



**Drumchapel
Housing**
Co-operative Limited

Annual Report and Landlord Report 2022/23

“We will work in partnership with the local community to provide good quality homes and create a better Drumchapel.”

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CHAIRPERSON FOREWORD

I was delighted to be elected Chairperson of the Co-operative during this past year and would like to thank all my Board colleagues for supporting me, including Josephine Barnshaw in her role as Secretary and Joan McFarlane as Vice Chair. We also welcomed two new Board members during the year.

We are delighted to welcome all new Board and staff members, and give our very best wishes and thanks to those who left.

The Co-operative has faced some challenges in the past year, including continuing to focus on rent affordability and value for money in a very difficult financial landscape, alongside reviewing the key risks facing the organisation. We continue to address the challenges and are making every attempt to limit the impact of the cost of living crisis on our tenants.

One of the big priorities for us in the past few years has been to try to limit our rent increases as much as possible. We have also assumed inflation-only rent increases in our business plan and will ensure that we

keep future increases to a minimum. We are completely reliant on tenants' rent money to pay for the running and upkeep of the Co-operative and need to make prudent decisions for now and the future.

The next year promises to be another busy one, with the planned maintenance programme picking up speed and reviews to our key service policies, such as repairs and maintenance and allocation of housing scheduled for later in the year. We are keen to get as much input as possible on all of this work and would love to speak to you if you would be interested in getting involved with the Co-operative.

I hope you enjoy reading this report and would be delighted if you were able to feed back any comments to Marisa McCarthy, Senior Housing Officer and Alex Gemmell, Senior Maintenance Officer.

Lastly, I would like to thank our staff and Board colleagues for all their hard work over the past twelve months.

David Hara
(Chair)



We perform all aspects of our housing services so that:

“ Every tenant and service user have their individual needs recognised, are treated fairly and with respect, and receive fair access to housing and housing services. ”

The Co-operative is committed to ensuring equality of access to tenants and services users, as part of this commitment we subscribe to Happy to Translate which is an award-winning not-for-profit initiative which uses specialist tools and training to help people to overcome communication barriers, helping to enable people to receive information and services on an equal basis.

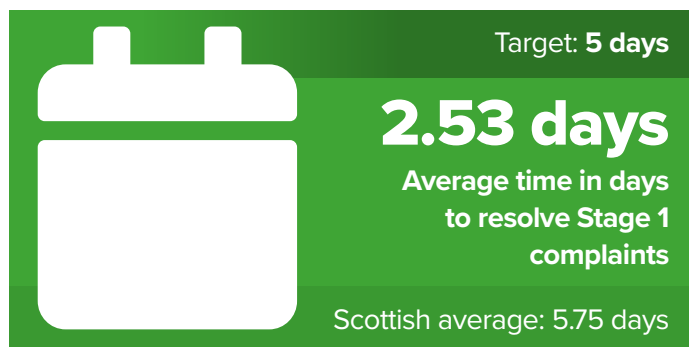
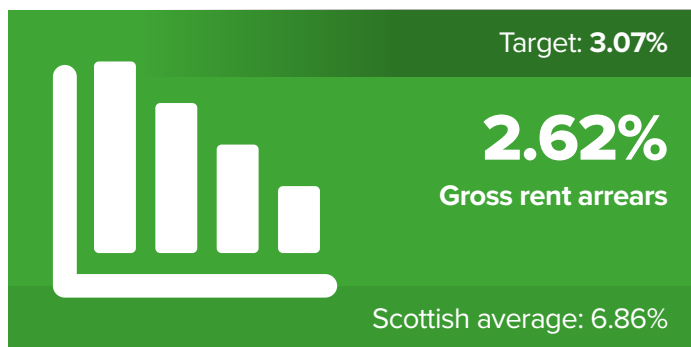
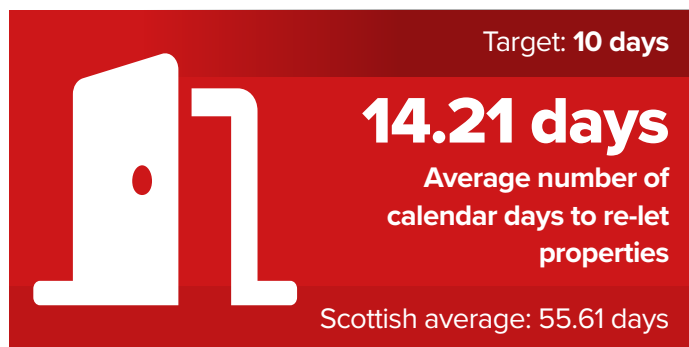
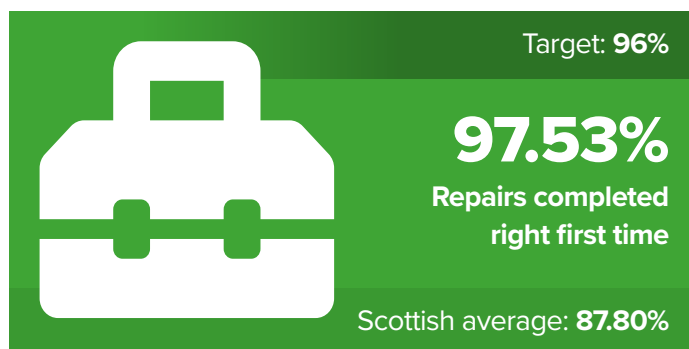
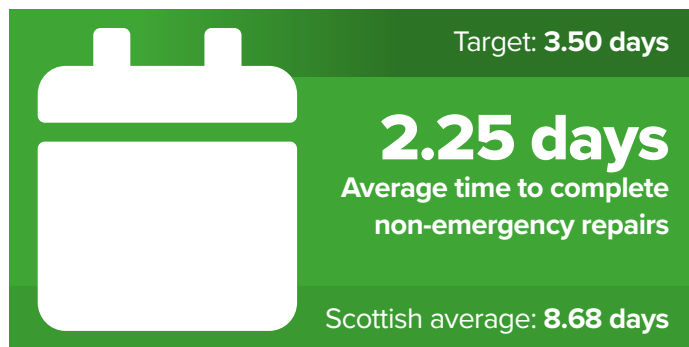
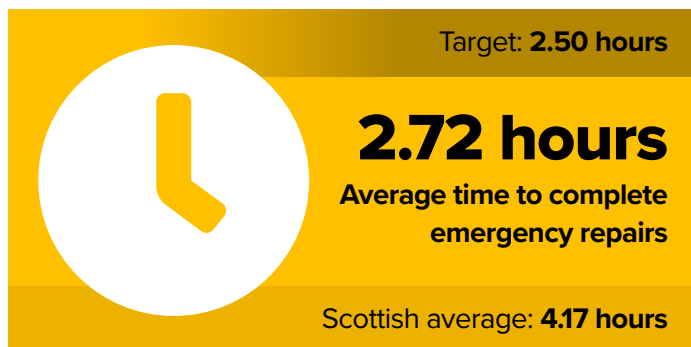
We aim to provide information about the services we provide in a variety of formats. All our documents, including policies, newsletters, information leaflets can be produced in various formats, for instance, in larger print or audio-format; and can also be translated into other languages, as appropriate. We provide an interpretation service to tenant and service users when required. 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.

