



WILLIAMSBURGH
HOUSING ASSOCIATION LTD

Value for Money Strategy 2023-2026



Executive Summary

Introduction

WHA recognises that delivering Value for Money (VFM) is an important organisational goal. Achieving VFM is everyone's responsibility because it is intrinsic to every decision made; there is always an opportunity to improve VFM. Good VFM in the social housing context can be described as the optimal use of resources to achieve the desired outcome. In other words, spending enough, but no more, to meet our obligations and provide the service quality that customers want. This strategy provides an analysis of current performance and identifies objectives and actions that we will complete over the next 3 years to further improve our VFM.

How VFM are we now?

There is a growing strategic VFM culture and a focus on using our resources to achieve the right balance between front line services, maintaining existing homes, providing new homes whilst keeping rents affordable. The cost base and the drivers of cost are well understood. WHA's cost of management overall is comparatively efficient. Housing income maximisation is positive for void loss, with arrears recovery identified for improvement action. Staff costs are impacted by WHA salary scales, which have been historically set above the sector EVH benchmark levels. Sickness absence is high and is another area identified for improvement. Reporting and analysis on some property cost KPI measures is recognised as an area for improvement. All WHA's existing stock provides a positive financial contribution to the business plan, suggesting good VFM. Customer survey satisfaction rates are positive overall.

More effective procurement and contract management can deliver further efficiencies. Process efficiencies from modern ICT, derived from the reduction of manual processing and repeat customer contact, can be made. Insourcing of some services may offer an opportunity to make efficiencies. Charging for some services should be considered, balanced against risks of non-participation by customers and associated negative consequences.

The comparatively lower average rent charge, above average service performance, high tenant satisfaction levels and comparable costs to available benchmarks suggests a good overall level of VFM for rent is being currently delivered.

What do we need to do?

The comparatively good VFM position suggests the direction of travel is positive and "more of the same" is required. **This is largely around expanding the existing positive VFM practices across the whole organisation.** Opportunities to build further on this good position will mean seeking efficiencies that do not damage existing service performance and to balance any new investment (for example in staff and ICT) against the associated negative impacts on tenants of rent increases required to fund them.

The VFM objectives for the next 3 years are:

- enhancing cost analysis, performance management systems and identifying relative performance by more benchmarking;
- maximising income;
- using procurement more effectively and bringing services in-house where there is a strong business case;
- modernising and automating business processes, including utilising ICT to the full capacity and expanded self-service options for customers;
- supporting and empowering staff to identify and implement cashable and non-cashable efficiencies; and
- increasing customer feedback opportunities on priorities and satisfaction with services.

Part 1: Introduction

Purpose

WHA recognises that delivering Value for Money (VFM) is an important organisational goal. We are committed to ensuring that every penny counts towards ensuring high quality services are provided and keeping rents at a level tenants can afford to pay. Achieving VFM is everyone's responsibility because it is intrinsic to every decision made; there is always an opportunity to improve VFM.

The VFM strategy is based upon an analysis of available data and organisational operations, including costs, service performance, benchmarking, and processes. It will provide clear direction for decision making, by setting objectives and targets for the next 3 years, including areas where further investigation is required. The strategy will complement the achievement of our Business Plan objectives, meet regulatory expectations and demonstrate our commitment to stakeholders.

What is Value for Money?

VFM is the relationship between how much something costs and what that spending produces. It requires both a strong understanding of costs and of what is to be achieved with the resources deployed. Good VFM in the social housing context can be described as the optimal use of resources to achieve the desired outcome. In other words, spending just enough to meet our obligations and provide the service quality that customers want. This means it is important to be clear what customers want and can afford to pay. Customers often weigh up their rent charge against the quality of their home and services to decide if VFM is being provided.

When value for money is assessed as low or sub-optimal, for example where the cost is very high but the service quality low, then action needs to be taken to improve. Improvements made are classed as either "cashable" or "non-cashable" efficiencies.

Cashable improvements are delivered when costs reduce but the output or quality remains the same or gets better. For example, retendering a contract and getting a lower price for the exact same service quality. Non-cashable improvements are delivered when costs remain the same but the output or quality improves, for example reducing rent arrears without any new costs. It is important to note that a cash saving that results in a poorer service is a "cut." While these can sometimes be necessary, it is not an efficiency because the saving was made by reducing the service quality.

