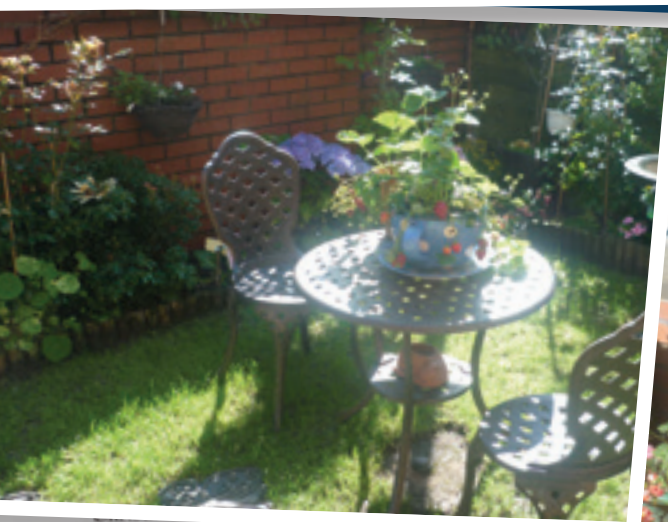


Annual Report 2012-2013



Catherine Radusky, Age 11



Glasgow
WEST
HOUSING
ASSOCIATION
LIMITED

Homes are our purpose
Service is our priority

CHAIRPERSON'S REVIEW



This has been another challenging year for GWHHA and also for me personally and I would like to take this opportunity to thank you all for your support and best wishes during my recent ill health. In particular, I thank Walter Halley, Vice Chairperson for his sound leadership and for his support to members and staff, during my respite period.

Our journey towards GWHHA's 2020 vision continues with appropriate pace, particularly so in this year following the transfer of stock from Glasgow Housing Association, to GWHHA and the early stages towards embedding this transfer by 2015. As a result, our plans have reflected

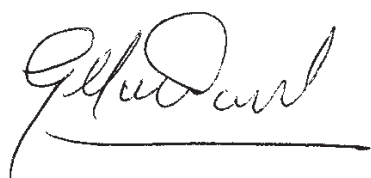
an expected internal governance and performance focus. This was further exacerbated by the unprecedented raft of consultative changes on the sector; regulatory and government reforms and extraordinary external environment. Significant achievements in Rent Restructuring, a two tier Complaints Process, Welfare Reform Mitigation and upgrading the Glasgow West Housing Quality Standard (GWHQS) have been overshadowed by the considerable impact of the stock transfer on GWHHA's historically strong Scottish Housing Quality Standard (SHQS) performance along with operational slippage in the traditional Major Repairs Programme. Prudent management and sound fiscal planning have ensured steady financial performance and plans have been adopted to secure a full and timely recovery of peak performance and SHQS compliance by 2015. Arrears performance continues to be a priority, particularly in the context of stock transfer and Welfare Reform, where GWHHA's Tenancy Sustainment Team are building a momentum for mitigating the impact of further reforms, through a wider support and preventative context, in addition to specific lettings initiatives. Compliance with the new Scottish Social Housing Charter and Energy Efficiency Standard will be challenging for us, although we are confident we can deliver and we welcome the opportunities these new standards bring for enhancing service quality for our current and future residents.

Progress with the Corunna/Dover potential development projects, continues to be constrained by the limitations of the government's current development funding framework and while the cumulative risks of proceeding with these projects at this time has stalled the momentum, GWHHA is exploring all options and working with Glasgow City Council (GCC) to ensure these projects can be progressed at the right time and under the right conditions.

A programme of phased transfer of the factoring service from GWHHA to Glasgow West Enterprises Ltd has placed factoring in its rightful place and delivered appropriate governance. New Rules adopted by the membership in 2012, ensure an appropriate and modern governance framework and compliance with charitable and housing regulation. There will be a further review of the Rules in 2014 to ensure full compliance with the new regulatory framework and expectations.

After 21 years service, Joe Gowran recently retired from GWHHA's Management Committee. On behalf of my fellow committee members and staff, I wish to formally thank Joe for such exemplary commitment and voluntary service and wish him good health in his retirement. Also, I wish to congratulate Tariq Ishaq, Elizabeth Marshall, Margaret Semple and Stephen Wisniewski, recent graduates of GWHHA's Committee Training Forum and thank them for their contribution to meetings over the past year. Margaret Semple filled the casual vacancy created by Joe Gowran's resignation and I look forward to welcoming the others onto the Management Committee when their personal commitments allow this.

