

Annual Report

2014-2015



Glasgow
WEST
HOUSING
ASSOCIATION
LIMITED

Homes are our purpose
service is our priority

Chairperson's Review 2014/15



Yushin Toda,
Chairperson

Firstly, I wish to thank Walter Halley, who is retiring from GWHA's Management Committee at the AGM, for all his good work as Chair, Vice Chair and Committee Member over 14 years. Walter has played an anchor role in GWHA's governance and I wish to formally thank him for his support during my tenure as Vice Chair in 2013/14 and Chair 2014/15. We are fortunate that Walter will continue to serve as a Board Member of

Glasgow West Enterprises Ltd. I would also like to thank Jim Anderson for his valued contribution and constructive scrutiny as Committee Member over the past 11 years and in his more recent role as Convener of the Audit Sub Committee. We hope that Jim might join us again when his health improves.

The journey towards GWHA's 2020 vision continues and we have even started thinking about strategy towards our 50th Anniversary in 2028! While delivering the Scottish Housing Quality Standard (SHQS) investment programme has been a key priority towards our vision, it is disappointing that only 93% of SHQS was achieved by 31 March 2015. However, we have projects commissioned to ensure delivery of SHQS during 2015 and from there, the challenge will be in delivering the GWHQS, through a revised and challenging 5 year investment programme, including achieving the government's Energy Efficiency Standard in traditional tenements by 2020. Responding to the feedback from our Satisfaction Survey, we have restructured our Property Services Team, with a dedicated Repairs Team now in place to deliver improvements in our response repairs service.

“...we were delighted to support 23 families to sustain their tenancies, with 120 items of furniture from the Commonwealth Legacy Fund delivered in the lead up to Christmas...”

There has been sound progress in rent arrears recovery performance particularly in the context of Welfare Reform, where GWHA's Tenancy Sustainment Team have built a momentum for mitigating the impact of further reforms, through wider support and preventative measures. In this year of the Commonwealth Games in Glasgow, we were delighted to support 23 families to sustain their tenancies, with 120 items of furniture from the Commonwealth Legacy Fund delivered in the lead up to Christmas. Following intensive training and support, a Lettings Panel was established to support new tenancies at Blythswood Court. Other successful initiatives include a contribution towards house contents insurance for Rent Reward Scheme Members and forging a successful equalities partnership with CEMVO.

The residual and final phase of the transfer of the factoring service from GWHA to our subsidiary, Glasgow West Enterprises Ltd, has put factoring in its rightful place. Prudent management and sound fiscal planning have ensured continued

strong financial performance. A new efficiency strategy, which captures our culture of continuous improvement, value and efficiency, is evident and at the forefront of our operations and service delivery. This includes initiatives to reduce the time properties are empty between lets, ensure rents remain affordable, achieve best value and added value (including work experience and apprenticeship opportunities, and investment in community spaces) from investment in our housing assets and the elimination of waste at all levels in the organisation. We listened to the feedback from tenants regarding rent increases and contained this year's increase to 2.9%.

Following changes in the government's development funding framework, further financial appraisal and with support from GCC, we have progressed to tender stage with the Corunna/ Dover development projects, with a view to further financial stress testing in 2015 and potential site starts early 2016. Unfortunately, due to matters outwith our control it is unlikely that the Corunna Street project will be developed in the near future.

This year, we welcomed Bob Hay back onto our Management Committee, 13 years after he last served on the Committee. I 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 governance and I was encouraged that 7 tenants participated in this year's training programme for prospective committee members or who just wish to have a greater understanding of how we are governed (GWHA's Committee Training Forum). I would hope that this will translate into some new committee members to strengthen and refresh our membership and governance.