Part 2: How VFM are we now?

Summary

VFM Strategic Culture

The overall strategic culture is focussed on using our resources to achieve the right balance between front line services, maintaining existing homes, providing new homes whilst keeping rents affordable. The MC is aware of the importance of providing VFM and keeping rents affordable. The governance structure and information provided generally supports the consideration of VFM factors. All staff are aware of the importance of VFM and new ideas are being brought forward. It is recognised that some additional cost information, more benchmarking, more reporting on efficiencies achieved and further information on customer priorities will help to make further VFM culture improvements.

VFM KPI Analysis

The cost base and the drivers of cost are well understood. WHA's cost of management overall is comparatively efficient. Housing income maximisation is positive for void loss, with arrears recovery identified for improvement action. Staff costs are impacted by WHA salary scales, which have been historically set above the sector EVH benchmark levels. Sickness absence is high and is another area identified for improvement.

Reporting and analysis on some property cost KPI measures is recognised as an area for improvement. All WHA's existing stock provides a positive financial contribution to the business plan, suggesting good VFM. Customer survey satisfaction rates are positive overall.

VFM Efficiency

More effective procurement and contract management can deliver further efficiencies. Process efficiencies from modern ICT, derived from the reduction of manual processing and repeat customer contact, can be made. Insourcing of some services may offer an opportunity to make efficiencies. Charging for some services should be considered, balanced against risks of non-participation by customers and associated negative consequences.

Rent VFM

The comparatively lower average rent charge, above average service performance, high tenant satisfaction levels and comparable costs to available benchmarks suggests a good overall level of VFM for rent is being currently delivered.

(A) Strategic Culture

Business Plan & Financial Planning

The association's business plan contains seven strategic goals, one of which is VFM. The objective has four projects:

- development of a VFM strategy;
- rent structure review;
- pensions review; and
- improve corporate procurement.

The overall strategic culture is focussed on using our resources to achieve the right balance between front line services, maintaining existing homes, providing new homes whilst keeping rents affordable. All strategic objectives are considered within this context, but it is recognised that having a separate VFM strategy will help to structure and correctly prioritise specific VFM improvements.

The financial plans are built on clear expected outcomes, where expenditure supports measurable results. The business strategy has been expressed in financial terms through the first five years of the approved financial forecast. The financial forecast further extends into a 30-year horizon, using a high confidence 30 year planned capital programme, providing a long-term view of the association's viability.

The forecast for the five years indicates that the association will continue to generate substantial surpluses each year and reserve levels will be maintained at adequate levels.

Governance

The Management Committee is responsible for maintaining a robust assessment of all its assets and resources and to make decisions on the use of resources to deliver VFM. It is aware of the importance of providing VFM in services and keeping rents affordable. The governance structure and information provided supports the routine consideration of VFM factors. But it is also recognised that the inclusion of further cost performance information, to enable a deeper understanding of the relationship between spending and outcomes, will assist improvement. Improvements in this area will assist the Management Committee to weigh up the relative merits of service and asset improvement, cost/benefit and the impacts on future rent affordability. It is also recognised that training and development on VFM and additional financial knowledge and skills from new MC members will further enhance VFM scrutiny.

Customers

Understanding the priorities of customers is a central element in delivering VFM. Customer feedback is collected from tenant Management Committee members, large scale customer surveys, rent consultations, complaints analysis and in response to specific changes, such as policy reviews. It is also recognised that customer engagement can be further improved. The Customer Engagement Strategy is being implemented which will increase the regularity, quality and breadth of feedback.

Performance Benchmarking

Comparative performance assessment through benchmarking with other RSLs and published national information from the SHR is used to assess VFM. This provides context to identify areas where further assessment is required and is used to support objective and annual performance target setting. It is recognised that this data set, while useful, is not fully comprehensive, for example there are gaps in maintenance cost comparators. It is recognised that to develop a deeper understanding of VFM in some service delivery that additional benchmarking would be required, either through independently sharing data with other RSLs or paying to join a sector benchmarking service.