During the year we surveyed our service users to gather equality data. The data will allow us to better understand our service users, the potential barriers they may face in accessing our services and potential new areas of work. It is also a requirement of the Scottish Housing Regulator. The data collected and ongoing engagement with our service users will help to shape our services and improve our performance.

The Co-operative is committed to providing good quality, non-discriminatory services to all. Tenant panels are a great way for tenants voice to be heard and to be involved in shaping and improving the Co-operative's future services and the Drumchapel community in general. 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 so if you are interested, please contact the office for further details.

OUR PERFORMANCE COMPARED TO OUR TARGETS & SCOTTISH AVERAGE FOR 2022/23

■ Compares well with our target ■ On a par with our target ■ Compares unfavourably with our target



Tenant Satisfaction

Our Tenant Satisfaction Survey was carried out in July 2022 by Research Resource who are an independent research agency. They spoke with 215 tenants to find out how satisfied they are with the services we provide.

The Co-operative has reviewed the comments within the survey and are continuing to work hard to address tenants' views on the service and deliver improvements where possible. The results are also provided to the Scottish Housing Regulator.

Overall Service

87.91% of our tenants said that they were satisfied with the overall service we provide. This is compared with the Scottish Average of **86.70%** and within Drumchapel the average is **91.31%**.



Keeping Tenants Informed

99.53% of tenants felt that we are good at keeping tenants informed about our services and decisions. This is compared with the Scottish Average of **89.68%** and within Drumchapel the average is **97.69%**.



Opportunities to Participate

100% of tenants were satisfied with the opportunities to participate in our decision-making process. This is compared with the Scottish Average of **85.86%** and within Drumchapel the average is **96.22%**.



"You said,

We had lots of comments from tenants after our Tenant Satisfaction Survey was carried out in July 2022. These were a range of positive feedback about the services we provide and some improvements which could be made to service and communication. We've had the chance to look over these and wanted to provide an update about what you said and what we have done.

you said,

"My boiler keeps breaking down, the quality needs improved."

we did

Some of our boilers are nearing the end of their life. We have a continuous programme to replace boilers within our Planned Maintenance Programme. Should our gas service contractor be unable to repair your boiler, your boiler would be replaced out with our planned maintenance programme.

OUR TENANT AND LANDLORD RELATIONSHIP

You said,

"Grass needs cut a bit more."

We did

We have been monitoring our Ground Maintenance Contractor closely after poor performance. We have assurances that performance will improve, and we will continue to monitor this closely.

We did"

You said,

"We were meant to get upgrades done 10 years ago and still not been done and boiler is outdated."

"Need new kitchen as it's 16 years old."

"Need new kitchen and bathroom."

"Let us know when upgrades are happening!"

We did

In 2021 we published our 5-year planned maintenance investment plan. In 2023/24 we move into year 3 of this programme.

We are currently reviewing our 30-year investment plan and we will use your feedback and our stock condition survey information to enhance the plan.

Our target timescales for replacing our components are as follows:

- Kitchen Replacements – Every 20 Years*
- Bathroom Replacements – Every 25 years*
- Boiler Replacements – Every 15 years*
- Radiators Replacements – Every 20 years*

There will be times within our 30-year plan where we may need to move renewal years to meet our budget constraints.

You said,

"Repairs can be quite slow at being done."

We did

Our current reactive repair timescales are 2 working days for an urgent repair and 5 working days for a routine repair. Complex, cyclical, and planned repairs can have timescales of between 28 days and 90 days.

You said,

"The close door has been broken for ages. Everyone has reported the loud bang it makes, and nothing has been done."

We did

Our estate caretaker carries out common close inspection every 4 weeks. We hope to proactively capture repairs to common areas during these inspections. If you are unhappy with the standard of repair which has been carried out, please contact the office to raise a Service Delivery Complaint for this to be investigated.

OUR TENANT AND LANDLORD RELATIONSHIP

You said,

"Have light fitting kitchen that was strip now new one has left all marks."

We did

We have reminded all contractors of the importance of taking jobs to completion including filling any small holes. If the contractor is not able to complete the additional works, they should report back details to our maintenance team. Please contact the office to report any dissatisfaction with your repairs.

You said,

"Been trying to get them to install a shower for years and they are not willing to do it."

We did

Our new bathroom installation specification includes an electric shower to be fitted over the bath. Should tenants need a shower due to medical reasons please contact Glasgow City Council Health & Social Care on 0141 287 0555 who will be able to assess your needs and make an official referral to us.

Unfortunately, we received some comments which are out with our control therefore aren't a direct impact of the services we provide or, as the survey was anonymous we have been unable to provide a response directly to those tenants. We've added some useful information –

You said,

"Overcrowded, need a bigger house."

We are only able to let properties to applicants on our housing register when any of our existing tenants terminate their tenancy with us. We would encourage our housing applicants to apply to other housing organisations to increase their chances of re-housing as we do not have a lot of larger homes which become available. We have some applicants who have been waiting several years on a larger home.

"Pay a service charge for nothing."

Our tenants residing in our tenement blocks pay service charges for a range of services including close cleaning, back court cleaning and bin store/area cleaning. Inspections are carried out by our Estate Caretaker. If you are unhappy with the standard of any of the services being carried out, please contact the office to raise a Service Delivery Complaint for this to be investigated.

