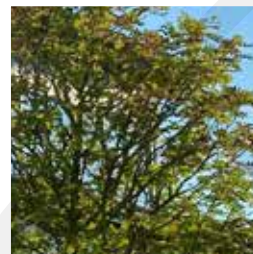


ANNUAL REPORT 2022



**Drumchapel
Housing**
Co-operative Limited



Drumchapel Housing Co-operative

4 Kinclaven Avenue, Drumchapel, Glasgow, G15 7SP
T: 0141 944 4902 E: enquiries@drumchapelhc.org.uk
W: www.drumchapelhc.org.uk

Registered Scottish Charity No. SC046239

Registered with the Scottish Housing Regulator, registration no. 185

Opening Hours

Monday 9am-5pm
Tuesday 9am-5pm
Wednesday 9am-5pm
Thursday 9am-5pm
Friday 9am-4pm

Chairperson Foreword



It gives me great pleasure to introduce our Annual Report for the financial year to March 2022 and I'm sure you will be delighted, as I am, with the performance achieved.

As you are aware, all covid rules and restrictions have now been lifted in Scotland, but the virus has not gone away. We continue to offer a hybrid model for our meetings which gives you the option of attending in person or via Zoom. Thanks to everyone who has made an effort to attend these meetings. I extend my thanks to members who made use of the proxy votes at our last AGM.

I'm delighted to have served you as Chair over the last year and would like to thank Vice Chair, Andrew Loen and Secretary, Josephine Barnshaw and all our Board Members for their support.

Throughout the year the Co-operative's priority has been to support our tenants and the community of Drumchapel through the impact of and the recovery from Covid-19.

Ensuring tenant safety, by continuing to carry out health and safety works including gas safety to all properties throughout the year. Tenant and staff safety and wellbeing has been at the forefront of our work over the past year and will continue to be whilst recovering from the pandemic.

The governance of the Co-operative is a fundamental priority for us, and we submitted our third Annual Assurance Statement in October 2021 which reported that we had no areas of material non-compliance with the regulatory standards or requirements although we noted some areas for improvement which we have worked on throughout the year.

We have a continued commitment to tenants to try and limit our rent increases to inflation only. When considering the rent increase for this year inflation was sitting at 4.2%. We took into consideration the financial hardship tenants faced during the pandemic and applied a 2.1% rent increase for the year which is half CPI.

This year's increase of 2.1% along with a rent freeze for 20/21 confirms our commitment to keeping our rents affordable.

Throughout the last year our Housing Officers have worked hard to continue supporting tenants who have experienced financial hardship.

We have a Sustainment Fund which is open to all tenants who are in need of financial help. This fund has been used to provide food parcels to tenants based on tenant's individual circumstances.

I would like to thank all the staff team, led by the Director Pauline Burke for their hard work and determination during such trying times. It has been difficult for everyone, on a personal level as well as for the Co-operative, but we are glad we have come through the worst and now starting to build on our achievements.

Our financial performance is well managed by Jackie McGoran, Finance and Corporate Services Manager and our finance agent David Ampofo of FMD Services. Despite a very challenging year, the Co-operative's financial position remains robust.

We said a fond farewell to two staff members Duncan McKnight, Technical Manager and Stephen Watt, Corporate Services Assistant. I would like to thank them for their dedication and wish them good luck for their future endeavours.

I would like to take this opportunity to thank Andrew Loen and Tiffany Harvey for their services and dedication to the Board and the Co-operative, who have stepped down from the Board. Their input has been invaluable, and we wish them good luck for the future.

Despite all the challenges, staff have displayed amazing commitment, to doing the best they can under difficult circumstances. The office is now open to the public, Monday to Friday, so feel free to drop in.

In conclusion, I want to assure you that what is most important to us is striving to achieve high standards of service delivery and high levels of tenant satisfaction at all times. Working in partnership with our tenants within our community is and will always be our priority.

