



40 Years In The Community

Annual Report 2010-11

40

40 Years In The Community

GOVAN

HOUSING ASSOCIATION

Chairperson Report



As Chairperson of the Association, it is an honour and a privilege to present my report in this, our 40th Anniversary year. It is a significant milestone in our history.

Govan has changed dramatically over the last 40 years thanks to the dedication and achievements of the Committee and Staff members who have served the Association. Our Ethos has not changed. We remain fully committed to improving the quality of life and living conditions of tenants and residents of Govan.

It has been a very successful year where we continue to make progress with our partners in the regeneration of Govan and we are continually improving our performance and service to you.

The scale of regeneration of Govan is clearly evident with many exciting projects being completed in the year. Our housing developments in Rathlin Street and Orkney Street were completed and the quality and modern accommodation has resulted in high levels of satisfaction from our new tenants and owner-occupiers in these properties. The restoration of the Pearce Institute, regeneration works at Govan Cross with the public realm improvement, ferry terminal

to the new transport museum, not to mention the housing developments by neighbouring housing associations are all contributing to making Govan a more attractive place to live. The regeneration work doesn't stop there and next year we will see our Golspie Street development being completed and the commencement of our housing developments in Dunsmuir and Vicarfield Street.

I am extremely pleased at the range of employment opportunities the Association has given to local people through our work. In the year we recruited 15 unemployed people through the Government's Future Jobs Fund to undertake jobs in administration and estate caretaking positions. This initiative gives young people a job for 6 months and enables them to develop their knowledge and skills, and a real opportunity to move into further employment. We have also worked closely with our development and repair contractors to establish employment opportunities such as modern apprentices and work experience placements.

In my report last year I spoke about our appraisal of our housing stock through an Asset Management Strategy, which has identified the need for the Association to invest in our traditional tenement properties in the coming years. The investment priorities will be informed through our Resident Satisfaction Survey where we are keen to hear tenant's views of the improvements they wish to see in their home. This will be assessed against

the findings from our review of our Stock Condition Survey, which will establish repair and improvement works we require to undertake to keep our properties structurally sound and in good condition. We will appraise this information in the review of our Business Plan to inform a viable and workable plan for improvement works hopefully commencing in 2013-15.

“ It has been a very successful year where we continue to make progress with our partners in the regeneration and continually improving our performance and service to you. ”

I am delighted to report that in December the Scottish Housing Regulator signed off our improvement plan from our inspection in 2008. We have agreed a regulation plan with the Regulator due to the scale and risks associated with our development programme. They also wish to see our improved performance sustained for a period of time. A key objective of the Association is to continually improve our performance and services to you.

It has been a very successful year and I would like to thank all Committee and Staff members for their commitment and excellent work, which has enabled us to continue to make progress in making Govan a better place to live and to improve and extend our services.

Housing Management

What do we do?

The Housing Management Team is responsible for allocating our properties, void management, arrears monitoring and control and estate management and tenancy issues. We also manage the Association's sheltered/very sheltered housing at Jim Stephen House.

Staff News

There were no changes to our team in the last year.



Housing Management Team

Housing Management

How well did we do?

Allocations and Voids

Our performance during the year in allocations and voids has been very good. The number of empty properties at the end of March 2011 was 17. Lost rental on empty properties (voids) decreased from 3.2% at the end of March 2010 to 1.13% at the end of March 2011. In monetary terms this equates to a reduction in lost rental from £102,833 to £38,636.

We relet 143 properties during the year and allocated

an additional 70 new properties. We had 551 applicants on our waiting list at the end of March.

Rental Income and Arrears

The level of current tenant rent arrears was a disappointing 5.35% at 31 March 2010. However, the former tenant arrears have reduced to 1.25% (£42,600).

The staff are determined to improve performance in the coming year and will continue throughout the year to work towards our target of 4.93% for current and 1.25% for former tenant arrears.

Stage 3 Adaptations

The Association again successfully bid for monies from Glasgow City Council to provide 26 permanent adaptations to properties to help tenants or member of their household to enjoy independence, privacy and dignity. The Association spent a total of £38,236.02 on medical adaptations during the year 2010-11. This grant was spent on the following adaptations:

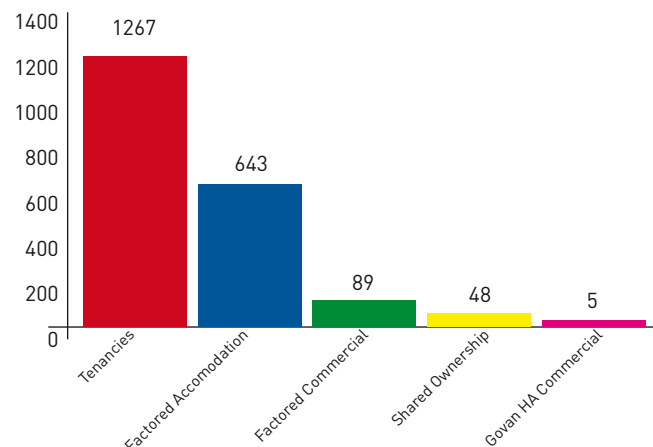
- 19 bathroom adaptations;
- 3 lights linked to door bell;
- 3 hand rails;
- 1 installation of step & handrail at back door.