In closing, I would like to thank all of you here today at the AGM, those who attended the Annual Tenants Conference in January, everyone who has contributed to our Consumer Panels, Committee Training Forum, Residents Groups and others who have taken the opportunity to contact us with feedback during the year. This partnership ensures that we continually learn, improve and build on the high standards of service you rightly expect.

A handwritten signature in black ink, appearing to read "George MacDonald".

George MacDonald,
Chairperson

MANAGEMENT COMMITTEE



Management
Committee
AGM 2012

Name	Office	Area	Served From
James Anderson	Committee Member	Anderston	2005
John Banks	Treasurer	Hyndland	2009
George Fraser	Committee Member	Argyle	2011
Joe Gowran	Committee Member	Anderston	1992 ₂
Walter Halley	Vice Chairperson	Hillhead	2001
George MacDonald	Chairperson	Anderston	2001 ₁
Joginder Makar	Committee Member	Outwith Area	2009
James Michael	Secretary	Outwith Area	1980
Hanif Mirza	Committee Member	Anderston	2005
Margaret Semple	Casual Member	Hillhead	2013
Yushin Toda	Committee Member	Burnbank	2007
Moira Wadsworth	Committee Member	Hyndland	1989

1 (Avalon from 1981 – 2001) 2 Resigned April 2013

COMMITTEE TRAINING FORUM



Tariq Ishaq, Stephen
Wisniewski, Margaret Semple,
Elizabeth Marshall

The current Committee Training Forum was established in March 2012. The programme is designed to equip prospective members with competencies and confidence and it has evolved into a successful framework for the recruitment of new Committee Members. Membership is open to all tenants and members of GWhA who are interested in joining the Management Committee.

ARGYLE SUB COMMITTEE



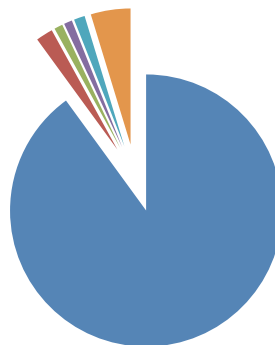
Argyle Sub Committee

During 2012/13 the Argyle Sub-Committee fulfilled its remit by ensuring compliance with the commitments made prior to transfer of GHA's Argyle stock in 2011. George Fraser, Convenor, stated that

this was a testament to GWhA's openness, accountability and transparency and determination to make a difference.

FINANCE

INCOME RECEIVED



- RENTS
- FACTORING
- GWEEn
- OTHER
- INTEREST

WHAT INCOME RECEIVED IS SPENT ON



- STAFF COSTS & OVERHEADS
- REACTIVE MAINTENANCE
- PLANNED MAINTENANCE
- INTEREST PAID
- HOUSING COSTS
- DEPRECIATION

ANNE GOULD AWARD



Linda Reid, Chief Executive with 2013 Nominees and with
Andrew Watson, winner of the Anne Gould Award

Well done to all of this year's nominees and a special mention for Andrew Watson, the deserved winner of our 2013 Award.

JIM MICHAEL COMMUNITY AWARD



Jim Michael, Secretary, presenting
the Award to Patrick Arthur,
Winner 2012

This annual award acknowledges the Commitment of exceptional people in the community. Nominations are welcomed throughout the year.



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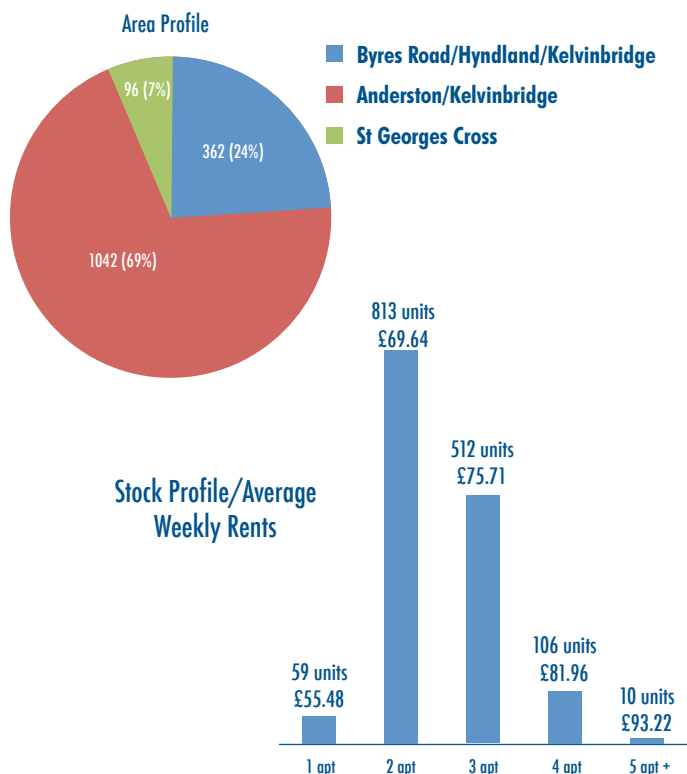


