

# Annual Report

2019-2020



HOMES ARE OUR PURPOSE  
SERVICE AND SUSTAINABILITY  
OUR PRIORITY

# Chairperson's Review 2019/20



I was appointed Chairperson in October last year, and an historic year it has been. The covid-19 global pandemic has, without question, impacted us all in some way; and it is fitting that we take this early opportunity to salute the front line and key workers for their dedication throughout these extraordinary times, and that we offer our sincere condolences to the families who have lost loved ones. The importance of community support, local networks and kindness have never been more evident, and, as a community controlled housing association, this fills us with confidence as we journey towards our vision of shaping thriving communities.

The events that unfolded over March 2020 certainly tested our risk management and emergency contingency planning to the nth degree. Our rapid response to emerging Government advice served to reinforce our resilience and agility, and, as we continue to explore and implement new and innovative ways of working, we thank each and every one of you for your ongoing patience and support. As I write this review, we are cautiously planning for a new "normal" and for the resumption of services when it is safe enough for us to do so.

You will be aware that we rely on tenants to pay their rent for us to continue to provide services, and, with a recession looming, we know there are difficult times ahead, as household incomes are stretched, and as many families grapple with the complexities of the welfare benefits system for the first time. For those households who are struggling, we urge you to seek assistance from our Tenancy Services Team as soon as possible; with our dedicated Officers supporting many tenants to sustain their tenancies, including generating more than £800k in additional income for our communities in the last year. Early intervention optimises the chances of tenancy sustainment, and tenancy recovery action is always a last resort.

Particularly when times are tough, rent affordability is critical, and the Management Committee were encouraged that Year 1 of our Rent Restructuring programme delivered affordable rents for 99% of GWHA households based on the more challenging of the two affordability tests recommended by the Scottish Federation of Housing Associations. Almost 200 tenants (13.4%) responded to the annual rent review consultation, our most impressive response to date; and 70% of those households supported the rent proposal which translated to an average 2.2% increase from 28th March 2020.

In the midst of this global pandemic, it would be easy for us to lose sight of our many achievements in the last year, and it is important that I take a minute to mention a few of these: the launch of a new repairs partnership with City Building; our pledge to the Chartered Institute of Housing "Make a Stand" campaign against domestic abuse; and £11k secured in Energy Action Scotland grant funding for the provision of bespoke initiatives including energy efficiency packs for new and vulnerable households, and an emergency energy fund for utility meter top-ups. The tech-savvy amongst you may also have noticed our presence on facebook and twitter, and we look forward to interacting with more of you on these social media platforms. In our core business areas of rent collection, re-let times, and void rent loss, our performance at the end of 2019/20 remains strong, and although we are prepared for a temporary derailment as we recover from the impact of covid-19, our robust strategies, and tenancy sustainment focus, will ensure our performance leadership objective stays within sight. Efficiencies continue to be achieved through rigorous procurement processes; and enhanced data management systems and refined procedures eliminate waste and duplication.

As custodians of the association's resources, the prudent investment of tenant's rent money is a key priority. By the end of March 2020, 90% of our homes achieved the Scottish Housing Quality Standard (SHQS) and 70% the Energy Efficiency Standard for Social Housing (ESSH);

and we have a 3-year strategy in place to ensure compliance with the newly introduced SHQS criteria on electrical safety. A total of £1.2m has been invested in our properties in the last year, with works including upgrades to bin stores, kitchens, bathrooms and central heating systems; and we continue in our endeavours to work with others to preserve the heritage of our traditional housing stock; and to seek out solutions that overcome the energy efficiency challenges of our complex construction types. Although the "lockdown" has unavoidably impacted many of our asset management services, following an inevitable period of recovery for the sector, and for the wider economy, we remain confident in our ability to regain the momentum for delivery of our ambitious £20m investment programme over the next 5 years.