In closing, I would like to extend my thanks to all GWHA staff for their good work and to record our farewell to Neil MacKenzie, who retired from our Property Services Team, after 22 years. Also, I would thank all of you here today at the AGM and those who attended our SGM in January to adopt our new rules and also those who came along to our Annual Tenants Conference in January. Thanks also to Residents Groups and others who have taken the opportunity to contact us with feedback during the year. And a particular thanks is extended to members of the Consumer Panel for their influence in the development of our new Annual Report on the Charter and for their contributions to service reviews including the void/empty property standard. Building on this, we will be promoting the scrutiny of our services through a Tenant Scrutiny Panel and I encourage 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.

Yushin Toda, Chairperson 2014/15

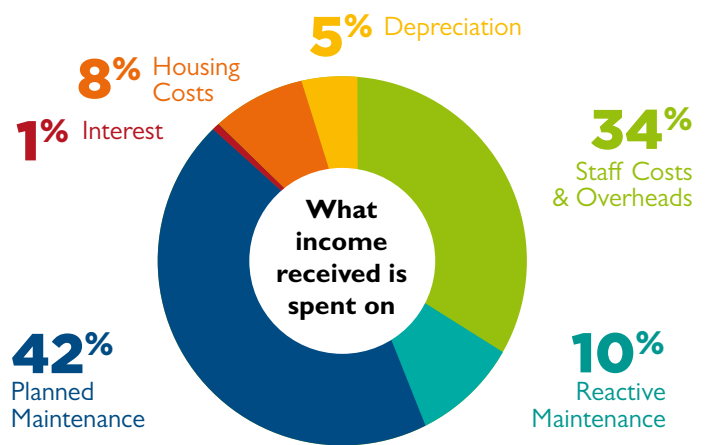
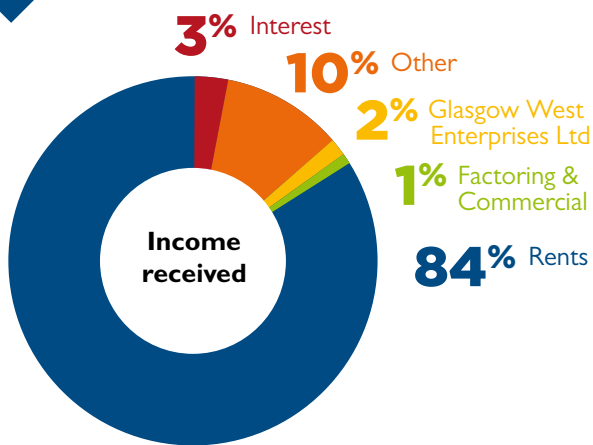
Management Committee

 James Anderson Committee Member Area: Anderston Served from: 2004	 Walter Halley Vice Chairperson Area: Hillhead Served from: 2001	 Elizabeth Marshall Committee Member Area: Hillhead Served from: 2013	 Margaret Semple Committee Member Area: Hillhead Served from: 2013
 John Banks Treasurer Area: Hyndland Served from: 2009	 Bob Hay Committee Member Area: St George's Cross Served from: 2014 ¹	 James Michael Secretary Area: Outwith area Served from: 1980	 Yushin Toda Chairperson Area: Burnbank Served from: 2007
 George Fraser Committee Member Area: Argyle Served from: 2011	 Joginder Makar Committee Member Area: Outwith area Served from: 2009	 Hanif Mirza Committee Member Area: Anderston Served from: 2005 ²	 Moira Wadsworth Committee Member Area: Hyndland Served from: 1989

1. Philemon 1992-1993, GWHA committee member from 1993-2007

2. Sandyford 1992-1995, co-opted 2014

SOURCES OF INCOME AND AREAS OF EXPENDITURE



COMMITTEE TRAINING FORUM



The current Committee Training Forum was established in November 2014. 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 or in finding out a bit more about GWHA.

This years participants were:

- JT Berkowska
- Morris Harris
- Steve Jenkins
- Catherine MacMillan
- Catherine McCutcheon
- David McLavin
- Elizabeth White

FACTORING SERVICES

The two remaining closes factored by GWHA will transfer to Glasgow West Enterprises on 01/04/15.