David O'Hara

Annual Assurance Statement



Every year the Management Board must submit the Annual Assurance Statement to the Scottish Housing Regulator to state that they have received enough information and evidence from staff to be assured Drumchapel Housing Co-operative complies with all regulatory and legal requirements. This year the statement confirmed that the Board are assured we meet all our regulatory and legal requirements.



The Annual Assurance statement was approved by the Management Board in October 2021 before being submitted to the Scottish Housing Regulator.

The Scottish Housing Regulator has also published this information on their website, offering the opportunity to compare performance with all Registered Social Landlords in Scotland. The Regulator's website can be found at www.scottishhousingregulator.gov.uk



Drumchapel Housing Co-op At a Glance



479 homes
to rent



Regulatory status:
Compliant



25 Homes were let
between 2021/22



94.15% of our tenants are satisfied
with our overall service



Established in Drumchapel and
providing homes since **January 1988**



Rental Income £2,071,012

The landlord increased its weekly rent by **2.1%** from the previous year

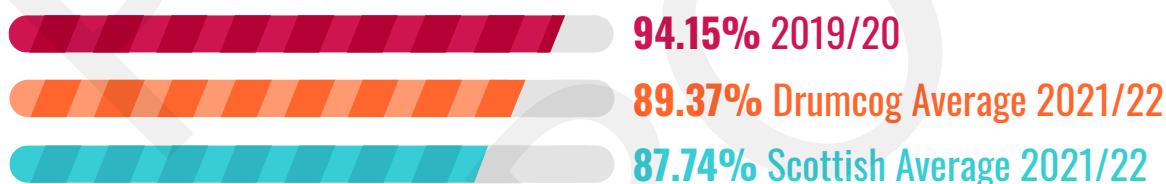
Stock by type, apt size & rent	House	Rent	Drumcog Average	Scottish Average
2 Apartment	93	£81.91	£67.60	£81.32
3 Apartment	263	£82.37	£67.60	£84.18
4 Apartment	87	£96.86	£90.26	£91.48
5 Apartment	36	£105.91	£94.89	£100.74

Customer and Landlord Relationship

We undertake a comprehensive tenant satisfaction survey with tenants every three years. For this report card we continue to use the results of the survey carried out in 2019/20. Tenants will be aware that a tenant satisfaction survey was carried out recently in July 2022, the results of which will feature in future report cards for performance comparison.

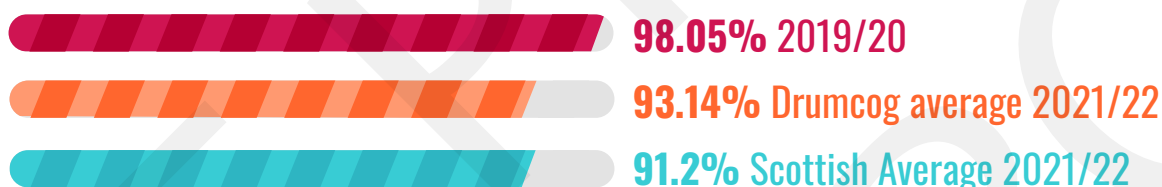
Tenant Overall Satisfaction

94.15% of the tenants who responded to our satisfaction survey:



% of tenants who felt their landlord was good at keeping them informed

98.05% felt that this landlord was good at keeping them informed about its services and outcomes compared to the Scottish average of 91.2%.