Regulation Compliance

The Scottish Housing Regulator expects social landlords to deliver vfm, particularly by ensuring a balance is achieved between service quality and rent levels. The Association considers VFM compliance in all strategic decisions, for example rent increases, asset management and new build. As noted above, further information on maintenance costs would improve compliance.

Risk Management:

The strategic risk register outlines the major risks to the association and is regularly reviewed by the Management Committee and SMT. The risk of failure to provide VFM for customers is tracked as are other key risks relating to increased market costs and future obligations that will result in new capital investment spending, for example Net Zero. The overall impact is summarised as a squeeze on income through pressure to keep rent increases around the national average, combined with a continuous increase in costs, frequently from new obligations introduced by the Scottish Government.

Staff

The Senior Management Team (SMT) members champion a VFM culture throughout the organisation. All reviews of services seek to identify VFM and efficiencies as part of the overall objectives.

Operational Managers are responsible for ensuring that VFM is considered in the day-to-day management of their services, for example in identifying redundant processes and removing them. This is a work in progress, with activity progressing at a different pace in different services.

(B) VFM KPI analysis

A number of factors underpin the understanding of actual VFM performance as it currently stands. The measurement of VFM is conducted using a range of metrics, covering all areas of the organisation, which are included in Appendix 1. The summary analysis is as follows:

Cost base

The cost base and the drivers of cost are well understood. These are regularly reviewed, and projections are set to account for known future obligations. The areas of most cost pressure are typical for the sector and there are no surprises.

The key areas of pressure on costs are:

- Construction/maintenance where inflationary impacts are significant and increasing housing quality and climate change standards must also be delivered.
- Energy and insurance.
- Staff & pensions.
- Regulation and Compliance: Tenant safety, Health and Safety, GDPR, Cyber, HR, customer engagement.
- ICT modernisation.
- Customer expectations.

Costs are rising through inflationary impacts well above the capacity to offset with rising rental income alone. This is expected to be a temporary impact, but new obligations and investment requirements will continue to incur additional costs.

Financial KPIs

The analysis of comparative financial performance shows WHAs turnover below both the FLAIR and peer group average. Management & maintenance costs are below FLAIR average and above the peer group average. Net surplus is above the FLAIR and Peer group average. WHA rents are the lowest of all comparator organisations by a large margin (£10 per week on average).

This suggests that WHA's cost of management overall is relatively efficient. The comparatively low average rent charge results in turnover that is lower than comparators but the surplus is slightly higher. This also suggests financial efficiency leading to profitability. These positive results also indicate that finding further cashable efficiencies may become more challenging, (because of the current comparatively efficient performance). Additional income from increasing rents faster than peers (to narrow the gap) could be achieved, and still provide comparative vfm for customers (if the extra resources invested result in improved housing quality and services that are valuable to tenants).

Housing KPIs

Housing management cost per unit is collected but currently does not have a comparator benchmark figure available. Without this data it is not possible to have high confidence in the overall vfm assessment.

The assessment of the efficiency of income maximisation considers rent collection and arrears levels, alongside lost income from empty homes.

The gross rent arrears figure at 4.7% is slightly above average benchmark performance (4.2% and 4.1%) with the top performer at 1.3%. Rent collection and arrears management is an area that has been identified for improvement in the business plan objectives.

Rent lost from empty homes at 0.6% is below average benchmark for FLAIR and the peer group. Void turnover is slightly below the average benchmark figures.

Staff KPIs

Staff costs per unit are below the FLAIR average but above the peer group average. This is impacted by the number of staff and the salary levels; WHA salary scales have been historically set above the sector EVH benchmark levels. Sickness absence at 6.9% is higher than the FLAIR and peer group averages. The best performer is 0.6%.

Objectives have been introduced to align with EVH salary scales over the medium term, generally as posts become vacant. New sickness processes are also in place to ensure appropriate focus is placed on attendance. Long term sickness remains a significant factor in the overall sickness absence rate.

Pension risks and costs are currently under review.

Assets KPIs

Cost data on key asset measures - notably cost per repair, void costs, and emergency repairs rates as a percentage of total repairs – was not consistently collected until 2023, as focus was temporarily placed on collecting the ARC measures during the covid pandemic. There is also benchmarking data available from FLAIR or Peer group for these costs. As a result, it is not possible to provide a comparative analysis. However, data is now being collected for 2023/24 for asset measures and FLAIR benchmarking options are being investigated.

