

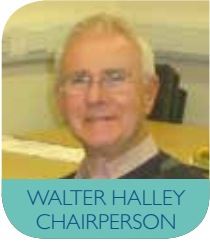
Annual Report 2013-2014



Glasgow
WEST
HOUSING
ASSOCIATION
LIMITED

Homes are our purpose
service is our priority

CHAIRPERSON'S REVIEW



WALTER HALLEY
CHAIRPERSON

I had been serving as GWHa Vice Chair for some years and, while George MacDonald, our much respected Chairperson was seriously ill, I had been standing in for him as required. Sadly, George, died earlier this year and I agreed to take on the role of Chairperson for an interim period. (A

word of explanation. Some of you may be aware that I'm not a tenant myself and as such, while it is quite satisfactory to cover for the Chairperson as Vice-Chair, it is rightly considered far better to have a tenant in that role. Thus it was agreed I should be Chairperson only until this, the next AGM.)

Before going further I would like to record the appreciation of the whole Management Committee of George's contribution to Glasgow West, to Avalon Corner Housing Co-op, of which he was one of the founders, and to the wider Housing Association Movement. I trust our next Chairperson will bring the same commitment and enthusiasm to the role.

The journey towards GWHa's 2020 vision continues as we move towards fully absorbing the stock transfers from Glasgow Housing Association. We also work towards the very high standards set by the Scottish Housing Regulator. Our priorities over the past year were on the way we did things against a background of all sorts of changes.

We have made progress in restructuring the way we determine rents and doing what we can to reduce the impact of Government changes of which I know you are all too well aware. Complaints Processing has gone up a gear, some progress has been made on Housing Options and we now have HeartStart Defibrillators at the 24 hour concierge stations, along with the introduction of elderly/vulnerable checks.

A particular thanks goes to members of the Consumer Panel for developments in connection with the Scottish Social Housing Charter. This will be issued in July 2014 for your review and feedback. Building on this, we will be promoting review of our services through a Tenant Scrutiny Panel and I would ask tenants to participate in this new opportunity to influence and improve services. These partnerships ensure we continually learn, improve and build on the high standards of service you rightly expect.

These good news stories have been overshadowed by a slower recovery to our historically strong performance as a housing association in Scotland, knocked back after increasing our housing stock from 700 to 1500. Our major repairs programme suffered as did rent arrears recovery resulting in a period of what is called "Medium Engagement", with the Scottish Housing Regulator, in 2013/14. I am delighted to report that dip was for a very short period and we are now back to what we think of as our proper place - Low Engagement!

As you know we seek your views on how you think we are doing and some recent results have been disappointing. We take these things very seriously and an action plan is now in place to deal with service shortcomings. This, together with a reorganised restructuring of the Property Services Team, will take us back to the peak performance you as tenants and the Scottish Housing Regulator expect.

The challenge towards 2020 will be in delivering a new Energy Efficiency Standard in traditional tenement properties. Early this year we delivered a thermal imaging programme and plans are in place for developing a strategy to help us meet the standard by 2020.

Arrears recovery performance is still a priority, particularly in the context of Welfare Reform, where GWHa's Tenancy Sustainment Team are building a momentum for mitigating the impact of further reforms.

Progress with the Corunna Street/Dover Street development projects has been held back by the economic climate as well as new ways by which we get government funds. We hope to take these projects forward during 2014/15 in partnership with GCC and potentially with new resources from the sale of two town houses in Huntly Gardens.

The final phase of the transfer of our factoring service from GWHa to our subsidiary company, Glasgow West Enterprises Ltd, will put factoring in its rightful place in 2014.

Prudent management has ensured steady financial performance. Significant steps were taken with regard to increasing pensions liability through a review of GWHa's pension provision in 2013. This resulted from 1 April 2014 in the introduction of a defined contribution scheme for new employees and a short-term defined benefit scheme for existing scheme members.

Appraisals were introduced for Management Committee members to help us to stand back from what we were doing and give a new focus to our activities. I do wish to record my thanks to my fellow Management Committee members for their unstinting commitment and voluntary service. We are always keen to encourage new members to strengthen and renew our team and I would encourage anyone who would like to be involved to get in touch with Linda.