This time last year we were delighted to signal a "green light" for the Dover Street development, and it is hugely disappointing to report a site start delayed by a perfect storm of complex and protracted contractual negotiations, and Government restrictions on non-essential construction. Whilst we remain fully committed to delivering this prestigious development, with emerging risks in a post-pandemic construction industry, and with BREXIT uncertainty, it is fitting that we now take some time to review the project in the context of our strategic principles. On a more positive note, the completion of the Breadalbane Street and St Vincent Crescent remodeling projects, and the imminent handover of the Gray Street project, provide two much needed self-contained units (one general and one wheelchair accessible) and 9 supported bedspaces in our local community; and the pipeline projects at Corunna Street and Burnbank House (the latter a collaboration with Queenscross Housing Association) are moving at a pace that reflects the complexities of these sites. Following a business case review, and with relevant consents, three ad-hoc unimproved empty flats were marketed for disposal during the year.

Operating in one of the most heavily regulated sectors, as a Management Committee we have an incredibly important role in leading the organisation, in setting strategic direction, and in ensuring robust governance and compliance with the many statutory and regulatory requirements. A refreshed mission statement: "Homes are our purpose; Service and Sustainability our priority" was a key outcome of our 2019 strategy review; our "compliant" Annual Assurance Statement has been endorsed by the Scottish Housing Regulator; and revised Rules, aligned to the Charitable Model Rules 2020 are ready for presentation to the membership at a Special General Meeting to be held prior to the AGM.

To remain effective and representative of the communities we serve, we need the continued support of our membership, and, with a number of vacancies on our Management Committee at this time, we strongly encourage you to consider participation in our Committee Training Forum, and nomination to our Management Committee. Being a volunteer in a community controlled RSL is without question, both a challenging, and rewarding experience; and I take this opportunity to thank my fellow Committee Members for their unwavering commitment and support: acknowledging in particular Moira Wadsworth and Jim Michael, who are retiring with a combined 73 years MC service; and with thanks also to Steve Jenkins and Hanif Mirza who stood down during the year, and to Tony Keane who is retiring at the AGM.

In closing, I extend my thanks to the staff; to all of you here today at the AGM; and to those of you who have participated in our consultative events throughout the year, and/or have taken the time to contact us with feedback. As we navigate the challenges of a new "normal", these partnerships ensure we continually learn, improve and build on the high standards of service you rightly expect.

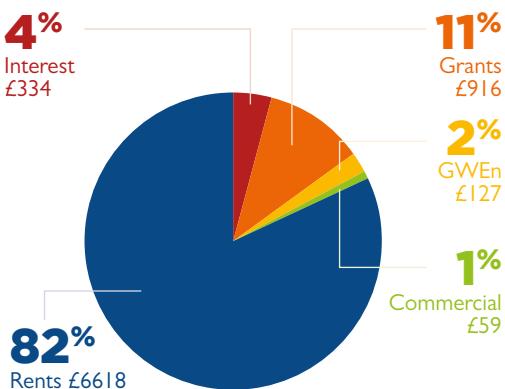
Joe Heaney  
Chairperson 2019-20

# Management Committee

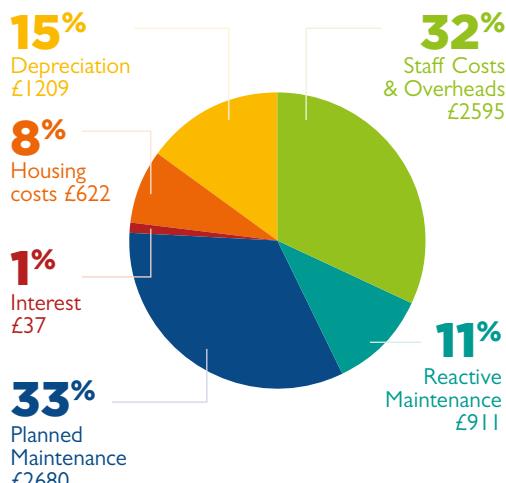
	Anne Campbell Committee Member Area: Anderston Served from: 2019		Isobel Gracie Committee Member Area: Anderston Served from: 2019		Joe Heaney Chairperson Area: Hillhead Served from: 2017		Steve Jenkins Chairperson Area: Anderston Served from: 2015-19
	Tony Keane Committee Member Area: Anderston Served from: 2017		Nina MacNeill Vice Chair Area: Hillhead Served from: 2017		Joginder Makar Treasurer Area: Out with area Served from: 2009		Jim Michael Secretary Area: Out with area Served from: 1980
	Hanif Mirza Committee Member Area: Anderston Served from: 2005 <sup>1</sup> -20 1. Sandyford 1992-1995, co-opted 2014		Susan Mosedale Interim Secretary Area: Anderston Served from: 2019 <sup>2</sup> <small><sup>2</sup>Previous Service 2017-18</small>		Yushin Toda Committee Member Area: Burnbank Served from: 2007		Moira Wadsworth Committee Member Area: Hyndland Served From: 1989