Financial return from homes (Net Present Value)

The financial contribution made to the business plan from all homes is calculated using the Net Present Value (NPV) methodology. The goal is to increase the number of homes that have a positive value, thereby generating more income than they cost to maintain and manage. All WHA's stock is currently providing a positive contribution, with the average being +£18k, suggesting good VFM. There is no benchmarking data available from FLAIR or peer group for this measure, as not every organisation collects this measure.

The high cost for constructing new homes, alongside tight rental income caps, creates a challenge for the association to show VFM on this measure. This is because income generated does not cover the costs of building, managing and maintaining new homes within 30 years of occupation.

Customer satisfaction KPIs

Data collected through the large-scale customer survey was positive and compares well to FLAIR and peer group. Key measures such as satisfaction with the quality of home and satisfaction with the repairs service were above FLAIR and peer group averages. Satisfaction with rent value for money at 92% is the highest overall, with the lowest at 65%. Taken together, the results suggest customers are comparatively satisfied with the services they receive, which supports an assessment of good vfm on service quality.

(C) VFM efficiencies

Procurement & contract management (Outsourced services)

Contracted services provide a significant opportunity to deliver improved VFM, either through savings on price and/or enhancements to service quality. Regular exposure to competition is also essential for contracts whose value triggers regulated procurement obligations. A focus on contract management, notably regular review to confirm that service quality/cost is in line with expectations, is also a key element of delivering VFM.

The focus on both regular competitive procurement and routine contract management is currently mixed. While many contracts are subject to competitive procurement and regular contract management, this is not always the case, and procurement has been identified as an area of improvement for the Association.

Contract ownership, and therefore responsibility, is not always clearly allocated. This has contributed to delays in procurement and contracts running over the contract term. Not all contracts have clearly defined KPIs, or are regularly measured, making it challenging to know if VFM is being delivered.

Process efficiencies: ICT automation, customer contact & self service

Maximizing the use of ICT for data processing and service delivery, along with providing services and communications digitally, can offer improved VFM by increasing productivity and reducing costs. This is particularly the case for automating data processing and providing self-service options for customers who want to use them.

There is a high level of manual processing evident in some customer facing services resulting in clear inefficiencies. Two examples are:

- manual review of all arrears cases daily when modern systems automatically identify specific cases that require review.
- On-line self-serve housing application form which then requires to be manually transferred, line by line, into the main system for processing. This can take over an hour per form and around 25 new forms are received per week.

There is also a large separation of front-line service resolution between the Customer Services Team (CST) and other service delivery teams. Contact from customers is directed to the CST first, but they do not have the tools or training to resolve many enquiries without transferring the customer to other teams. This “hand-off” process is inefficient, results in cases of “failure demand” (for example repeat calls from customers who did not get their enquiry resolved) and does not meet modern customer service expectations.

The strategic objectives already include the development of an ICT “route map” to prioritise projects for delivery over the next 3 years. Priority will be focussed on VFM impact and available resources. Similarly, the CST has begun a review of customer contact and service processes, with the aim of completing more service calls at first point of contact and reducing hand-off calls to other teams.

WHA does have a customer on-line service where routine self-service activity can be completed by customers. This includes paying rent, reporting a repair and making an application for housing. The further development of self-service, into an on-line customer portal, may present further efficiencies opportunities by adding additional functionality.

Paper to digital is being increasingly used, with the website, email, and social media now the primary methods of communication of reports and documents.

In-sourcing services

Providing services directly, that are currently outsourced, can provide VFM opportunities through VAT savings, procurement savings and increased quality control. However, it also increases risk, for example in compliance with Health and Safety and employment law.

The association has already brought some formerly outsourced services in-house, for example PAT testing, and is developing a business case for the bin-rotation and bulk uplift services. Other activity is also being increasingly brought in-house, for example training and communications (annual reports/other publications).

Other sources of income

Charging for new or existing services, alongside recovering debt owed from uncollected charges, can also provide additional income. However, the impact on affordability for customers and the cost of recovery need to be considered.

