



**Drumchapel  
Housing**  
Co-operative Limited



**96.98%**  
of tenants who  
had repairs or  
maintenance carried  
out were satisfied  
with the service they  
received

**100%**  
of anti-social  
behaviour cases  
were resolved

**£10,000**  
in funding bids  
secured by the  
Co-operative to assist  
tenants during the  
pandemic

**Tenant Report Card 2020-2021**

# A Message from the Chair

Last year we experienced an unprecedented year however, it is fair to say there have been many further twists and turns in the period since as we have coped with the changes and challenges to our day to day lives, brought about by the Covid-19 pandemic. The past year has not been without its highlights also, and I am proud of everything we achieve as an organisation, and particularly of the role we play in our local community.



Our priority has been to support our tenants and the community of Drumchapel through the Covid-19 pandemic. From the outset our primary concern was ensuring the safety of our tenants, service users, and also that of our staff and contractors.

Throughout the year we continued to operate strictly in line with government guidelines, which at times placed restrictions on, for example, our ability to carry out non-essential repair work and also required us to pause our planned and cyclical maintenance programmes. The staff team, including those who left the Co-operative during the year, worked incredibly hard to develop plans that would enable us to catch up as quickly as possible once restrictions were removed.

Finally, the governance of the co-operative is another fundamental priority for us, and we submitted our second Annual Assurance Statement in November 2020 which reported that we had no areas of material non-compliance with the Scottish Housing Regulators, regulatory standards or requirements.

In the later part of the year, we carried out an Options Appraisal with the outcome being to remain an independent Fully Mutual Co-operative.

I would like to take this opportunity to give my thanks to the Board Members who stepped down during the year, and also, to welcome the members who joined us to take their place. I am grateful for the support I received from everyone over the last year.

*Joan McFarlane*  
Chairperson

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# Our Customer and Landlord Relationship

Throughout the pandemic, we strived to keep tenants informed of the situation with regards to the office closure, available services (in line with government guidelines), repairs, Covid guidelines and the Options Appraisal. We did this by a wide range of communication methods including updating our website, Facebook page, Tenant Newsletters, Survey Monkey, text messages, and telephone calls.

The outcome of our latest independent Tenant Satisfaction Survey was 98.1% of our tenants felt that we were good at keeping them informed. We hope that despite the challenges brought on by the pandemic tenants feel we have continued to communicate clearly with them.

## Equalities

We perform all aspects of our housing services so that: *Every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services.*

During the year a range of training events have been delivered to staff, including, SPSO front line complaints resolution and equalities awareness. The Co-operative is committed to ensuring equality of access to all our services and as part of this commitment we subscribe to Happy to Translate which is an award-winning not-for-profit initiative which uses an easily recognised logo and specialist tools and training to help people to overcome communication barriers. It enables people to receive information and services on an equal basis, in keeping with legislative requirements on equality issues. We aim to provide information about the services we provide in a variety of formats. All our documents, including policies, newsletters, information leaflets can be produced in various

formats, for instance, in larger print or audio-format; and can also be translated into other languages, as appropriate. We also have a hearing loop system in our office. If you feel that any of these services would assist you or you have any other suggestions which would make your communications with us easier, please do not hesitate to let us know. The Co-operative is committed to providing good quality, non-discriminatory services to all.

The tenants panel give their time to keep the Co-operative aware of what is important to our tenants and to help us to try to continually improve local services for tenants and the Community of Drumchapel. The tenants panel is a great way to encourage communication between the Co-operative and our tenants and we would encourage anyone with an interest in the Co-operative and/or the services we provide, to get involved. The tenants panel is always looking to welcome new members.

## Opportunities to participate

Throughout last year we continued to offer opportunities for tenants to participate in decision making. We continued with Tenants Panel meetings albeit remotely; we consulted with tenants on policy changes using Survey Monkey; we held our Annual General Meeting via Zoom; and consultants Full Circle Solving applied various methods of contact including telephone calls and Zoom sessions during the Options Appraisal. Audio recording formats were provided to our blind tenants for each of our quarterly newsletters and SPEAK I.T functionality was available on our web page for users who had difficulty reading. Through the afore-mentioned Happy to Translate process we were also able to provide translated communications through our language services provider.

If you would like to participate more in our decision making you can apply to become a member of our Management Board or Tenants Panel, you do not need experience you just need to have an interest in your local community. If you would like more information, you can contact our office and speak to Stephen Watt, Corporate Services Assistant.



# Our Customer and Landlord Relationship

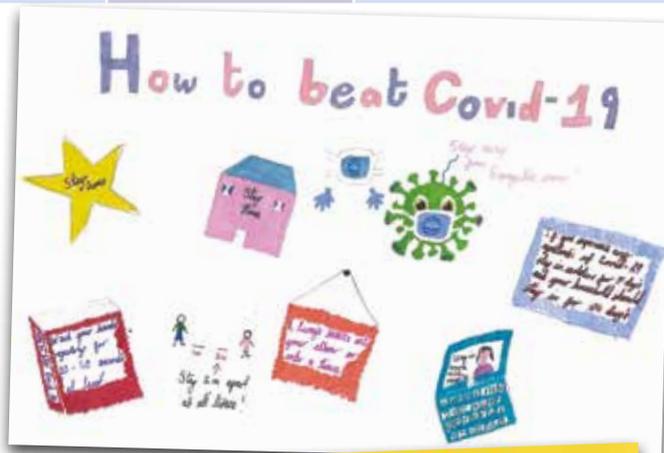
## Tenant satisfaction

In 2019 an independent Tenant Satisfaction Survey was carried out where tenants were asked questions reflected in the Annual Return on the Charter (ARC) which social landlords are required to complete for the Scottish Housing Regulator. The survey allows tenants to let us know how they feel we are performing as a landlord. We can then focus on any issues and try to improve the service we are providing.