## INCOME & EXPENDITURE: £000's

### Income received:



### What income received is spent on:



## COMMITTEE TRAINING FORUM

GWHA's Committee Training Forum (CTF) is a unique, flexible, transparent in-house programme for prospective committee members and an opportunity for existing members to acquire or refresh their skills and understanding of the housing association sector and the work of GWHA.

After the first session in March 2020 the CTF was postponed due to Covid19 government advice and reconvened in May via video conferencing. Members who completed the CTF sessions were Anila Ali and Billy Robertson.

## GLASGOW WEST ENTERPRISES LTD

- ✓ Wholly owned subsidiary of GWHA established in 2010
- ✓ A vehicle for GWHA non-charitable activities eg factoring
- ✓ Supports GWHA planned enterprise and growth
- ✓ Managed £1m investment works to owners properties since 2015
- ✓ Continuity of staff: GWHA staff supply services to GWE
- ✓ Profits donated to GWHA to 2020: £21k

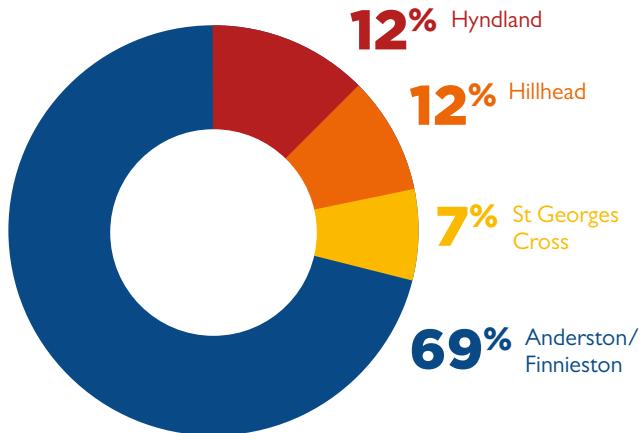
FACTORING SERVICES		2019/20	2018/19	2017/18	2016/17	2015/16
Factoring Invoice Issued Quarterly		100%	100%	75% <sup>1</sup>	100%	100%
Annual Statement of Account Issued May		0% <sup>2</sup>	100%	100%	100%	100%
Annual Cyclical Statements Issued December		100%	100%	100%	100%	100%
Written Statement of Services Issued to new owners		100%	100%	100%	100%	100%
Factoring Invoices paid within 14 days		43%	30%	30%	33%	42%
Factoring Invoice paid in full at year end		90%	85%	84%	75%	75%
On-Site Factoring Surgeries (number)		8	8	8	8	8
Early Repayment Rewards	Commercial	£2,235	£1,450	£1,595	£990	£697
	Domestic	£640	£1,680	£945	£500	£780
Annual Information Statements Issued February		Revised timescale May	100%	75% <sup>1</sup>	100%	-
Homeowners Receiving correspondence by email		26%	24%	23%	16%	-
Homeowners paying Direct Debit		33%	31%	27%	24%	-
Direct Debit incentive paid out		£4720.00	£800.00	£3,120	£2,180	-
Homeowners Conference		Oct 2019	Oct 2018	Oct 2017	Oct 2016	
Disputes referred to the First-tier Tribunal for Scotland (Housing and Property Chamber).		-	2	2	-	