Achievements during the year?

Our big achievement was allocating 70 new properties in addition to the 143 relets, giving more people the opportunity of good quality housing in the Greater Govan area.

Did you know?

The Association now has 2,052 properties in management in the Greater Govan Area, broken down as follows:



Looking ahead

Our key objectives for the coming year are to:

- Reduce current and former tenant rent arrears;
- Continue to reduce rental income loss on empty houses;
- Allocate all new build properties quickly and effectively;
- Review Housing Management Policies including Allocations, Estate Management and Voids.

Maintenance Report

Staff News

What do we do?

The Maintenance Department has responsibility for looking after the buildings that the Association owns and factors. The work is co-ordinated and managed by the office-based staff and carried out by the Association's Direct Labour Organisation (DLO) and by private contractors.



DLO

The Association has six full time posts in its Direct Labour Organisation (DLO). Sadly Billy Yuill, the DLO Foreman since 1991 and the Association's longest serving member of staff, passed away in March 2011 following a long illness. We still miss Billy, and our thoughts continue to go out to Pat, Billy's wife, who provided Billy with huge support throughout his life, and in particular in the last few months of his illness.

Gavin McFarlane, who started as an apprentice with the Association in 1996, was temporary Chargehand in Billy's absence during 2010/11, co-ordinating the work of the tradesmen and labourer/handyman in the DLO, who carry out the majority of the plumbing, joinery and general repair work. The DLO also do most of the work in empty flats, clearing anything left by the previous tenant and carrying out most necessary repairs.

Having a locally based team helps in the achievement of the demanding targets we set for repairs, while their knowledge of both our housing stock and our tenants helps us to provide a reliable and customer focussed service.

We have also been delighted to take on estate caretakers through the Government funded Future Jobs Scheme, providing work placements and training for long term unemployed young people. These staff have been focussed on work which will benefit the community, primarily working on improving the general condition and tidiness of back courts and common gardens. They have also done work on improving the look of the streets in Govan, mainly weed clearing, removing dog fouling and generally tidying up the area which, although strictly the responsibility of the Council, is of benefit to all those living in the houses we rent or factor.

Maintenance Report

Office

The Maintenance Department has undergone considerable change since April 2010.

Steve Chipchase, our Maintenance Assistant since 2007, left the Association in the autumn, having secured a promoted post with another housing association. We wish Steve well.



In December 2010 we welcomed Zoe Mulholland to the Association as our new Maintenance Assistant. Zoe has quickly risen to the many and varied challenges of the job. Zoe is the person residents are most likely to talk to in the

Maintenance Department as she takes most of the repairs calls, issues orders to contractors and monitors their progress. Zoe also manages the programme of central heating safety checks which the association is obliged by regulation to undertake every year, and co-ordinates the work in our empty flats to get them ready for new tenants as quickly as possible.

Zoe was assisted during the year by a trainee on the Future Jobs scheme, Jennifer Paton.

Our involvement in this scheme, which has also taken on trainees in our DLO, has been a new development and one which we feel has been successful for the trainees who have taken part in the 6 month placements, for the Association and for the residents of

Govan who have benefitted from their work.

Jason Gordon, our Senior Maintenance Officer, deals with the day to day operations of the Department and is the Association's technical expert for the maintenance and repair of our housing stock. Jason also manages our Direct Labour Organisation (DLO).

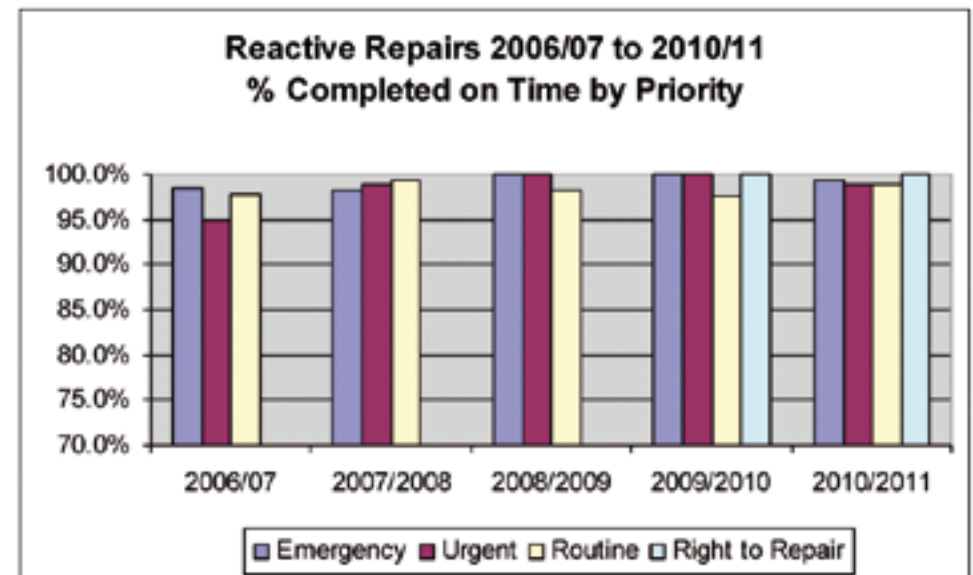
Our Maintenance Manager, Tim Holmes, has overall responsibility for the management of the Association's property. He also directly manages the planned maintenance programmes, develops and monitors maintenance policy, budgets, staffing, performance and any reports or submissions required by the Scottish Government or the Scottish Housing Regulator.

