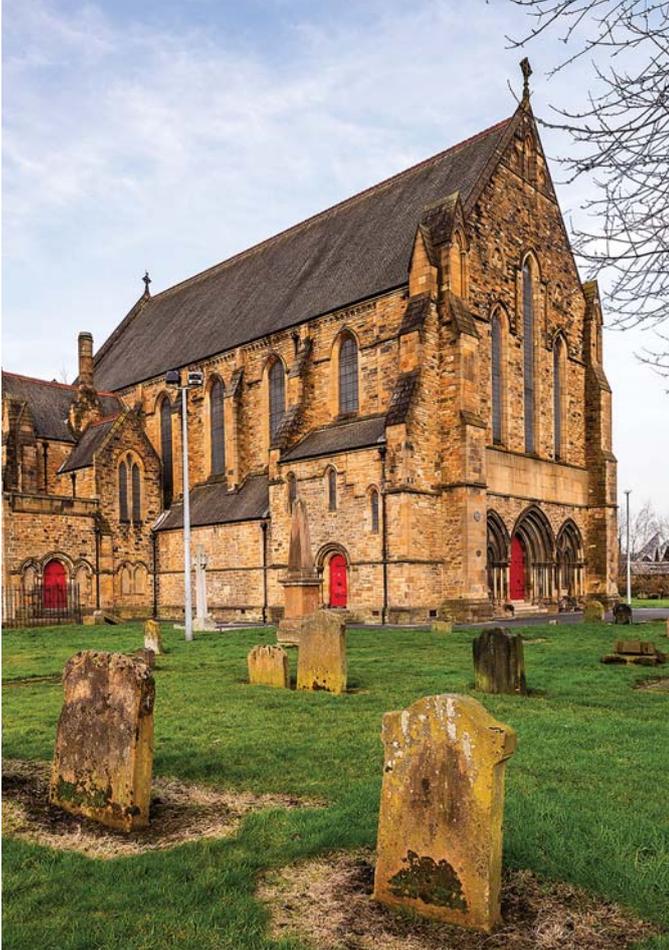




## *Moving Govan Forward*

ANNUAL REPORT 2018-2019 and  
LANDLORD REPORT 2019

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The Govan HOME Team Progress Report

The Management Committee wish to thank all those who have contributed to the ongoing success of **Govan Housing Association**

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# Welcome

**As the new Chairperson of Govan Housing Association Group, I would like to take this opportunity to acknowledge thanks to the dedicated team of Management Committee members, Board members and Staff Members who work cohesively to ensure that our tenants remain at the heart of what we do.**

This is my first year as Chair which has seen changes to the Executive Management structure within the organisation. We offer a warm welcome to our new Director of Finance and Corporate Services, Caron Quinn, who has joined our Executive Management Team and who will assist our Chief Executive, Fiona McTaggart, to lead the organisation forward with a strong focus on good governance and improving services for tenants. We also said farewell to Natalya Macholla this year, our Deputy Chief Executive, who has joined the Wheatley Group. We wish to thank her for all her hard work over the last five years and to wish her well in her new role as she progresses her career in the social housing sector.

It is a challenging time for housing associations everywhere. We know that welfare reform continues to affect the lives of many. Govan Housing Association is committed to continuing to provide crucial support through the services delivered by our Financial and Community Inclusion Teams, to deliver excellent services and to provide the best homes possible through our rolling programme of continual investment.

As a community-based housing association, we aim to support local people to maximise opportunities and to enhance the lives of our tenants and other local people through the services we offer. Our Financial Inclusion Team's role is to offer advice to reduce the impact of welfare reform and assist tenants with debt issues. Our Community Inclusion team work in the heart of the community addressing a wide variety of social issues



Caron Quinn

that exist in our area. Addressing these fundamental issues is the platform for growing our community into a thriving diverse and inclusive place where people chose to live.

In this Annual Report you can read about our performance for the year against the standards and outcomes included within the Scottish Social Housing Charter. The purpose of the Charter is to set standards across Scotland to ensure that Scottish social landlords provide high quality services to tenants, embrace equality and diversity and are proactively inclusive while also offering value for money. This is part of the Scottish Government's wider agenda of creating a safer and stronger Scotland. You can access the the Scottish Social Housing Charter at <https://www.gov.scot/publications/scottish-social-housing-charter-april-2017/>. A copy is also available at the Association's office. Please drop in to pick up a copy.

Our Housing Team continue to work hard, often in partnership with external agencies, to ensure that our neighbourhoods are well maintained and are a place where residents feel safe. We are very lucky, we have some wonderful gardeners living in our area who together help keep the area looking great. Each year we celebrate the achievements of our local gardeners through our annual garden competition at our AGM.