<sup>1</sup> Adverse weather impacting issue

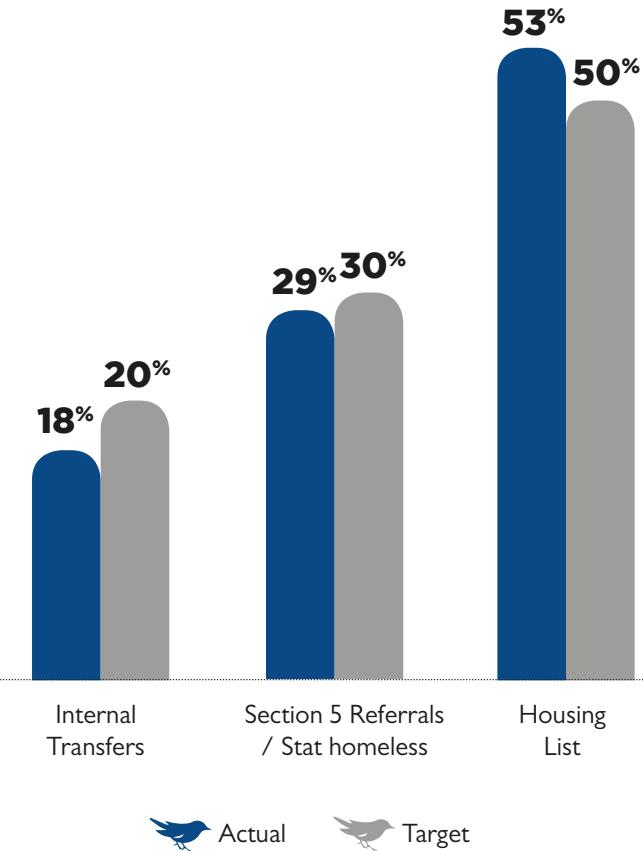
<sup>2</sup> Delayed due to new Homemaster software and COVID-19 restrictions

# Tenancy Services

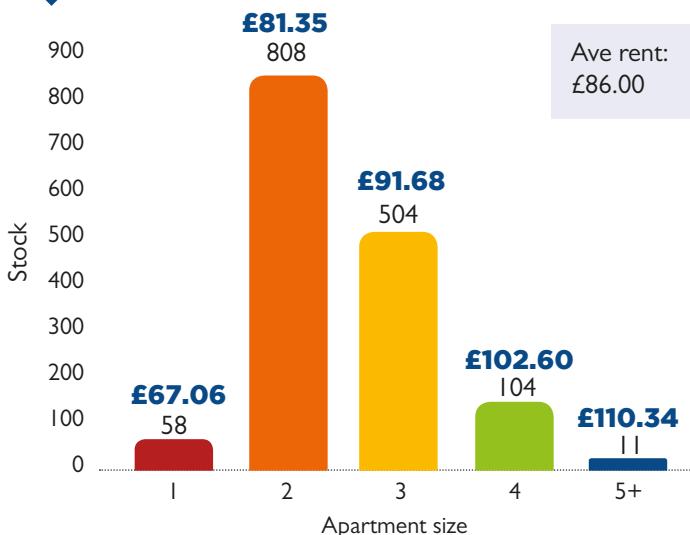
## STOCK BY AREA



## SOURCE OF LETS



## STOCK BY APARTMENT SIZE/ WEEKLY RENT



### Stock changes from EOY 2018/19

- x1 additional unit formed in remodelling project
- x2 units disposed
- x1 long term void imminent disposal

Total stock: 1486 [1485 lettable + 1 long term void]  
The rent increase for 2019/20 was 2.2%

## HOUSING ALLOCATIONS

### Number of applications



### % processed within 10 working days



518/631 were processed in 10 days or less.

## RENTS/VOID PERFORMANCE

Rents/Voids	TARGET	2019/20	2018/19	2017/18	2016/17	2015/16
Rent Collection	100%	99.8%	99.42%	100.3%	100.16%	99.86%
Void Rent Loss (all voids)	0.60%	0.26%	0.98%	1.6%	1.5%	1.38%
Void Re-let times	11 days	10.72 days	22.5 days	14 days	10 days	12 days

Our performance has notably improved in both rent collection, and void rent loss.

# Tenancy Services

## RENT COLLECTION

Our focus on tenancy sustainment, and on promoting a positive payment culture, helps reduce the need for legal action. Recovery of a tenancy is always a last resort.

