



How are we doing?



A report to tenants on the
Scottish Social Housing Charter 2018-2019

Annual summary by Chair 2018/19

t's been another successful year and our performance continues to be excellent as illustrated throughout this report.

Having moved to low engagement with the Scottish Housing Regulator last year, we have continued to consolidate our position, focusing on improved governance and financial management.

One of our key priorities has been to support tenants during the roll out of universal credit, working with our partners Citizens Advice Bureau, who have provided advice, assisted in maximising income and helping to overcome the challenges associated with this transition.

During the year we collected over 99% of rent payable and as a result of sound financial management succeeded in restricting rents to inflation only increases for the third year in a row.

We also invested over £570,000 providing modern facilities and improving the quality of our homes. This included window and bathroom replacements to 60 properties in Southdean Road and Linkwood Drive. Thank you to everyone for their feedback, I'm delighted that the project was so successful and as always, we will incorporate the learning that has arisen into our future works.

In March we completed a further stock condition survey, and this has helped to develop an investment plan for the next five years.

We also held some fantastic events and had some fun days out, including the summer fun day, pensioners Christmas lunch, children's Christmas party and the bus trip to Largs. If you want to reminisce or see what you missed, please see our website or Facebook page.

I would like to take this opportunity to thank the staff team and my fellow board members for all their hard work over the last 12 months.

We look forward to another exciting year and thank you for your continued support.

Joan McFarlane

Joan McFarlane (Chair) Drumchapel Housing Co-operative Ltd



Introduction

This report card outlines our performance in 5 key areas based upon 14 outcomes taken from the Scottish Housing Regulators; Social Housing Charter. Each year all Social landlords must submit their performance results as part of its Annual Report on the Charter (ARC).

The comparator used in this report is the Scottish Average performance for housing associations as published by the Scottish Housing Regulator.

The following are the main areas of measurement:

1. Customer/ Landlord Relationship
2. Housing Quality & Maintenance
3. Neighbourhood and Community
4. Access to Housing & Support
5. Getting good value from Rents & Service charges



Customer and Landlord Relationship

We undertake a comprehensive satisfaction survey with our tenants every 3 years. This is carried out by independent consultants, the last survey was undertaken in September 2016 and the results are detailed below:

Table 1 Customer and Landlord Relationship

Tenants were asked:	DHC 2018-19	Scottish Average 2018-19	DHC previous results 2017-18
Taking everything into account, how satisfied or dissatisfied are you with the overall service provided?	94.04%	90.1%	94.04%
Overall, how satisfied are you with DHCL's management of the neighbourhood you live in	93.58%	87.77%	93.04%
How good or poor do you feel that DHCL is at keeping you informed about their services and decisions?	98.17%	91.6%	98.17%

We continue to perform well in comparison to the Scottish Average. Our next satisfaction survey will be carried out in August/September 2019.

Throughout 2018/2019 we continued to take steps to improve our relationship with our tenants.

- We launched a new website on 1 April 2018 providing our tenants with easy-to-use repairs pages, rent payment pages, and keeping them informed of latest news and events.
- Despite the poor weather the Summer Fun day was still a great success, with children still enjoying the games and bouncy castles and the adults enjoying burgers and tombola.
- Our annual AGM took place in August. As part of our thirty-year anniversary we had special prizes including a flat screen tv and ten cash prizes of £30. Prizes were also presented to our garden competition winners.
- In September we hosted a MacMillan coffee morning with lots of delicious home baking donated by our staff team. We raised a total of £226.00.
- In October we welcomed the Dogs Trust to provide health checks, microchipping, nail clipping, etc for dogs belonging to owners living in the Drumchapel area.
- In December we hosted our very successful annual children's Christmas party where kids met Santa, received a gift and could do arts and crafts or get their face painted.
- In partnership with other local housing associations pensioners were treated to a Christmas lunch at Olivers, with everyone receiving a small gift and enjoying a game of bingo!
- We held a tenant bus trip in March to Largs, the tenants enjoyed lunch at Nardini's and a blustery walk along the seafront.



ADDITIONAL FACTS:

- We publish 10 newsletters every year.
- Tenants Panels were hosted throughout the year to ensure that tenants views were considered in policy and business plan proposals.
- 97.7% of tenants were satisfied with the opportunities to participate in our decision making, compared to the Scottish average of 86.5%.



Housing Quality & Maintenance

We appreciate that the quality and standard of your home is of vital importance to you and as an organisation invest considerable time and money to ensure that properties are maintained to a high standard.