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TENANCY SERVICES



WELFARE BENEFITS

This service, which is now integrated to our Tenancy Sustainment Team, has generated more than £4m in additional benefits for the local community since its launch in October 2006.

	2012/13	2011/12
Residents receiving Benefits check	230	237
Additional Income Generated	£750,951.50	£660,677.65
Financial gains direct to residents in increased benefits	75%	83%

Mitigating the impact of welfare reform has, and will continue to be a key focus, with advice and assistance available to residents through appointments at GWH central office and with outreach provision at the concierge stations and at Keith Court housing support office.

SERVICE SATISFACTION MONITORING

With the requirements of the SSHC now confirmed, the measures for gathering ongoing feedback on service satisfaction levels will be finalised for implementation during 2013. From the continuous monitoring surveys carried out during 2010/11, 94% of tenants were satisfied with GWH as a landlord and 98% thought the Association was good at keeping them informed about services and activities.

ANNUAL TENANTS CONFERENCE (ATC)



Annual Tenants Conference

The ATC moved to the Wellington Church this year, with 56 attendees providing essential feedback and influencing important service decisions including rent levels, the restructuring of rents & future priorities.

"My priorities have already been met, thank you, for which I am grateful" (Hyndland)

"Overall the Association do an amazing job and provide a great service" (Hillhead)

"Please don't cut the welfare benefits service" (Burnbank)

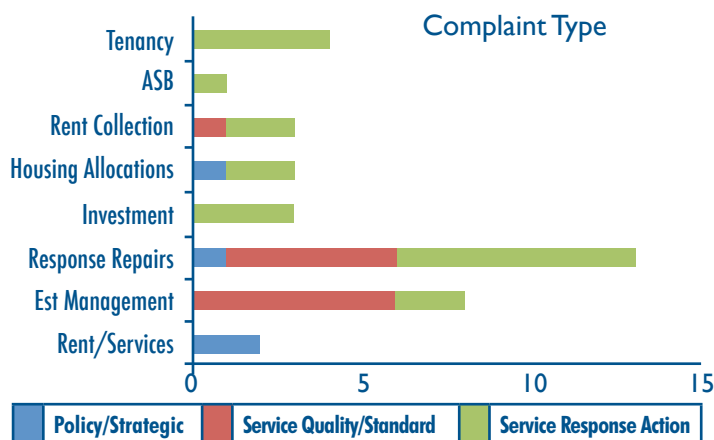
"Keep up the Good Work!" (Keith Court)

CONSUMER PANEL

The GW Consumer Panel, which is made up entirely of tenant volunteers, met on 2 occasions in the last year and was instrumental in shaping the criteria for the Garden Grant Initiative, the Homeswapper Scheme and the measures for demonstrating compliance with the Scottish Social Housing Charter. New members are welcome to join the Panel which will form the basis for developing Tenant Scrutiny during 2013/14.

COMPLAINTS HANDLING

The Scottish Public Services Ombudsman's 2-tier Complaints Handling Procedure was piloted during 2012/13 with 75% of complaints completed within the target timescales. The SPSO is currently reviewing a case referred by a tenant during 2012.



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TENANCY SERVICES

RENTS/VOIDS	TARGET	2012/13	2011/12	2010/11	2009/10	2008/09
Rent Collection %	93.1	91	95.2	97.2	97.2	97.2
Void Rent Loss %	0.63	0.78	0.75	0.8	0.7	0.7
Void Re-Let Times (Days)	10	21	14.5	13.6	10	9.5

Void Performance

Although void re-let times are below target, GWHHA continues to demonstrate strong performance in comparison to our peer group RSLs (26 days).