	2014/15	2013/14	2012/13	
Factoring Invoices issued on Target	100%	100%	100%	
Annual Statement of Account issued on Target	100%	100%	100%	
Annual Cyclical Statements Issued ¹	100%	100%	100%	
Written Statement of Services issued to new owners	100%	100%	100% ²	
Factoring Invoices paid within Target 14 days	42%	33%	26%	
Factoring Invoices paid in full at year end	71%	88%	85%	
On-site Factoring Surgeries (number)	8	8	8	
Early Repayment Rewards	Domestic	£1369	£1172	£480
	Commercial	£647	£753	£228

1 Residents who pay to a cyclical/reserve fund

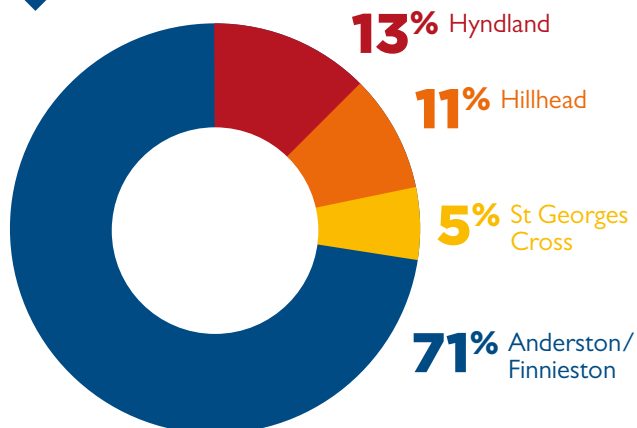
2 Issued to all factored owners

GLASGOW WEST ENTERPRISES LTD

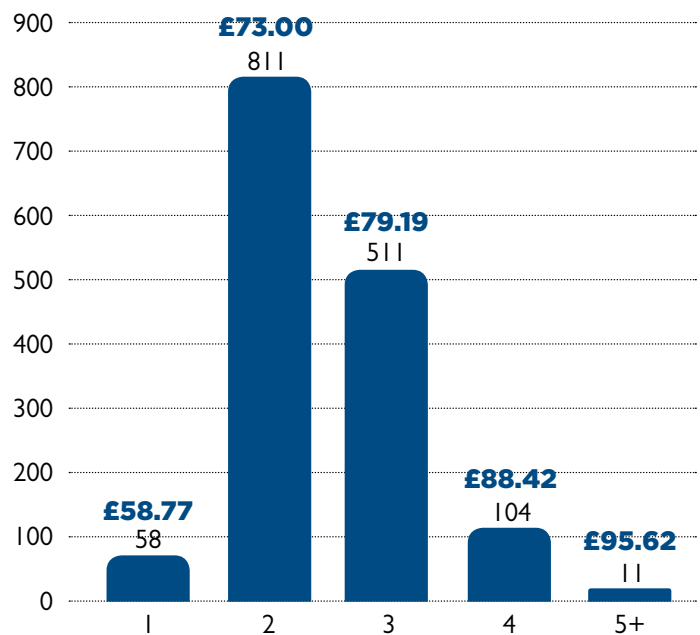
- ✓ Wholly owned subsidiary of GWHA established in 2010
- ✓ A vehicle for GWHA non-charitable activities eg factoring, commercial lets
- ✓ Supports GWHA planned enterprise and growth
- ✓ Continuity of staff: GWHA staff supply services to GWEn
- ✓ Income to March 2015: £305k
- ✓ Profit realised donated to GWHA or reinvested.