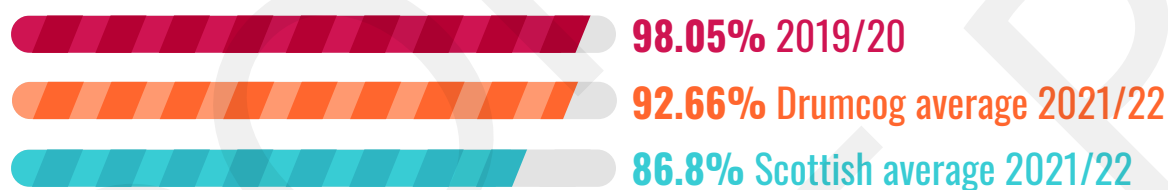


Drumchapel Housing Co-op At a Glance



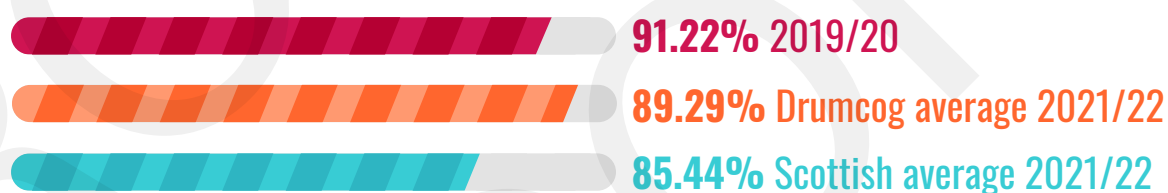
Tenants satisfied with the opportunities to participate in the landlords decision making

98.05% of tenants were satisfied with the opportunities to participate in this landlord's decision making.



Tenants satisfied with the quality of their home

91.22% tenants were satisfied



Quality Housing & Maintenance

We will continue to provide an empathetic approach to rent collection whilst still expecting rent to be paid on time. The cost of living crisis following from the pandemic will have an impact on tenants finances. Tenants will have tough choices to make and our goal will be to assist and support our tenants as much as we can through partnership working and government programmes.

Rent Arrears/ Collection Position	DHCL 2021/22	DHCL 2020/21	Drumcog Average 21/22	Scottish Average 21/22	
Gross Rent arrears*	3.23%	1.94%	4.33%	6.34%	😊
% of Rent collected	101.06%	98.90%	100%	99.28%	😊

*Increase in arrears reflects changes to the calculation.

Voids Performance

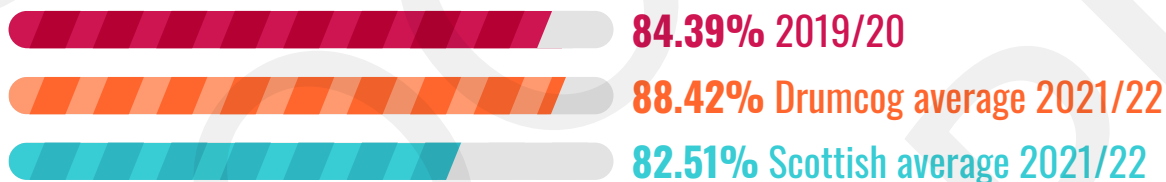
Performance Description	DHCL 2021/22	DHCL 2020/21	Drumcog Average 21/22	Scottish Average 21/22	
Average time to relet void properties (days)	15.16 days	12.55 days	23.71 days	51.57 days	😊
% of rent lost through properties being empty	0.21%	0.23%	0.4%	1.43%	😊



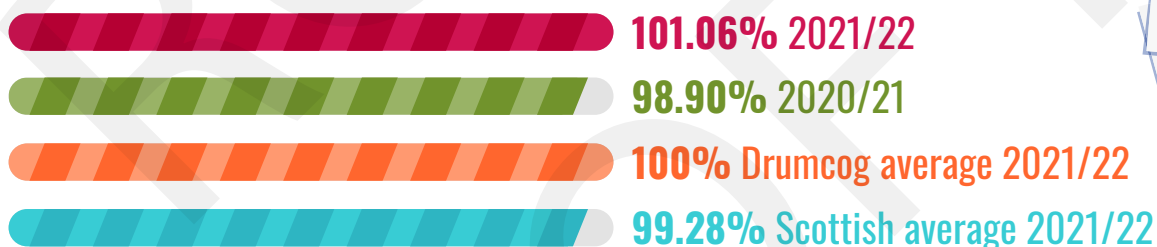
Quality Housing & Maintenance

Value for Money

Our tenants were surveyed on whether they felt that the rent they were paying for their property was good value. The percentage of tenants who felt it was remains consistent and is in line with Scottish average reported in the ARC for 2021/22.