Achievements during the year

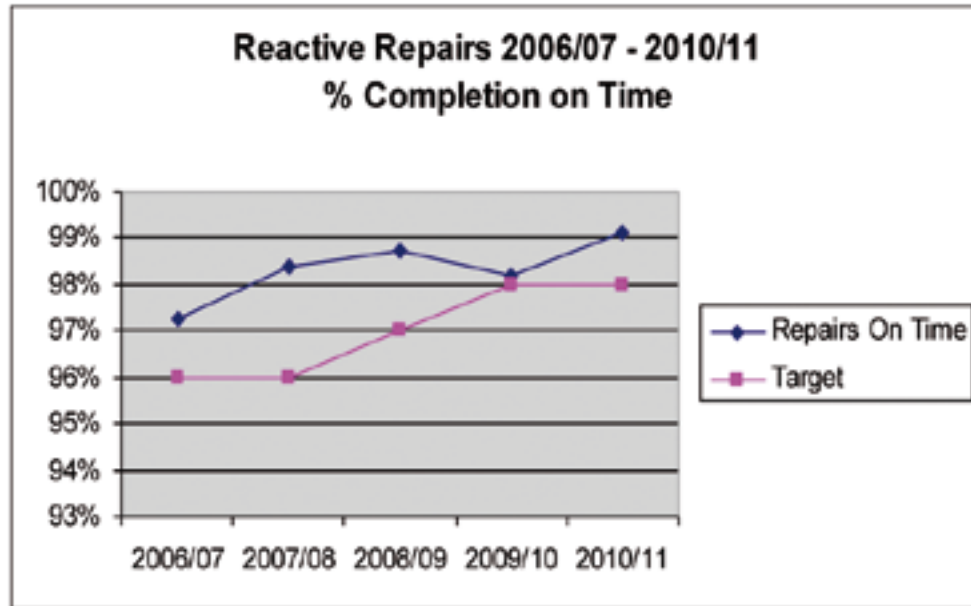
Reactive Repairs – these are the repairs that tenants report or that are identified by staff.

We aim to respond to emergencies within three hours, to urgent repairs within one working day, to “Right to Repair” jobs within the timescale set down by the legislation (one, three or seven days, depending on the repair) and to routine repairs within 10 days. We monitor our performance against these targets. The graph shows that the Association continues to maintain the improvements achieved over the last five years in terms of getting jobs done on time.

From April 2010 to March 2011 we carried out 4973 reactive repairs, or nearly 100 a week. We are delighted to be able to advise that we carried out nearly 99% of those repairs on time, with only 44 completed beyond the tight targets we have set for ourselves.



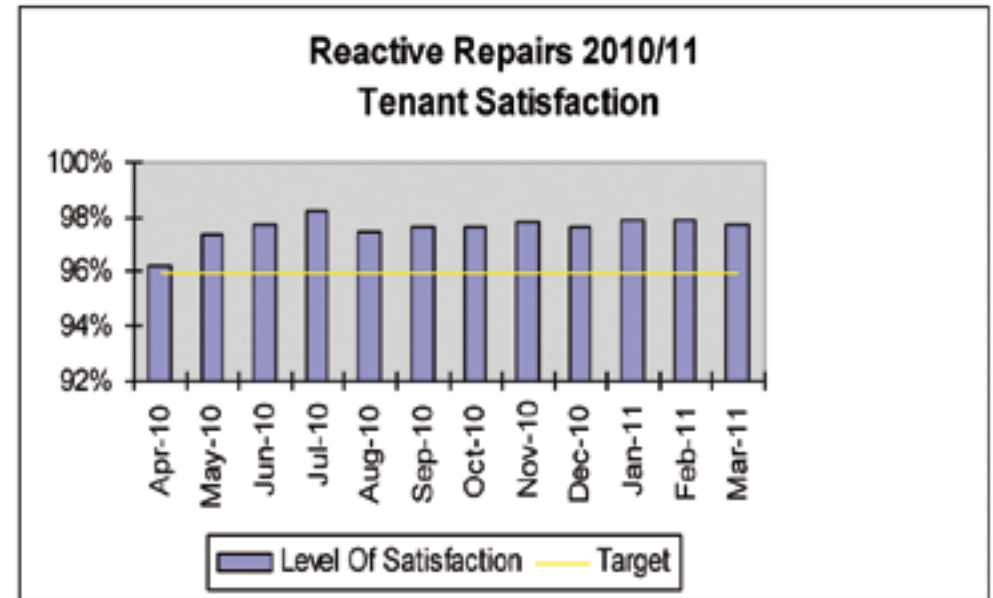
Maintenance Report



This is a considerable achievement, and would not have been possible without the commitment and dedication of both the Maintenance office and DLO staff.