"Better lifting of rubbish."

Our Ground Maintenance Contractor carries out litter collection fortnightly of communal areas. It is Glasgow City Council's responsibility to maintain litter on pavements and the roads however, our Estates Caretaker is proactive in carrying out litter picking throughout the estate.

"Close not cleaned."

Our Close Cleaning Contractor carries out a weekly clean of the closes. Our Estates Caretaker carries out close inspections to monitor this. It is the responsibility of all tenants to keep the closes clean and litter free. If you are unhappy with the standard of the close cleaning, please contact us to raise a Service Delivery Complaint at the time and this can be investigated.

Significant Performance Failures

A Significant Performance Failure (SPF) is when a landlord has –

- Repeatedly failed to achieve outcomes in the Scottish Social Housing Charter (SSHC) or outcomes agreed locally with tenants. (The SSHC sets the standards and outcomes that all social landlords should aim to achieve when performing their housing activities, a copy of this can be found on the Scottish Government’s website).
- Fails to report or inaccurately reports its annual performance to tenants;
- Fails to meet the Standards of Governance and Financial Management;
- Has acted or failed to take action, in a way which puts tenants’ interests at risk and this significantly affects a number of the landlord’s tenants.

To report a SPF to the Scottish Housing Regulator (SHR), you can complete a Significant Performance Failure Reporting Form on SHR’s website.

The Co-operative met all the outcomes expected of us and we have not recorded or been subject to any SPFs in 2022/23.

Complaints

We regard a complaint as any expression of dissatisfaction about our action or lack of action, or about the standard of service provided by us or on our behalf. We manage a variety of service delivery complaints in-line with the Scottish Public Service Ombudsman’s (SPSO) Model Complaints Handling Procedure. We aim to resolve your complaint as quickly as possible at the frontline by our trained members of staff. However, if the complaint is of a more complex nature or you are dissatisfied with the Stage 1 decision, the complaint will be handled at Stage 2.

We welcome complaints as it gives us the chance to review what has gone wrong and how we can improve our services in the future.

The Co-operative received 37 Stage 1 complaints and no complaints were handled at Stage 2, this is compared to 55 Stage 1 complaints received in 2021/22.

37
complaints
recorded in
2022/23

Average working days to resolve Stage 1 complaints (no Stage 2 complaints) –

	Stage 1
DHC 2022/23	2.53 days
DHC 2021/22	2.42 days
Drumchapel Average	3.07 days
Scottish Average	5.75 days

Compliments

We also record any compliments received throughout the year, examples of compliments received in 2022-23 are shown below:

I wanted to thank you for the new kitchen which was recently installed. I was delighted with the quality and the professionalism of the contractors.

I am delighted with new kitchen and electrical testing carried out. I am over the moon by the quality of work and how the contractors cleaned up after themselves.

“The joiner who came today was really good & the bathroom looking lovely :)”

Anti-social Behaviour

We have a zero-tolerance approach to anti-social behaviour, we are committed to resolving cases of anti-social behaviour as soon as possible in-line with our complaint target response times.

The Housing Management Team managed 47 cases of anti-social behaviour in 2022/23. A total of **95.74%** of cases were resolved compared with the Scottish average of **94.21%** and **98.66%** within Drumchapel. The percentage of anti social behaviour cases resolved is 95.74% compared to 100% in 2021/22. This is a consequence of out of the 47 cases reported in the year, two were still being investigated at the end of the reporting year. Both cases were resolved in the new reporting year within designated timescales . We will continue to work with Police Scotland and Glasgow City Council to help reduce anti-social behaviour within our community.

Neighbourhood

We carry out weekly estate inspections which includes inspections within common closes and back courts. These inspections ensure that the area is being maintained to a high standard and to:

- Identify any repairs to common areas
- Monitor the performance of contractors including close cleaning, ground maintenance and the weekly bulk removal
- Liaise and work in partnership with Glasgow City Council in relation to reporting issues with fly-tipping, graffiti, street lighting, dog fouling and refuse collection
- Identify poorly maintained gardens by main door tenants

This is reflected in our results for the percentage of tenants satisfied with our contribution to management of neighbourhood:

	2022/23
Drumchapel Housing Co-operative	94.42%
Drumchapel Average	92.98%
Scottish Average	84.30%

Tenancy Sustainment

We had a tenancy sustainment rate of 84.62% compared with the Scottish average of 91.22% and 93.38% within Drumchapel. This is measured by the percentage of tenants who have sustained their tenancy for more than a year. We helped some of our most vulnerable tenants to remain in their homes through partnership working and signposting to external support agencies. We also recognise that tenants end their tenancy for positive reasons such as moving for job reasons or to a larger home.

2022-23 continued to be a challenge for most tenants due to the ongoing recovery from Covid, and in particular the impact of rising fuel costs that have resulted in fuel poverty. We continued to provide support to our tenants during times of need especially with the cost-of-living crisis to enable tenancy sustainment.

Our Tenancy Sustainment Fund is managed by our Housing Management Team on an annual basis. It is used to assist tenants in emergency situations.

This includes issuing emergency food parcels, food vouchers and energy vouchers. We also have provisions to help new tenants including starter packs and decoration vouchers to help tenants set up their new home.

 **64** Emergency food parcels

 **52** Emergency food vouchers

 **17** Energy vouchers

 **8** Starter Packs for new tenants

 **8** Decorating vouchers

Rents

As a small community-based Housing Co-operative owned and controlled by our tenants, we depend solely on our rental income to provide services, investment in our homes, and manage and maintain the neighbourhood.

When carrying out our annual rent review for 2022/23, we took our tenants views and concerns into account over the cost-of-living crisis. We increased our rents by 2.1% which was half of CPI at October 2021 (4.2%).

The table below details our average rents in 2022/23 compared with the Scottish Average and the Drumchapel average:

Average weekly rent charges 2022/23

Apartment Size	DHC	Drumchapel Average	Scottish Average
2 apt	£83.63	£73.28	£83.46
3 apt	£84.11	£80.04	£86.28
4 apt	£98.90	£92.44	£93.96
5 apt+	£108.13	£100.20	£103.72

Our rents are in line with or slightly lower than the Scottish average with the exception of 4 and 5+ apartments. Average rent figures can be largely misleading as it is not clear what services are provided or what property types make up the average rent. Although our average weekly rent charges for 4 and 5+ property types are higher than the Scottish average, rent and service charges vary based on different property types so an exact comparison cannot be made.