Rent Collection

With welfare reform and ongoing economic pressures impacting on household incomes, early intervention, along with targeted support and advice remain the focus. Rent collection is a priority, with recovery action always a last resort.

LEGAL ACTION	2012/13	2011/12	2010/11	2009/10	2008/09	2007/08
Legal Action Initiated	19	16 ¹	21	22 ³	17	17
Cases subject to Repayment Arrangement	10	8	13	13	10	13
Tenancies terminated	2	0	2	3	2	0
Case sisted for monitoring	1	1	1	0	1	0
Cases ongoing at court	3	7	3	6	1	4
Eviction granted but case Re-called	1	0	2	0	1	0
Eviction decree enforced	2	1 ²	4 ²	3 ²	2	2 ²
Payment received Post Eviction	0	1 ²	0	0	0	0

¹ 15 Reported 2011/12

² Cases carried forward from the previous year

³ 23 Reported 2009/10

CHARITABLE ACTIVITIES

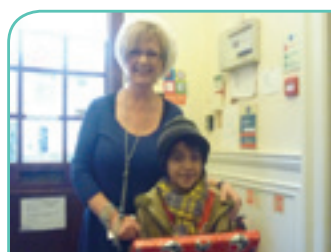
- ✓ 54 children currently registered with our literacy initiative "Bookworms".
- ✓ 366 festive gifts delivered to elderly/vulnerable residents
- ✓ 40 children benefitted from £1000 Cash for Kids grant
- ✓ 20 children participated in the festive colouring competition

Bookworms



GWHHA bookworms enjoying Relaunch Event Sep 2012

Festive Colouring Competition



Zayaan Rasool, Age 7 - 11 Group with Lynne Smith

HOUSING ALLOCATIONS

Housing Demand	2012/13	2011/12	2010/11	2009/10	2008/09	2007/08
No of enquires	1295	1397	1278	1637	1576	1590
No of Applications	530	449	464	518	566	423
80% processed < 10 working days	34% ¹	60%	70%	88.6%	68.7%	89.6%

¹ Plans are in place to reduce the time taken to process housing applications.

During the year, 22 existing GWHHA tenants (representing 9% of all lets), with a change in their housing circumstances, transferred within GWHHA's housing stock with the remaining 95 vacancies let as shown below:

Source of Lets



RENT REWARD SCHEME



Linda Reid, Chief Executive with Edward Cafolla, winner of 2012 annual draw

Membership of the rent reward scheme continues to show steady growth and we were pleased to welcome 20 new members to the scheme in 2012/13. Applications are encouraged from all GWHHA tenants.

	2012/13	2011/12	2010/11	2009/10	2008/09
New members during year	20	9	2	34	5
Total Members	87	83	79	80	74
% of Tenants	5.8%	5.5%	8.9%	9.6%	10%



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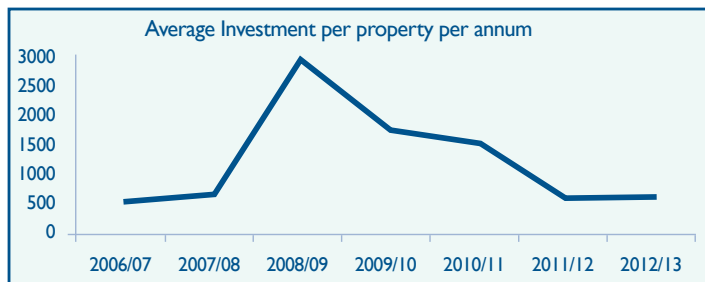
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PROPERTY SERVICES

SCOTTISH HOUSING QUALITY STANDARD (SHQS)

Slippage in the programme will be recovered during 2013/14, with £5m planned investment on lift replacements, windows, kitchen, bathroom and central heating renewals ensuring full compliance with the SHQS by 2015.