We have continued to achieve our overall repairs target, which we have increased twice over the last five years. Our target is currently set at achieving an average of 98% of all categories of repairs on time. The graph below shows our target and our performance against it over the last five years.

Doing a repair within a tight timescale is only of value if the work that is carried out is also of a good quality. We carry out inspections of a proportion of the work carried out by our DLO and outside contractors, but a very good assessment of quality is the view from the person who is getting the work carried out – the tenants. We now undertake a satisfaction survey of all tenants who have a repair carried out in their house. We have been very happy with the number of satisfaction surveys completed and returned by tenants. We are also delighted that our target of 95% satisfaction was achieved every month. The monthly cumulative satisfaction, as reported by tenants, is shown on the following graph.



Empty House Repairs -

When a tenant gives up their house the Maintenance Department is responsible for ensuring that the flat is brought up to the Association's standard for letting. We remove anything left by the outgoing tenant (at their expense), carry out a gas and electrical safety check where necessary and undertake any repairs needed to the flat. In 2010/11 we prepared 132 flats and houses ready for let.

Maintenance Report

Cyclical Maintenance –

This is work that is carried out either every year or every few years. In 2010/11 we invested nearly £260,000 on cyclical maintenance work, which included

- Gas Servicing - and gas safety checks - of all our flats with gas supplies;
- Grounds Maintenance – grass and hedge cutting, litter picking, pruning, weeding, etc at all the common areas around our buildings;
- Stair lighting maintenance – including a 24 hour call out facility for faults;
- Roof maintenance and gutter cleaning;
- External and Close Painting;
- Servicing of smoke detectors.

Planned Maintenance –

These are improvements carried out to properties, usually when renewal is needed.

In 2010/11 we invested nearly £320,000 on planned maintenance work, 7% more than during the previous year.

This was invested in the following projects:-

- 54 new central heating systems, providing much better energy efficiency in comparison to the systems that were replaced;
- 31 houses were draught proofed and/or had loft insulation increased, again to improve energy efficiency. The Association managed to secure a grant of £6,400 from the Scottish Government to cover the majority of the cost of this work;
- 43 new kitchens, some as part of a programmed renewal of 18 year old kitchens in 892 – 900 Govan Road, with the remainder installed in traditional tenements where the existing kitchen had not been replaced as part of the recent programme due to the previous tenant not providing access.

We also carried out repairs to stone work, mainly associated with failing damp proof courses, and renewed any smoke detectors more than ten years old.

Other Achievements

Our other main achievement in 2010/11 relates to the servicing of our gas appliances. The Association is legally obliged to service all its gas appliances (fires and central heating boilers) at least once a year. This is to ensure their ongoing safety, in particular regarding carbon monoxide poisoning. For many years the Association was not able to meet this requirement due to tenants not providing access. We reviewed our procedures on this and have continued to maintain very good performance on this area of work, which the Association takes very seriously.

Other achievements include

- Managing to get enough resources in place and works underway to fully re-hab the badly fire damaged tenement at 3 Southcroft Street;
- Review of our approved contractors and suppliers list, bringing in new companies where better value for money could be achieved;
- Establishing a formal partnership with our central heating maintenance contractor, James Frew, ensuring continuity until 2013 in the quality of work while getting improved value for money;
- Completion of the Association's Asset Management Strategy, which establishes a long term strategy for managing the Association's "assets" – mainly how do we ensure that our flats and houses remain popular and tenanted for the foreseeable future.

Looking ahead

Our key objectives for the coming year are to:

- Continue to ensure all our houses meet the Scottish Housing Quality Standard where it is technically feasible. This will include;
- installation of 81 high efficiency central heating systems where the existing system is becoming obsolete;
- renewal of 61 kitchens, mainly in empty houses where the previous tenant refused a new kitchen;
- install three new close doors and door entry systems;
- Continue the cyclical painting programme, focussing on external and close painting in central Govan;
- Renew gutters on the front elevation of 50 closes in central Govan where the joints of the existing gutters are failing;
- Carry out stonework repairs on the old sandstone tenements in central Govan;
- Continue to achieve our very high level of performance on completing reactive repairs on time and to a high level of tenants' satisfaction;
- Through the new Scottish Government Community Jobs Scheme, take on long term unemployed people for training and work experience through employment as estate caretakers;
- Target our Community Jobs staff to community benefit projects by focussing their work on maintaining the tidiness and condition of central Govan's back courts, common areas and streets;
- Complete the renovation of 3 Southcroft Street following its destruction by fire early in 2010;
- Complete a Stock Condition Survey to ensure we have adequate resources to maintain our flats and houses and continue to meet the Scottish Housing Quality Standard in the long term;
- Consult with tenants on the findings of the Asset Management Strategy, and in particular on the priorities they see for investment in the existing tenement flats.

Wider Role

The Association continues to develop and pursue Wider Role opportunities, also support the regeneration of Govan through close working with key partners. Wider Role can provide social and economic benefits to the Govan area, which will enhance the quality of life and living conditions of all Govan residents.

