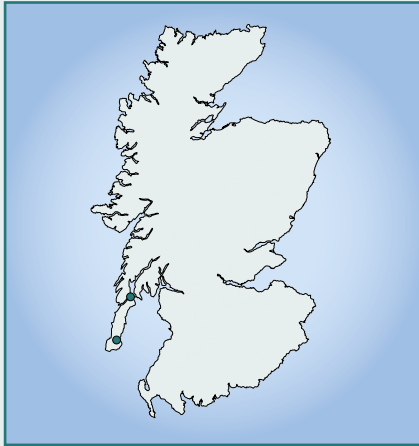


... and is delighted by her spacious new flat next door at 670 Argyle Street.

Apart from our sheltered housing redevelopment programme, we have also completed the eight properties at Slater Way in Brechin, 13 properties at Calder Place in Edinburgh and eight properties at Muirhouse Bank in Edinburgh.

In the summer of 2009, 12 new tenants moved into their new flats at Barleyhill Terrace in Edinburgh, thanks to a co-operative venture between City of Edinburgh Council, a private housing developer and the Association. Barleyhill Terrace is the first general-needs-only housing we have brought on-stream.

Also in the summer of 2009, we transferred 18 properties at Ardfin Court, in Prestwick, from Minerva Housing Association.

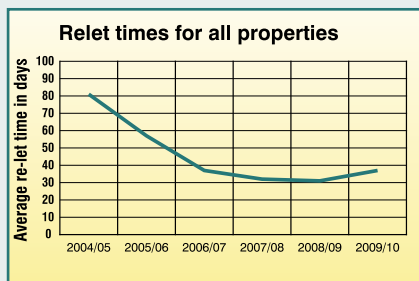
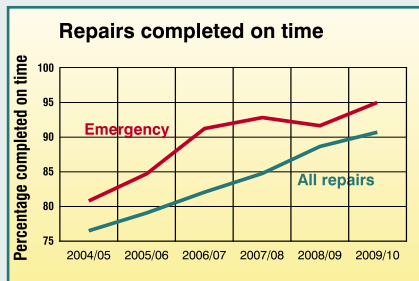


To ensure that tenants of our developments in Campbeltown and Tarbert received the best possible service, after careful consultation we transferred them to local housing association Fyne Homes.

Providing well managed and maintained housing

Maintaining the quality of our housing stock is a fundamental priority for the Association and by far the most important issue for our tenants and we have been putting a huge effort into improving our performance in this area.

In terms of day-to-day maintenance issues over the last year, we have improved the percentage of emergency repairs completed within our target time of four hours from 91.6% to 95% whilst the percentage of all repairs completed on time has risen from 88.6% to 90.6%. Although this is an upward trend, we acknowledge that we still have work to do to achieve the completion times our tenants have the right to expect.



The percentage of repairs completed on time continued to improve but relet times were longer than last year.



The new handbook was written in partnership with tenants

Our planned maintenance programme has also been progressing apace and, again over the last year, we have replaced 130 kitchens, 130 central heating systems and 96 properties have had their windows replaced. We are now forward-planning for the next three to five years, taking into account what we learned from the recent Tenant Satisfaction Survey.

The Scottish Government has laid down a standard of quality for Scottish social rented housing and this standard must be met by all local authority and housing association properties by 2015. Already, over 82% of our properties meet the standard.

Managing for improvement

We want to get better and better at what we do; to have better maintained properties, to have ever more satisfied tenants. In order to do this, we have produced a wide-ranging improvement plan which we have explained to tenants at a series of meetings held across Scotland. The initiatives included:

- introducing a programme of regular walkabouts with tenants to improve all aspects of local scheme management;
- working with tenants to publish a new tenants' handbook in an easy-to-understand format that will be updated and re-issued at regular intervals;
- consulting widely with tenants, we have reassessed our policies on rent arrears, antisocial behaviour, and equality and diversity and started developing a new set of customer service standards;
- restructuring our housing management and maintenance teams, bringing them closer together to make them more effective and more accessible to tenants;
- piloted self-assessment for minor adaptations so that we overcome frustrating delays;



- introducing a Rapid Improvement Event programme to review all our working practices and rebuild them in the most effective way;
- starting an in-depth review of all our computing systems to ensure that all staff can communicate better and work smarter.