Service charges are in place for some services, for example grounds maintenance and cleaning of common areas. These charges are currently set to cover only the cost of providing the service and are in addition to the rent charge.

A few services for which it is usual sector practice to set a charge – for example the bin-rotation/pull-out service and the charging for repairs for which the tenant is responsible - does not currently happen. This is an area identified for review, noting the potential financial benefit needs to be weighted carefully against the costs of administration and the risks of creating new costs in other budgets (for example if tenants or owners opt-out of the service, leading to increased littering and a lowering of demand for the housing stock).

Measuring and reporting of efficiencies

Cashable efficiencies are noted when achieved but the recording and reporting is ad-hoc. It is good practice to include reporting of efficiencies to the governing body, usually the sub-committee concerned with finance scrutiny.

(D) Value for money for rent

The assessment of vfm for rent, compares rent charged against key performance and cost metrics, with comparative performance also considered.

WHA rents are low and service performance is above the average on key ARC metrics. Cost information that is currently available for comparison also suggest an overall favourable position relative to FLAIR and peer organisations. Tenants also report good satisfaction levels overall.

Taken together, the low rents, above average performance, high tenant satisfaction level and comparable costs to benchmarks suggests a good overall level of VFM for rent.

Part 3: What do we need to do?

The comparatively good VFM position suggests the direction of travel is positive and “more of the same” is required. **This is largely around expanding the existing positive VFM practices across the whole organisation.** Opportunities to build further on this good position will mean seeking efficiencies that do not damage existing service performance and to balance any new investment (for example in staff and ICT) against the associated negative impacts on tenants of rent increases required to fund them.

Activities to be completed over the 3-year period of the strategy can be divided into specific categories:

- *Quick wins*: where direction is clear, and action can be taken.
- *Further investigation & review*: to avoid making the wrong decision because more information is needed to understand the best response.
- *Spend to Save opportunities*: where costs will be incurred in the short term, for example from ICT investment and temporary staff, but will result in cashable savings in the longer term.
- *Spend to Comply*: where costs will be incurred, largely to ensure compliance with existing and anticipated new regulations, that will not result in cashable efficiencies.

Overall approach

The overall strategy is based on building on the good VFM foundations by focussing on the following objectives:

- enhancing cost analysis, performance management systems and identifying relative performance by benchmarking;
- maximising income;
- using procurement more effectively and bringing services in-house where there is a strong business case;
- modernising and automating business processes, including utilising ICT to the full capacity and expanded self-service options for customers;
- supporting and empowering staff to identify and implement cashable and non-cashable efficiencies; and
- increasing customer feedback opportunities on priorities and satisfaction with services.

Actions

- Governance
 - MC awareness training on VFM and benchmarking
 - Recruit new MC member with financial skills.

- Staff culture and skills
 - Training for managers on process review.
 - Highlighting success in VFM at staff meetings and in communications.
 - Annual objectives for staff that includes a specific VFM goal.

- HR:
 - EVH alignment and job evaluation for all posts through natural turnover.
 - Focus on managing attendance to minimise sickness absence.
 - Review of the flexi-leave policy, in the context of hybrid working arrangements.

- Procurement & contract management:
 - Competitive tendering programme for all contracts which are extended beyond original contract term.
 - Active contract management to ensure delivery of services is in line with contracted prices and quality.
 - Training and development for all staff who procure and manage contracts.

- Income Maximisation
 - Re-charging for repairs that are the tenant's responsibility.
 - Review of bin and bulk service with consideration for introducing a service charge.

- Service reviews & process efficiencies
 - Investment in new ICT to reduce manual processing and enable more self-service options for customers who wish to use them.
 - Arrears management: process mapping, innovation and maximise use of current ICT systems.
 - Void management: void repairs cost control & efficiency of relet process.
 - CST review to improve customer service and reduce call-backs/hand-offs.
 - Expand customer self-service options using a customer portal.

- Insourcing
 - Bring services in-house where the business case identifies clear benefits and risk is acceptable.

- Performance management:
 - Expansion of cost benchmarking, initially in property services, and consideration of joining a national benchmarking service.
 - Process benchmarking with high performing organisations that have a similar context to WHA.
 - Expansion of cost information in O&P sub-committee performance scorecards.
 - Recording and reporting of cashable efficiencies made to FAC.