Pearce Institute

We were able to support the restoration work of the Pearce Institute where we attracted investment from the Scottish Government to refurbish the Lithgow Theatre and the McLeod Hall. These rooms will enhance the space for community facilities and contribute to the viability of the Pearce Institute. The Association was supported by the Glasgow Building Preservation Trust to secure the investment of £182,000 which was part of £2.26 million funding package to restore this iconic building in Govan and Glasgow's heritage.



further employment. Of our first 6 trainees, 50% secured further employment.

Future jobs trainees with Chairperson Anne Irvine

Welfare Rights Service



The Association's Welfare Rights Officer, Lesley Johnston provides a welfare rights service to maximise housing and personal benefits for our tenants and residents. Lesley has met with 298 tenants and residents in the year and secured £137,835 in financial gains, which equates to an average of £462 per

customer of the service.

Lesley has also provided information on the Coalition Government's Welfare Reform proposals where there will be a significant change to the benefits system. If you have a benefit query don't hesitate to contact the Association to make an appointment.

Pacific Gardens

The Friends of the Pacific Garden continue to provide an exciting programme of events for local residents. The gardens are situated in the heart of the community and are an attractive and useable space for local residents to enjoy.

Employment Initiative



George Byrne and Crudens

The Association has over the years worked closely with our development and repair contractors to provide employment opportunities for local people. We

further developed our work in supporting local people into employment this year through our involvement in the Government's Future Jobs Initiative. This has created 15 job opportunities in estate caretaking and admin & clerical positions for a 6 month period. The trainees receive high quality training and support to assist them to secure

Looking Forward



The Association's wider role priorities for the coming year are to:

Continue to provide training and employment opportunities to local people in the Association's work in partnership with the Scottish Council for

Voluntary Organisations.

Create Modern Apprenticeships in Administration and Clerical position with a SVQ Level 3 qualification in Business Administration.

Develop a Community Engagement project through the Portal to work with vulnerable individuals and families living in Govan to tackle chaotic lifestyle issues and improve their well-being and employability. The programme of activities will include increasing self confidence and personal development to make positive life choices with the opportunity to progress into training, education, volunteering and work.

Develop proposals with our partners to undertake an environmental employability project to improve the land at the rear of the Govan Old Parish Church. This to make the area surrounding the Church a more attractive and useable space and further enhance its capacity as a tourist attraction, which will contribute to the future viability of the Church.

Support the work of the Pacific Gardens and the exciting programme of events such as Teddy Bear's Picnic, Country & Western evening, and other events aimed at using the park as a learning experience and maintaining pride in the local area, for example Litter picking, Bug's Ball.

Development Report

What do we do?

Our role is to administer the Association's development programme and to ensure and deliver a continuing supply of new and improved houses for our community.

We believe that by creating high quality homes in Greater Govan we are creating a sustainable and regenerated community for the residents to be proud of. We are also firmly committed to providing homes for households with varying needs. As a result, we design and build adaptable homes set in safe, secure and visually attractive environments.

We work with Glasgow City Council, Scottish Government, our Committee Members, Colleagues in other departments of the Association, Consultants and Contractors to achieve this. We also liaise closely with owners in our refurbishment projects to ensure that their requirements are met.

Staff News

There were no changes to the staff team this year. The Department continues to be managed by Fiona Maguire, who is assisted by Margaret McLaughlin as Development Officer and John Cannell Clerk of Works.



L-R Fiona Maguire Development Manager. Margaret McLaughlin Development Officer & John Cannell Clerk of Works

Achievements during the year Newbuild Developments



4 storey flats at Rathlin St

Waterside Edge, Rathlin St & Wardrop St



Terraced housing at Wardrop St

2010-2011 was another very busy year for the Development Section as we achieved handover of 58 units at our Rathlin St / Wardrop St development in November 2010.

The Rathlin St development was built by McTaggart Construction and the design team was Coltart & Earley Architects, Armour Cost Consultants, The Structural Partnership and SBA Safety Coordinators.

The development provided:-

- 12 flats for sale on a shared equity basis;
- 40 flats & 6 houses for rent.

Development Report

Govan Gateway Orkney St

We also accepted partial handover of 36 flats at our Govan Gateway development at Orkney St in March 2011.



Govan Gateway Development Views of Broomloan Crescent



Govan Gateway Development 701 & 709 Govan Road

Orkney St's design team included Collective Architecture, Brown & Wallace Cost Consultants, Scott Bennett Engineers and Carr Mclean Watson as CDM Coordinators and the main contractor is Cruden Building & Renewals Ltd.



The development provided;

- 12 flats for sale on a shared equity basis;
- 37 flats for rent;
- 30 flats and houses for outright sale by Cruden Estates.

Park View - Golspie St

Throughout 2010-2011 we continued to make good progress on our Golspie St site and the contract for the 102 mixed tenure scheme is well underway with the Cruden Building and Renewals confident that they will complete the development ahead of programme. Golspie St's design team consists of DO Architecture, Reid Associates Cost Consultants, Scott Bennett Engineers and Brown & Wallace as CDM Coordinators. The Contract Completion Date is expected in February 2012.

The development will provide:-

- 20 flats for sale on a shared equity basis;
- 60 flats for rent;
- 22 flats for outright sale & Developer NSSE by Cruden Estates.