You may remember new rules were set by the Scottish Housing Regulator in 2012 and these were adopted at the time of our AGM in that year. We are going to need a further Special Meeting, probably in January 2015 at the time of our Annual Tenants Conference, to adopt other new rules.

In closing, I would like to thank all of you here today who have taken time to be at our AGM, those who attended the Annual Tenants Conference in January, Residents Groups and others who have contacted us during the year.

In recognising those to whom we are grateful there is always the risk of overlooking someone or some group. If this has happened I am sorry. However I do wish to finish with a very sincere 'thank you' to all of the staff of Glasgow West, from Linda our Chief Executive all the way to the most recent recruits, Bee Jee and Des. Without them none of it would happen.

Thank you again for coming - we look forward to seeing you in June 2015, as well as at our other functions and activities in the course of the year.

A handwritten signature in dark ink, appearing to read 'Walter Halley'. The signature is fluid and cursive, with a large initial 'W'.

Walter Halley, Chairperson

MANAGEMENT COMMITTEE

Name	Office	Area	Served from
James Anderson	Committee Member	Anderston	2005
John Banks	Treasurer	Hyndland	2009
George Fraser	Committee Member	Argyle	2011
Walter Halley	Chairperson	Hillhead	2001
Bob Hay	Casual Member	St George's Cross	2014
George MacDonald ¹	Committee Member	Anderston	2001 ²
Joginder Makar	Committee Member	Outwith area	2009
Elizabeth Marshall	Committee Member	Hillhead	2013
James Michael	Secretary	Outwith area	1980
Hanif Mirza	Committee Member	Anderston	2005
Margaret Semple	Committee Member	Hillhead	2013
Yushin Toda	Vice Chairperson	Burnbank	2007
Moirira Wadsworth	Committee Member	Hyndland	1989

¹ Deceased January 2014

² Avalon from 1981 -2001



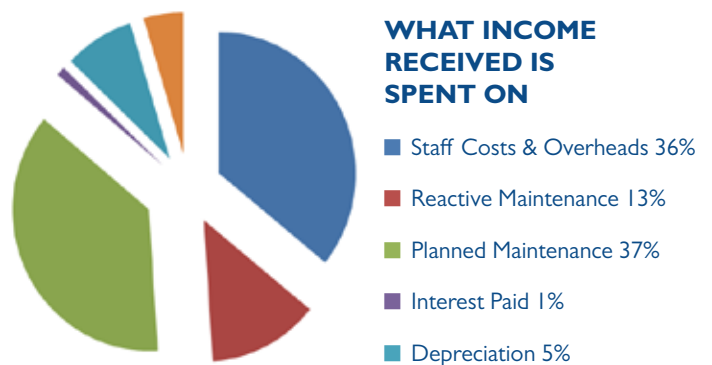
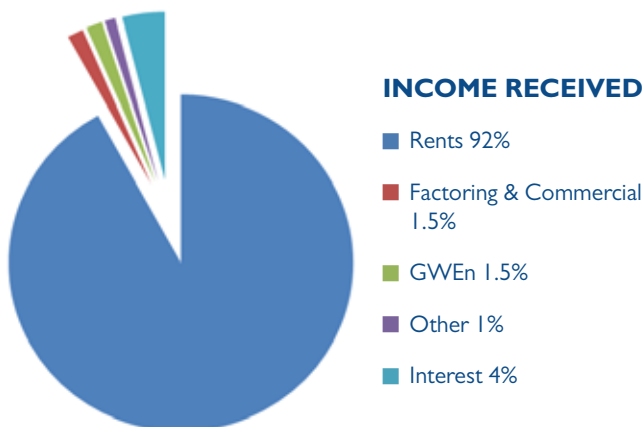
Management Committee 2013/14

ARGYLE SUB COMMITTEE

Argyle Sub Committee (ASC) was established following transfer in 2011 as a short life Sub Committee with the remit to monitor all transitional business in respect of the transfer of Argyle properties from GHA to GWHA.

The final meeting was held in May 2013 having fulfilled its remit, achieving 80% of the ASC Plan and all Argyle business fully integrated into GWHA's business and services.