Total rent due collected in year

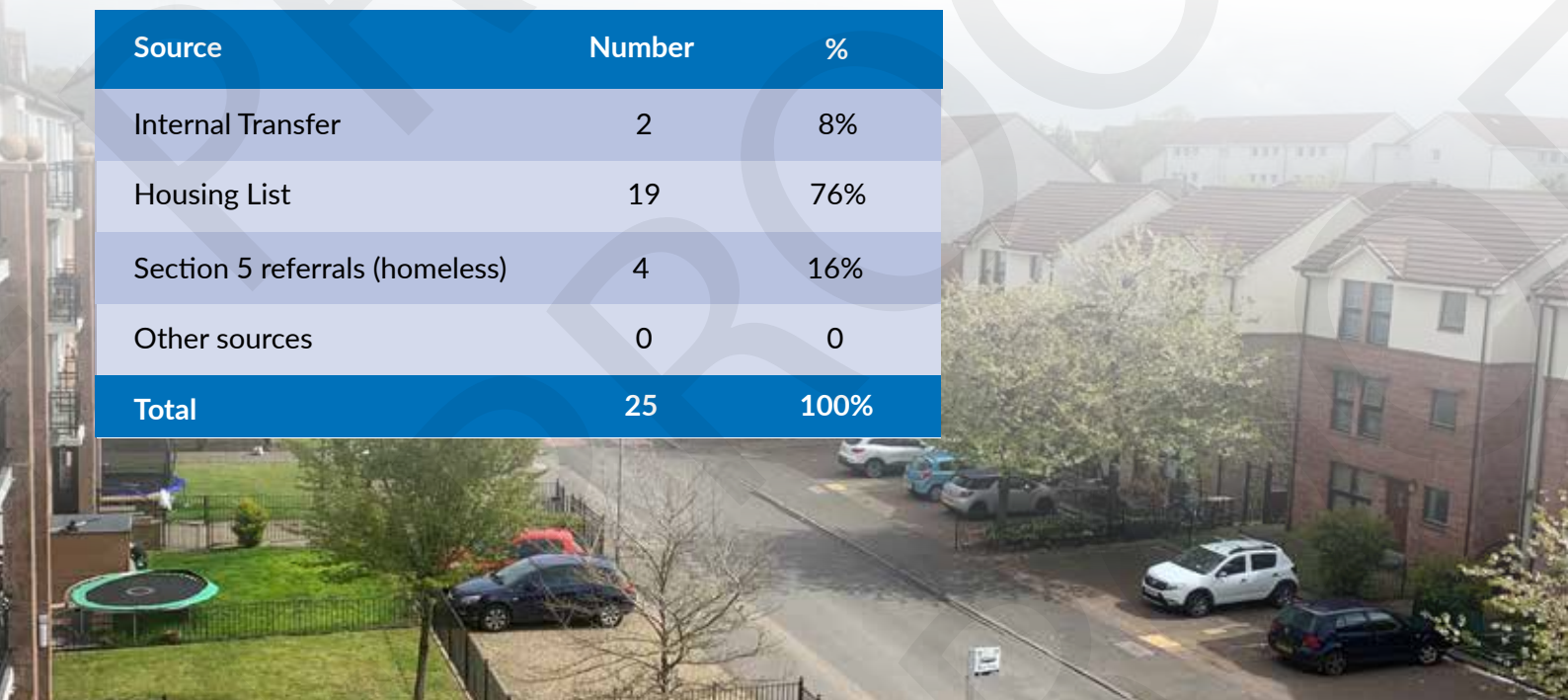


Allocations

The Co-operative operates a Choice Based Letting system. This allows applicants to apply for any house that they are interested in, providing they meet the eligibility criteria for that property. We use various methods to advertise the properties available to let, these are: Website, Facebook and within the office reception area. Please refer to our website here at www.drumchapelhc.org.uk and our facebook page **Drumchapel Housing Co-operative**.

