

GARDEEN HOUSING
ASSOCIATION LTD

ANNUAL REPORT 2020



Chairperson's Report

This is my third year as Chairperson of Gardeen Housing Association.

As I write this report, the impact of Covid-19 has changed the Gardeen community. Many of these changes will be permanent but we will still provide a locally managed service. We will continue to work in different ways to provide a service to you.



This annual report covers the period 1 April 2019 to 31 March 2020. Following government advice, the Gardeen office closed on 18 March 2020 and staff began to work from home.

During the year, the Management Committee worked on plans for the future including a new Business Plan and a review of pensions for staff. The 30-year financial projections were updated to ensure that there is enough cash for the future improvements.

We continued to work with local contractors to provide a value for money repairs service. We hope to be able to start the community garden in partnership with Connect Community Trust when it is safe to do so.

I would like to ask you to think about joining the Management Committee to make the decisions that affect the Gardeen Community. Meetings and training are now held remotely.

The next year will be challenging as we all deal with Covid-19 but we will continue to provide a friendly local service to you.

Marion Leat, Chairperson, September 2020

Committee Report

At 31 March 2020 the Association had 87 members.

The Management Committee of Gardeen Housing Association makes the key decisions on behalf of the Gardeen community. At the 31 March 2020, the Committee comprised of tenants and one other member who supports Gardeen.

We welcome new members to the Management Committee. You will receive an induction pack, training and support. Committee members regularly network with other Easterhouse committee members to share best practice.

We are sorry that Rena Clark passed away in October 2019. Rena served the Committee for 18 years and was well respected by all.



Margaret Smith

Catherine Brown

Fiona Bowman

Colin Cameron Resigned August 2019

Rena Clark October 2019

Margaret Livingston Resigned June 2020

Helen Marcowich Resigned February 2020

Alexis Wales Resigned August 2020

Kirsty Bavidge Casual Vacancy

Wendy Hughes Casual Vacancy

Finance Report

The financial figures for 2019-20 highlight the completion of another successful year for the Association. We continue to monitor costs closely to ensure value for money and long term viability. We continue to invest in homes by updating bathrooms, kitchens and heating systems.

Net assets now stand at £2,335,458.

Income	
Rental Income	£989,417
Factoring	£898
Amortisation	£186,779
Other Grants and Income	£37,428
Interest Income	£3,690
Total	£1,218,212
Expenditure	
Management	£433,065
Day to Day Repairs	£101,810
Planned Maintenance	£127,981
Estate Services	£53,754
Tenant Participation	£18,461
Factoring	£898
Loan Interest and other Finance Charges	£25,963
Wider Action and Other Costs	£5,090
Bad Debts	£1,307
Depreciation	£383,960
Total	£1,152,289

Surplus (before pension adjustments) for the year: £65,923

Surplus is excess income over what we have spent in the year. This money is set aside to ensure we have funds for planned maintenance works in the future. For example, new kitchens, boilers, heating systems, bathrooms and windows are paid from the surplus money that we set aside each year. As we are a not for profit charity, surplus is not a profit and is simply set aside for future costs.



Allocations & Voids

During the year the Association relet 10 properties. The breakdown of lets was as follows:



There were 0 mutual exchanges during the year.

The Association remains a popular choice for people seeking rehousing. Of the 10 properties let, 10 were accepted on the first or second offer.

The Association had 14 days rent loss due to voids. This meant that the majority of our properties were relet the day after they became empty, equating to 0.02% of our rental income.

Relet Performance:	Void Loss Period	No. Properties	Average time to re-let
	14 days void	10	1.4 days

During the year the Association received 9 Section 5 Homeless Referrals from Glasgow City Council Homelessness Service. Of these referrals 0 were able to take up housing with the Association on a Scottish Secure Tenancy however 2 offers were made. No referral cases required to go to arbitration.



Rent Arrears

The Association continued to work hard to try and keep rent arrears low and to assist tenants in dealing with rent arrear problems. As a result, at the 31 March 2020, non-technical current tenant rent arrears stood at 0.41%.

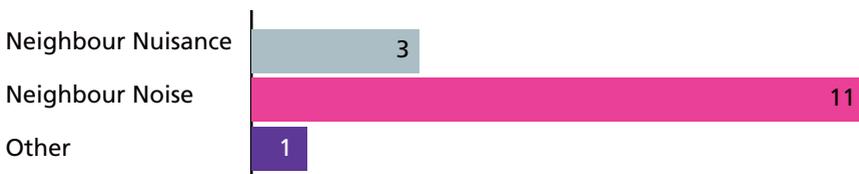
Rent Arrears Performance:	Sum (nearest £)	% of rental income
Total Current Tenant Arrears	£6,161	0.62%
Technical Arrears	£2,076	0.21%
Non-Technical Arrears	£4,085	0.41%
Total Former Tenant Arrears	£250	0.03%



Estate Management

The Association continued to regularly inspect the area and carried out work to try to maintain the area to a high standard. We carry out landscaping to communal areas with regular litter picking to try and keep the area tidy for residents.