Our efforts have been rewarded in our getting Investors in People accreditation for the fourth consecutive time, achieving the Bronze standard this time. We also became one of the first housing associations in Scotland to achieve the European Foundation for Quality Management's Committed to Excellence.

Listening to what our tenants say

We have just completed our regular, in-depth tenant survey on all significant aspects of our service. Fifty-two percent of our tenants participated. They told us:

- 84% are satisfied with the Association as a landlord, a rise of 5% from the previous survey conducted in 2006;
- 88% believe we are good at keeping them informed, a rise of 4.75% on 2006;
- 75% think we are good at taking their views into consideration, a rise of 11% on 2006;
- 86% are satisfied with the overall design and layout of their homes, a rise of 2% on 2006;
- 89% are satisfied with their neighbourhood, up by 8.5%;
- 79% are satisfied with the repairs service, disappointingly a fall of nearly 6% on 2006. The main complaints about repairs were tradesmen not completing the repair first time; not completing them within a reasonable timescale; not arriving when they said they would; and not arranging a mutually convenient time to visit.



"I think it's great to have such good communication between tenant and landlord."

Leanne Mackay

We gathered a huge amount of feedback, critical and complimentary, which will be reflected in future service development.

Adopting a wider role

Our tenants at Abbey Court in Edinburgh started a food co-operative selling high quality fresh vegetables and other essentials at very competitive prices. Custom comes from the wider community including the local nursery, who come for their healthy treats.

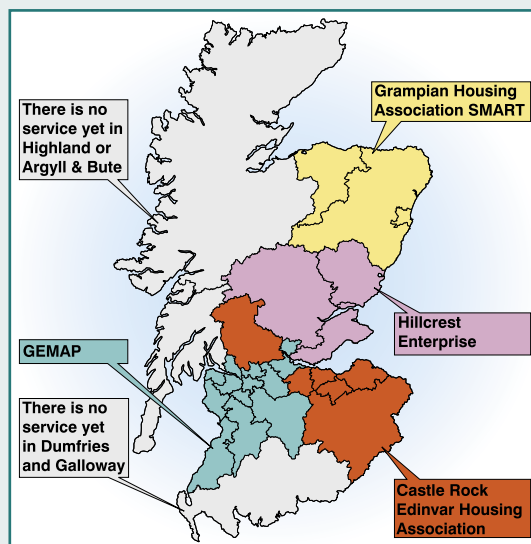
Tenants and volunteers are now running similar co-ops at Laura Fergusson Court in Edinburgh and at Eday Gardens and Raeden Court in Aberdeen.



Bruce Fairnington, founder of Abbeyhill Food Co-op, with volunteer Pam Noctor, a student nutritionist from Queen Margaret University.

In promoting financial inclusion, we have now built a network of partner organisations able to provide money and benefits advice to the majority of our tenants. We are still looking for partners in Highland and in Dumfries and Galloway.

Sadly, the savings and loans scheme we introduced in partnership with Dunfermline Building Society to give tenants access to savings plans and small loan facilities at favourable interest rates was wound up.



“I find the staff and management are very willing to listen to any constructive points I may have.”

Alistair Howie



Tenant conferences are informative, light-hearted and enjoyed by delegates.

Committed to having our tenants involved

Our Tenant Participation Advisory Group, consisting of tenants, staff and Board members, continue to meet on a regular basis to influence matters of policy and practice.

The rules of the Association have changed in relation to who can be a member. Two of the five categories of membership, Service User Membership and Registered Tenant Organisation Membership, have been specifically created to support better accountability to our tenants.

Tenants have contributed to service improvement by answering surveys and taking part in a series of focus groups.