Development Report

St Saviour's at Dunsmuir St

In October 2010, we also achieved a site start of our most recent development on the site of the St Saviours primary school in Dunsmuir St, Govan. The design team consists of Anderson Bell Christie Architects, Martin Aitken Cost Consultants, Scott Bennett Engineers and Brown & Wallace as CDM Coordinator. Cruden Building and Renewals' won the contract under competitive tender. This 66 unit mixed tenure scheme will be completed in April 2012.



Proposed Site Layout for Dunsmuir St

St Gerard's at Vicarfield St

The St Saviours Design Team were asked to work up proposals for a second phase of works at Vicarfield on the site of the recently demolished St Gerard's school.



Proposed Site Layout for Vicarfield St

The scheme consists of 81 flats and houses, 20 of which will be for sale on a shared equity basis. We have also included a proposal for some allotments to be created on the site as well.

We hope to have a site start in late Autumn 2011.

Apprenticeships

2010-11 saw great successes resulting from the Accord Agreements signed by Cruden Building & Renewal Ltd and McTaggart Construction Ltd, Govan HA and Ian Davidson (MP). The contractors agreed to provide

- 4 apprenticeships;
- 14 work experience placement opportunities;
- 10 career progression opportunities.

Working in true collaborative partnership and implementing Community Benefit with Glasgow South West Regeneration Agency, Govan HA managed not only to meet the agreed targets but exceeded the targets set with both firms offered full time employment to 2 of our apprentices.

The logo for Cruden Group, featuring the word "Cruden" in a blue script font with a purple crown above the 'i', and the word "GROUP" in a green sans-serif font below it.

The logo for McTaggart Construction, featuring the word "McTaggart" in a white sans-serif font with a red and white circular emblem to the right, and the word "CONSTRUCTION" in a red sans-serif font below it.

Development Report

How well did we do?

The Association performed well against the targets set by the Scottish Government in respect of its Housing Development Funding Programme for 2010/11. We had unprecedented levels of grant awarded to us from Glasgow City Council and We are pleased to say we managed to exceed our target spend.

The actual Housing Association Grant drawn down for the Core programme for 2010/11 was £7.290m against our set target of £6.342m and the Housing Association Grant drawn down for the Reprovisioning programme for 2010/11 was £2.627m against our set target of £2.451m.

Last year our key objectives for 2010/11 were:

2010-2011 Objectives	Achieved
<ul style="list-style-type: none"> Ensure new properties are let and income generated from rents in accordance with the target dates in the development strategy; 	Yes, all handovers scheduled for 10/11 took place on time
<ul style="list-style-type: none"> Consider the implications of the asset management strategy and adequately programme improvement works; 	Yes, Currie & Brown concluded the Asset Management Strategy, however improvement works have been postponed until the Stock Condition Survey has been instructed.
<ul style="list-style-type: none"> Arrange and coordinate successful opening ceremonies for the Newbuild developments that come off site; 	Yes, the Rathlin St development was formally opened by Alex Neil MSP, Minister for Housing & Communities in November 2010.
<ul style="list-style-type: none"> Ensure the 24 NSSE flats scheduled for completion are successfully sold; 	Yes in part, with the exception of one flat, the Rathlin St NSSE units were all sold and occupied during 2010-2011. The Orkney St NSSE flats were all sold in the first quarter of 2011-12.
<ul style="list-style-type: none"> Ensure the site start of the St Saviours new build development by Dec 2010; 	Yes, a site start was achieved in October 2010.
<ul style="list-style-type: none"> Ensure site start of the St Gerard's new build development by March 2011; 	Work in progress to secure private finance and acquire the site from Glasgow City Council.
<ul style="list-style-type: none"> Spend the cash planning target set for us by Glasgow City Council; 	Yes we were successful in receiving more HAG this year than was originally anticipated and we exceeded our total GPT target by £1.124m.
<ul style="list-style-type: none"> Continue to achieve a high level of customer satisfaction with the quality of our new homes. 	N/A, no satisfaction surveys were undertaken in 2010 - 11.

Looking Ahead...

Our key objectives for the coming year are to:

- Ensure new properties are let and income generated from rents in accordance with the target dates in the development strategy;
- Arrange and coordinate successful opening ceremonies for the Newbuild developments that come off site;
- Ensure the Golspie St & St Saviours NSSE flats scheduled for completion are successfully marketed and sold;
- Ensure the site start of the St Gerard's new build development by Autumn 2011;
- Consider proposals for future developments in line with the guidelines of the Innovation and Investment Fund;
- Spend the cash planning target set for us by Glasgow City Council;
- Continue to achieve a high level of customer satisfaction with the quality of our new homes.

Finance and Administration

What do we do?



We see our role as helping other staff and the Management Committee to do their job. Without someone to clean the office, open the mail, order stationery, fix computer problems, look after the

money and do a whole host of other tasks the Association simply couldn't function. Our reception staff are also the first point of contact that most people have with the Association, either dealing directly with the many enquiries we receive or passing them onto another officer.