Table 1 below provides a comparison for the year 2020/2021 with the outcome of our latest survey and that of the Scottish Average of all Registered Social Landlords provided annually by the Scottish Housing Regulator:

**Table 1**

Annual Return on the Charter Indicator Questions 2020/2021	(DHCL) Result	Scottish Average Result
<b>Indicator 1</b> Taking everything in to account how satisfied or dissatisfied are you with the overall service provided by DHCL	<b>94.2%</b>	<b>89.2%</b>
<b>Indicator 2</b> How good or poor do you feel DHCL is at keeping you informed about its services and decisions	<b>98.1%</b>	<b>92.0%</b>
<b>Indicator 5</b> How satisfied or dissatisfied are you with the opportunities given to you to participate in DHCL's decision making	<b>98.1%</b>	<b>87.2%</b>



# Housing Quality & Maintenance

We carry out stock condition surveys every three years, incorporating a 20% representative sample of our stock. The purpose of the surveys is to:

- assess stock compliance against the Scottish Housing Quality Standard (SHQS) and Energy Efficiency Standard for Social Housing (ESSH)
- assess the performance of components against their anticipated life cycles
- provide 30-year component replacement data and cost modelling, to inform planned maintenance programmes and investment assumptions for business planning purposes

In recent years we have increased 'full survey' coverage to 94% of stock. This has improved our management information and reduced the organisations reliance on cloned data. In addition, 100% of properties have now been surveyed externally.

Survey data and subsequent planned improvements, demonstrate that our properties are in good condition and have helped to identify future programmes of work.

## Scottish Housing Quality Standard (SHQS)

**98.54%**

of our properties met the SHQS, compared to the Scottish average of **93.08%**.

## Energy Efficiency Standard for Social Housing (ESSH)

**99%**

of our homes achieved the Energy Efficiency Standard for Social Housing.



Moving forwards, consideration will need to be given to alternative forms of heating, alongside other measures to improve energy efficiency and progress towards the ambitious requirements of ESSH2.

The steps to achieve this will require careful consideration to ensure value for money is achieved as social housing moves towards a carbon neutral future. This will be informed by a future option appraisal which will take account of sector thinking, Government strategy, Local Heat and Energy Efficiency Strategies (LHEES), together with advances in technology.

# Housing Quality & Maintenance

## Repairs, maintenance & improvements

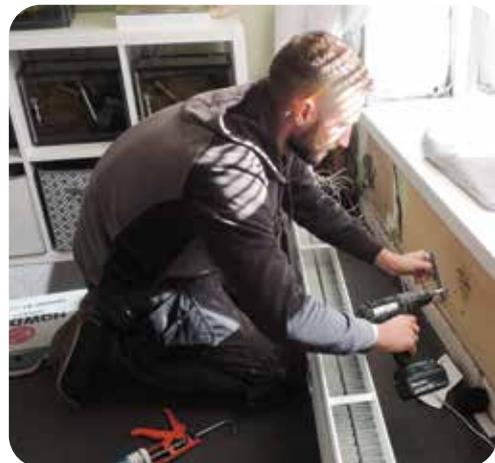
Over the last year, we have experienced unprecedented challenges arising from the Covid-19 pandemic and performance within these areas were directly affected by this.

In accordance with Government guidance, all non-essential repairs within tenants' homes were put on hold during lock down and periods when level 4 restrictions were in place. During these times requests for non-essential repairs were recorded and jobs held until restrictions were lifted and it was safe to carry them out.

The time to complete jobs was calculated from the initial report date and as such, a considerable number of non-emergency jobs exceeded target time scales, impacting upon the average days to complete non-emergency repairs and right first time. Despite this, our performance remains strong when compared with the Scottish average.

We maintained effective communication over this period and worked closely with our contractors to adopt new ways of working. Our emergency repairs service was available throughout the pandemic, and we ensured that routine repairs and services were primed to recommence upon restrictions being lifted.

In 2020/2021 the cost of day-to-day repairs, including the out of hours service and voids, was **£167,000**.



### Emergency repairs

The average time that we took to complete emergency repairs was **2.66 hours**, compared to the Scottish average of **2.72 hours**.

### Non-emergency repairs

The average time that we took to complete non-emergency repairs was **4.5 days**, compared to the Scottish average of **5.22 days**.

### Gas safety checks

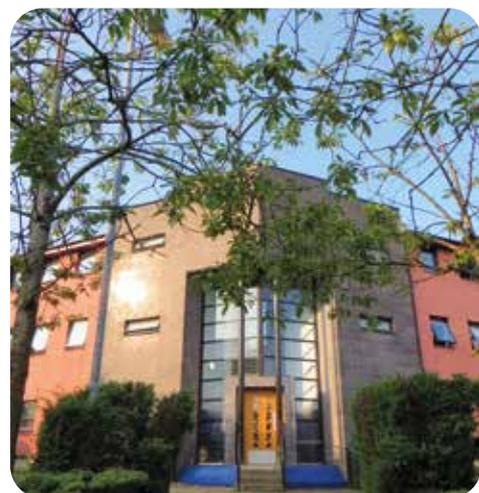
The number of times we did not meet our statutory duty to complete a gas safety check was **0**, compared to the Scottish average of **23.87**.

### Reactive repairs 'right first time'

We completed **88.56%** of reactive repairs 'right first time' compared to the Scottish average of **92.36%**.

### Repair or maintenance satisfaction

**96.98%** of tenants who had repairs or maintenance carried out were satisfied with the service they received, compared to the Scottish average of **90.99%**.