As part our Tenant Satisfaction Survey 2022, our tenants were surveyed on whether they felt their rent represents good value for money. The results of the survey remained consistent with the previous survey whereby 81.86% (over 8 in 10 tenants) of those surveyed believed that the rent for their home represented very or fairly good value for money. This compares with the Scottish average of 81.79% and an average in Drumchapel of 90.57%.

The Co-operative continues to strive to keep rents affordable and are more than aware of the impact of covid and now the cost-of-living crisis on tenants financially. We are committed to keeping rent increases to a minimum demonstrated by doing a rent freeze (21/22) followed by two years of half October CPI (22/23 & 23/24).



GETTING GOOD VALUE FROM RENTS AND SERVICE CHARGES

We continue to perform well with our gross rent arrears and rent collected exceeding the Scottish average and our internal targets:

	DHC 2022/23	DHC Target 2022/23	DHC 2021/22	Drumchapel Average	Scottish Average
Gross Rent Arrears	2.62%	3.07%	3.23%	4.43%	6.86%
Rent Collected	100.33%	100%	101.06%	99.37%	99.03%

We received full or partial Housing Benefit and Housing Costs from Universal Credit for 291 of our tenants, and 188 paid their rent directly to the Co-operative.

Although the average number of days to re-let properties hasn't reached pre-pandemic levels, we continue to work hard to turnaround properties as quickly as possible to minimise rent lost through homes being empty. In 2022/23, 0.33% (£7,010) of rent was lost as a result of homes being empty compared to 0.21% (£4,323) in 2021/22. Although this is a slight rise to rent lost, we are performing well compared to the Scottish average of 1.40% and an average of 0.4% in Drumchapel.



Grant Funding

The cost-of-living crisis survey carried out in November 2022 showed the main challenges tenants were facing were an increase in food and energy costs.

We were successful in securing funding of £17,500 from the Social Housing Fuel Support Fund to assist our tenants. This enabled us to issue energy vouchers, high tog duvets and energy efficient light bulbs. We were also able to assist a limited amount of tenants with floor coverings for those we identified as not having sufficient floor coverings to keep their home warm.

We were also able to issue a £50 shopping voucher to all tenants as part of our £23,950 funding bid to the Scottish Government's Winter Hardship Fund. All 479 tenants received a voucher to spend at a local supermarket.



200 Energy Vouchers



128 Energy Efficient Light Bulbs



67 High Tog Duvets



10 Floor Coverings







479 Shopping Vouchers

Our Properties

At 31 March 2023, the Co-operative owned 479 homes and 1 house of multiple occupancy.

Our housing stock profile is detailed below:

	 2 apt	 3 apt	 4 apt	 5 apt+	Total
Tenement flat	38	208	22	1	269
Other flats	15	1	1	0	17
Maisonette	0	0	0	1	1
4-in-a-block	40	8	0	0	48
House	0	46	64	34	144
Supported Units	0	0	0	1	1
Total	93	263	87	36	480
% of stock	19%	55%	18%	8%	100%

Allocations

In 2022/23, 39 tenants terminated their tenancy with the Co-operative for various reasons therefore these properties became available for let. We continue to operate a Choice Based Lettings system of allocation. We also have a Local Letting Plan in place with Glasgow City Council where we receive an agreed number of homeless referrals.

The table below provides a breakdown of how our properties were allocated in 2022/23:

Source	Number of lets
Internal transfers to existing tenants	7
Housing Register applicants	17
Homeless Referrals (Section 5)	13
Others	2
Total	39



There were 11.63% tenancy offers refused compared with 29.63% in 2021/22. This compares well to the Scottish average of 30.87% and an average of 14.77% in Drumchapel.

We took an average of 14.21 days to re-let empty properties compared with 15.16 days in 2021/22. This compares well with the Scottish average which was 55.61 days and our peers in Drumchapel who took an average of 22.67 days to re-let properties.

Welfare Rights Surgeries

Our weekly Welfare Rights Surgeries continue to be held at the office and via telephone appointments every Thursday. We provided extra surgeries during the month of March due to the increased demand for the service. Advisors from the Citizens Advice Bureau can assist tenants in a variety of ways including:

- Carrying out benefit checks
- Providing assistance with claiming benefits you are entitled to
- Notifying agencies of any changes in circumstances
- Challenging incorrect benefit decisions
- Liaising with the local authority regarding Council Tax

Advisors can also provide budgeting advice, help with negotiating payment arrangements with debtors and debt advice.

These financial gains were access the following advice areas:

Benefits – Attendance Allowance <hr/> £4,804.80 1 Tenant	Benefits – Carers Allowance Supplement <hr/> £1,228.50 3 Tenants	Benefits – Child Benefit/Guardian's Allowance <hr/> £1,133.60 1 Tenant	Benefits – Discretionary Housing Payment <hr/> £5,069.89 13 Tenants
Benefits – Employment & Support Allowance <hr/> £7,612.80 2 Tenants	Benefits – Housing Benefit <hr/> £18,651.76 10 Tenants	Benefits – Pension Credit <hr/> £10,599.20 2 Tenants	Benefits – Personal Independence Payment (Daily living) <hr/> £50,504.41 11 Tenants
Benefits – Personal Independence Payment (Mobility) <hr/> £17,082.40 6 Tenants	Benefits – Scottish Welfare Fund – Community Care Grant <hr/> £2,035.03 5 Tenants	Benefits – State Retirement Pension <hr/> £9,627.80 1 Tenant	Benefits – Universal Credit (including Housing Costs) <hr/> £59,428.03 21 Tenants
Benefits – Other <hr/> £1,300.00 2 Tenants	Debt – Arrears - Rent <hr/> £339.23 2 Tenants	Debt – Overpayment of Housing Benefit <hr/> £2,830.82 2 Tenants	Debt – Other <hr/> £63.97 1 Tenant
Finance & Charitable Support – Food Banks <hr/> £55.70 3 Tenants	Tax – Council Tax <hr/> £12,535.54 22 Tenants	Utilities & Communications – Fuel – regulated (gas /electricity) <hr/> £1,062.10 8 Tenants	Utilities & Communications – TV including cable, digital and satellite <hr/> £159.00 1 Tenant

A total of **117** tenants were interviewed who seen financial gains of **£206,124.58** due to assistance provided.