SOURCES OF INCOME AND AREAS OF EXPENDITURE



GLASGOW WEST ENTERPRISES LTD

- ✓ Wholly owned subsidiary of GWHA established in March 2010
- ✓ A vehicle for GWHA non-charitable activities eg factoring, commercial lets
- ✓ Supports GWHA planned enterprise and growth
- ✓ 98% of owners now factored by GWEn
- ✓ Continuity of staff: GWHA staff supply services to GWEn
- ✓ Income to March 2014: £230k
- ✓ Profit realised will be donated to GWHA or reinvested.

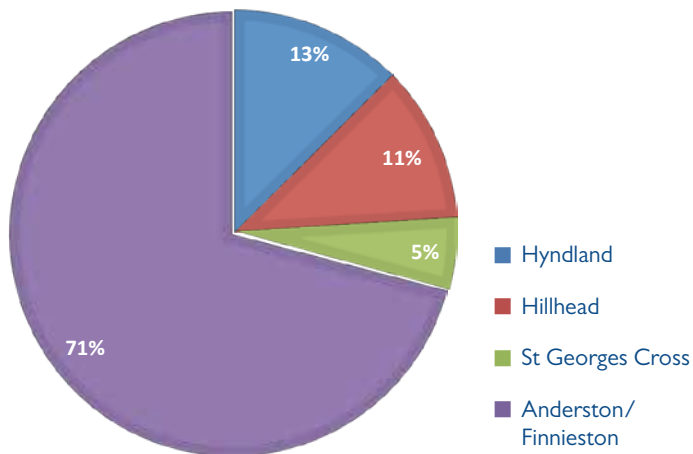
FACTORING SERVICES

- ✓ Successful transfer of factored stock to Glasgow West Enterprises. Two Closes remaining to transfer.
- ✓ 100% Factoring Invoices issued on Time.
- ✓ 100% Annual statement of Accounts Issued on Time.
- ✓ Early payment reward: Incentive payments for domestic amounted to £1172 and for commercial owners £753. All credits applied to owners accounts.
- ✓ 33% of factoring invoice paid within target 14 days and 88% now paid in full.
- ✓ Code of Conduct and Written Statement of Services issued to all owners.
- ✓ Annual Cyclical Statements issued.
- ✓ New Insurance Broker introduced securing low cost cover to owners.
- ✓ Revamp of Factoring Invoices to improve invoice layout and provide balance on accounts.
- ✓ 8 Factoring surgeries held 'on site' at Argyle and Hyndland Concierge stations.

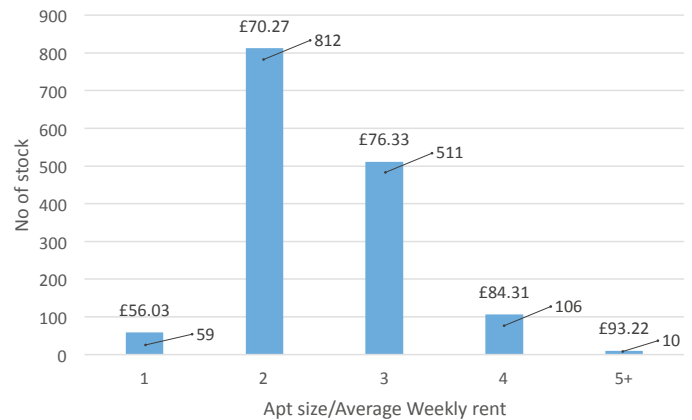


TENANCY SERVICES

STOCK BY AREA



STOCK BY APARTMENT SIZE



The average rent increase during the year was 4%.