		Number of Cases				
	2019/20	2018/19	2017/18	2016/17	2015/16	
Legal Action Initiated	12	11	15	19	27	
Cases subject to Repayment Arrangement	1	0	2	7	11	
Tenancies terminated	2	1	0	0	1	
Case listed for monitoring	4	4	2	1	4	
Cases due to call at court	2	6	10	2	1	
Eviction granted but case Re-called	1	0	0	1	0	
Eviction decree granted	6	5	2	1	5	
Payment received Post Decree	1	0	0	1	0	

## WELFARE BENEFITS

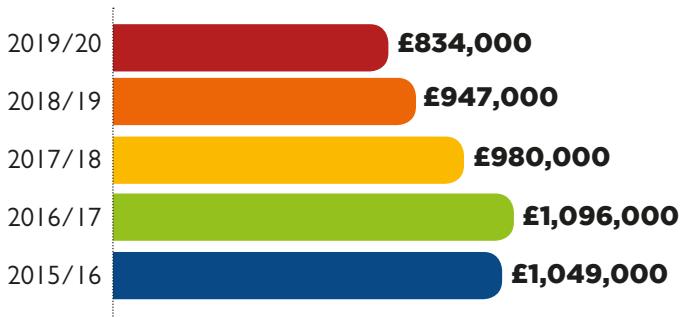
Our partnerships with Trussel Trust, Scotcash, Drumchapel Money Advice Service (DMAC), Citizens Advice Bureau (CAB) and GHEAT help to ensure effective support is available for residents in our community. Enhanced partnership working with Central CAB (situated at the Mitchell Library) supporting GW households migrating to Universal Credit.

The number of clients seen has increased and these include a large number of returning clients for benefit reassessment and renewals.

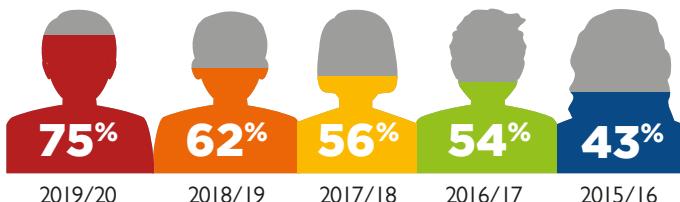
### Residents receiving a benefit check



### Additional income generated



### Financial gains direct to residents in increased benefits



## CONSUMER PANEL

The Consumer Panels met in July and August; providing valuable feedback and influencing the review of our newsletter and anti-social behaviour strategy.

## 20TH ANNUAL TENANT CONFERENCE

Our Annual Tenant Conference was a great success and included the launch of our repairs partnership with City Building. Tenants provided valued feedback influencing key decisions including the rent increase for 2020/21.

Easily accessible venue

Well organised and interesting event!

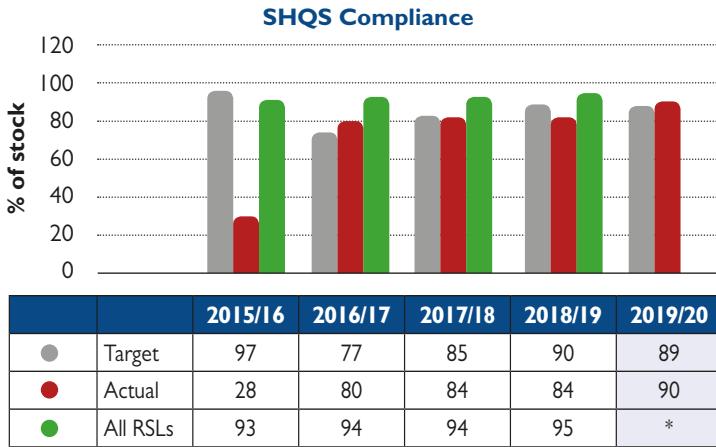


# Property Services

## SCOTTISH HOUSING QUALITY STANDARD

90% SHQS compliance achieved with 5% of properties (75) carrying forward exemptions / abeyances from the standard.

The 20/21 investment programme towards compliance with the SHQS and the Energy Efficiency Standard for Social Housing (EESHS) is informed by stock condition surveys, energy performance assessments and repairs trend analysis.



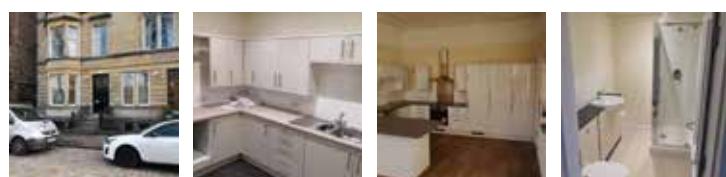
\*The "All RSL" benchmark data 2019/20 not currently available.