Planned Maintenance

In 2022/2023 we spent just over **£394,000** on planned maintenance projects for kitchen & boiler replacements, window replacements and bathroom replacements. This was year 2 of our five-year investment plan. All works were completed by December 2022, with:



31

Window replacements

12 – 18 Merryton Avenue



23

Kitchen replacements

52 – 70 Southdeen Avenue
1 – 10 Southdeen Grove



28

Bathroom replacements

12 – 18 Merryton Avenue



20

Boiler replacements

52 – 70 Southdeen Avenue
1 – 10 Southdeen Grove

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

“The new windows and veranda door makes a big difference”

“Love my new shower”

“Hot water is so much better with the new boiler”



HOUSING QUALITY & MAINTENANCE

We also invested over **£106,000** on Ad-Hoc component replacements in 2022-23.

3 Kitchen replacements ✓

Various Addresses

2 Full heating installations ✓

Various Addresses

39 Boiler replacements ✓

Various Addresses

3 Door Entry Panels ✓

Various Addresses

1 Flat Entrance Door ✓

We have recently completed our planned maintenance program for 2023-24 and are currently planning our program for 2024/2025.



Cyclical Maintenance

We spent **£249,960** on cyclical maintenance 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 along with fire protection safety checks.



Electrical Inspection Condition Reports (E.I.C.R) – We carried out E.I.C.R to 130 properties ensuring they were electrically safe before their 5-year expiry date or at change of tenancy.



Cyclical painter-work – Year 3 of the programme was carried out externally to houses in Kinclaven Gardens, Kinclaven Place, 83-99 Linkwood Drive, 55-75 Merryton Avenue and Merryton Gardens.

Legionella – Further risk assessments of legionella were carried out in 2022/23 by our specialist contractor Enviroteam Services Ltd, along with a maintenance program of works which includes:



- Annual cleaning and maintenance of all remaining common cold water storage tanks.
- Annual cleaning and maintenance of all unvented hot water cylinders
- Annual cleaning and maintenance of all thermostatic mixer valves.
- Monthly monitoring and maintenance of our office and supported accommodation properties.



HOUSING QUALITY & MAINTENANCE

Gas servicing

Expenditure

£58,763



External painter-work

Expenditure

£51,191



Gutter cleaning

Expenditure

£6,396



Stair lighting to closes

Expenditure

£11,559



Electrical safety checks

Expenditure

£6,231



Bulk uplifts

Expenditure

£18,278



Landscaping

Expenditure

£38,764



Legal & Consultancy Fees

Expenditure

£21,532



Technical Surveys

Expenditure

£28,356



Roof anchor servicing

Expenditure

£8,890



Day-To-Day Repairs

In 2022/2023 we carried out 366 emergency & out of hours emergencies (OHE). There were 1093 non-emergency repairs within the same period.

Total cost of day-to-day repairs, out of hours repairs service and voids:

£208,085



Cost Breakdown:

Reactive Repairs

Expenditure

£115,742

Out of Hours Repairs

Expenditure

£7,391

Void Repairs -39 voids

Expenditure

£84,952

Repairs Satisfaction

Just under half of tenants who participated in the tenant satisfaction survey had repairs carried out by the Co-operative in the last 12 months. Of these individuals, nine in ten respondents (90.1%) were either very or fairly satisfied with the repairs service provided by their landlord, 4% were neither satisfied nor dissatisfied and 6% were dissatisfied. Overall satisfaction with the repair service has decreased but is still above the Scottish average report in the ARC for 2022/23. We have actioned some of the feedback we received through the survey, and we also had a detailed article in a recent newsletter. We will be reviewing our repairs and maintenance policy later in the year and consulting with our tenants during this process.



2022/23:

90.10%

TARGET: 98%
(2021/22:100%)

Repairs Satisfaction

Drumchapel Average 91.44%

Scottish Average 88%

Medical Adaptations

In 2022-23 we completed adaptations to our tenant's homes helping them to live independently.

11

adaptations completed.

Total cost

£9,890

(£9,523 which was grant funded)

Average time to complete an adaptation

15.1 days

HOUSING QUALITY & MAINTENANCE

Scottish Housing Quality Standard (SHQS)

Continuing to meet the Scottish Housing Quality Standards remains high on our agenda. We appreciate that the quality and standard of your home is of vital importance and invest considerable time and money to meet the standard and improve your homes.

We carried out a stock condition survey to 20% of our stock in 2022-23, bringing the total

surveyed stock over the past 5-years to 76%.

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



98.96%

of our properties met the SHQS, compared to the Scottish average of 79.02%. We have two properties exempt of the standard due to the kitchen configuration and two properties in abeyance of the standard due to social reasons.



99.79%

of our homes achieved the Energy Efficiency Standard for Social Housing. (ESSH1)



Moving forward, consideration will need to be given to alternative forms of heating, alongside other measures to improve energy efficiency and progress towards the requirements of ESSH2 once the Scottish Government has published its review later this year.



2022/23:
98.96%
(2021/22: 98.75%)

Percentage properties meeting SHQS at year end.

Drumchapel Average 99.24%
Scottish Average 79.02%



2022/23:
84.65%

Percentage tenants satisfied with the quality of the home.

Drumchapel Average 87.49%
Scottish Average 84.16%



2022/23:
2.72 hrs
TARGET: 2.50 hrs
(2021/22: 2.73 hrs)

Average hours to complete emergency repairs.

Drumchapel Average 2.39 hrs
Scottish Average 4.17 hrs



2022/23:
2.25 days
TARGET: 3.5 days
(2021/22: 4.37 days)

Average working days to complete non-emergency repairs.

Drumchapel Average 2.60 days
Scottish Average 8.68 days



2022/23:
97.53%
TARGET: 96%
(2021/22: 94.96%)

Percentage reactive repairs completed right first time.