Digital inclusion has also been a focus for the Association this year as we have developed our digital inclusion programme within our community hub. We offer various services that introduce and enhance tenants' and residents' skills in the world of digital technology. The ability to access online services via computers is now very important in light of welfare changes that now require mandatory on-line submissions. We will continue to enhance our digital service this year. To keep up to date with what's happening at our Hub please keep an eye on our social media sites on twitter,



facebook, on our website and our newsletters. Our new website was launched on 3rd September 2019. We hope you'll find this easy to use and like the changes and new services on offer.

Looking to the future, we are continuing to deliver value for money in everything we do and creating the best repairs service we can offer to meet tenant needs. This year we are committed to investing approximately £3 million in your homes and we are about to embark on a much needed window replacement programme and also continue with our kitchen and bathroom replacements programmes.

Our subsidiary company Govan HOME Team is still in its infancy but is already generating small surpluses that we can look to reinvest in the community. The focus of the HOME Team continues to be one of providing high quality repairs, maintenance and environmental services directed by the Association, that make a positive impact on our residents and our community.

This report highlights our achievements over the last year with individual accounts of each department's main areas of focus. If you would like to become more involved in any aspect of Association business, please contact us or use our website to find out the best ways to become involved.

Finally I would like to thank our tenants, partner organisations, contractors and the wider Govan community for their continued effort and commitment to achieving high standards in all that we do. Their contribution is both valued and much appreciated. Finally, I would like to thank my fellow Management Committee Members for their continued support, commitment and dedication and also a huge thanks to our staff for their professionalism and hard work in helping us to deliver our aims and objectives in another successful year at Govan Housing Association.

**Thomas McArthur** Chairperson

# Introduction

## from the Chief Executive Officer



**I am delighted to continue in my role as Chief Executive of the Govan Housing Association Group. Looking back over what has been achieved so far, it's evident that good foundations have been laid and we are on track to deliver our aims and visions for the Group over the next 5 years.**

We remain a strong community based landlord with proud Govan ties. We are proud of our role as a community anchor organisation and continue to work in partnership with Central Govan Action Plan, Glasgow City Council and many other local agencies to deliver the aspirations of the community in which we live and work.

We continue to address the needs of the community from a grass roots perspective through the growth of our Community Inclusion and Financial Inclusion Teams. Understanding our customers is a priority

and at the core of our recently developed Financial Inclusion Service Delivery Plan and also our Community Engagement Strategy. Both of these documents reflect our commitment to improving the lives of residents in an ever evolving diverse community.

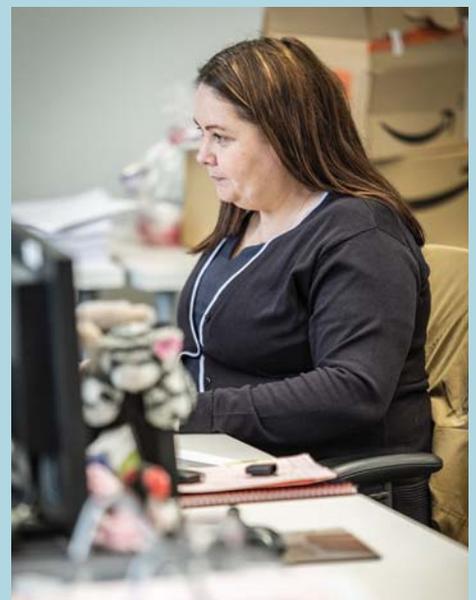


Both these teams work collectively with the core functionality of our business, our Housing Management Teams and Property Services department.

We have an enthusiastic team of staff who are keen to take their performance to the next level. We aim to do more to improve our customer satisfaction levels

across all areas and that means listening better to our residents. We're already working with our Scrutiny Panel, Management Committee and staff to establish more extensive ways to do just that. I firmly believe that with residents at the heart of our organisation we can continue to deliver great outcomes for all residents.

Through the growth of the Govan Home Team this year, we have supported over 40 people into jobs where they have been involved in the delivery of our repairs service and planned programmes of works. They have taken part in large scale estate clean ups, the improvement of back court areas as well as assisting at our various community events including Govan Loves Xmas and our Summer Fun Day.





We continue to work in partnership with Glasgow City Council regarding the historic Water Row site. This has seen the development of a site masterplan which was subject to intensive consultation with the local community and key stakeholders. We are continuing to assess the viability of the development at this time. We are also very much committed to investing in our existing stock. This can be seen within our extensive kitchen and bathroom replacement programme alongside our upcoming window replacement programme which will benefit approximately 900 properties over the next 3 years.