The Association are keen to keep tenants satisfied and we wish to deal with any concerns as quickly and effectively as we can. During the year we received a total of 15 complaints. Of the 15 anti-social behaviour/nuisance complaints we received during the year, the breakdown was as follows:



Legal Action

The Association would rather try and resolve any matters with tenants without recourse to legal action, however, we will pursue legal action when required. A summary of legal action taken during the year is as follows:

Type of Action	No. of cases
Notices Served	10
Court Actions Initiated	2
Court Callings	6
Decrees Awarded to Gardeen (expenses only)	3
Eviction Decrees Implemented	0



Maintenance and Repairs

It was another busy year for repair work. The Association completed **22 emergency repairs**. The average time taken to carry out an emergency repair was 2.18 hours.

The Association completed **809 non-emergency repairs**. The average time taken to carry out non-emergency repairs was **2.97 days**.

The Association instructed 809 'Right First Time' jobs. For a job to be classed as 'Right First Time' two criteria must be met:



The repair is completed within the landlord's targets agreed locally. *Emergency: make safe within 4 hours, repair within 24 hours. Urgent: 3 working days, Routine: 7 working days. Right to Repair: Various*



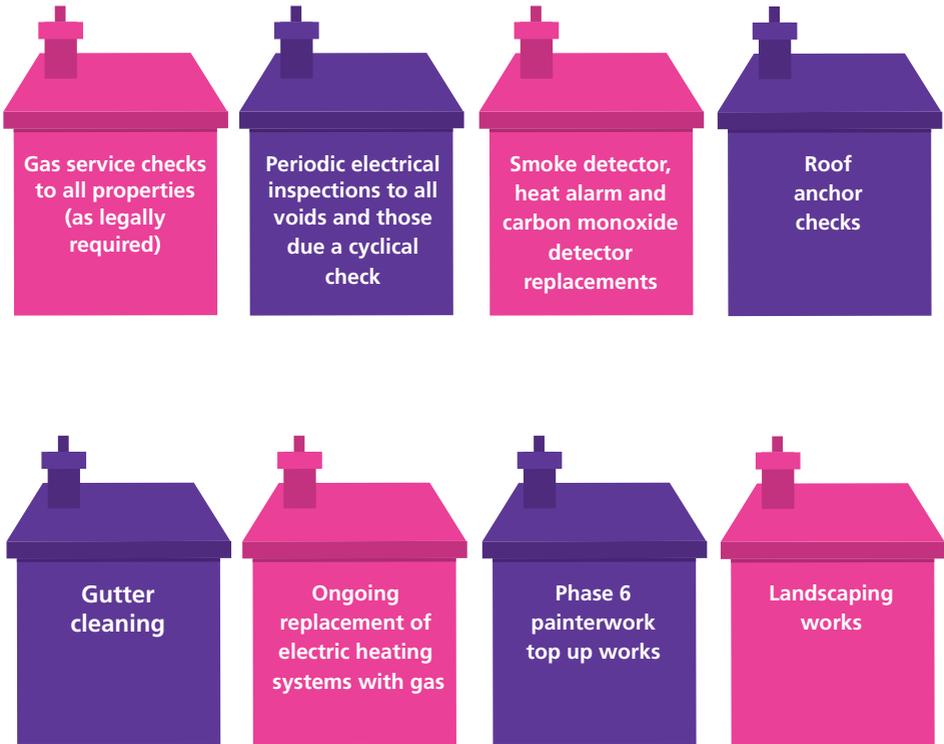
The repair is completed without the requirement for further appointments due to the repair being inaccurately diagnosed and/or, the operative not resolved the reported problem.

803 out of 809 Right First Time category jobs were completed Right First Time. This means 99.26% of jobs were completed Right First Time.



Cyclical and Planned Maintenance

Some of the cyclical and planned maintenance works carried out during the year included:



The Association is committed to providing timely cyclical and planned maintenance in order to keep tenants homes safe and to a good standard. A stock condition survey was carried out in 2018 by Brown & Wallace. This survey confirmed that all of the Association's stock meets the Energy Efficiency Standard for Social Housing. This Standard aims to improve the energy efficiency of the social housing stock in Scotland. A further stock condition survey is programmed for 2021.

Adaptations

During the year the Association received £34,913 grant from Glasgow City Council to carry out 15 adaptations to properties, being a mixture of bathroom works and garden works.