# Housing Quality & Maintenance

## Cyclical Repairs

We spent over **£247,500** on cyclical repairs and technical surveys to safeguard tenants and ensure that properties were maintained to a high standard. Key areas of work included:

**Gas maintenance** – gas safety checks were carried out to all appliances within the anniversary of their previous inspection, despite the challenges associated with the pandemic.

**Asbestos** – additional surveys were progressed to communal areas and selective phases of development, to ensure compliance with legislation and improve management data.

**Legionella** – A risk assessment of legionella was carried out in 2019/20 by specialist consultants and management arrangements revised to take account of best practice and ensure compliance with legislation. Progressing this work has been a key area of activity over the last year.

**Cyclical painter-work** – Year 2 of the programme was carried out to tenements in Linkwood Drive, Southdeen Avenue and Southdeen Road.

Table 2

Cyclical Maintenance Activities	Expenditure
Gas servicing	£63,200
Roof anchor servicing	£3,700
Gutter cleaning	£8,600
External painter-work	£70,900
Landscaping	£34,700
Electrical safety checks	£2,400
Stair lighting to closes	£11,700
Legionella – inspection and maintenance	£4,740
Asbestos surveys	£11,305



# Housing Quality & Maintenance

## Planned Maintenance

In 2020/2021 we planned to invest over £427,000 on planned maintenance projects for kitchen & boiler replacement, window replacement and bathroom replacements. Unfortunately, despite having contracts in place, restrictions relating to the pandemic made it impossible to complete the intended projects and the Board made the very difficult decision to move the 5-year investment plan back by one year.

The programme for 2020/2021 was subsequently moved to 2021/2022 with projects commencing upon restrictions being lifted in April 2021. All works are now complete, with:

**22 new kitchens & 20 boilers replaced with high efficiency condensing Units**

**29 new bathrooms installed**

**33 flats received new uPVC windows and veranda doors, reducing heat loss and improving energy efficiency.**

Feedback from tenants was excellent with 100% satisfaction obtained across all projects in relation to the quality/standard of completed work.

We are currently planning delivery of the programme for 2022/2023 to accommodate site starts in early 2022.



*"The team were excellent and I love my new kitchen, it's absolutely brilliant"*

*"The boiler is cracking and delighted with my new kitchen"*

*"Guys were really nice - 10 out of 10"*

Table 3

Planned maintenance 2021/2022		
Window replacement	15 – 21 Merryton Avenue	33
Bathroom replacement	15 – 21 Merryton Avenue	29
Kitchen replacement	117 -131 Linkwood Drive	22
	1 – 15 Linkwood Grove	
Boiler replacement	29 – 39 Carolside Drive	20
	117 -131 Linkwood Drive	
	1 – 15 Linkwood Grove	
Planned maintenance 2022/2023		
Window replacement	12 – 18 Merryton Avenue	31
Bathroom replacement	12 – 18 Merryton Avenue	31
Kitchen replacement	52 – 70 Southdeen Avenue	24
	1 – 10 Southdeen Grove	
Boiler replacement	52 – 70 Southdeen Avenue	24
	1 – 10 Southdeen Grove	



The upgrading of fire detection systems continued with 94% of properties being brought up to the new standard and works are on-going to complete the remaining properties, prior to the February 2022 deadline.

# Neighbourhood and Community

## Anti-social Behaviour cases resolved

We received

**43**

anti-social behaviour complaints, all of which were resolved on time.

**100%**

of anti-social behaviour cases were resolved

94.42%  
Scottish average

We have a zero-tolerance approach to anti-social behaviour, and we are committed to resolving cases of anti-social behaviour as soon as possible. We are pleased to have resolved 100% of all anti-social behaviour complaints reported to our Housing Officers. We want our tenants to feel safe in the community and work closely with the Housing Liaison Officers at Police Scotland.



## Access to Housing & Support

Allocations continued throughout 2020/2021 from the issuing and processing of application forms, (over 100 applications were processed) to the letting of properties. The Housing Officers adapted the viewing and sign-up process to ensure that this was done safely for both themselves and the new tenants. A total of 36 offers of housing were made with 6 offers being refused. Although there is an increase in the number of days taken to relet properties, 2019/2020 average relet days was 4.82 days compared to 12.55 days for 2020/2021 our average days are significantly less than the Scottish Average, please see below.

We made a commitment to Glasgow City Council to help people who were homeless and those households who were vulnerable during the pandemic, of the 31 properties let 12 of these were let to homeless applicants.

# Access to Housing & Support

Table 4

Subject	Total
Average days to re-let homes	<b>12.55</b>
Average days to re-let homes (Scottish average)	<b>35.15</b>
Number of properties let	<b>31</b>
Percentage of offers refused	<b>16.67</b>
Number of people housed that had been homeless	<b>12 (13 referrals received)</b>

To meet tenants changing needs we are provided with grant funding by Glasgow City Council to carry out medical adaptations. Despite the challenges associated with the pandemic, we were successful in drawing down funding of £25,635 and completed 20 adaptations during 2020/2021. The average time to complete adaptations was 10.9 days, compared to the Scottish average of 58.69 days.

## Tenancy sustainment

During the year we provided support to our tenants by way of wellbeing checks and financial assistance for tenants who were impacted by the Covid-19 pandemic.

A Funding Bid was placed with Glasgow City Council for £5,000 to assist us in our ongoing work in response to the pandemic. The Co-operative supported tenants during the pandemic in various ways including providing emergency food vouchers, issuing vouchers to purchase essential household items and providing starter packs for new tenants. Our Housing

Officers sponsored Aberlour Grant applications for tenants and were successful in securing almost £5,000. Housing Officers also made tenant referrals to other organisations for example Drumchapel Foodbank, Thriving Places, G-Heat and the Scottish Welfare Fund.