Tenancy Services

STOCK BY AREA

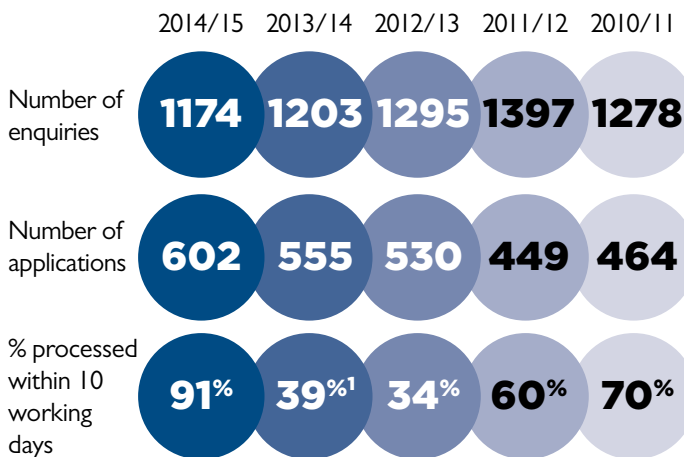


STOCK BY APARTMENT SIZE/ WEEKLY RENT



The rent increase for the year was 2.9%.

HOUSING ALLOCATIONS



1. Weekly monitoring in place throughout year has seen improved performance 2014/15

COMMONWEALTH LEGACY

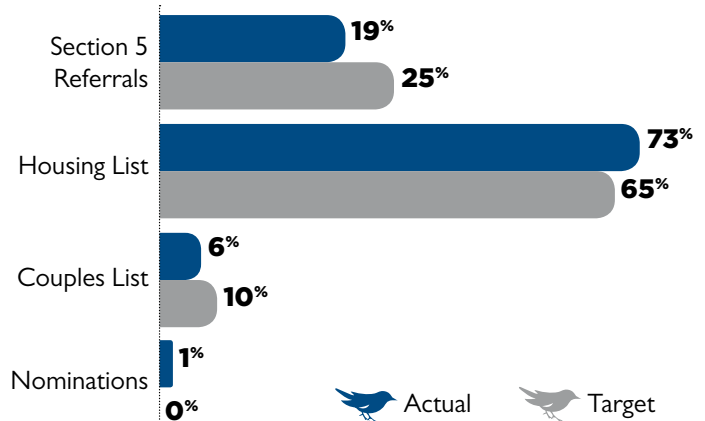
23 GWAHA tenants have benefited from the Glasgow 2014 Games Legacy and over 120 items of furniture and household items have been delivered.



Bedroom Furniture received by the Kirkwood Family

SOURCE OF LETS

17 existing tenants (17% of all lets), transferred within GWAHA's housing stock. The remaining 84 vacancies were re-let as shown below:



VOID PERFORMANCE

Rents/Voids	TARGET	2014/15	2013/14	2012/13	2011/12	2010/11
Rent Collection	98%	99%	97% ¹	91%	95%	97%
Void Rent Loss	0.7%	1.1%	1.4%	0.8%	0.8%	0.8%
Void Re-let times	14 days	12 days	26 days	21 days	15 days	14 days

1. Arrears now calculated in accordance with Scottish Housing Regulator definition, specifically, at the 27th of each month prior to next months rent charge being debited.

Time taken to re-let properties reduced significantly from 26 to 12 days. The focus is now in utilising the "notice period" to further improve performance in this area.

Tenancy Services

RENT COLLECTION

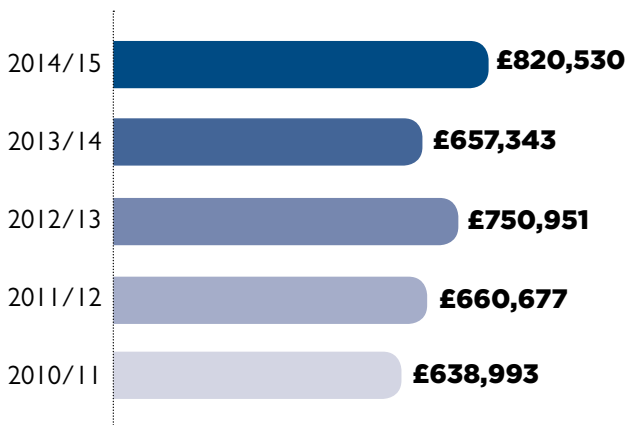
A positive payment culture is emerging as the focus on early intervention, and promotion of the Rent Reward Scheme continues. Recovery is always a last resort, with offers of support and assistance focusing on tenancy sustainment.