Drumchapel Average 91.21%
Scottish Average 87.80%

Overall satisfaction with the quality of the home is less than what was reported in the 2019 survey (91.22%) but similar to the Scottish average reported in the ARC for 2021/22. On further analysis of property type, it revealed that those living in semi-detached properties (68%) and in terraced properties (74%) were less satisfied with the quality of their home. This is compared with those tenants living in tenement flats (90%) and cottage flats (93%). Our planned maintenance programme over the last couple of years, as per our 30 year plan, has been focused on tenement flats which perhaps reflects the variance in satisfaction levels within our property types.

Income and Expenditure

Drumchapel Housing Co-operative continues to manage its finances with a long-term focus. Finances are managed through the yearly budget process and ongoing development of key targets. A key aim for the Co-operative is to ensure that all properties meet or exceed national standards. Having got through the challenges of the pandemic it was hoped that the world was returning to normal but 2022-23 brought significant new challenges, including a cost-of-living crisis, a shortage of workers, high material costs and high inflation. The last 12 months has impacted the UK significantly and like all businesses, the Co-operative is operating in an ever changing and challenging environment. Alongside these issues our tenants also face ever increasing costs due to rampant inflation as well as an uncertain energy future. Despite the current economic circumstances, the Co-operative is well placed to meet the challenges ahead. The cost of living crisis has been considered and monitored in the very short to medium term, specifically, there is a robust

long term financial model in place, based on prudent assumptions, that indicates financial viability throughout the 30 years covered by the model.

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 £913,025 in 2022 to £514,965 in 2023. 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 £108,684 (2021/22 - £310,425 gain).

Total net assets have increased from £6,167,960 in 2022 to £6,682,925 in 2023. The main reasons being:

Increase in current assets primarily cash at bank

Reduction in total loan value to reflect payments made within year

Reduction in deferred income as grants released throughout the year

Financial transactions in 2022/23 were

(£160,095)

compared to the previous year of £257,615.

This is primarily due to the movement in actuarial gain/loss on the pension scheme which was a loss of £108,684 (2021/22 - £310,425 gain).

Net Assets of the Co-operative now stand at

£6.68m

at March 23 and cash resources remain healthy and in line with the Co-operative's budget.



Statement of Comprehensive Income

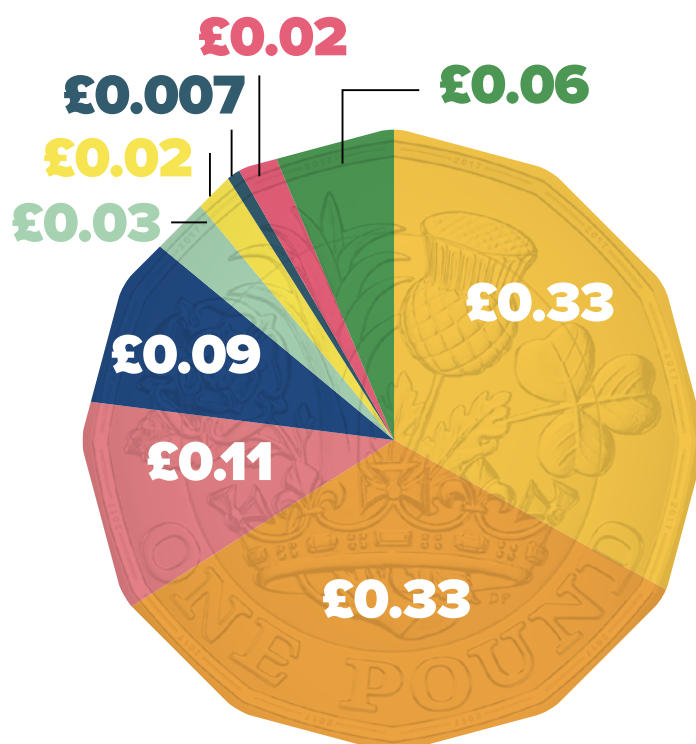
The following table shows the main sources of annual income and expenditure for Drumchapel Housing Co-operative Ltd 2022-23

	2023 (£)	2022 (£)	
Revenue	2,647,420	2,586,444	Income from rents, service charges etc.
Operating Costs	-1,972,360	-1,931,034	Costs of management & maintenance of houses plus office running etc
Operating Surplus	675,060	655,410	
Interest Receivable and Other Income	16,326	3,639	Interest earned on money invested.
Interest Payable and Similar Charges	-66,737	-47,449	Interest paid on loans.
Other Finance Charges	-1,000	-9,000	Changes In Financing Cost/Income - of Pension Scheme
Surplus For The Year Before Tax	623,649	602,600	Amount left after deducting all expenses.
Tax	0	0	Tax payable on taxable activities before charity status granted.
Surplus For The Year	623,649	602,600	
Actuarial Gain - Pension Scheme	-108,684	310,425	Impact of changes in assumptions regarding the Pension Deficit measurement
Total Surplus or Comprehensive Income	514,965	913,025	
Revenue Reserves Brought Forward	6,167,486	5,254,461	Accumulated reserves from previous years.
TOTAL REVENUE RESERVES	6,682,451	6,167,486	Accumulated reserves per Statement of Financial Position.