Staff News

There were no staff changes during the year, although for part of the year Lisa Lindsay, our Receptionist/Administrative Assistant, was on secondment to the Housing Management Department covering a temporary post of Housing Assistant, with a temporary member of staff, Sandra Marshall, covering Lisa's post. We also employed two Future Jobs Fund Trainees within the department: Debbie Boyd and Susannah Simpson. We were delighted that Debbie secured a full time position with Cruden Estates when she completed her placement with the Association. Susannah's placement ends in September 2011.

The permanent members of staff in the department are

Stephen McCabe (Assistant Chief Executive/Finance and Administration Manager), Mary Craig (Property Accounts Officer), Jacqueline Stirling (Property Accounts Assistant), Roger Dulin (Finance/IT Officer), Jacqueline McDade (Finance Assistant), Violet Marshall (Senior Administrative Assistant), Lisa Lindsay (Receptionist/Administrative Assistant) and Helen Ferguson (Office Domestic).

As an employer the Association is committed to investing in staff training and development to ensure that staff have the appropriate skills for their job. During the year our Receptionist/Administrative Assistant Lisa Lindsay studied for the second year of a Diploma in Housing at Glasgow Metropolitan College.



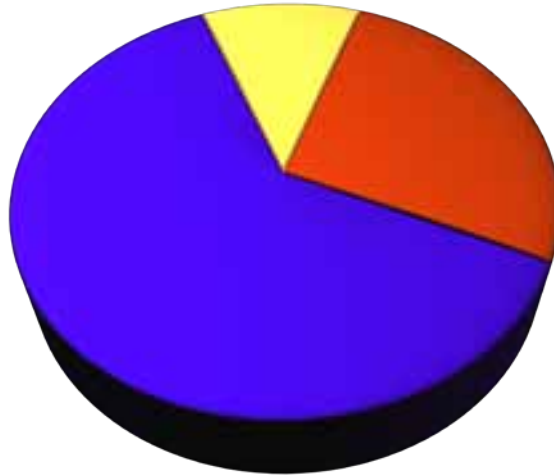
The Finance and Administration Team. L - R: Stephen McCabe, Lisa Lindsay, Violet Marshall, Mary Craig, Jacqueline McDade, Jacqueline Stirling and Roger Dulin

Sources of Income and Areas of Expenditure

The Association's total income in the year to 31 March 2011 was £12.77m, representing an increase of 51% from the previous year (£8.43m). The main reasons for this were the higher grant income for new properties and the sale of shared equity properties.

The sources of income were:

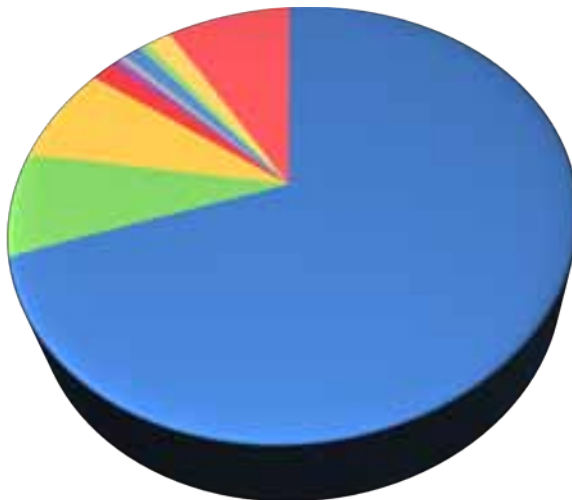
Rents and services charges	£3.38m
Government and other grants	£7.97m
Other income	£1.42m



The Association's total expenditure in the year to 31 March 2011 was £14.48m, representing an increase of 79% from the previous year (£8.09m). The main reason for this was higher spend on new properties and the cost of shared equity properties sold.

The areas of expenditure were:

Acquiring, building and improving properties	£10.24m
Repairs to existing properties*	£1.11m
Employee costs**	£1.06m
Office overheads**	£0.22m
Loan Charges	£0.09m
Property insurance	£0.07m
Property depreciation	£0.16m
Bad debts	£0.09m
Wider action support	£0.24m
Other costs	£1.20m



* Includes Direct Labour costs

** Excludes Direct Labour costs

Achievements during the year

2010/2011 was another year of progress for the Association's Finance and Administration Department.

Some of the key achievements in the year were:

- The financial statements completed on time and with a clean audit report;
- Five-year financial projections were prepared and submitted to The Scottish Housing Regulator;
- The Association's 30-year business plan was reviewed and updated;
- The Association's annual budgets were prepared and approved by Committee prior to the target date;
- A new £2.7m funding facility was tendered for and a number of offers received from funders;
- A record level of development funding was managed by the Department;
- The Association's IT Strategy was reviewed and updated;
- The levels of both factoring and shared ownership arrears were reduced.

Looking ahead...

The key objectives for 2011/2012 are:

- Continue to deliver a high standard of service to both internal and external customers;
- Review and update the Association's business plan; Finalise private finance agreements for the Association's development programme;
- Implement component accounting;
- Review the Association's factoring management fee;
- Reduce factoring and shared ownership arrears;
- Implement the Association's ICT Strategy.