	2014/15	2013/14	2012/13	2011/12	2010/11
Legal Action Initiated	44	53	19	16	21
Cases subject to Repayment Arrangement	18	23	10	8	13
Tenancies terminated	1	3	2	0	2
Case sisted for monitoring	12	3	1	1	1
Cases due to call @ court	5	20	3	7	3
Eviction granted but case Re-called	2	2	1	0	2
Eviction decree granted	8	2	2	2	4
Payment received Post Decree	2	1	0	1	0

WELFARE BENEFITS

More than £820k generated in additional benefits in difficult and challenging times for our tenant households, with welfare reform measures, in particular benefit sanctions and real time information sharing leading to an increase in housing benefit suspensions, overpayments and cancellations. Partnership arrangement with the Trussel Trust helping to support tenants.

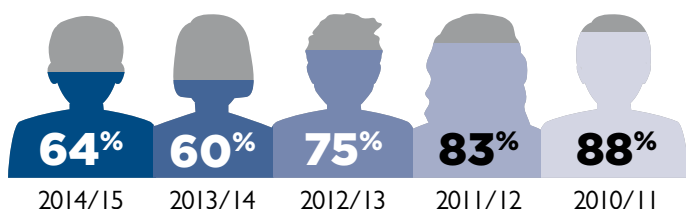
Additional income generated



Residents receiving a benefit check



Financial gains direct to residents in increased benefits



CONSUMER PANEL

The GW Consumer Panel, established in 2011, met on three occasions this year. The Consumer Panel is open to all GW tenants and provides a valuable link to our Management Committee influencing decisions, including:

- ✓ Governance/Stakeholder involvement
- ✓ Satisfaction Survey Action Plan
- ✓ ARC/Annual Report/Calendar format
- ✓ 4-weekly rent payments
- ✓ Void/empty homes standard
- ✓ Community Sustainment Strategy

15TH ANNUAL TENANTS 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 2015/16.



100% staff are friendly courteous and go the extra mile

100% I am treated fairly

100% satisfied with the time it takes to get a service

100% staff are knowledgeable and confident

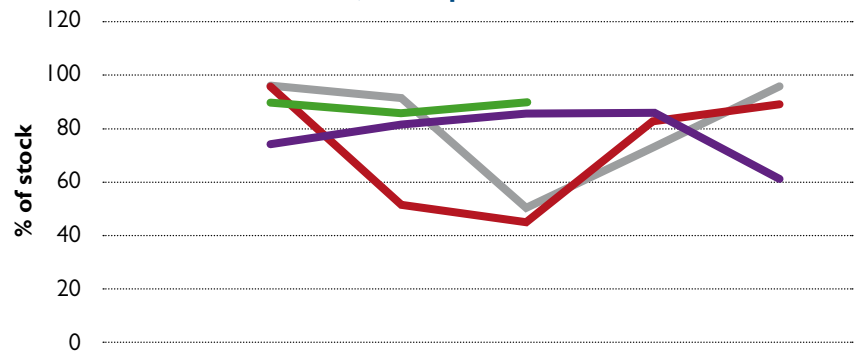
Property Services

SCOTTISH HOUSING QUALITY STANDARD

87% of properties (1309) were SHQS compliant, with £3.6m in contracts awarded to ensure optimum compliance during 2015. 6% of properties (87) have exemptions/abeyances from SHQS.