The Management Board recognised the unprecedented year our tenants have had to face and fully recognised that many households may be struggling to make ends meet therefore, after careful consideration and sound financial management, made the decision to apply a zero percent rent increase for 2021/2022. We hope that this news was welcomed by our tenants and helped ease the burden of the pandemic a little.

The pandemic also brought together the community. With restrictions in place tenants cut grass for their neighbours, cooked meals and were a fantastic support for each other.



# Access to Housing & Support

## Complaints

We recorded **38** complaints in 2020/2021 - 37 of these were Stage 1 complaints and were addressed through front line resolution and one was a Stage 2 complaint that required investigation. No complaints related to Equality Issues, and all were responded to in full. The average time to provide a full response was:

Table 5

Complaints	Drumchapel Housing	Scottish Average
Stage 1 (front line resolution)	<b>2.32 working days</b>	<b>3.47 working days</b>
Stage 2 (requiring investigation)	<b>24 working days</b>	<b>15.72 working days</b>

Most complaints related to the environment, maintenance of the estate or quality of service relating to repairs and maintenance. It should be noted, however, that this predominately related to the interruption of services and or difficulties associated with the Covid-19 pandemic.

An example of a lesson learned was recognition of the gap in services that was created by Glasgow City Councils suspension of the bulk uplift service. This resulted in alternative arrangements being progressed for bulk removal.

Over the year 6 compliments were also recorded.

“I could not fault the joiners. They were fantastic. Five star”

“We are all so grateful. You are doing amazing through this. Definitely the best housing we have ever been with. So approachable, kind, and just lovely”



## Newsletters / additional facts

- In 2020/2021, we continued to provide quarterly newsletters to reduce our costs and improve the quality of information we provide to all our tenants.
- The Tenants Panels were hosted over Zoom Video Conferencing throughout the year to ensure tenants views were considered.



# Benchmarking and trend analysis information

## Rents

We recognised over the last year the impact of the Covid-19 pandemic and the challenges our tenants faced. We were aware that many households were struggling to make ends meet. When we looked at the budget for 2021/2022, we then looked at the rental income and whether we would be able to continue to fund the improvement and maintenance programmes for tenant's homes in the longer term. On considering the financial needs of the Co-operative the Management Board made the decision that a rent increase would not be applied for 2021/2022.

**The average rent increase for Scotland was 1.79%**

Our rent collection throughout the year was challenging due to the financial difficulties our tenants experienced during the pandemic. Our Housing Officers worked hard to engage with tenants to provide advice and assistance especially to those tenants who faced unemployment or reduced income as a result of the furlough scheme.

We made use of our Tenancy Sustainment Fund where we were able to issue emergency food vouchers and vouchers for essential household items, this then enabled tenants to pay their rent. Our Welfare Benefits Advisor from the Citizens Advice Bureau also continued to provide a full service via telephone especially for uptake of Welfare Benefits. Unfortunately, there were those tenants who failed to make rent payments and failed to engage with our Housing Officers, in these cases we have had no option but to continue with our Rent Arrears Procedure whilst adhering to the new Scottish Government guidelines and the Coronavirus (Scotland) Act 2020. As all tenants are aware, our rental income is our predominant source of income, and we rely solely on this to be able to provide a service to our tenants.

### Total rent collected

**98.9%**  
of total rent  
due collected  
99.50%  
Scottish average



# Benchmarking and trend analysis information

## Rent not collected: empty homes

Rent not collected relates to the rent that is not collected due to a property being empty, for example from the date a tenant ends their tenancy to the date when the property is relet to a new tenant. Our rent loss was 0.23% as relet days were higher this year due to various reasons relating to the pandemic for example, social distancing measures between contractors within the void properties. It took longer to get parts required to complete repairs, properties were being deep cleaned and sanitised to ensure the safety of staff and new tenants.

**0.23%**  
of rent was not  
collected as homes  
were empty

1.00%  
Scottish average

## Welfare Reform and our Tenants

Our service to tenants continued to be delivered, although remotely with all appointments being completed over the telephone rather than face-to-face.

The Welfare Benefit Advisor helps tenants with a variety of issues including claiming benefits they are entitled to, completing disability review forms, notifying benefit authorities of a change in circumstance, challenging benefit decisions if awards are incorrect, and have assisted tenants to engage with Glasgow City Council regarding Housing Benefit, Council Tax Reduction and Single Persons Discount. The Welfare Benefit Advisor assisted 59 tenants throughout the year with financial gains of £142,043.27.



# Benchmarking and trend analysis information

In addition to comparing our performance with the Scottish Average of all registered social landlords, we benchmark with DRUMCOG (a group of registered social landlords within Drumchapel) and the Quality Efficiency Forum (a wider group of registered social landlords) as a measure of how we are performing as a landlord.

Please see Table 6 below which shows our

performance this year compared to our performance last year and additionally our performance this year compared to the DRUMCOG and QEF average that we use for benchmarking.

As expected, our service delivery was impacted by the pandemic and associated Government restrictions which is reflected in our performance for 2020/2021 as shown below.