During the year, we carried out a further stock condition survey to ensure that we have accurate information relating to the condition and future requirements of our properties. This is used to inform our business plan and develop programmes for planned improvements.

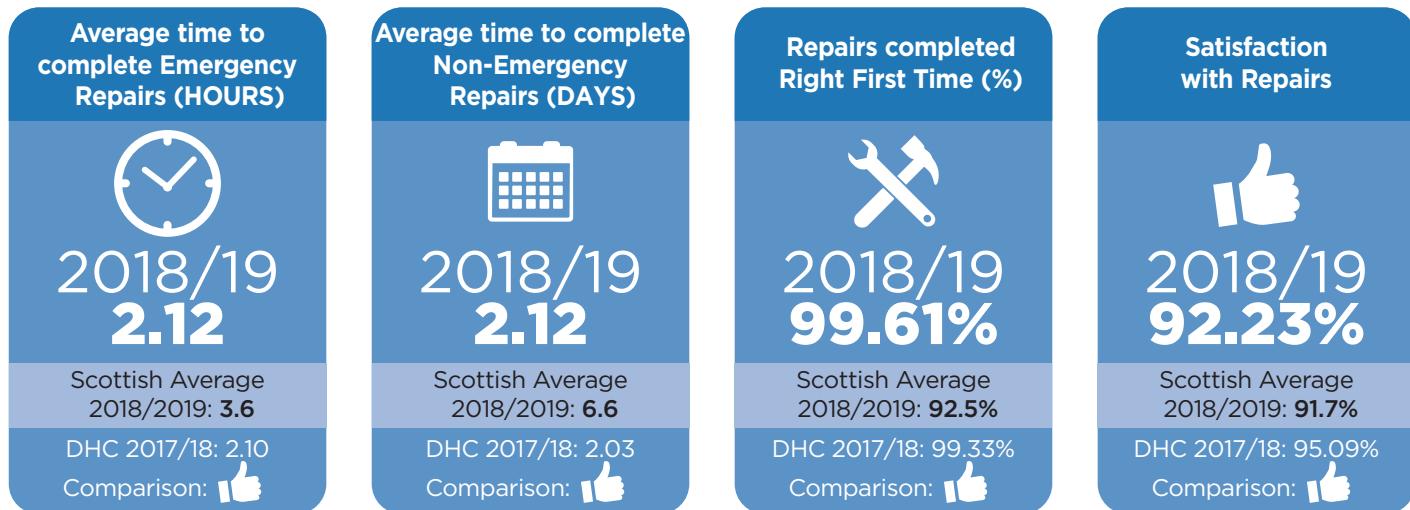
At 31 March 2019, 97.9% of our properties met the Scottish Housing Quality Standard (SHQS) compared to a Scottish average of 94.1% and 98.7% of homes achieved the Energy Efficiency Standard for Social Housing (EESSH).

REACTIVE REPAIRS

We try to reduce the requirement for reactive repairs by carrying out effective programmes of cyclical and planned maintenance. In doing so, our reactive repair costs reduced by almost 9% over 2018/19.

Over this period, we spent £97,000 on reactive repairs and completed 1,720 individual repairs. We use a framework of local contractors to deliver this service and recognise the importance of carrying out repairs quickly and effectively.

Our performances against key indicators are detailed below:



Our performance compares favourably against the Scottish average.



Housing Quality & Maintenance

CYCICAL REPAIRS

During the year we spent over £207,000 on cyclical repairs and technical surveys. This work is essential to ensure that properties are safe and maintained to a high standard.

Key areas of work include:

Cyclical Maintenance	Expenditure
Gas servicing	£61,700
Roof anchor servicing	£3,600
Gutter cleaning	£5,700
Electrical safety checks	£4,900
Stair lighting to closes	£11,900
Stock condition survey	£25,400
Legionella – old water storage tank inspection and removal	£15,900
Asbestos surveys	£6,900



Over the next year we will:

- Re-commence the cyclical painterwork programme
- Upgrade fire detection systems to enhance fire safety and meet new legislation

PLANNED MAINTENANCE

We invested £572,000 during 2018/19 improving our homes. This included:

Work	Number of Properties
Kitchen replacements	4
Boiler replacement	3
Heating replacements	3
Bathroom replacements	59
Window replacements	60



Housing Quality & Maintenance

During 2019/20 we plan to spend over £342,000 improving tenants' homes.