We are also engaged with Glasgow City Council to deliver a strategy to improve the Ibrox area. The Strategy will be delivered through an agreed acquisition plan which will prioritise properties in urgent need of investment. The Strategy remains focused on the people living in the community by engaging with residents, listening to their concerns and helping them to sustain their tenancies and homes and to support their families out of poverty.

We are delighted with the refurbishment of 883 Govan Road and the standard of

workmanship from Stuart and Shields. This has restored an iconic building back to its former glory and allowed us to maintain the historic heritage of the Govan Community. This work will be further complemented by a high quality shop front improvement programme supported by Central Govan Action Plan through their Townscape Heritage Initiative programme. These works will aim to enhance the corner of Shaw Street and Govan Road. This will be a great project for the local area.

During the course of this year we have also appointed an external surveyor to undertake an 80% stock condition survey. The information obtained from this process will allow us to inform our planned programmes of work and further plan for the future maintenance of our properties in relation to Scottish Housing Quality Standards. We will ensure that the aims and objectives of our Asset Management Strategy are achieved in relation to the Energy Efficiency Standards in Social Housing, as set by our regulatory bodies.

We are happy to announce that we remain low engagement with our regulatory body, the Scottish Housing Regulator, which provides residents with the assurance that we are managing our



business effectively and in adherence to their range of regulatory standards.

This annual report encompasses a full range of performance statistics which provides evidence that we are improving across key areas of service delivery. We also have action plans in place to address areas of service delivery we require to improve and we will work alongside our Scrutiny Panel to provide assurance to all residents that we are committed to achieving the highest levels of customer satisfaction.

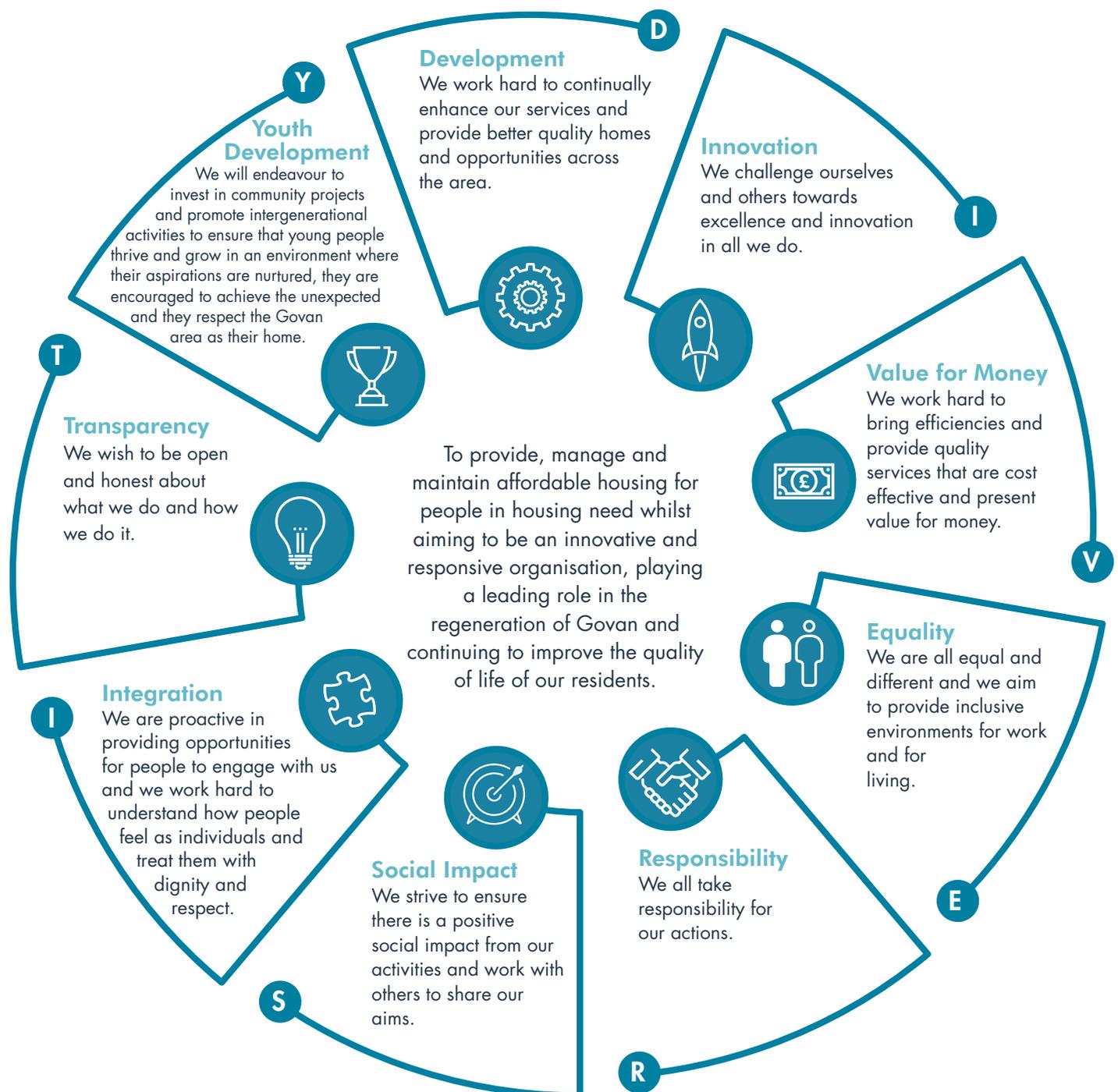
We look forward to the year ahead and to embracing future challenges in the ever evolving world of social housing. We have the dexterity within our team to ensure Govan Housing Association Group remain a pivotal anchor within the community with our residents at the core of our future aims and visions.