**Table 6**

Charter Indicator	DHCL 2020/2021	DHCL 2019/2020	DRUMCOG Average	Quality Efficiency Forum Average
<b>Indicator 3</b> number of complaints reported to in full	38	12	25	53 (Stage 1) 10 (Stage 2)
<b>Indicator C6 2.2</b> Percentage of stock meeting SHQS at end of reporting year	98.54%	99.2%	99.35%	92.05%
<b>Indicator 8</b> average time (hours) to complete emergency repairs	2.66	2.4	2.40	3.03
<b>Indicator 9</b> average time (days) to complete non- emergency repairs	4.50	2.3	4.03	5.54
<b>Indicator 10</b> Percentage of reactive repairs completed right first time	88.56%	99.4%	92.58%	89.59%
<b>Indicator 12</b> Percentage of tenants with repairs or maintenance satisfied with service	96.98%	99.1%	95.16%	92.31%
<b>Indicator 15</b> anti-social behaviour cases as % resolved	100%	100%	99.50%	94.61%
<b>Indicator 18</b> percentage of rent lost due to properties being empty	0.23%	0.1%	0.46%	0.68%
<b>Indicator 26</b> total rent collected as percentage in reporting year	98.90%	99.3%	99.99%	99.45%
<b>Indicator 30</b> calendar days to re-let properties	12.55	4.8	39.42	21.92
<b>Indicator 30.1</b> number of properties relet in a year	31	34	84**	N/A
2-apt average rent	£81.91	£80.70	£71.17	N/A
3-apt average rent	£82.37	£81.16	£77.72	N/A
4-apt average rent	£96.86	£95.43	£91.04	N/A
5-apt+ average rent	£105.91	£104.34	£97.31	N/A

\*\* Total DRUMCOG, not average

# Benchmarking and trend analysis information

## Income and Expenditure FOR YEAR ENDED 2020/2021

The Co-operative continues to manage its finances with a long-term focus. Over the last year, despite the challenges of the pandemic, we managed to successfully manage the financing of our day-to-day activities e.g., housing services, reactive and cyclical repairs etc. Maintenance costs dropped by a total of 8% mainly due to lower activities than planned due to the pandemic. The majority of our planned maintenance program had to be postponed due to restrictions and was rescheduled to be onsite April 2021.

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 £1,074,205 in 2020 to £59,054 in 2021. The main

reason the overall surplus is significantly less than the previous year is largely due to the actuarial movement on the pension scheme which was a loss of £557,000 (2020 - £486,000 gain).

Net Assets of the Co-operative now stand at £5.25M at March 21 and cash resources remain healthy and in line with the Co-operative's budget.

The Co-operative continues to have relatively low void losses on rental income despite the additional challenges faced due to the pandemic and the impact of government restrictions whilst not forgetting the ongoing challenges faced by the organisation due to stock type and tenants' aspirations. Void loss compared to the previous year increased from £1,930 in 2020 to £4,825 in 2021.

**Table 7: Statement of Comprehensive Income**

	2021 £	2020 £	
Revenue	2,608,821	2,597,423	Income from rents, service charges etc.
Operating Costs	-1,941,153	-1,937,446	Costs of management & maintenance of houses plus office running etc
<b>Operating Surplus</b>	<b>667,668</b>	<b>659,977</b>	
Interest Receivable and Other Income	4,199	12,685	Interest earned on money invested.
Interest Payable and Similar Charges	-54,813	-70,457	Interest paid on loans.
Other Finance Charges	-1,000	-14,000	Changes In Financing Cost/Income - of Pension Scheme
<b>Surplus For The Year Before Tax</b>	<b>616,054</b>	<b>588,205</b>	Amount left after deducting all expenses.
Tax	0	0	Tax payable on taxable activities before charity status granted.
<b>Surplus For The Year</b>	<b>616,054</b>	<b>588,205</b>	
Actuarial Gain - Pension Scheme	-557,000	486,000	Impact of changes in assumptions regarding the Pension Deficit measurement
<b>Total Surplus or Comprehensive Income</b>	<b>59,054</b>	<b>1,074,205</b>	
Revenue Reserves Brought Forward	5,195,407	4,121,202	Accumulated reserves from previous years.
<b>TOTAL REVENUE RESERVES</b>	<b>5,254,461</b>	<b>5,195,407</b>	Accumulated reserves per Statement of Financial Position.

# Benchmarking and trend analysis information

## Sources of Income

Income has increased slightly in 2021 increasing from £2,597,423 in 2020 to £2,608,821 which is largely due to grants received from the Government Coronavirus Job Retention Scheme (Furlough scheme).