Since the last Review, there has been one national tenants' conference as well as a series of local and regional conferences at which all aspects of the Association's activities have been discussed.

Tenants in the Edinburgh area joined with tenants from the seven other housing associations who are members of the Rowan Group to discuss common issues.

Providing the best personal care and support services

*moving forward
backing your life choices*



At Broom Court, six small bedsits were converted into four modern, fully independent, fully adapted flats. The tenants continued to receive their personalised care from the people they knew and trusted.

This Review sees the Association part way through a root-and-branch restructuring of our care and support services. Our goal is to develop and deliver inclusive and personalised models of support that increase people's choices, potential and independence.

The bricks and mortar remodelling of our outdated sheltered housing developments has been discussed earlier. The way in which we deliver support has changed out of all recognition. A warden-based system has been replaced by housing support workers now delivering highly individualised support packages to service users, who have a great degree of control and flexibility over how their support hours are used. This has had a major impact on service users' lifestyles, where they can, for example, bank hours so that they can visit to a distant relative or attend the theatre or go to a music festival. After initial reservations, the vast majority of service users are fully embracing the changes.

At our care unit at Broom Court, in Stirling, we recently completed a successful pilot where we converted, in close consultation with the residents, six bedsits into four modern, fully independent one-bedroom flats. The pilot showed that we could fully support the residents throughout the conversion process and, afterwards, provide exactly the same high levels of care in their new flats, delivered by the care workers they liked and trusted. In carrying out the conversions, we were able to change the residents' residency agreements to full tenancy agreements, this providing greater rights and security whilst giving access to a wider range of benefits. The four tenants have been delighted with their new homes *and* status. As a result of the pilot, we now have long-term plans to convert all our care unit accommodation over the coming years.



Support can be for leisure activities, to help with domestic chores, or for getting out and about.



I live totally independently once again - cooking, cleaning, finance; I do it all but still with a wee hand.

Anne-Marie Batchelor

The care and support sector in Scotland is an increasingly challenging marketplace, with pressure on funding and an increasing number of service providers competing hard for business. Against this background, we are committed to a strategy for growth. We have been successful in winning a number of tenders and have also taken our housing support service out of the confines of our own developments into the wider community.

We have recruited an experienced services development manager to oversee business growth and service development under our support services director. We have also reshaped our management structure at the local level to underpin our growth strategy whilst maintaining our focus on the quality of our services and their delivery. Our Human Resources department has also been restructured so that we can maintain the quality of people we recruit to care and support roles and deliver the ongoing training necessary to attain the highest standards.

As a not-for-profit organisation, our *raison d'être* is the satisfaction and wellbeing of our residents, tenants and service users. Under the Care Commission's inspection criteria, we consistently score highly in all aspects of our assessment.

Other highlights

Raeden Court, in Aberdeen, celebrated its 25th Anniversary. Four residents and two members of staff have been at the development since its opening.

Tweedbridge Court, in Peebles, marked its 30th Anniversary.

Cala Sona Court, in Wishaw, celebrated the 50th Anniversary of its founding by Muriel Gofton, when she brought displaced families from eastern Europe to Scotland. The Association took over the development in the mid-1970s. Four of the original tenants still live there.



Cake for everyone as Tweedbridge Court turns 30.

Our financial performance in 2009-2010

With the country facing some difficult economic times ahead, the Association is acutely aware of the need to control costs and keep charges to others as low as possible, both now and into the future.

To support our planning and decision-making processes, we have spent the last year developing and implementing a 30-year financial planning model. This will help us be more aware of the impact of the various income streams and costs we currently have. It will also help us be clearer about the big decisions that we make now and into the future.

How have we done financially this year and what are our plans for the future?

Well we made a surplus for the year to 31st March 2010 of £823,000, after paying over £200,000 in interest on loans and a gain on sale of our developments in Tarbert and Campbeltown of £178,000.

On the housing side of our business our rental income for the year was £5.5 million and service income amounted to £0.5 million.