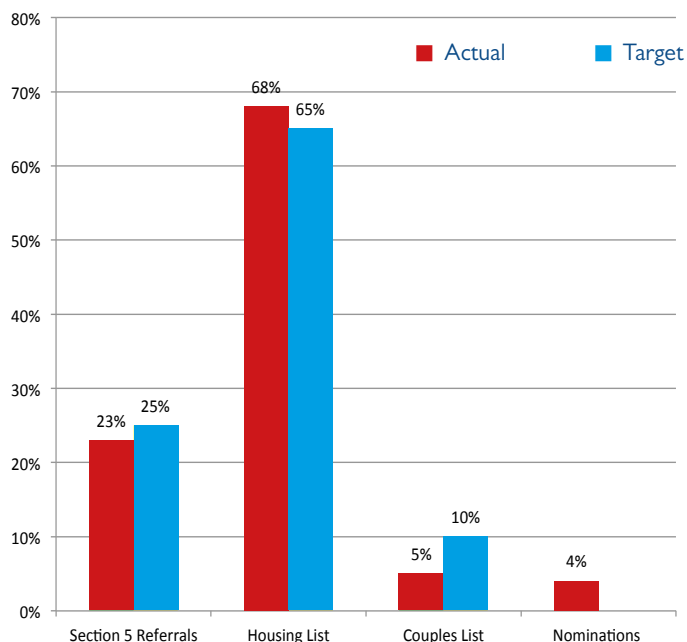
HOUSING ALLOCATIONS

Housing Demand	2013/14	2012/13	2011/12	2010/11	2009/10
No of enquires	1203	1295	1397	1278	1637
No of Applications	555	530	449	464	518
% processed within 10 working days	39% ¹	34%	60%	70%	88.6%

¹ weekly monitoring in place to improve performance

SOURCE OF LETS

27 existing GWHA tenants (representing 26% of all lets), who were either under occupying their home or with a change in their housing circumstances, transferred within GWHA's housing stock. The remaining 75 vacancies were re-let as shown below:



VOID PERFORMANCE

Void performance is the subject of intensive scrutiny and review, with significant improvement expected during 2014/15.

Rents/Voids	TARGET	2013/14	2012/13	2011/12	2010/11	2009/10
Rent Collection	96.1%	97.3% ²	91%	95.2%	97.2%	97.2%
Void Rent Loss	0.7%	1.4%	0.78%	0.75%	0.8%	0.7%
Void Re-let times	14 days	26 days	21 days	14.5 days	13.6 days	10 days

RENT COLLECTION

The increase in legal action reflects a worrying trend towards non-payment of rent, as welfare reform and external pressures impact on household incomes. Rental collection remains a priority for GWHA, with the emphasis on early intervention, and with intensive support and assistance focussing on tenancy sustainment. Recovery action is always a last resort.

LEGAL ACTION	2013/14	2012/13	2011/12	2010/11	2009/10
Legal Action Initiated	53	19	16	21	22
Cases subject to Repayment Arrangement	23	10	8	13	13
Tenancies terminated	3	2	0	2	3
Case sisted for monitoring	3	1	1	1	0
Cases due to call @ court	20 ¹	3	7	3	6
Eviction granted but case Re-called	2	1	0	2	0
Eviction decree granted	2 ²	2	2 ²	4 ²	3 ²
Payment received Post Eviction	1	0	1	0	0

¹ Of these cases 4 have since called and eviction decree granted

² Includes cases carried forward from the previous year

GOOD CLOSE / GARDEN COMPETITION



GOOD CLOSE – I ATHOLE GARDENS



BEST GARDEN – 140 BYRES ROAD

TENANCY SERVICES (Participation)

ANNUAL TENANT CONFERENCE

The ATC continues to be an important Event in our Calendar, with lively debate and tenants influencing a number of key decisions including the rent increase for 2014/15 and the requirements of the Scottish Social Housing Charter. Rent restructuring proposals were endorsed in post ATC meetings arranged specifically for the tenants of the former GHA.



WELFARE REFORM

More than £650,000 has been generated in additional benefits in a particularly challenging year, with welfare reform measures, in particular the under-occupancy charge (bedroom tax), impacting on GWHA and on our tenants. Our successful Welfare Reform Event, supported by speakers from G Heat, GCC Social Work Services, Scot Cash, Glasgow Life, Step Change, Pay Plan and Yorkhill HA helped promote the support and assistance available within the community and supplemented our regular newsletter articles and in-house benefits advice and tenancy sustainment services.