Chart 1 – Source of income

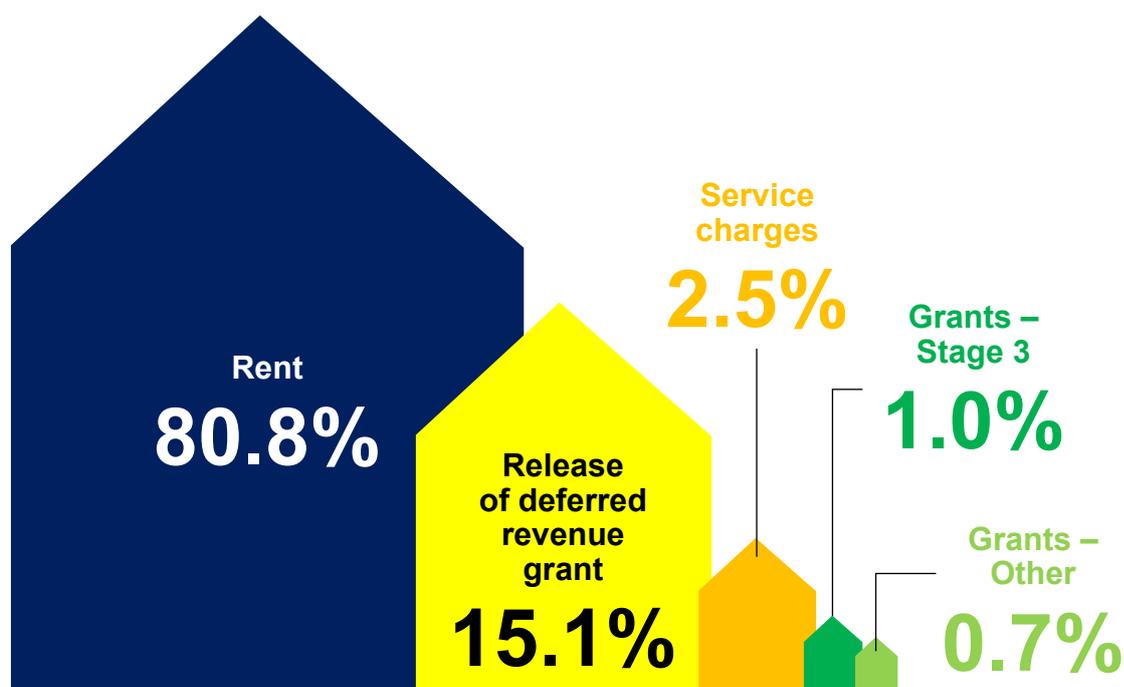


Table 8

Income	2020-21	2020-21	2019-20	2019-20
	£	%	£	%
Rents	£2,109,989	80.80%	£2,078,813	80.0%
Service charges	£64,424	2.5%	£63,485	2.5%
Release of deferred revenue grant	£393,521	15.1%	£416,422	16%
Grants – Stage 3	£27,065	1.0%	£31,906	1.2%
Grants - Other	£18,215	0.7%		
Other	£432	0.0%	£8,727	0.4%
Less				
Voids	£(4,825)	-0.1%	£(1,930)	-0.1%
<b>Total operating income</b>	<b>£2,608,821</b>	<b>100%</b>	<b>£2,597,423</b>	<b>100%</b>

# Benchmarking and trend analysis information

## Expenditure Costs

Overall, expenditure costs seen a slight increase rising from £1,937,446 to £1,941,153. The main increase in costs were due to the costs associated with both the options appraisal and the adoption of the 2020 New Model rules being carried out in the financial year.

Chart 2 – Expenditure

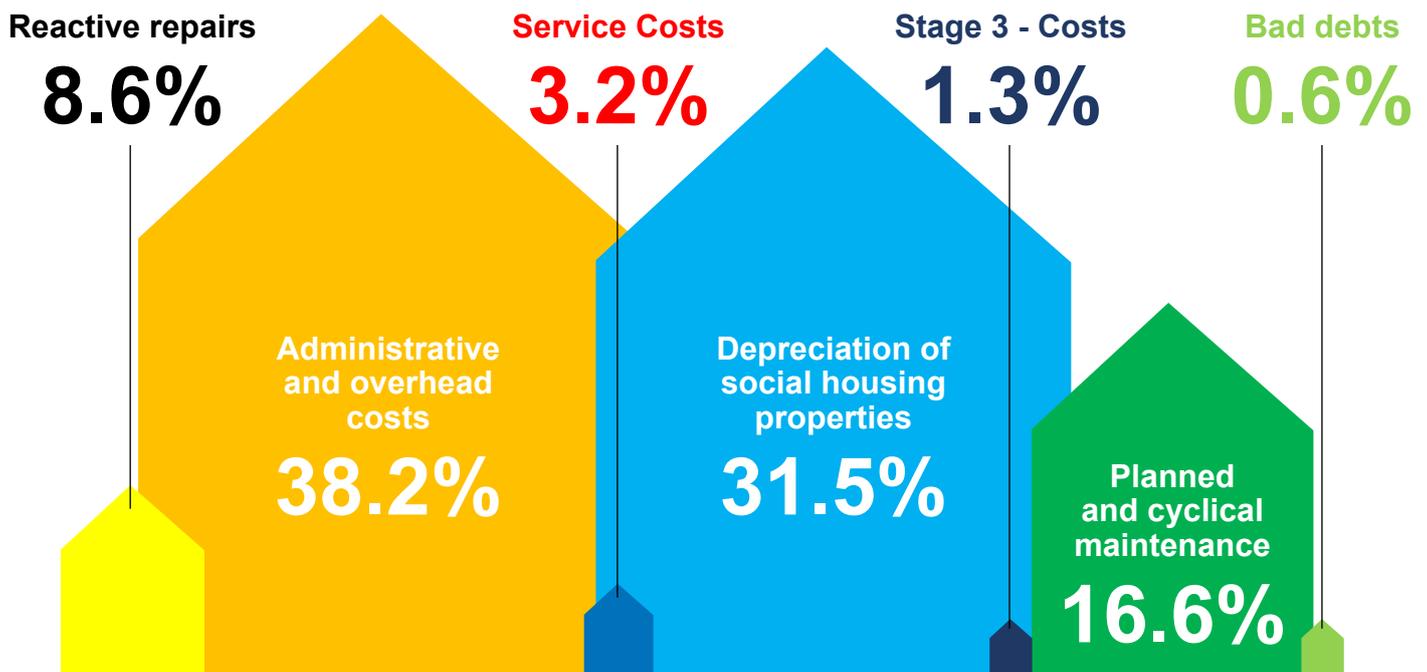


Table 9

Expenditure	2021	2021	2020	2020
	£	%	£	%
Service costs	62,801	3.2%	58,578	3.0%
Administrative and overhead costs	742,102	38.2%	673,914	34.8%
Reactive repairs	166,620	8.6%	164,643	8.5%
Bad debts	12,334	0.6%	27,470	1.4%
Planned and cyclical maintenance	322,078	16.6%	367,422	19%
Depreciation of social housing properties	610,440	31.5%	607,948	31.4%
Stage 3 - Costs	24,778	1.3%	29,005	1.5%
Other costs	Nil		8,446	0.4%
Wider role costs	Nil			
<b>Total operating costs</b>	<b>1,941,153</b>	<b>100%</b>	<b>1,937,446</b>	<b>100%</b>