Plans include:

Improvement	Properties
Window replacement	3 - 7 Merryton Avenue (25)
Bathroom replacement	3 - 7 Merryton Avenue (25)
Kitchen replacement	29 - 39 Carolside Drive (6)
Heating replacement	Various to achieve energy efficiency standard (6)



ESTATE MANAGEMENT

We spent over £67,000 to ensure that environments and common areas are clean and well maintained.

Expenditure on contracts included:

Contracts	Expenditure
Landscape maintenance	£36,700
Close cleaning and environmental works	£31,000

We also provide an Estate Caretaker/ Handy Man service to carry out estate improvements and ensure common areas are maintained to a high standard.

"Highly satisfied with the work - carried out in 3.5 days not 4"

"Delighted with the overall job"

"Bathrooms are great and windows keep in the heat"



Neighbourhood and Community

We work in partnership with a wide range of agencies to ensure that our neighbourhoods are safe and well maintained.

Key performance measures include:

93.58% satisfaction with the management of your neighbourhood – this compares favourably with the Scottish average for 2018/19 which was 87.77%.

100% of anti-social behaviour complaints were resolved within target timescales compared to 90.32% in 2018/2019. Our results compare favourably with the Scottish average for 2017/18 which was 87.9%.

We carry out regular inspections of closes and communal areas to ensure that they are safe and maintained to a high standard.

During the year, we also progressed a number of successful campaigns, to:

- Encourage recycling and reduce waste
- Prevent litter and fly tipping – *“It’s your street, keep it neat”*
- Reduce dog fouling
- Promote the safe use of fireworks
- Highlight fire safety and prevention



Access to housing and support

The Common Housing Register (Glasgow Housing Register GHR) continues to remain offline. Therefore, housing applicants have to complete housing applications for each individual housing organisations in the areas they want to be re-housed.

A total of 238 new housing applications were added to the housing register during 2018/2019.

We continue to operate a choice-based lettings allocation system, this allows housing applicants to register an interest in any available properties. Our available properties are advertised in various ways

i.e. Facebook, our website and on the noticeboard within our office.

We made 38 offers of housing in 2018/2019, seven of these were refused. The refusal reasons varied for example, applicants had accepted an offer from another housing organisation or after viewing applicant realised that it did not suit their needs etc.

In 2018/19 we completed 15 medical adaptations within tenant's homes and successfully claimed £27,109 in grant funding for this work.



Getting Good Value from Rents & Service Charges

Getting good value for money means managing all aspects of our business so that tenants and other customers receive continually improving value for the rent and other charges they pay.

Our value for money statement, highlighted that reducing rent levels was one of the key areas for action in what was otherwise a very encouraging set of findings.

Other observations included:

- Very good results in relation to value for money in reactive maintenance
- Good results were reported in the “scorecard” (produced by the benchmarking group in June 2018); good and improving performance in re-let times and rent arrears were noted
- Procurement of all planned and cyclical contracts ensuring value for money



Rent collection is one of the most important functions of our activity as it is the rent that pays for all the services provided. In 2018-2019, we collected **99.93%** of the rent due in the year in comparison to the Scottish average of 99.1%.



We have continued to maintain low rental loss due to voids during 18/19, with void loss totalling **0.16%** compared to the Scottish average of 0.9%.



This is matched by the amount of days to relet properties which decreased from 10.64 days last year to **8.1 days** in comparison to 31.9 days Scottish average. The improvement in void performance is one of our biggest achievements in the last few years.

RENTS

Gross rent arrears have decreased from 2.04% in 2017/2018 to 1.96% this year. Collection of rent is crucial to the organisation as this pays for the services we provide. Housing officers continue to engage with tenants at an early stage to prevent and minimise arrears. In order to maximise tenants income we provide a welfare benefits service for our tenants every Thursday. This service offers assistance with benefit claims/disputes, council tax charges, debts etc. and in 18/19 was successful in claiming tenants the sum of approximately £100,356 in annual housing benefit related income.