	2013/2014	2012/13	2011/12	2009/10	2010/11
Residents receiving a benefit check.	145	230	237	76	151
Additional income generated	£657,343	£750,951	£660,677	£275,287	£638,993
Financial gains direct to residents in increased benefits	60%	75%	83%	86%	86%

SATISFACTION SURVEY

40% of tenants and 56% of owners participated in the independent survey, with a high level of accuracy in the results. The survey was commissioned as GWHA continues through a period of consolidation towards 2015, with the results providing a bench-mark for future performance monitoring. Key issues from the survey are incorporated to the Action Plan developed by the Consumer Panel.

TENANT SURVEY	
Satisfied or V Satisfied with:	
Landlord services	80%
Kept Informed	84%
Opportunities for decision making	80%
Standard of Home at DOE (NTs)	68%
Quality of Home overall	79%
Repairs and Maintenance Services	68%
Rent Value for Money	72%
Management of Neighbourhood	73%
Stair cleaning services	78%
Back-court maintenance services	70%
Concierge services	76%

OWNERS SURVEY	
Satisfied or V Satisfied with:	
Factoring Services	55%
Common Repairs	63%
Management of Neighbourhood	54%
Factoring Fee Value for Money	44%
Stair cleaning services	58%
Back-court maintenance services	52%
Concierge services	56%

CONSUMER PANEL

The GW Consumer Panel, established in 2011, and providing a link between tenants and our Management Committee, contributed to a number of key service decisions during the year. The Consumer Panel is open to all GW tenants and will be at the forefront of our tenant scrutiny programme.

- ✓ Annual Report on the Charter
- ✓ Satisfaction Survey Action Plan
- ✓ Rent Reward Scheme: Contents Insurance
- ✓ Governance / Stakeholder Involvement

TENANCY SERVICES (Participation)

RENT REWARD SCHEME

Applications are encouraged from all GWAH tenants, with 9 new members welcomed to the scheme during 2013/14. An average of £5,000 per annum shared in incentives and bonuses by RRS Members.

	2013/14	2012/13	2011/12	2010/11
New members during the year	9	20	9	2
Total members	89	87	83	79
% of tenants	5.9%	5.8%	5.5%	8.9%



GWAH staff members with Rent Reward Scheme Winners Helen Hughes, Arthur Rose, Olive Millen, Ann Heffernan and Gail Douglas

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.



Mr & Mrs Siraj the winners of the 2012/13 Award, with Jim Michael, Management Committee Secretary.

STOCK PROFILE



Tenement Flats
(exc main door
flats 45%)



Other Flats
8%



High Rise
(not multi-storey)
4%



Deck Access
22%



Multi Storey
21%



Houses
0.1%

CHARITABLE ACTIVITIES

- ✓ GW Bookworms enjoyed evening of story-telling and fun activities
- ✓ 54 Children registered as Bookworms
- ✓ Festive gifts delivered to 366 elderly/vulnerable residents
- ✓ 40 children benefitted from £1000 Cash For Kids grants
- ✓ 8 children participated in Festive Colouring Competition



Colouring Competition Winners Callum Welsh and Eiman Siraj collecting their prizes.



GWAH Bookworms Event - June 2013

COMPLAINTS

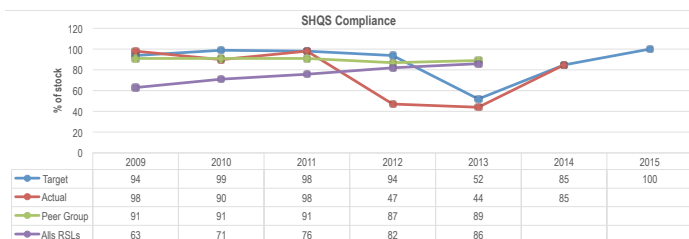
A total of 72 complaints were recorded in this first year of implementing the Scottish Public Services Ombudsman's Model Complaints Handling Procedure. All complaints conclude with a review to ensure appropriate learning and service improvement.