Repair Satisfaction

The Association issues a repair receipt and satisfaction survey to residents for every tenant repair instructed. During 2019/20 we issued 1083 and had 182 of these returned (16.8%). A summary of responses:

Question - Tenants Response	Yes	No
Repair Complete by Due Date	159	0
Repair Satisfactory	159	0

Category – Tenants Response	Very Satisfied	Fairly Satisfied	Neither /Nor	Fairly Dissatisfied	Very Dissatisfied	% Satisfied
Contractors Punctuality	158	1	0	0	0	100.00%
Level of Disturbance	158	1	0	0	0	100.00%
Tidiness of Contractor	158	1	0	0	0	100.00%
Helpfulness of Association Staff	158	1	0	0	0	100.00%
Overall Repairs Service	154	4	1	0	0	99.37%

Property Inspections

During the year the Association staff carried out approximately 84 property inspections. The purpose of the inspections is to ensure that the property has been properly maintained, that the tenant is happy with the quality of service they are receiving from the Association, and to update us on contact details, emergency details and the household composition.

Acquisitions

There were no acquisitions during the year.

Scottish Social Housing Charter (Charter), Self - Assessment and Tenant Involvement

The Charter sets out sixteen outcomes and standards that Gardeen Housing Association should be working towards achieving. We have gathered this information and submitted our seventh Annual Return on the Charter for the year 2019-2020. This return is sent to the Scottish Housing Regulator (SHR) who is responsible for assessing our performance.

Self-Assessment

The Scottish Housing Regulator is changing the way that it will regulate Gardeen Housing Association. We will now check that we comply with all the regulatory standards and issue an assurance statement in October of each year. We will be working through an action plan to ensure that we comply with the seven finance and governance standards.

We will continue to ask for feedback on our services through telephone and on-line surveys.

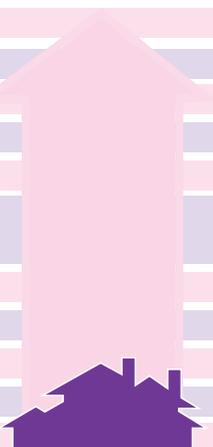
Due to COVID-19, some of these dates have been delayed.

WHEN	WHO	WHAT
Throughout year	Gardeen	Assesses performance against the Charter
May 2020	Gardeen	Completes and submits ARC (Annual Return on the Charter) to SHR
December 2020	SHR	Publishes on the SHR website a report about each landlord with key information from the ARC
November 2020	Gardeen	Issues an assurance statement Publishes performance report to all its tenants
By March 2021	SHR	Publishes engagement regulation plans for all RSLs and contributes to Assurance and Improvement Plans for Councils
By March 2021	SHR	Publishes a report on the analysis of the sector's performance in achieving the Charter

Not all Charter outcomes and standards apply to Gardeen, for example, outcome and standard number 12 is about local councils and their duties on homelessness, and number 16 is about responsibility for managing sites for Gypsies/Travellers and Gardeen does not carry out such work.



The other 14 outcomes and standards that do apply to Gardeen are:



1.	Equalities
2.	Communication
3.	Participation
4.	Quality of Housing
5.	Repairs, Maintenance & Improvements
6.	Estate Management, Anti-social Behaviour, Neighbour Nuisance & Tenancy Disputes
7, 8 & 9.	Housing Options
10.	Access to social housing
11.	Tenancy sustainment
13.	Value for money
14 & 15.	Rents and service charges

Tenant Involvement

We will be asking for your views by sending out survey questions by email and text. We will also be carrying out mini surveys to get your views.

Performance Report 2020

We will be providing all tenants and owners a performance report by December 2020. This deadline has been extended due to the Covid-19 pandemic. This will provide information on our performance during 2019-2020 and will provide information on how our performance compares with other housing associations.

Management Committee of Gardeen Housing Association

Gardeen is a community controlled organisation where decisions are made by the Management Committee made up of local residents and interested individuals, who employ staff to carry out the day to day work of the Association. The Management Committee agrees the strategy of the Association and they monitor and scrutinise the work of the staff to ensure that the service to you is provided in accordance with the law and best practice. The Management Committee welcomes new members. If you are interested please simply contact Roslyn or Lyndsay at our office to have a chat. If you would rather speak to an existing Committee member beforehand, again please just contact us at the office and we will arrange this for you.

You will receive an induction pack, training and support and an updated c.v. with your new skills.