We spent £2.7 million on maintaining and improving our properties, with £1 million being spent on responsive maintenance, £1.5 million on our planned maintenance programme and £0.2 million on cyclical works.

Interest charges on loans amounts, in total, to £0.3 million and management of the properties and tenancies, including all the back-office support services, amounted to £2 million.

We have taken the decision not to increase rents in the coming year and will need to fund additional loan charges from the current rent levels. In order to do this, and to continue the programme of investment in improvements in our housing stock, we are reviewing our costs to ensure we are achieving the best prices for effective services.

In care and support, our income was £6.0 million with costs slightly higher at £6.3 million. We are winning new business in care and support, which is in accordance with one of our strategic aims. However, we are aware that local authorities, who are the main purchasers of our services, are experiencing the same economic issues we all are and that there is likely to be significant pressure on funding. To ensure we are providing services at less than the rates funded, and also to position ourselves to continue to win cost-effective business, we are reviewing the structure of our care and support services.

All that we do in providing front line services to our tenants and service users is supported by the back-office support functions of human resources, information technology, finance, administration and business support. The costs of these services need to be funded from the rents, service charges and care and support income. We need to ensure that the services are provided in the most effective and efficient way and that we can demonstrate added value. This area of our business is also subject to a fundamental review in the coming year.

We added 40 properties to our housing stock in the year, at a cost of £8.2 million, bringing our fixed assets up to £109 million. Grants from the Scottish Government and local authorities funded half of the cost.

Who's who - our Board of Management



Grant Carson BSc (Hons), MSc – Chair of Board
Director of housing and employment services at the Glasgow Centre for Inclusive Living, a member of the Greater Glasgow and Clyde NHS Board and a member of the Scottish Accessible Information Forum. Also a disability equality trainer. Joined the Board in 1998.



Lesley Beddie BSc, CEng
Director of information technology services at the University of Durham. Previously director of communications at the Scottish Parliament, responsible for all IT and broadcasting. Joined the Board in 2003.



Ron Carthy MA (Hons), MSc, MIPD
Culture and community services manager with Clackmannanshire Council. Extensive experience of general management, human resources and information technology within the housing association, health board and government sectors. Joined the Board in 2002.



Alex Duncan
A tenant of the Association who became a full-time carer for his wife, Alex was a senior engineer who designed robotic systems for the aircraft and other heavy industries. Rejoined the Board in 2009 for his second spell as a member.



Ian Gerono MA, MBA
Has 30 years' experience of local government, latterly, as head of housing strategy at Perth and Kinross Council, was Supporting People lead officer and led the Council's first Housing Business Plan, Local Housing Strategy and Standard Delivery Plan. Joined the Board in 2008.



Marian Jacobs BA (Econ), Dip TP
Has over 30 years' experience with housing associations and was director of Thenew Housing Association. Since retirement, held various voluntary posts in Tanzania and Scotland, including as trustee of Greater Glasgow Primary Care Trust. Joined the Board in 2008.



Dr Sam Wamuziri MBA
A chartered civil engineer with over 20 years' experience in teaching, research and practice, is senior lecturer in the School of Engineering and the Built Environment at Napier University, Edinburgh, and the School's director of postgraduate studies. Joined the Board in 2006.



Stephen Gallagher MA – Deputy Chair of Board
Deputy director of health delivery for the NHS in Scotland and head of the Improvement & Support Team. Previously associate director and programme manager with the Centre for Change and Innovation. Joined the Board in 2003.



Lizanne Burton
A tenant of the Association who has a disability, she has been involved in voluntary posts relating to children with special needs and their parents. Joined the Board in 2005.



Andy Drane LLB (Hons), LLM, Dip LP, NP
A partner with Davidson Chalmers LLP, a commercial law practice, specialising in property development and construction law. Also head of the firm's environmental, waste and renewables team. Joined the Board in 2004.