The 25 allocations came from the following sources:

Source	Number	%
Internal Transfer	2	8%
Housing List	19	76%
Section 5 referrals (homeless)	4	16%
Other sources	0	0
Total	25	100%

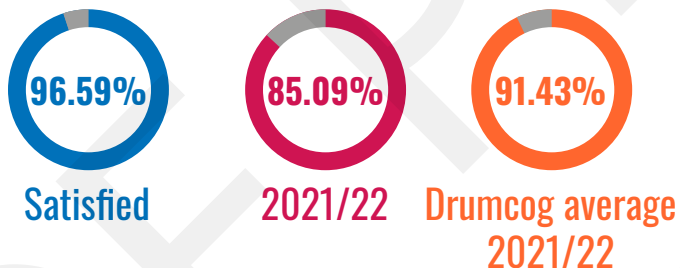




Neighbourhood and Community

As part of our Tenant Satisfaction Survey, we asked you the following question:

Overall, how satisfied or dissatisfied are you with your landlord's contribution to the management of the neighbourhood you live in?



Due to the withdrawal of bulk uplift services by GCC, the neighbourhood environment was badly affected by the gap in service. An increase in bulk waste was experienced throughout the estate and the cost of removing the excess bulk was absorbed by the Co-operative. Going forward careful consideration will be given to working in partnership with Glasgow City Council and value for money.

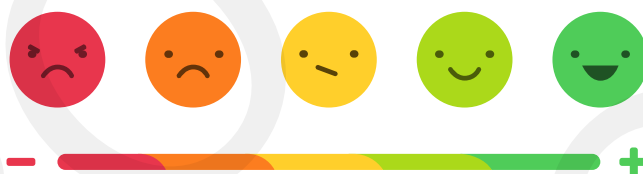
Complaints and Compliments

Anti-Social Behaviour complaints

We received 52 anti-social behaviour complaints in 2021/22 which sadly is an increase from the previous year. As we continued to live under partial covid restrictions for part of the year and with more people working from home, this led to frictions which were not normally experienced. However, we are pleased to report that all complaints were resolved within timescales which saw us achieve 100%, compared to the Scottish average of 94.67%.

Service Complaints

We reported 55 stage 1 complaints that were resolved within timescales. Average time to resolve a stage 1 complaint was 2.42 days. No stage 2 complaints were recorded.



Compliments

9 compliments received...it's nice to hear when our staff get things right.

Tenancy Sustainment

Over the course of 2021/22 the Co-operative carried out 7 adaptations totalling £20,956 and completed them within an average time of 35.27 days. The number of adaptations completed reduced and time to complete increased compared to the previous year. This can be attributed to the continuing impact of post pandemic and Brexit issues and increasing demand for raw materials within the sector.



Quality Housing & Maintenance

Meeting Scottish Housing Quality Standards

We appreciate that the quality and standard of your home is of vital importance and invest considerable time and money to provide an effective repair and maintenance service.

We carried out a stock condition survey this year which demonstrated that our stock is in a good general condition. Safety and security of our tenants is first and foremost. So, we are delighted to note that our gas safety checks get top marks.



98.75%
of our properties meet the SHQS



97.5% Drumcog average

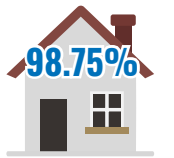
74.6% Scottish average



58% of our properties have been fully surveyed in the last 5 years



100% of our properties have been surveyed externally



98.75% of this landlord's homes met the SHQS compared to the Scottish average of 74.6%



100% of gas safety checks were carried out within the anniversary of their previous check



99.2% of our properties are currently compliant with the EESSH

Reactive Repairs

We completed 1602 reactive repairs during the course of the year, resulting in the following performance:

Performance Description	DHCL 2021/22	DHCL 2020/21	Drumcog Average	Scottish Average	
Average time to complete emergency repairs (hours)	2.73	2.66	2.5	4.2 hours	
Average time to complete non emergency repairs (days)	4.37	4.5	2.8	8.9 days	😊
Repairs completed right first time	94.96%	88.56%	95%	88.3%	😊
Satisfaction with Repairs	100%	96.98%	92.8%	88%	

Investing in our Properties



Our commitment to quality housing, health & safety and improvements to your homes is paramount to us. A programme of cyclical maintenance takes place annually to ensure the safety of tenants, preservation of building components and the provisions of clean attractive environments. We are committed to carrying out this plan which will enhance our assets and ensure our tenants are living in a clean and secure environment.