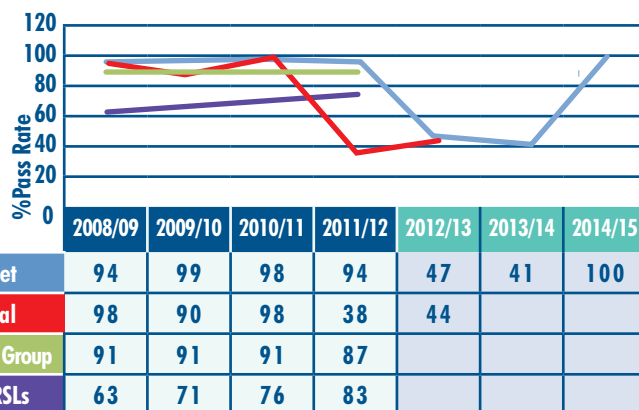
INVESTMENT



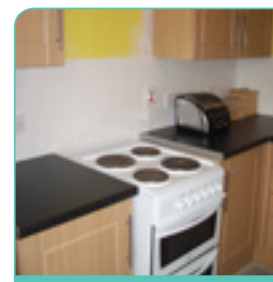
REACTIVE REPAIRS

The increase in the total number of repairs reflects the first full year of reporting since the transfer of the Argyle properties to GWAH. In 2013/14, revised repair categories will be piloted and a review of maintenance procurement and improved response performance will be key priorities for the Property Services Team.

		2012/13	2011/12	2010/11	2009/10	2008/09
Total Repairs	Notified	5225	3872	2862	2948	2920
	Completed	4962	3470	2664	2793	2681
Average No. of Repairs per property	GWAH	3.5	2.57	3.3	3.4	3.8
	All RSLs	N/A	3.4	3.1	3.4	3.4
Performance Indicators	Target	Actual	Actual	Actual	Actual	Actual
Completed within Target Response Time %	96	94	90	93	95	98
Pre Inspections %	5	3	7	3	1.3	0.8
Post Inspections %	5	3	11	5	1.6	2.1



Kitchen Investment Works



Kitchen Investment Works

MEDICAL ADAPTATIONS

With support from GCC, adaptations were carried out in 16 properties, improving the quality of life for these residents. The future of adaptations funding remains uncertain as the Scottish Government continue to review funding criteria.

	Budget: Total	% GCC Funding	% Expend.	No. of adapt. completed	% of total apps processed	% of all prop. adapted
2012/13	£56,000	63	79	16	70	11
2011/12	£47,000	32	71	17	59	10
2010/11	£28,000	71	94	25	62.5	15
2009/10	£25,000	100	98	11	41	13
2008/09	£30,000	100	100	13	73	14.1

CYCLICAL MAINTENANCE

	Annual Target	PERFORMANCE					NOTES
2012/13		2012/13	2011/12	2010/11	2009/10	2008/09	
Electrical Inspection	100%	0%	0%	N/A	N/A	88%	A comprehensive programme of work is in place to address slippage in the programme between 2011-2013. Close painting works will take place on completion of the window replacement programme.
Roof Anchor Inspections	100%	100%	100%	100%	N/A	62%	
Roof and skylight anchor installations	100%	0%	0%	100%	N/A	100%	
Close Painting	100%	0%	0%	80%	100%	100%	
Roof Inspections and gutter cleaning	100%	0%	100%	100%	100%	100%	
Gas Servicing and Inspection	100%	99.7%	99%	96.5%	98%	97%	



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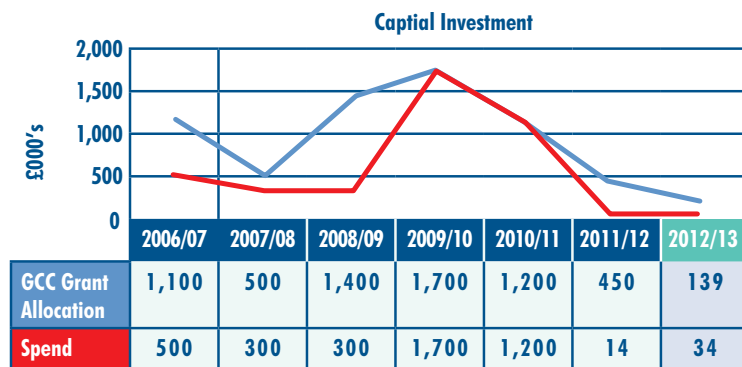
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PROPERTY SERVICES

DEVELOPMENT PROJECTS



PROJECT	TYPE	UNITS	STATUS
Corunna Street	New Build	10	Title obtained through CPO process on 17/02/12 (Corunna Street) and 24/06/11 (Dover Street). Ongoing discussion with GCC for the delivery of these projects without exposing GWA to unnecessary risks.
Dover Street	New Build	54	
Huntly Gardens	Remodelling	11	Planning Approval obtained 07/08/12. Options Appraisal during 2013/14.