- Customers
 - Expanding opportunities for customers to provide feedback on priorities, services and rents.

Appendices

VFM Metrics tables

(See Attached Appendix B)

Williamsburgh Housing Association Ltd
Financial KPI's

Units owned and managed at year end - Total	Turnover per Unit £	Management and maint admin cost per unit £	Gross surplus/deficit (pre Interest)%	Net surplus / (deficit) (%)	Overheads as % of turnover	EBIDTA MRI/Revenue %	EBITDA - MRI exc. deferred grant (%)	Average weekly rent £
WHA	£5,051	£1,503	20.6	20.3	5.3	49.6	28.9	£76.98
Linstone	£4,808	£1,863	9.5	6.5		16.1	14.4	£84.16
Paisley	£5,516	£1,497	27.2	25.3		49.5	33.0	£91.93
Bridgewater	£7,059	£1,411	20.0	19.2		20.2	16.1	£96.11
Barrhead	£5,906	£1,577	17.7	12.6		33.1	16.6	£91.44
Ferguslie	£5,678	£1,948	22.7	21.2		30.5	15.9	£86.53
FLAIR AVERAGE	£5,670	£1,633	19.6	17.5		33.2	20.8	£87.86
Partick	£4,522	£1,077	(4.8)	(10.0)		38.0	36.1	£84.26
Glasgow West	£5,460	£1,844	16.6	17.3		29.1	17.7	£88.41
Govan	£5,318	£1,423	(1.0)	(4.5)		(5.9)	(23.9)	£81.04
Oak Tree	£5,929	£1,327	17.5	14.9		47.6	28.0	£89.68
Meilville	£6,208	£1,201	34.1	45.2		51.6	25.2	£87.49
Atrium	£5,021	£1,065	27.3	23.2		45.1	43.3	£91.92
Ayrshire	£4,999	£1,189	39.9	24.5		38.6	38.6	£91.16
Home in Scotland	£5,576	£830	33.1	24.6		52.2	45.3	£96.15
Cloch	£6,096	£1,345	17.9	12.7		31.7	13.3	£96.39
InVine	£4,935	£1,148	41.5	30.7		33.3	30.8	£91.07
Average Group	£5,505	£1,391	21.2	17.7		35.0	23.7	£89.05

Williamsburgh Housing Association Ltd
Staff KPI's

	Units owned and managed at year end - Total	Staff cost per unit £	Sickness absence %	Staff costs / turnover (%)	Key management personnel / staff costs (%)	Total staff costs
WHA	1,639	£1,228	6.9	24.3	19.8	£2,012k
Linstone	1,572	£1,338	4.0	27.8	14.6	£2,103k
Paisley	1,298	£1,085	3.2	19.7	18.5	£1,408k
Bridgewater	851	£1,988	3.6	28.2	18.8	£1,691k
Barrhead	958	£1,163	4.0	19.7	24.4	£1,114k
Ferguslie	810	£1,205	7.1	21.2	40.0	£976k
FLAIR AVERAGE	1,188	£1,334	4.8	23.5	22.7	£1,551k
Partick	1,843	£869	3.4	18.8	18.8	£1,602k
Glasgow West	1,487	£1,453	6.7	26.6	13.0	£2,160k
Govan	1,666	£1,312	10.1	24.7	11.6	£2,186k
Oak Tree	1,901	£988	8.4	16.7	23.6	£1,878k
Melville	2,085	£694	0.6	11.2	10.6	£1,447k
Atrium	1,209	£1,076	7.3	21.4	28.4	£1,301k
Ayrshire	1,616	£914	6.8	18.3	17.2	£1,478k
Home in Scotland	4,359	£532	2.7	9.5	3.8	£2,317k
Cloch	1,473	£926	7.4	15.2	27.6	£1,363k
Irvine	2,326	£694	3.2	14.1	9.0	£1,615k
Average Group	1,693	£1,091	5.3	19.8	18.7	£1,666k