Cyclical Repairs



External Painterwork



Gas Service and Maintenance



Gutter Cleaning



Roof Anchor Checks



Communal Lighting

In 2021/22 we spent **£208,688** on cyclical repairs and technical surveys to safeguard tenants and ensure that properties and the environment were maintained to a high standard.

Cyclical Maintenance Activity

Expenditure

Gas Servicing	£62,470
Roof Anchors	£3,220
Gutter Cleaning	£30,348
External Paintwork	£61,250
Landscaping	£22,829
Electrical Safety Checks	£10,048
Stair lighting in closes	£10,255
Legionella inspections and maintenance	£3,943
Asbestos Surveys	£4,325
Total	£208,688

Investing in our Properties

Planned Maintenance

We invested over **£383,000** through our planned maintenance program in 2021/22. This included boilers, kitchens, bathrooms, and windows and is detailed in the table below. Included also are the details for the planned maintenance program for 2022/23.

Year 1 - 2021/22	Address	Qty
Window Replacement	15 – 21 Merryton Avenue	33
Bathroom Replacement	15 – 21 Merryton Avenue	33
Kitchen Replacement	117 -131 Linkwood Drive	8
	1 – 15 Linkwood Grove	14
Boiler Replacement	29 – 39 Carolside Drive	6
	117 -131 Linkwood Drive	8
	1 – 15 Linkwood Grove	14
Year 1 - 2022/23	Address	Qty
Window Replacement	12 – 18 Merryton Avenue	31
Bathroom Replacement	12 – 18 Merryton Avenue	31
Kitchen Replacement	52 – 70 Southdeen Avenue	14
	1 – 10 Southdeen Grove	10
Boiler Replacement	52 – 70 Southdeen Avenue	14
	1 – 10 Southdeen Grove	10

In addition to the planned maintenance program we spent almost £65,000 replacing ad-hoc components which included boilers, door entry systems, kitchens and the cost of installing a new electrical heating system in one of our properties to meet EESSH (Energy Efficiency Standard for Social Housing).

Feedback already received from tenants continues to be very positive with everyone delighted with their home improvements.

Energy Efficiency

As energy prices continue to rise please see handy tips to keep your home warm during the winter months:

- Switch off standby
- Only fill the kettle for what you need
- Spend 1 min less in the shower each day
- Turn your thermostat down by 1 degree
- Replace your bulbs with energy saving LEDs
- Turn off lights when you leave a room
- Put on an extra layer of clothes whilst in the house
- Open your curtains or blinds during the day to let the sunshine in and close at night to trap the heat inside your home

Financial Accounts to March 2022



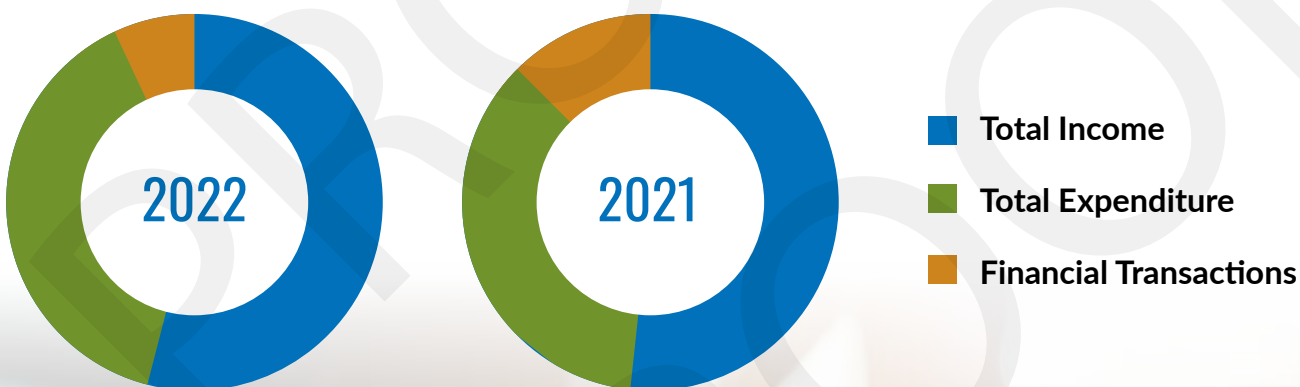
Total net assets have increased from **£5,254,936** in 2021 to **£6,167,960** in 2022.