Rent collected as a percentage of rent due



**2018/19
99.93%**

Scottish Average
2018/2019: **99.1%**

DHC 2017/18: 100.39%
Comparison:

Gross rent arrears as a percentage of income



**2018/19
1.96%**

Scottish Average
2018/2019: **5.67%**

DHC 2017/18: 2.04%
Comparison:

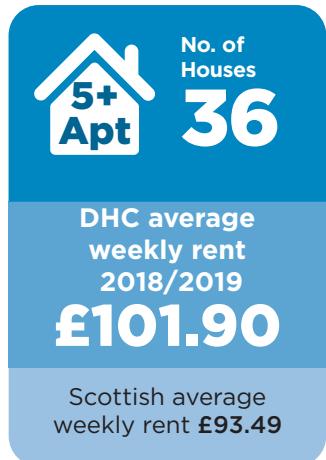
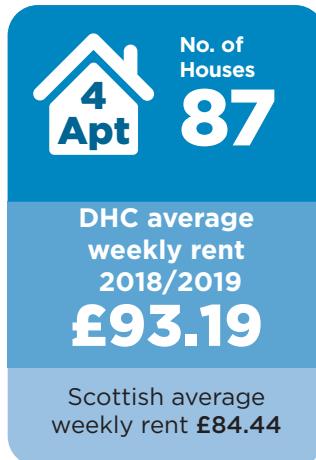
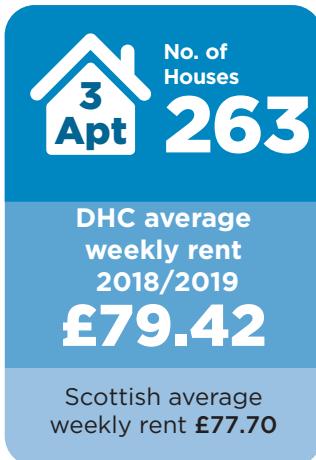
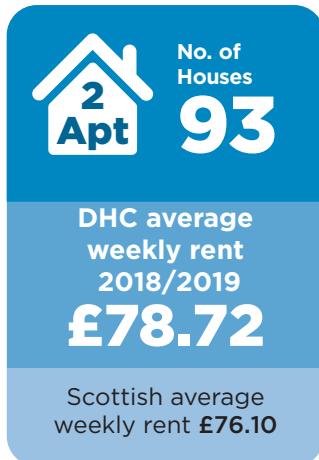


Getting Good Value from Rents & Service Charges

VALUE FOR MONEY

In 2016, 69.27% of our tenants felt that their rent represented good value for money. This compares with the Scottish average in 2018/19 which was 83.21%. This has been an area of focussed improvement.

Our average weekly rent compare as follows:



This year we collected 99.93% of rent due, compared with 100.39% last year. Rent collected has decreased slightly and relates to the payment cycle for Housing Benefits, which is paid four-weekly in arrears by Glasgow City Council.

VOIDS



The average days to re-let void properties 2018/2019 was 8.12 days our target was 10 days. Percentage of rent lost through properties being empty was 0.16%.

Void performance continues to be excellent in comparison with the Scottish average.

ALLOCATIONS

We re-let **33** properties in 2018/2019, the properties were allocated as follows:

Source of Let	Number
Internal Transfer	2
Housing Register	24
Section 5 Referrals (Homeless)	3
Other (Referral from Other Local Authority)	1



Income & Expenditure Accounts

For Year Ended 31st March 2019

Financially, over the last year, the Co-operative has seen an increase in its short-term financial position by way of an overall surplus. The amount generated has reduced from £587,959 in 2018 to £402,136 in 2019. The main reason the overall surplus is significantly less than the previous year is largely due to the actuarial loss on the pension scheme which was £284,000 (2018 - £5,132).

The Co-operative continues to have relatively low void losses on rental income, with void loss increasing marginally from £2,908 in 2018 to only £3,170 in 2019, despite the challenges faced by the organisation due to stock type and tenants' aspirations.

There has been an increase in the operating surplus which improved by £110,788 when compared to 2018, partly due to a reduction in expenditure of £52,356. This can be largely attributed to changes in two areas namely:

Reactive Repairs Inclusive of general repairs – Reduction of £89,021, the most significant contribution being the reduction in void repairs costs incurred during the year.

Planned & Cyclical Maintenance – reduction of £19,765.



Total Comprehensive Income for the year	2019 £	2018 £
Total Income	2,571,420	2,512,988
Total Expenditure	(1,805,834)	(1,858,190)
Financial transactions	(363,450)	(66,839)
Overall Surplus/(Deficit) for the period	402,136	587,959