How Drumchapel Housing Spent Every £1 Of Income In The Year 2022/23

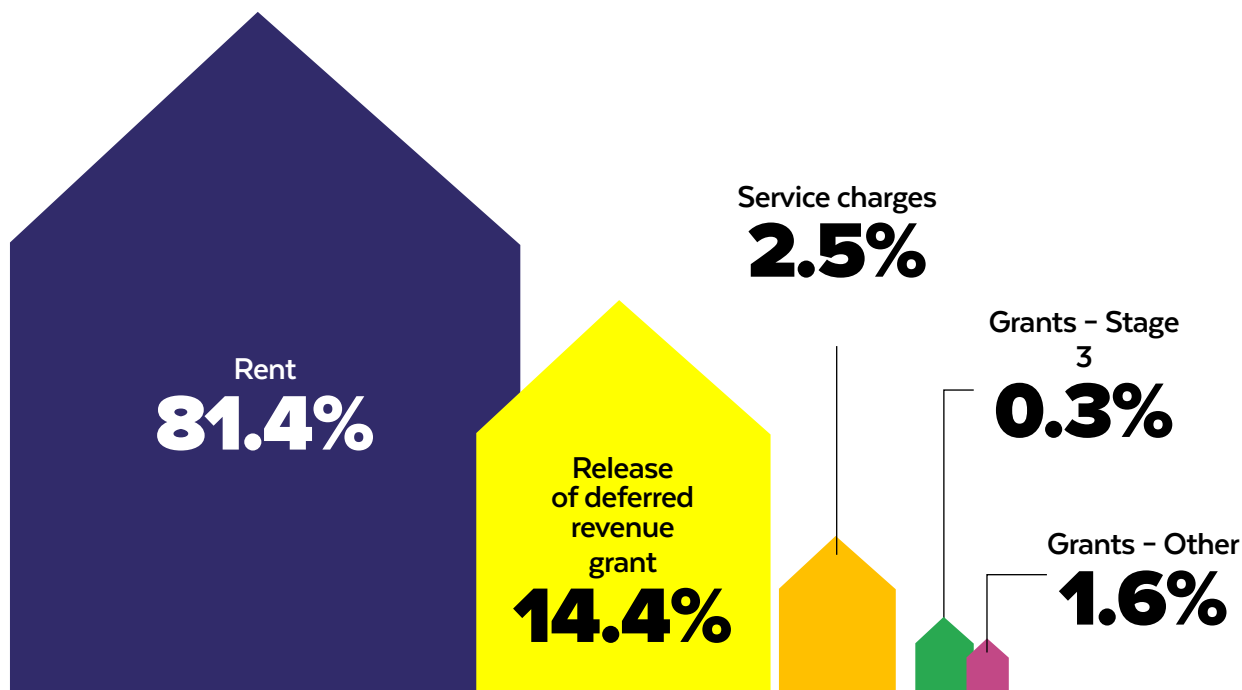
The chart below shows How We Spent Every £1 Of Income in the year 2022/23. It excludes any non cash items such as depreciation, deferred income and any actuarial movement on the pension scheme.

- **£0.33** - Administration/Overhead costs spent on delivering the service e.g. staff costs, office costs and overheads, IT, housing services overheads etc
- **£0.33** - Planned & cyclical maintenance e.g. new boilers, bathrooms, kitchens & windows, painter work, gas servicing, gutter cleaning etc
- **£0.11** - spent on paying our loans back including interest
- **£0.09** - spent on our day to day repairs
- **£0.03** - spent on past pension deficit
- **£0.02** - spent on service costs e.g. close cleaning, back court cleaning etc
- **£0.007** - spent on other fixed assets such as computer equipment
- **£0.02** - spent on wider role(grant funding) & stage 3 costs (disabled adaptations)
- **£0.063** - represents the amount we saved in the pound to our cash reserves to allow us to maintain our properties in the long term.



Sources of Income

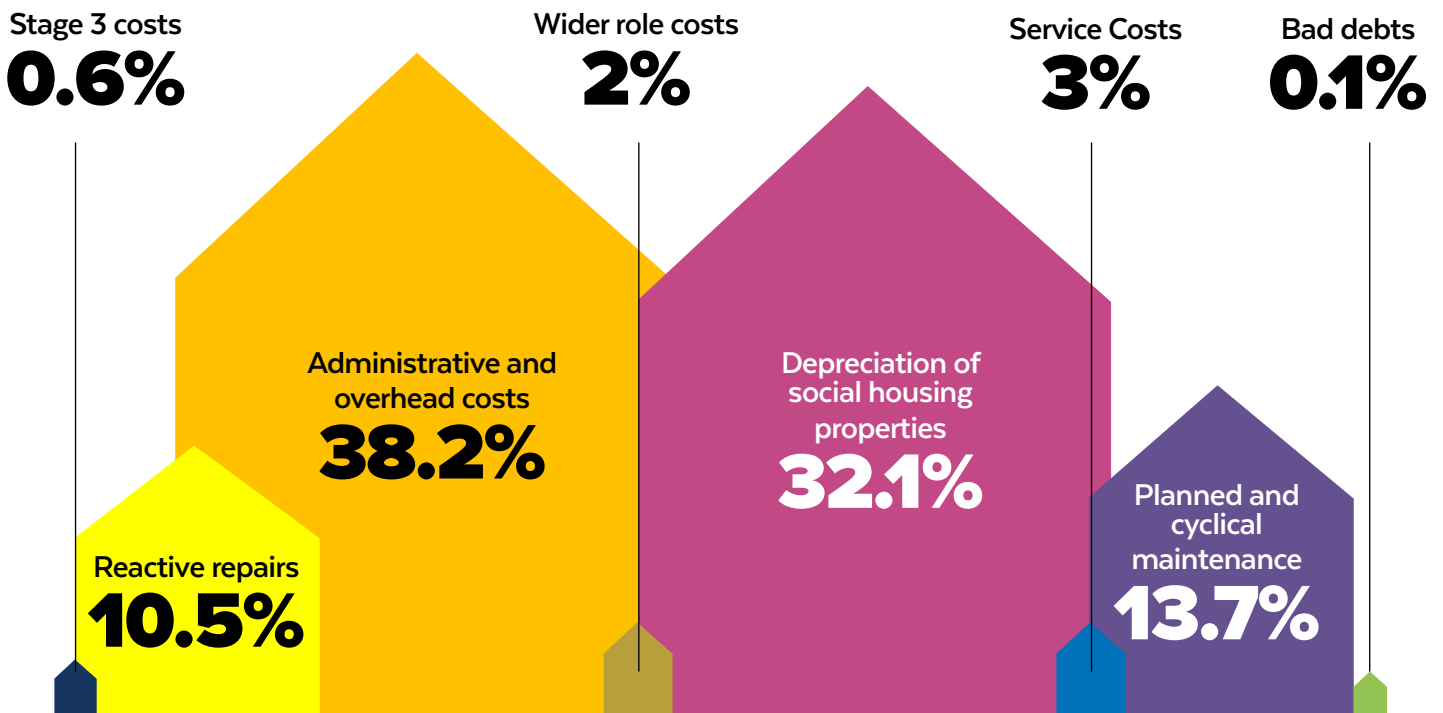
The Co-operative's income to 31 March 2023 was slightly up on the previous year having increased to £2,647,420 from £2,586,444. This is largely due to the annual rent increase for 2022/23 of 2.10% being applied and the Co-operative receiving other grants of £41,450 in 2022/23 (2021/22- £5,000).