Williamsburgh Housing Association Ltd
Housing KPI's

	Units owned and managed at year end - Total	Housing management cost per unit £ (exc Housing depr)	Gross rent arrears as % rent due	Rent lost from empty homes %	Average relet time (days)	Void turnover %	Total- Avg Weekly Rent	1APT- Avg Weekly Rent	2APT- Avg Weekly Rent	3APT- Avg Weekly Rent	4APT- Avg Weekly Rent	5APT- Avg Weekly Rent
WHA	1,639	£923	4.7	0.6	34.8	7.2	£76.98	£58.19	£70.51	£79.55	£88.84	£101.14
Linstone	1,572		3.6	4.0	131.8	8.8	£84.16	£57.93	£74.67	£84.89	£90.82	£107.89
Paisley	1,298		1.8	0.8	28.5	10.6	£91.93	£65.76	£86.30	£91.96	£99.58	£110.51
Bridgewater	851		5.5	2.8	119.4	8.0	£96.11	£51.16	£90.88	£95.21	£99.00	£109.15
Barrhead	958		3.6	0.5	27.8	7.3	£91.44	£70.84	£81.67	£93.39	£100.65	£120.98
Ferguslie	810		5.8	0.3	36.6	3.5	£86.53	£76.30	£84.60	£91.29	£101.41	
FLAIR AVERAGE	1,188		4.2	1.5	63.2	7.6	£87.86	£60.78	£80.06	£86.27	£95.03	£108.51
Partick	1,843		1.3	0.3	23.0	4.6	£84.26	£58.26	£77.62	£87.52	£105.38	£117.31
Glasgow West	1,487		1.6	1.1	52.6	8.1	£88.41	£66.32	£82.15	£95.79	£110.46	£118.60
Govan	1,666		5.4	1.5	44.2	11.8	£81.04	£74.68	£74.96	£82.20	£93.19	£111.47
Oak Tree	1,901		3.5	1.3	37.8	11.5	£89.68	£65.91	£81.38	£89.53	£99.29	£111.50
Melville	2,085		2.3	0.2	13.3	5.1	£87.49	£78.51	£78.51	£84.95	£89.41	£98.02
Atrium	1,209		3.4	0.4	21.9	6.4	£91.92	£75.75	£75.75	£87.26	£99.99	£109.65
Ayrshire	1,616		1.4	0.6	31.9	5.9	£91.16	£81.47	£81.47	£91.59	£99.95	£92.69
Home in Scotland	4,359		8.6	0.6	29.2	5.9	£96.15	£66.17	£80.99	£97.91	£104.00	£111.44
Cloch	1,473		2.5	1.3	47.1	12.0	£96.39	£82.15	£88.61	£96.01	£107.07	£118.42
Invine	2,326		10.2	0.3	21.1	5.1	£91.07	£63.06	£80.67	£90.90	£96.30	£99.77
Average Group	1,693		4.1	1.0	43.8	7.6	£89.05	£65.04	£80.15	£89.58	£98.45	£108.75

**Williamsburgh Housing Association Ltd
Customer Satisfaction KPI's**

	% satisfied that rent provides VFM	% satisfied with quality of home	% satisfied with overall service	% satisfied with repairs service	Percentage reactive repairs completed right first time
WHA	92.3	92.0	93.3	90.6	88.4
Linstone	89.6	84.2	87.3	90.4	79.0
Paisley	84.5	93.1	94.8	92.8	97.6
Bridgewater	86.0	93.0	94.2	96.6	85.0
Barrhead	79.0	79.0	87.0	83.3	69.2
Ferguslie	88.2	86.6	85.1	85.9	93.7
FLAIR AVERAGE	86.6	88.0	90.3	89.9	85.5
Partick	83.9	83.7	85.1	85.2	99.7
Glasgow West	86.6	76.8	82.2	83.3	74.9
Govan	75.5	89.4	80.1	78.7	79.7
Oak Tree	78.0	77.5	85.5	81.8	78.3
Melville	83.1	87.8	88.1	80.2	88.0
Atrium	71.0	82.5	81.9	85.5	86.5
Ayrshire	86.0	88.0	89.0	83.4	82.6
Home in Scotland	79.8	84.2	80.2	79.7	82.2
Cloch	71.9	76.9	86.6	81.8	83.2
Invine	65.5	72.1	74.5	74.4	95.1
Average Group	81.3	84.2	85.9	84.6	85.2
Scottish Average	82.5	85.4	87.7	88.0	88.3