# Benchmarking and trend analysis information

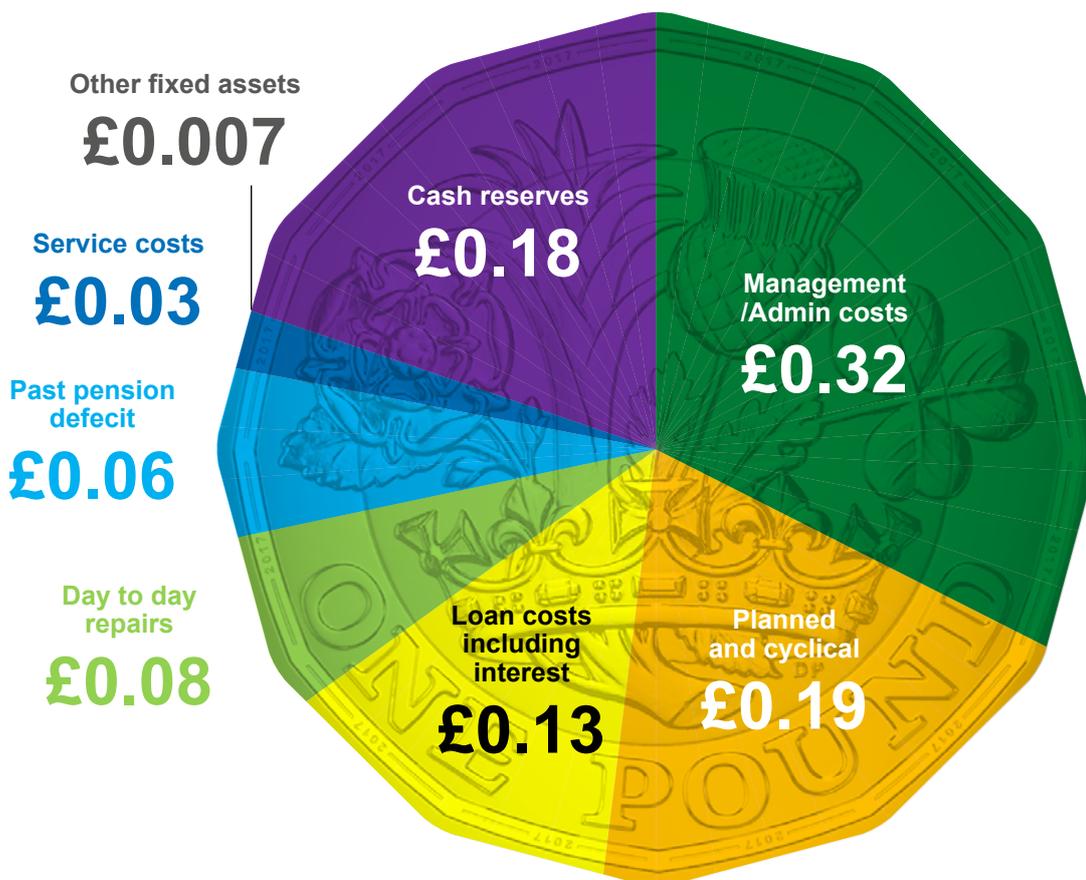
## Statement of Financial Position

	2021	2020	
	£	£	
<b>Non-Current Assets</b>			
Housing Properties - Depreciated Cost	13,737,818	14,273,763	Net cost of houses owned.
Other Non-Current Assets	304,264	325,496	Cost of new office, computers, office equipment, furniture etc.
	<b>14,042,082</b>	<b>14,599,259</b>	
<b>Current Assets</b>			
Stock	114	114	Handyperson working materials value
Receivables	98,039	85,347	Money owed to the Co-operative.
Cash	2,374,536	1,914,414	Money in bank.
Creditors due within one year	-478,454	-407,933	Money owed by the Co-operative to be paid within one year.
<b>Net Current Assets</b>	<b>1,994,235</b>	<b>1,591,942</b>	
<b>Total Assets Less Current Liabilities</b>	<b>16,036,317</b>	<b>16,191,201</b>	
Creditors Due After One Year	-2,069,537	-2,304,731	Amount of outstanding loans / pension liability to be paid after one year.
Provisions - Net Pension Liability	-519,793	-91,276	New - SHAPS Pension estimated net liability
Deferred Income	-8,192,051	-8,599,313	Grant income received not yet released to reserves.
<b>Net Assets</b>	<b>5,254,936</b>	<b>5,195,881</b>	Net value of the assets of DHCL after deducting what is owed.
<b>Equity</b>			
Share Capital	475	474	Number of current shares issued
Revenue Reserves	5,254,461	5,195,407	Surpluses built up over the years.
<b>Total Capital And Reserves</b>	<b>5,254,936</b>	<b>5,195,881</b>	Capital & Reserves of DHCL ( is equal to Net Assets)

## How Drumchapel Housing Spent Every £1 Of Income In The Year 2020/2021.

The chart below shows How We Spent Every £1 Of Income In The year 20/21. It excludes any non-cash items such as depreciation and deferred income.