David Gallant
A disabled tenant of the Association who retired in 1991, has extensive experience of human rights and disability issues, campaigning, equal opportunities, welfare rights and benefits, tenant participation and legal matters. Joined the Board in 2005.



Bill Grant MCIBS
A management consultant specialising in change management, finance and technology. Held senior appointments within the banking and voluntary sectors and founded one of Scotland's most successful internet businesses. Joined the Board in 2006.



Bob Millar CA
A director of New City Vision, involved in large scale housing-led urban renewal and regeneration. Formerly chief executive of Scottish Homes/Communities Scotland and a director of Miller Homes. Joined the Board in 2004.

... our Senior Management Team



Steve White
Interim Chief Executive



Pam Russell
Corporate Services Director
Deputy Chief Executive



Neil McKnight
Housing Services Director

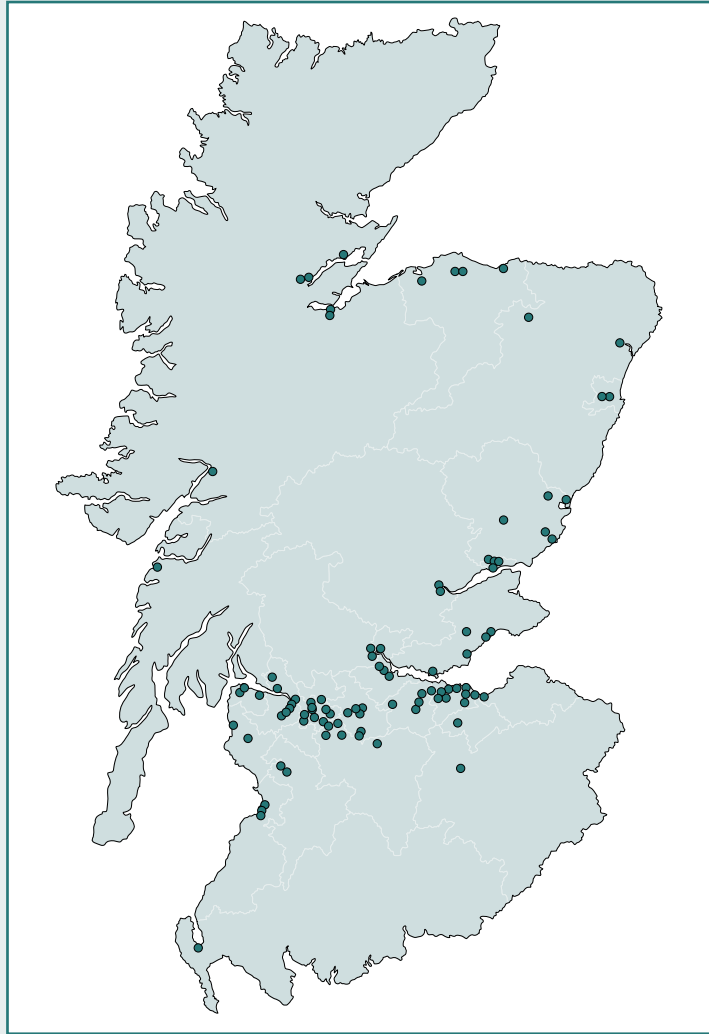


Angela Taylor
Business Development
Director



Jock Welsh
Support Services Director

Housing across Scotland



This review can be downloaded from our website as a PDF file for viewing in Adobe Acrobat Reader. It can also be provided in larger print, as an audio CD, and in Braille. It may also be provided in languages other than English. For your preferred option, please contact us on 08457 125865 or e-mail feedback@mbha.org.uk

Margaret Blackwood Housing Association Limited

Craigievar House
77 Craigmount Brae
Edinburgh EH12 8XF

Telephone 01292 619749
E-mail info@mbha.org.uk
Web www.mbha.org.uk

Financial Services Authority
Mutuals Public Register
No. 1728RS

The Scottish Housing Regulator
Registration No. HEP 158

Registered with the
Care Commission

A Registered Scottish Charity
No. SC007658