Govan's People

Staff Members during the year

*Denotes those who were no longer staff members at 31st March 2011

Committee Members during the year

Anne Irvine (Chairperson)
Margaret O'Neil (Secretary)
Richard Carabine
Michael O'Halloran
Anne Frame*
Cllr John Flanagan
Georgina Hay
Alice Connolly
Maureen Porter
Andrew Butler
Thomas Dawson
Karen Russell
Andrew Kean
Paula Mackay*

*Denotes those no longer members as at 31 March 2011

Executive/Wider Role

Kenny Mollins, Chief Executive
Linda Smith, PA To Chief Executive
Germaine Hahn, Director*

Housing Management

Liz Wylie, Housing Manager
Arlene Sanders, Senior Housing Officer
Neil Thomson, Housing Officer
Sandra Sloan, Housing Officer
Fiona McLauchlan, Housing Officer
Lesley Johnston, Welfare Rights Officer
Faycal Foul, Housing Assistant
Gordon Anderson, Housing Assistant
Brian Wightman, Housing Assistant

Jim Stephen House

Lesley Monaghan, Project Manager
Maureen Thomson, Relief Manager
Dorothy Adams, Cook
Catherine Selas, Domestic

Development

Fiona Maguire, Development Manager
Margaret McLaughlin, Development Officer
John Cannell, Clerk of Works

Finance & Administration

Stephen McCabe, Assistant Chief Executive
Roger Dulin, Finance/IT Officer
Jacqueline McDade, Finance Assistant
Mary Craig, Property Accounts Officer
Jacqueline Stirling, Property Accounts Assistant (p/t)
Lisa McLaughlin, Receptionist/Administrative Assistant
Violet Marshall, Senior Administrative Assistant
Helen Ferguson, Office Domestic (p/t)

Maintenance

Tim Holmes, Maintenance Manager
Jason Gordon, Senior Maintenance Officer
Steve Chipchase, Maintenance Assistant*
Zoe Mullholland, Maintenance Assistant

DLO

Billy Yuill, Maintenance Foreman*
Gavin McFarlane, Chargehand / Joiner
John Olson, Joiner
John Alcorn, Handyman/Labourer
Joe Osborne, Handyman/Labourer
Frank O'Neil, Handyman/ Labourer

Financial Statements 2010/11

	2011 £000	2010 £000
Income & Expenditure for Year to 31 March		
Turnover	5,026	3,338
Less: Operating costs	(4,136)	(2,726)
	<hr/>	<hr/>
Operating surplus/(deficit)	890	612
Gain/(loss) on sale of fixed assets	43	31
Interest receivable & other income	0	0
Interest payable and other charges	(88)	(83)
	<hr/>	<hr/>
Surplus/(deficit) before tax	845	560
Corporation tax	-	-
	<hr/>	<hr/>
Surplus/(Deficit) for year	845	560
	<hr/> <hr/>	<hr/> <hr/>
Balance sheet as at 31 March		
Housing properties	70,910	60,902
Less: Housing association grant	(61,878)	(54,209)
	<hr/>	<hr/>
	9,032	6,693
Other fixed assets	355	367
	<hr/>	<hr/>
Total fixed assets	9,387	7,060
	<hr/>	<hr/>
Work in Progress	788	31
Debtors	785	1,053
Cash at bank and in hand	14	88
	<hr/>	<hr/>
Current assets	1,587	1,172
Less: Creditors due within one year	(2,392)	(1,703)
	<hr/>	<hr/>
Net current assets/(liabilities)	(805)	(531)
	<hr/>	<hr/>
Total assets less current liabilities	8,582	6,529
Less: Creditors due outwith one year	(4,315)	(3,106)
	<hr/>	<hr/>
	4,267	3,423
	<hr/>	<hr/>
Revenue reserve	4,267	3,423
	<hr/>	<hr/>
Capital and reserves	4,267	3,423
	<hr/> <hr/>	<hr/> <hr/>

What this means

Income from rents, grants, factoring charges and shared equity sales
Expenditure on employee costs, maintenance, housing management, overheads and shared equity sales

Income from house sales
Interest earned on cash balances
Interest payable on loans and overdrafts

As a charity the Association is exempt from corporation tax

What the Association's properties cost
What the Government paid towards the cost

Book value of the Association's offices, van, furniture and equipment

Net expenditure on properties being built for sale
Money owed to the Association

Money owed by the Association to others

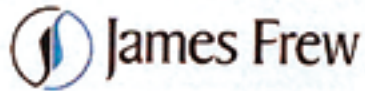
Long term loans and overdraft facilities

Money built up from surpluses achieved

Commentary

The surplus for the year on the income and expenditure account was higher than the budgeted figure of £239,000, demonstrating that the Association maintains tight "financial control. Significant progress was made in the year in reducing lost rental income due to void properties. This is reflected in the improved financial performance. Both turnover and operating costs include the sum of £1,250,000 in respect of shared equity sales in the year. There were no such sales in the previous financial year. While the Association had net current liabilities at 31 March 2011 it also had in place a funding facility with The Royal Bank of Scotland, which was available to meet these liabilities.

The Association would like to thank the following contractors and suppliers for their sponsorship towards the cost of the Annual Report & Annual General Meeting:



Regency Glazing



jhl communications
leaders in b2b telecommunications

Govan Housing Association Ltd

35 McKechnie Street, Glasgow G51 3AQ

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