Complaints	Total	Front Line: 5 working days	Investigations: 20 working days
Received in reporting year	72	41	31
Responded to in full in reporting year	67	37	30
Response within SPSO timescales	49	73%	27
Complaints upheld in reporting year	48	71%	23
		62%	25
			83%

PROPERTY SERVICES

SCOTTISH HOUSING QUALITY STANDARD

An independent review identified a misinterpretation of requirements, resulting in much-improved performance and renewed confidence that compliance will be achieved within the Scottish Government's 2015 target date.



REACTIVE REPAIRS

97% of repairs were completed on time, the highest level for more than 5 years. The average time to complete non-emergency repairs was 2.16 days, with GWHHA out-performing the 7 day average for all RSLs.

		2013/14	2012/13	2011/12	2010/11	2009/10
Total Repairs	Notified	4690	5255	3872	2862	2948
	Completed	4540	4962	3470	2664	2793
Average No. of Repairs per property	GWHHA	3.1	3.5	2.6	3.3	3.4
	All RSLs	not avail.	3.2	3.4	3.1	3.4

Performance Indicators	Target					
Completed within Target Response Time	96%	97%	94%	90%	93%	95%
Pre-Inspections	5%	3.5%	3%	7%	3%	1.3%
Post Inspections	5%	3.6%	3%	11%	5%	1.6%

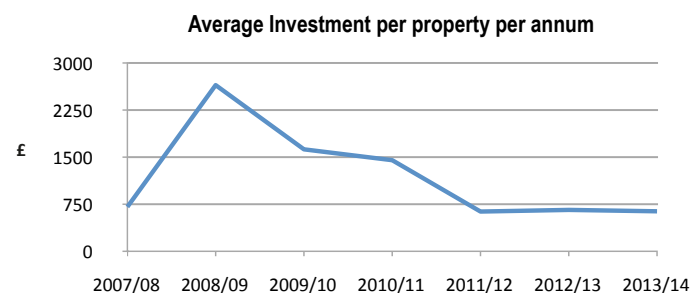
MEDICAL ADAPTATIONS

With support from GCC, adaptations were carried out in 20 properties, improving the quality of life for those residents. The Scottish Government's review of funding will inform future procurement and delivery of adaptations.



		2013/14	2012/13	2011/12	2010/11	2009/10
Budget:	Total	£51,000	£56,000	£47,000	£28,000	£25,000
	% GCC Funding	58%	63%	32%	71%	100%
% Expenditure		81%	79%	71%	94%	98%
No. of adaptations completed		20	16	17	25	11
% of total applications processed		76%	70%	59%	62.5%	41%
% of all GWHHA properties adapted		11%	11%	10%	15%	13%

INVESTMENT



CYCLICAL MAINTENANCE

- ✓ 100% properties with current Annual Gas Service (AGS) Certificate
- ✓ 99.9% of AGS inspections carried out within 12 month timescale
- ✓ 100% roof anchor inspections

Stock surveys during 2013/14 will inform future cyclical maintenance programme

REGENERATION SERVICES

Negotiations are ongoing with GCC to deliver the Dover Street and Corunna Street projects without exposing GWHHA to unnecessary risk.

Following a comprehensive options appraisal and with regulatory consent, the difficult decision was made to dispose of the vacant Huntly Gardens properties.



DOVER STREET



CORUNNA STREET

ESTATE SERVICES

- ✓ Successful environmental improvement project launched at Dorset Street/Beltane Street demonstrating excellent partnership working between tenants and owners
- ✓ 100% Estate Management reports addressed within target timescale
- ✓ Stair cleaning services introduced to 3 closes and garden/back-court maintenance services to 3 properties
- ✓ A total of £75 issued for 3 approved Garden Grant applications
- ✓ Effective partnership working with GCC Land & Environmental Services, Community Safety Glasgow and G3 Growers

STAFF

HEALTHY WORKING LIVES



David Grevenberg, Chief Executive Glasgow 2014 Commonwealth Games and Lisa Buck, Health Improvement & Inequalities Manager with GWAH staff members Roz Doherty and Siobhan O'Connor.

ANNE GOULD AWARD WINNER 2014



Linda Reid Chief Executive with GWAH Anne Gould Nominees



Avril Stewart
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Jennie Cameron
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Lyndsey Hamilton
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Elaine Giles
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Garry Saunders
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Kevin Crawford
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Services Officer
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