## REGENERATION

- Completed projects at Gray Street and St Vincent Crescent providing much-needed supported bedspaces in the local community.
- Complex contractual negotiations and subsequent lock-down restrictions impacting Dover Street site start.



Dover St site



Gray St

Gray St

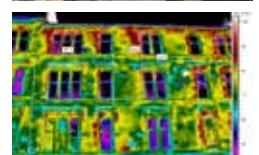
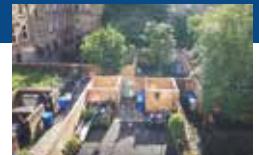
St Vincent Crescent

St Vincent Crescent

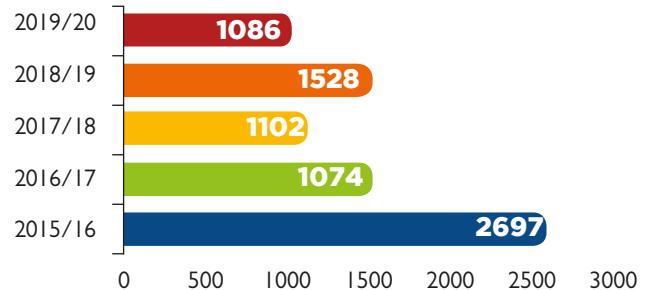
## INVESTMENT

2019/20 Projects:

- ✓ Back Court Improvement Works (x47, Bin Stores)
- ✓ Central Heating (x23)
- ✓ Hot Water Cylinder Jackets (x15)
- ✓ Thermal Imaging (Stonework Project, x233)
- ✓ Replacement Kitchens, Bathroom, Heating (x2)
- ✓ Chimney Repairs (x3)
- ✓ Common Water Tank works
- ✓ Common Asbestos Surveys



## Average Spend per property p/a: (£)



## CYCICAL MAINTENANCE

- ✓ 100% of properties with current Annual Gas Safety (AGS) Certificate. Slippage in 12 month target for AGS inspections (99.91% - 1 late service) addressed by introduction of an additional process checklist.
- ✓ Annual roof anchor inspections instructed\*
- ✓ Annual roof inspection and gutter cleaning - 100% of those achievable have been completed.
- ✓ Works procured and instructed for Common Water Tank investment during 2019/20, currently 70% complete\*
- ✓ Service procured for Common Asbestos Surveys to be undertaken 2019/20, currently 70% complete\*

\*Remainder of works to be completed once lockdown restrictions lifted

## REACTIVE REPAIRS

Improved performance for repairs completed right first time, and pre/post inspections. New reactive repairs partnership with City Building from April 2020, with challenging PIs in place for 20/21 to ensure continuous improvement.

	2019/20	2018/19	2017/18	2016/17	2015/16
<b>Total Repairs</b>	Notified 5363	5101	4679	4785	4306
<b>Average No. of Repairs per property</b>	Completed 5147	4953	4403	4511	4130
<b>Performance Indicators (PI)</b>	GWHA 3.6	3.5	3.3	3.3	2.9
<b>Completed within Target Response Time</b>	All RSLs not available	not available	3.4	3.5	3.6
<b>Right 1st Time (%)</b>	Target 96%	96	97	93	94
<b>Emergency Repairs (hours)</b>	97%	98.4	97.5	94	94
<b>Non-Emergency Repairs (days)</b>	2.5	2.9	2.9	3.5	4.2
<b>Pre-Inspections (%)</b>	4	4.1	3.4	4	3.9
<b>Post Inspections (%)</b>	5%	6	5	4	3

# Property Services

## MEDICAL ADAPTATIONS



23 adaptations were completed, improving the quality of life for residents. 81% of 19/20 budget was spent.\*

	2019/20
<b>Total Budget</b>	£51,500
<b>GCC funded</b>	59%
<b>GWHA funded</b>	41%
<b>% Total Expenditure</b>	81
<b>No. of adaptations completed</b>	23
<b>% of total applications processed</b>	82
<b>% of all GWHA properties adapted</b>	19

\*Total spend = £30,323.26 GCC (73%) + £11,325.94 GWHA (27%)

## G3 GROWERS

The G3 grower's event this year was a great success with yoga sessions and healthy smoothies for our attendees, with hands-on chance to plant bulbs and seeds.