### Chart 3 – How We Spend Every £1 Of Income In The year 20/21.



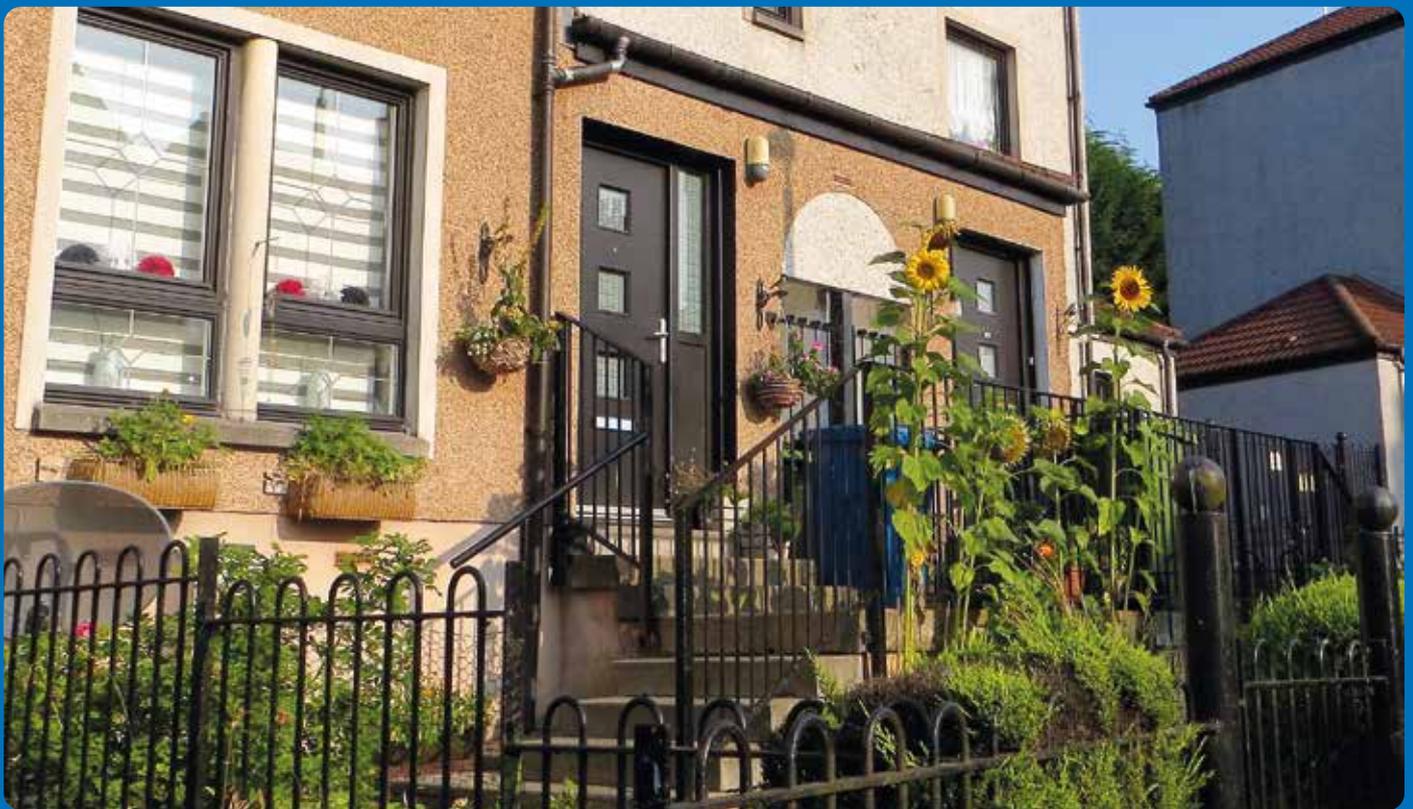
- **£0.32** - spent on delivering the service e.g., staff costs, office costs and overheads, IT, housing services overheads etc
- **£0.19** - spent on planned & cyclical e.g., new boilers, bathrooms, kitchens, painterwork, gas servicing, gutter cleaning etc. Please note spend is lower this year due to covid restrictions and the Planned Maintenance programme being postponed to April 2021.
- **£0.08** - spent on our day-to-day repairs
- **£0.06** - spent on past pension deficit
- **£0.03** - spent on service costs e.g., close cleaning, back court cleaning etc
- **£0.007** - spent on other fixed assets such as computer equipment
- **£0.18993** - represents the amount we saved in the pound to our cash reserves to allow us to maintain our properties in the long term.

## Management Board

<b>Joan McFarlane</b>	<i>Chair</i>
<b>Tanith Diggory</b>	<i>Secretary</i>
<b>Paul McBride</b>	<i>Vice Chair</i>
<b>Josephine Barnshaw</b>	<i>Board Member</i>
<b>Margaret Bowie</b>	<i>Board Member</i>
<b>Helen Eakin</b>	<i>Board Member</i>
<b>Tiffany Harvey</b>	<i>Co-opted Member</i>
<b>Elsbeth Kerr</b>	<i>Board Member</i>
<b>Andrew Loen</b>	<i>Board Member</i>
<b>David O'Hara</b>	<i>Board Member</i>
<b>David Riddell</b>	<i>Board Member</i>

## Staff members

<b>Pauline Burke</b>	<i>Interim Director</i>
<b>Sharon Flynn</b>	<i>Temporary Depute Director</i>
<b>Duncan McKnight</b>	<i>Technical Manager</i>
<b>Jackie McGoran</b>	<i>Senior Finance Officer</i>
<b>Caroline Meiklejohn</b>	<i>Housing Officer</i>
<b>Marisa McCarthy</b>	<i>Housing Officer</i>
<b>Colin Henderson</b>	<i>Maintenance Officer</i>
<b>Lorraine Logan</b>	<i>Asset Management Officer</i>
<b>Kevin Clements</b>	<i>Estate Caretaker</i>
<b>Stephen Watt</b>	<i>Corporate Services Assistant</i>
<b>Chantelle Devlin</b>	<i>Administrative Assistant</i>



**Drumchapel  
Housing**  
Co-operative Limited

4 Kinclaven Avenue  
Drumchapel  
Glasgow G15 7SP  
Tel: 0141 944 4902

Email: [enquiries@drumchapelhc.org.uk](mailto:enquiries@drumchapelhc.org.uk)

Web: [www.drumchapelhc.org.uk](http://www.drumchapelhc.org.uk)