Performance Report 2019-2020

2019/2020

2018/19

Committee Members

Number of Committee Members	11	11
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Membership

Number of members at year end	87	82
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AGM

% of members at year end	30%	45%
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Staff

Number of full time staff	6	6
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Rent Arrears

% gross rent arrears as a percentage of rent due	0.48%	0.33%
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Void Loss

% void loss	0.02%	0.0%
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Repairs

% Reactive Repairs completed right first time	99.26%	99.05%
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Average Time to Complete Emergency Repairs	2.18 hrs	1.92 hrs
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Average Time to Complete Non-emergency repairs	2.97 days	2.85 days
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Rent Increase

Average rent increase	2.5%	3.9%
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Evictions Carried Out

Number of evictions carried out	0	0
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Properties

Number of Gardeen homes	253	253
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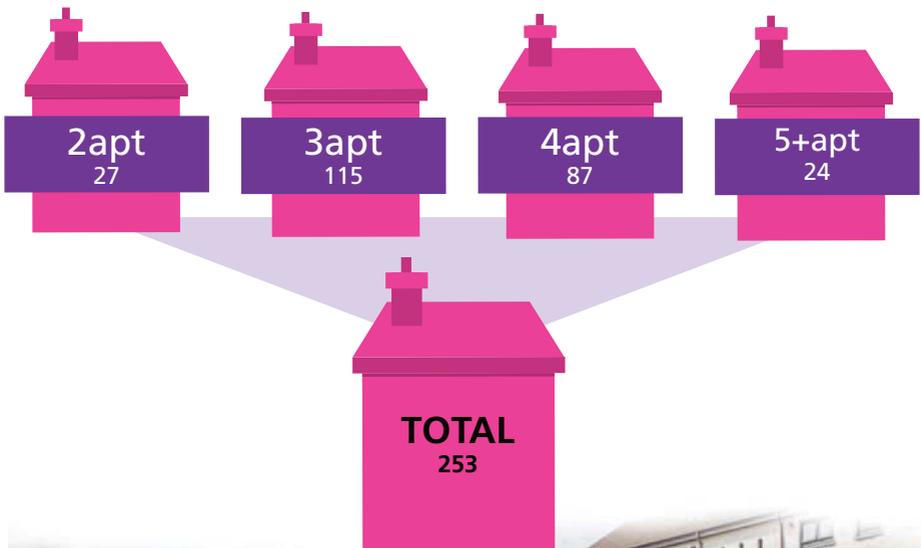
Housing Register

The Association remains a popular choice for people seeking rehousing. Gardeen is part of the EHRA Common Housing Register (CHR) which makes it easier for applicants to apply to more landlords and increase their choice. As at 31 March 2020 the CHR held 498 active applications for the Gardeen area.

During the year we processed 69 applications for rehousing. All were processed within the target timescale of 7 working days to fully process and letter.

The Association continues to receive more applications than we have stock, which unfortunately always means that only a small proportion will ever be able to get rehousing. Below gives a breakdown of our stock:

Gardeen Stock No's



Staffing Report

Gardeen Housing Association at 31 March 2020



Roslyn Crawford
Director



Anna Morton
Customer Services
Officer



Lyndsay Moffat
Senior Housing
Officer



John Seggie
Property Services
Assistant



Lorraine Fisher
Administrative
Assistant



Kirsty Brothers
Receptionist

Consultants



Sean O Sullivan
Finance Agent (FMD)



Tom Atkinson
Atkinson Partnerships

Complaints Report

We try to ensure that we provide a good service to tenants, applicants and owners but sometimes we might get it wrong. We also want to know if someone is unhappy with our services so we can investigate and put things right.

We follow the Complaints Handling Procedure produced by the Scottish Public Services Ombudsman (SPSO). During 2019-2020, we received 3 complaints. We upheld 1 of the complaints in full and did not uphold the other 2 complaints. We continue to work to improve our service and have reviewed our procedures.

Wider Role

Gardeen Housing Association works in partnership with other Associations in Greater Easterhouse to secure funding for wider role activities.

Money Advice

In partnership, Gardeen Housing Association provides a welfare rights service to our tenants. Gardeen residents can access a local service to help with benefit, work and money worries.

Connect Community Trust

We worked in partnership with Connect Community Trust to assist tenants during the Covid-19 pandemic. Connect were able to provide food parcels; one off payments towards fuel costs; white goods; activity packs for kids; allotment kits for those interested in the community garden and tablets for some tenants who were shielding.

Arts Programme

This programme provides access to activities at the Bridge and the Christmas pantomime. Gardeen is able

to provide free tickets to Gardeen tenants because of the partnership.

EHRA

Gardeen Housing Association is a member of the Easterhouse Housing and Regeneration Alliance (EHRA) and works with 7 other housing associations to share services, training costs and to lobby politicians. EHRA also organises an annual community conference.

Development Update

Pendeen School Site

The Management Committee are keen to acquire this site to provide much needed homes for affordable rent.

Community Garden

We undertook an environmental study and know that water voles live in the community garden area, with other wildlife. Our plans have been delayed due to Covid-19. We will start our plans again when it is safe to do so.



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Open Weekdays 9:30am - 4:30pm
(Closed for lunch 12:30pm - 1:30pm,
and for training throughout Thursday morning)