## ESTATE SERVICES

Over the past 12 months our Estate Team have successfully delivered on the following initiatives:

- Procurement of our new Environmental Services and Close Cleaning Contracts
- Joint working with GCC Bin Replacement team to modernise and improve our waste collection areas
- Inspected over 840 communal areas
- Actioned 1100 service requests from our residents and third party stakeholders
- Phase 1 of our Tree Maintenance programme

## GOOD GARDEN & BEST CLOSE

Joint Best Close Winner:



22 St Vincent Crescent & 30 St Vincent Terrace D Level

Best Newcomer:



12  
Pembroke  
Street

Best Main Door :



79 Keith  
Court

Best Communal Garden Winner:



27 Derby  
Street

## COMPLAINTS HANDLING



A total of 83 compliments from our service users were formally recorded within the same period.

## SERVICE SATISFACTION

	2019/20	2018/19	2017/18
Overall Satisfaction with Services	89	92	94
Kept Informed	94	95	96
Contribution to management of neighbourhood*	85	73	76
Opportunities to Participate	94	97	97
Repairs and Maintenance in last 12 months	86	82	80
Rent Value for Money	86	93	77
Quality of Home	82	75	74
Standard of Home at Date of Entry (new tenants)	81	78	72

\* The survey question has changed from 'satisfaction with management of the neighbourhood' to 'satisfaction with your landlord's contribution to the management of the neighbourhood', as per the Scottish Housing Regulator.

- Independent surveys conducted on a quarterly basis
- Move from telephone surveys to face to face surveys in April 2019
- Prompt GW response and follow-up where dissatisfaction expressed
- Additional surveys and enhanced monitoring systems from April 2020

## STOCK PROFILE



Tenement Flats  
(exc main door flats)  
672, 45.2%



Deck Access  
325, 21.9%



Multi Storey  
315, 21.2%



Other Flats  
117, 7.9%



High Rise  
(not multi-storey)  
55, 3.7%



Houses  
2, 0.1%

## CHARITABLE ACTIVITIES



Festive gifts



Colouring competition winner 1  
Caoimhe Murphy



Colouring competition winner 2  
Susie Wu



Foodbank

- ✓ Bookworms – all members received books at Christmas alongside Cash for Kids grants.
- ✓ 366 festive gifts were delivered to our older / vulnerable tenants in December.

- ✓ 84 households received a combined total of £2050 in Cash for Kids grants
- ✓ 45 children entered our Festive Colouring Competition. Congratulations to our winners!

- ✓ Donations to the Trussel Trust Foodbank and Blawarthill Parish Church Foodbank, supplemented by staff donations.

## RENT REWARD SCHEME

We welcome applications from all GWHA tenants. During 2019-20 40 new members joined the scheme.

	2019/20	2018/19	2017/18	2016/17	2015/16
New members	40	53	75	27	37
Total members	266	251	215	155	147
% of Tenants	18%	17%	15%	11%	10%
Incentives	£12806	£11554	£8358	£6890	£4700

## HEALTHY WORKING LIVES



2019 Q2 – Winner:  
Audra Clarke

This award represents Glasgow West Housing Association's (GWHA's) ongoing commitment to supporting a safer, healthier and more united workforce. GWHA's annual re-assessment was carried out January 2020 and Gold Award status was maintained.



## ANNE GOULD AWARD WINNER 2020



Well done to all of this year's nominees and congratulations to Mick Giblin, Concierge, the winner of the 2020 award and also the Factoring Database Audit Team ( Pictured left to right: Brian Gilmartin, Ciaran O'Grady, Elaine Travers Chief Exec and Caroline Mills ) who won the Team award for 2020.

## JIM MICHAEL AWARD



This award was introduced in 2008, our 30th Anniversary Year, to recognise the commitment of the exceptional people who make a difference to our lives. Nominations are welcome throughout the year.

*Moira Wadsworth, Management Committee Member (pictured Right) presenting the award to Anne Campbell, 2019 winner*