The Co-operative's income to 31 March 2022 was slightly down on the previous year having reduced to **£2,586,444** from **£2,608,821**. Board agreed a rent freeze for 21/22 so rent and service charge income remained the same. The reduction in income can be attributed to that no other grants were received in 21/22.

Financial transactions in 21/22 were **£257,615** compared to the previous year of **(£608,614)**. This reflects the actuarial gain/loss movement on the pension scheme.

The information below shows the Co-operative's net assets, income and expenditure for the last two financial years:

Financial Transactions 2022	£000's	Financial Transactions 2021	£000's
Total Income	2,586,444	Total Income	2,608,821
Total Expenditure	(1,931,034)	Total Expenditure	(1,941,153)
Financial Transactions	257,615	Financial Transactions	(608,614)
Overall Surplus/(Deficit) for the period	913,025	Overall Surplus/(Deficit) for the period	59,054



Financial Accounts to March 2022

Total Net Assets	2022 (£)	2021 (£)
Housing properties	13,514,839	13,737,818
Other assets	290,543	304,264
Current assets	2,365,064	2,472,689
Current liabilities (<i>exc loans, pension</i>)	(251,680)	(262,670)
Housing loans (<i>all loans</i>)	(1,864,458)	(2,294,321)
Deferred Income – social housing grant	(7,801,348)	(8,192,051)
Net Pension Liability - SHAPS	(85,000)	(519,793)
Share of pension past service deficit	-	-
Total	6,167,960	5,254,936

Sources of income	2022 (£)	2022 (%)	2021 (£)	2021 (%)
Rents	2,109,989	81.6%	2,109,989	80.8%
Service charges	64,425	2.5%	64,424	2.5%
Release of deferred revenue grant	390,703	15.1%	393,521	15.1%
Grants - Stage 3	20,626	0.7%	27,065	1.0%
Grants - Other	5,000	0.2%	18,215	0.7%
Other	24	0.0	432	0.0
<i>Less</i>				
Voids	(4,323)	(0.1%)	(4,825)	(0.1%)
Total operating income	2,586,444	100%	2,608,821	100%

Financial Accounts to March 2022



Expenditure costs	2022 (£)	2022 (%)	2021 (£)	2021 (%)
Service costs	63,976	3.3%	62,801	3.2%
Administrative and overhead costs	675,863	35.0%	742,102	38.2%
Reactive repairs	215,462	11.1%	166,620	8.6%
Bad debts	9,234	0.5%	12,334	0.6%
Planned & cyclical maintenance	317,988	16.5%	322,078	16.6%
Depreciation of social housing properties	624,600	32.3%	610,440	31.5%
Stage 3 - Costs	18,751	1.0%	24,778	1.3%
Othr costs	-	-	-	-
Wider role costs	5,160	0.3%	-	-
Total operating costs	1,931,034	100%	1,941,153	100%

Financial transactions	2022 (£)	2021 (£)
Interest receivable	3,639	4,199
Loan Interest and other financing costs	(56,449)	(55,813)
Actuarial gain /(loss) on pension scheme	310,425	(557,000)
Corporate tax payable	-	-
Total financial transactions	257,615	(608,614)

Management Board Members

Our Board has the important responsibility of directing and controlling the affairs of the Co-operative. They are currently made up of ten members and they volunteer to freely give up their time and energy to help support the Co-operative and make positive changes for the local community. If you are interested in becoming a Board member, please contact Anne Smith on **0141 944 4902** for more information.