Income	2022-23		2021-22	
	£	%	£	%
Rents	£2,154,309	81.4%	£2,109,989	81.6%
Service charges	£65,790	2.5%	£64,424	2.5%
Release of deferred revenue grant	£383,124	14.4%	£390,703	15.1%
Grants – Stage 3	£9,723	0.3%	£20,626	0.7%
Grants - Other	£41,450	1.6%	5,000	0.2%
Other	£34	0.0%	£24	0.0%
Less				
Voids	(-£7,010)	(-0.2%)	(-£4,323)	(-0.1%)
Total operating income	£2,647,420	100%	£2,586,444	100%

Expenditure Costs

Expenditure costs have seen a slight increase of just over £41k to £1,972,360 in 2022/23. This is largely due to rising costs across all sections of the business due to the impact of Brexit, rising fuel and energy costs, the war in Ukraine, high inflation and the cost-of-living crisis.



Expenditure	2022-23	2022-23	2021-22	2021-22
	£	%	£	%
Service costs	59,138	3%	63,976	3.3%
Administrative and overhead costs	754,606	38.2%	675,863	35%
Reactive repairs	208,085	10.5%	215,462	11.1%
Bad debts	(2,765)	(0.1%)	9,234	0.5%
Planned and cyclical maintenance	269,408	13.7%	317,988	16.5%
Depreciation of social housing properties	633,231	32.1%	624,600	32.3%
Stage 3 - Costs	9,207	0.6%	18,751	1.0%
Other costs	Nil		Nil	
Wider role costs	41,450	2%	5,160	0.3%
Total operating costs	1,972,360	100%	1,931,034	100%

Statement of Financial Position

The table below shows our long term financial position, taking account of assets and liabilities.

	2023 (£)	2022 (£)	
Non-Current Assets			
Housing Properties - Depreciated Cost	13,369,079	13,514,839	Net cost of houses owned.
Other Non-Current Assets	273,872	290,543	Cost of new office, computers, office equipment, furniture etc.
	13,642,951	13,805,382	
Current Assets			
Stock	238	255	Handyperson working materials value
Receivables	97,748	80,927	Money owed to the Co-operative.
Cash	2,437,062	2,283,882	Money in bank.
Creditors due within one year	-427,088	-436,494	Money owed by the Co-operative to be paid within one year.
Net Current Assets	2,107,960	1,928,570	
Total Assets Less Current Liabilities	15,750,911	15,733,952	
Creditors Due After One Year	-1,523,761	-1,679,644	Amount of outstanding loans / pension liability to be paid after one year.
Provisions - Net Pension Liability	-126,000	-85,000	New - SHAPS Pension estimated net liability
Deferred Income	-7,418,225	-7,801,348	Grant income received not yet released to reserves.
Net Assets	6,682,925	6,167,960	Net value of the assets of DHCL after deducting what is owed.
Equity			
Share Capital	474	474	Number of current shares issued
Revenue Reserves	6,682,451	6,167,486	Surpluses built up over the years.
Total Capital And Reserves	6,682,925	6,167,960	Capital & Reserves of DHCL (is equal to Net Assets)

GOOD NEWS IN 2022/23

We were successful in funding applications worth £41,450. We secured £17,500 from the Social Housing Fuel Support Fund and £23,950 from the Winter Hardship Fund to assist our tenants with food vouchers, energy vouchers, high tog duvets, energy efficient lightbulbs and floor coverings.

We had a great turnout at our Annual General Meeting (AGM) in August 2022. There was a delicious buffet enjoyed by everyone after business and there were 5 lucky raffle winners who each won a £50 voucher.

Throughout the year, our tenants' children were treated to sweet treats at Easter and Halloween with a few competitions with lucky prize winners!

We seen the return of the Children's Christmas Party with fun had by all with arts and crafts and gifts for all the children from Santa.

We seen record numbers of tenant participation especially during our Rent Consultation. All tenants were entered into a raffle. There were 2 lucky winners of a £50 Love2Shop voucher.



Going Forward into 2023-24

The events of recent years will forever be seen as a challenging and difficult period. From a business perspective, and as a direct consequence of the cost-of-living-crisis, the Co-operative has, and will continue to, encounter new challenges to our service delivery, operational planning and financial effects. The energy efficiency of our tenants' homes and the costs of heating homes is a priority for the future. This is important from a global climate perspective but also from an affordability

perspective for tenants who are currently facing huge increases in their cost-of-living expenditure. The Co-operative's costs also continue to increase with the rising costs of energy, supplies and labour. The Co-operative will be working hard to try to keep a balance between costs for tenants and being able to deliver a high-quality service. This will not be an easy task for the future, but we are committed to doing our best and consulting with our tenants on any decisions to be made.

Management Board & Staff

(as at 31 March 2023)

Management Board

David O'Hara	Chair
Joan McFarlane	Vice Chair
Josie Barnshaw	Secretary
Margaret Bowie	Board member
Helen Eakin	Board member
James Frame	Board member (resigned 25/10/2022)
Tiffany Harvey	Co-optee (resigned 25/08/2022)
Elsbeth Kerr	Board member
Alex Kerr	Board member
Andrew Loen	Board member (resigned 25/08/2022)
Kelvin Nubor	Board member
Vincent Ogar	Board member
David Riddell	Board member
Kayleigh Watt	Board member

Staff

Pauline Burke	Director
Jackie McGoran	Finance & Corporate Services Manager
Marisa McCarthy	Senior Housing Officer
Caroline Meiklejohn	Housing Officer
Alex Gemmell	Senior Maintenance Officer
Lorraine Logan	Asset Management Officer
Kevin Clements	Estate Caretaker
Chantelle Devlin	Receptionist/ Administrative Assistant
Saffron Walker	Receptionist/ Administrative Assistant

External Auditors

Findlays Chartered Accountants
11 Dudhope Terrace
Dundee
DD3 8TS

Internal Auditors

Quinn Internal audit Services Ltd
55 Lady place
Livingston
EH54 6TB

Bankers

Bank of Scotland
836 Crow road
Glasgow
G1 2RQ

Solicitors

MacRoberts LLP
60 York Street
Glasgow
G2 8JX





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Glasgow and West of Scotland
Forum of Housing Associations



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