- ✓ Structural works White Street
- ✓ Window Replacement Phase I
- ✓ Anderston Stone Repairs
- ✓ Belmont Street Deck Repairs
- ✓ Kitchen, Bathroom Replacements
- ✓ Central Heating
- ✓ Boiler Replacements
- ✓ Electrical Rewiring

SHQS Compliance



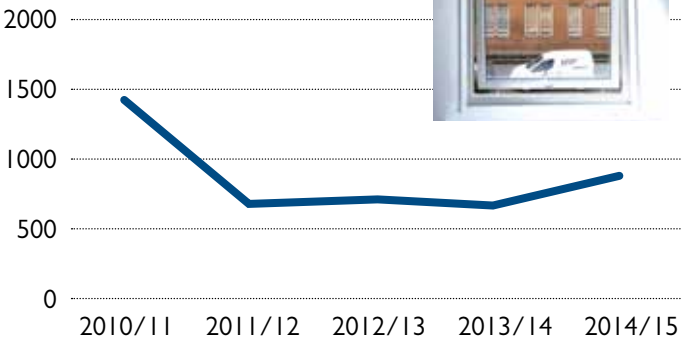
		2010/11	2011/12	2012/13	2013/14	2014/15
Target	98	94	52	77	98	
Actual	98	47	44	85	87	
Peer Group	91	87	89			
All RSLs	76	82	86	87		

Peer Group and bench-mark data is not available for 2014 and 2015

INVESTMENT

Independent Stock Condition Survey, with outline investment programme of c £5m per annum to 2020.

Average Spend per property p/a:



CYCLICAL MAINTENANCE

- ✓ 100% properties with current Annual Gas Safety Certificate.
- ✓ 99.9% properties serviced within the 12 month statutory timescale.
- ✓ 100% roof anchor inspections
- ✓ 100% roof inspection and gutter cleaning

REGENERATION

Negotiations are ongoing with GCC to progress the Dover Street and Corunna Street projects without exposing GWHA to unnecessary risk. Issues out with GWHA control are expected to delay delivery of the Corunna Street project.



REACTIVE REPAIRS

99% of repairs were completed within target, with 96% Right 1st Time. At 3.5 hours (Emergency) and 4.6 days (Non-Emergency), the average time to complete repairs was within GWHA's challenging targets of 6 hours and 15 days respectively.

		2014/15	2013/14	2012/13	2011/12	2010/11
Total Repairs	Notified	4206	4690	5225	3872	2862
	Completed	4169	4540	4962	3470	2664
Average No. of Repairs per property	GWHA	2.8	3.1	3.5	2.6	3.3
	All RSLs	n/a	3.5	3.2	3.4	3.1
Performance Indicators (PI)	Target					
Completed within Target Response Time	96%	99%	97%	94%	90%	93%
Pre-Inspections	5%	3%	4%	3%	7%	3%
Post Inspections	5%	1%	4%	3%	11%	5%

Property Services

MEDICAL ADAPTATIONS

With support from GCC, adaptations were carried out in 18 properties, improving the quality of life for those residents.

	2014/15	2013/14	2012/13	2011/12	2010/11
Budget:					
Total	£36,000	£51,000	£56,000	£47,000	£28,000
% GCC Funding	42%	58%	63%	32%	71%
% Expenditure	66%	81%	79%	71%	94%
No. of adaptations completed	18	20	16	17	25
% of total applications processed	82%	76%	70%	59%	62.5%
% of all GWAH properties adapted	13%	11%	11%	10%	15%



G3 GROWERS OPEN DAY

GWAH supported the G3 Growers Open Event in August, with Planting and Composting Workshops and also a cookery demo using fresh produce from the garden.



GOOD GARDEN AND BEST CLOSE

Good Garden Winner: 206 Kent Road



Best Close Winner: 68 Elderslie St



ESTATE SERVICES

- ✓ Successful initiative improving the Weaver Buttery landscape
- ✓ Support for G3 Growers in Back-Garden Project Open Events
- ✓ £150 awarded in garden grant funding
- ✓ Weekly on-site meetings with contractors to ensure quality service provision
- ✓ 15 Entries to the Good Close/ Garden Competitions with neighbours working together to enhance their communal areas.
- ✓ 100% Estate Management Inspection Reports actioned within target timescale.