Board Members

Name of Member	Position Held	Date Joined
David O'Hara	Chairperson	26.01.2021
Andrew Loen	Vice Chairperson	26.05.2020
Josephine Barnshaw	Secretary	01.12.2020
Helen Eakin	Board Member	26.06.2001
Elsbeth Kerr	Board Member	24.03.2015
Joan McFarlane	Board Member	20.09.2016
David Riddell	Board Member	30.08.2018
Tiffany Harvey	Board Member	15.12.2020
Vincent Ogar	Board Member	25.08.2021
Margaret Bowie	Board Member	01.07.1999
Kayleigh Watt	Board Member	25.08.2021

Staff Members

Name of Member	Position Held
Pauline Burke	Director
Jacqueline McGoran	Finance & Corporate Services Manager
Marisa McCarthy	Senior Housing Officer
Colin Henderson	Maintenance Officer
Caroline Meiklejohn	Housing Officer
Lorraine Logan	Asset Management Officer
Chantelle Devlin	Administration Assistant
Kevin Clements	Estate Caretaker



Tenancy Sustainment - What's Important To Us



As the impact of the cost of living crisis increases, tenants may have to face some tough financial choices, we are delighted to say we are working hard behind the scenes to assist the most hardest hit of our community.

Our Tenancy Sustainment Fund budget is managed by our Housing Officers on an annual basis. It is used to assist tenants in crisis and in emergency situations. We now have our internal food bank within the office where Housing Officers can issue emergency food parcels and food vouchers. During 2021/22 our Housing Officers also:

- secured £4,810 of grant funding from Aberlour Children's Charity to support our tenants' families
- assisted tenants to make grant applications to various organisations including the Scottish Welfare Fund
- referred and signposted tenants to the Glasgow Home Energy Advice Team (G-Heat) which provides tenants with independence advice on energy related issues

- accessed funding via the Housing Associations Charitable Trust (HACT) for fuel vouchers
- purchased starter packs for new tenants which include essential items for moving into a new home i.e., crockery, cutlery, pots etc
- accessed funding of £4,702 from the Covid-19 Tenant Grant Fund, this was for those tenants whose tenancy was at risk due to rent arrears accrued as a direct result of the pandemic

Our weekly Welfare Rights surgeries were also provided remotely by the Citizens Advice Bureau. During 2021/22, advisors spoke with 116 of our tenants and made financial gains of £194,193. by helping tenants with a variety of issues including completing disability forms, claiming benefits they are entitled to, notifying benefit authorities of changes in circumstances, challenging incorrect benefit decisions and liaising with the local authority regarding council tax.

All the above demonstrates that we are the landlord of choice and shows our commitment to supporting all our tenants.





More than just a landlord

“ We are committed to providing an excellent service to our tenants and service users. We will work in partnership with the local community to provide good quality homes and create a better Drumchapel. ”

Our top priority will be to continue to support our tenants as the current cost of living crisis takes grip of our community. We will continue to provide our tenants with excellent housing, repairs and investment services. We also know that our area has some of the highest deprivation and inequality in the whole of Scotland. We want to address this by providing opportunities that will be of benefit to our community and tenants whilst offering services that ensures our tenants wellbeing, safety and ensuring our community is an inclusive place to live.

We will continue to promote our Equalities and Human rights policy so that we are seen as a landlord of choice that is inclusive and welcoming.

We will engage with our partners such as CAB, by offering a free benefit and debt advice service to ensure our tenants are receiving help and support for which they are entitled to! We are invested in continuing to help improve the lives of people who live within our community, particularly people who may be struggling or experiencing financial stress.

Our staff will access funding opportunities that will benefit tenants and their families by securing as much grant funding as possible from Glasgow City Council and other partner outlets and any other identified funding streams.

Drumchapel Housing Co-operative is the landlord of choice who puts the interest of their tenants at the heart of everything they do.



Drumchapel Housing Co-operative
 4 Kinclaven Avenue, Drumchapel, Glasgow, G15 7SP
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Registered Scottish Charity No. SC046239
 Registered with the Scottish Housing Regulator, registration no. 185

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