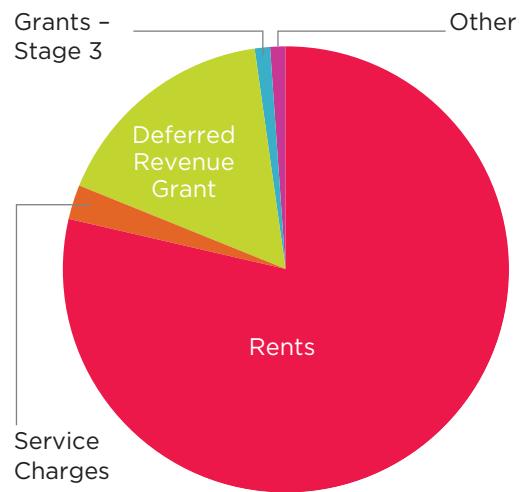
Total Net Assets	2019 £	2018 £
Housing properties	14,623,173	14,661,397
Other assets	326,509	333,861
Current assets	1,835,381	2,017,569
Current liabilities (exc loans, pension)	(209,282)	(355,746)
Housing loans (all loans)	(2,735,194)	(2,949,420)
Deferred Income – social housing grant	(9,015,735)	(9,448,122)
Net Pension Liability- SHAPS	(703,175)	-
Share of pension past service deficit	-	(540,000)
Total net assets	4,121,677	3,719,539



Income & Expenditure Accounts

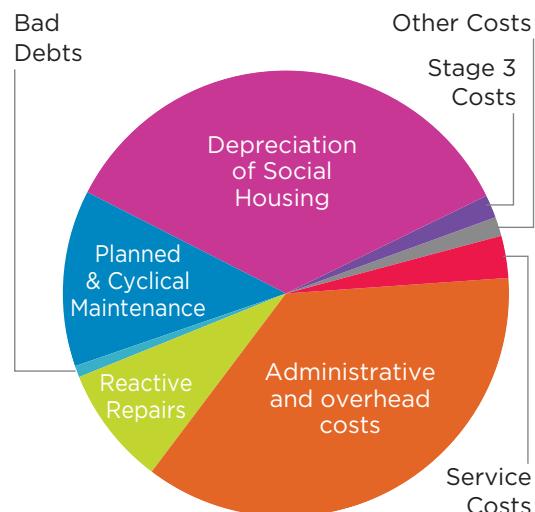
SOURCES OF INCOME

	2019 £	2019 %	2018 £	2018 %
Rents	2,030,080	79.0	1,970,947	78.4
Service charges	61,981	2.4	60,150	2.4
Release of deferred revenue grant	432,387	16.8	437,656	17.4
Grants - Stage 3	27,109	1.0	24,634	1.0
Grants - other	-	0.0	2,077	0.1
Other	23,033	0.9	20,432	0.8
<i>Less:</i>				
Voids	(3,170)	(0.1)	(2,908)	(0.1)
Total operating income	2,571,420	100.0	2,512,988	100.0



EXPENDITURE COSTS

	2019 £	2019 %	2018 £	2018 %
Service costs	59,256	3.3	58,409	3.1
Administrative and overhead costs	653,873	36.2	652,868	35.2
Reactive repairs	157,196	8.7	227,172	12.2
Bad debts	12,367	0.7	6,468	0.4
Planned and cyclical maintenance	234,746	13.0	254,511	13.7
Depreciation of Social Housing	633,599	35.1	613,364	33.0
Stage 3 - Costs	31,004	1.7	22,815	1.2
Other costs	23,004	1.3	22,583	1.2
Wider role costs	-	-	-	-
Total operating costs	2,063,084	100.0	1,858,190	100.0



Financial Transactions	2019 £	2018 £
Interest receivable	10,934	7,315
Loan Interest and other financing cost	(90,384)	(79,286)
Actuarial gain on pension scheme	(284,000)	5,132
Corporate tax payable	-	(2,010)
Total financial transactions	(363,450)	575,655



Management Board & Staff

As at 31st March 2019

MANAGEMENT BOARD

Joan McFarlane
Paul McBride
Helen Eakin
Cllr Elspeth Kerr
Margaret Bowie
Tanith Diggory
Laura Stevenson
David Riddell
George Rankin

*Chair
Vice Chair
Secretary
Board Member
Board Member
Board Member
Board Member
Board Member
Board Member
Board Member*



STAFF

Senior
Caroline Shepherd
Pauline Burke
Duncan McKnight

*Director
Depute Director
Technical Manager*

Finance
Jackie McGoran

Finance Officer

Technical

Colin Henderson
Lorraine Logan
Kevin Clements

*Maintenance Officer
Asset Management Officer
Estate Caretaker*

Housing

Caroline Meiklejohn
Matthew Leach
Marisa McCarthy

*Housing Officer
Housing Officer
Housing Officer*

Corporate

Stephen Watt Corporate Services Assistant
Chantelle Devlin Administrative Assistant