COMPLAINTS HANDLING

The Scottish Public Services Ombudsman (SPSO) Model Complaints Handling Procedure is now embedded, with improved recording resulting in an increased number of complaints, the majority of which (91%) are assessed to be "low risk". One case referred to the SPSO by a former tenant was not upheld. The Home Owner Housing Panel continues to deliberate a case referred in 2013.

	Received		Responded to in full		Response within SPSO Timescale		Complaints Upheld		Average Days to Complete	
	2014/15	2013/14	2014/15	2013/14	2014/15	2013/14	2014/15	2013/14	2014/15	2013/14
Stage 1: Front Line Resolution 5 Working Days	190	41	93%	90%	40%	73%	59%	56%	7	4
Stage 2: Investigation 20 Working Days	74	31	77%	97%	79%	83%	35%	71%	12	11

27 Formal compliments were received during the year, with improved recording in place to facilitate future reporting in this area.

SERVICE SATISFACTION

Continuous independent monitoring of service satisfaction was instigated in January 2015. The results of these surveys will provide a bench-mark against the 2014 Survey and will help shape our service priorities and activities.

STOCK PROFILE



Tenement Flats
(exc main door
flats 674/45%)



Deck Access
328/22%



Multi Storey
319/21%



Other Flats
116/8%



High Rise
(not multi-storey)
55/4%



Houses
2/0.1%

CHARITABLE ACTIVITIES

- GW Bookworms enjoyed a fun filled morning at our January ATC.
- Festive gifts delivered to 344 elderly / vulnerable tenants
- 74 children benefited from £1,850 Cash For Kids grants.
- 17 children participated in the Festive Colouring Competition



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.



Mrs Isobel Campbell, winner of the 2014 Award, with Linda Reid, Chief Executive.

HEALTHY WORKING LIVES

GWHA annual re-assessment was carried out December 2014 and Gold Award status was maintained.

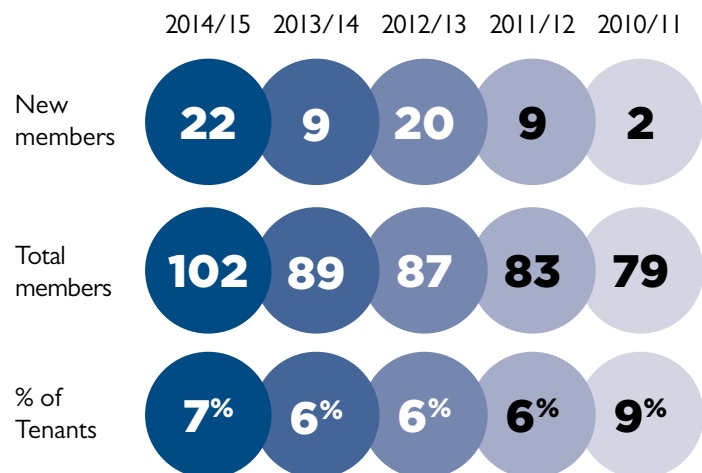
This award represents Glasgow West Housing Association's (GWHA's) ongoing commitment to offering a safer, healthier and more united workforce.

RENT REWARD SCHEME

Applications are encouraged from all GWHA tenants. £5000 in incentives and bonuses issued, with a newly introduced incentive this year providing an annual contribution to Household Contents Insurance for RRS Members.



Frank Buchanan, winner of the Rent Reward Scheme Prize Draw, with Linda Reid, Chief Executive.



ANNE GOULD AWARD

Well done to all of this year's nominees and a special mention for Jan Tullis, the deserved winner of our 2015 Award.



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

AJ Balfour Associates, Alexander Sloans, C.A.S Contract Cleaning Ltd, Claire Clifford Office Products, Kelly & Co Solicitors, Langmuir & Hay, Martin Aitken Associates Ltd, Multimedia Integrated Solutions Ltd, P & D Scotland Ltd, Spotless Commercial Cleaning, The Roof Anchor Company Ltd, Vincent Coyle (Plumbing and Heating Ltd), James Frew, Bruce Stevenson Insurance Brokers