ESTATE SERVICES

The review of concierge services at Blythwood Court and St Vincent Terrace progressed as planned, with input from the concierge staff and residents influencing the appointment of 2 lead concierge and 2 apprentices, and with regular security patrols and in-house cleaning established. In addition to the regular stock walks and estate inspections, other noteworthy achievements include:

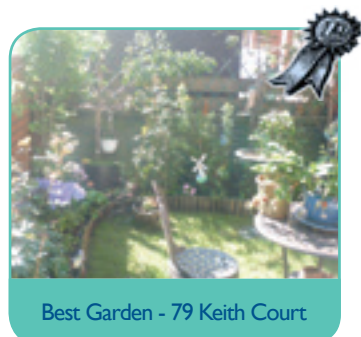
- ✓ Launch of the Garden Grants Initiative in Sept 2012, with 4 funding applications approved during the year.
- ✓ Ongoing support and partnership working with the G3 Growers.
- ✓ 1/4 meetings with GCC LES to deliver service improvements
- ✓ Key contacts established with Community Wardens.
- ✓ Installation of car parking control measures at Fitzroy Lane.
- ✓ 100% estate management reports addressed within target timescales.

FACTORING SERVICES

The registration of GWA and GWEN as property factors was completed in Nov 2012 in compliance with the Property Factors (Scotland) Act 2011. The transfer of factoring services from GWA to GWEN commenced in early 2013, with the expectation that all factoring services will be provided by GWEN from April 2014. Other achievements include:

- ✓ Invoices issued on target.
- ✓ Annual Statement of Accounts and Cyclical Statements issued.
- ✓ 8 Factoring Surgeries held "on site" at Argyle and Hyndland concierge stations.
- ✓ Early Repayment Reward: Incentive payments for domestic owners amounted to £480 and for commercial owners £288.00
- ✓ 26% of factoring invoices paid within target 14 days and 85% now paid in full

GOOD CLOSE/GARDEN COMPETITION WINNERS



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Linda Reid
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Ruth Brogan
New Business Director
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GLASGOW WEST ENTERPRISES LTD

- Wholly owned subsidiary of GWAH
- Established in March 2010
- A vehicle for GWAH non-charitable activities eg factoring, commercial lets
- Supports GWAH planned enterprise and growth
- 137 owners factored by GWAH, a further 325 owners transferred April 2013.
- Planned transfer of all GWAH factored owners by March 2014
- Continuity of staff: GWAH staff supply services to GWAH
- Income to March 2013: £102k
- Small Profit of £823
- Profit will be Gift Aid to GWAH or invested to support future initiatives

HEALTHY WORKING LIVES



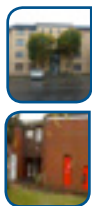
Healthy Working Lives Lunch October 2012.

GWAH achieved Healthy Working Lives Gold Award in November 2012 and continue to maintain a clear commitment to promoting and developing Healthy Working lives as an integral part of the organization.

STOCK PROFILE



Tenement Flats
(exc main door flats)
45%



Maisonette



Townhouse



Up, I down



Mezzanine

Other Flats
8%



High Rise
(not multi-storey)
4%



Deck Access 22%



Multi-Storey 21%



Houses
0.1%

THANKS TO THE FOLLOWING FOR THEIR SUPPORT IN PRODUCING THIS ANNUAL REPORT:

Glasgow Creative, Naftalin Duncan & Co, McAuslands Ltd., Envirocure Ltd., C.A.S. Contract Cleaning Ltd., Vincent Coyle (plumbing & heating) Ltd., James Frew, Claire Clifford Office Products, Video Watchman Systems, JS McColl Ltd., MJM Joinery and Glazing Services

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David McLenaghan
Lead Concierge



Bill Carty
Lead Concierge



Bill Smith
Concierge



Michael Giblin
Concierge



Paul Bailey
Concierge



David Gildea
Concierge



Billy Morrison
Concierge



Christopher
Ness
Concierge



Colin McDavitt
Concierge



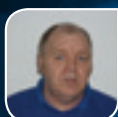
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Concierge



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