I would like to take this opportunity to thank the Management Committee of Govan Housing Association and the Board of the HOME Team and all staff for their dedication and hard work over the last year, which collectively is 'Moving Govan Forward' and changing lives for the better.

**Fiona McTaggart**  
Chief Executive Officer

# Our values

At the core of our business are Govan Housing Association's values. These represent the way we conduct ourselves and how we do business.



# Supporting our tenants: Community Inclusion

## Ryan Davidson – Community Inclusion Officer:

*“The Community Inclusion Team have had another fantastic year. Our programme has again increased local opportunities for our tenants whilst engaging with some of the most vulnerable members of the community. There have been lots of positive case studies of interventions and life changing work that’s been done both by ourselves and some of our delivery partners.*

*We have continued to use The Hubs as a community resource for local people, local projects to work, learn and play which as ensured that we delivered all of the outcome and outputs set out at the start of the year.*

*We hope to continue to build on these successes and as the community changes and evolves, develop new projects that meet the needs and aspirations of the people of Govan.”*



We first set up our Community Inclusion Team in 2015 and from then we have gone from strength to strength, offering more and more activities and programmes throughout the community and from our Hubs at 901/905 Govan Road, which are based in the heart of the Govan community.

We are delighted to say that our Hubs have become a pivotal part of community life in Govan, offering a safe and secure place for people to socialise, share, learn and obtain support and advice. This year our key projects have covered 6 key themes:

**Education & Learning • Integration • Employability  
Digital Inclusion • Social Inclusion • Health & Wellbeing**

Our work is very much a partnership with local people and the various local and national partners we have had pleasure working with, this year. They include: Family Addiction Support Services, NSPCC, Three, Bank OF Scotland, Epic 360, Glasgow Clyde College, Glasgow University, Maslow’s CIC, Scottish Action For Refugees, NHS Health Improvement Team, CK Cyber, Plantation Productions, The Glasgow Barons, local artists and designers, Govan Youth Information Project, Glasgow Life, The Govan Street Work Initiative, Gilded Lily and Preshal Trust. We very much look forward to working with all these groups and many more to expand and embolden the impact and outcomes of our community inclusion works, in Govan.

Many thanks must also go to our many funders which have allowed us to deliver our full and diverse programme of activities. They include: the Scottish Government via their People and Communities Fund (PCF), Govan Area Partnership.

## Many of our services or projects have aimed to cover many of these themes and have included:

- Food Drop-in Programme offers free breakfast every weekday morning and 4 community meals per week, bringing together people of different cultures from across the community.
- Community cooking class.
- Pensioners group.
- Woman’s group.
- Men’s drop-in service.
- Parent and carer’s support group.
- Community achievement group.
- Walking group.
- Informal ESOL classes.
- Money and debt advice drop-in service.
- Digital Inclusion Programme which has seen over 100 users of our Digital Hub throughout the year through drop-in services.
- One-to-one support for learning for Tenants.
- Formal IT Classes in Partnership with Clyde College.
- Digital lending library offering the opportunity to take devices home to further their learning and personal development.
- Community cinema programme, offering free film screenings across Govan attracting well over 200 people. This has included work with local primary schools, Govan and Linthouse Parish Church, Govan Community Project, Govan HELP, The Pearce Institute, NSPCC and Plantation Productions.
- The Activate course, from which 10 people gained a university recognised qualification.
- Unlock Employment to support our tenants back into employment through jobs club drop-in, one-to-one support and events.

# Community Project Highlights 2018/19...

## The Luath St Festival Highlights

Following the success of last year's Luath St Festival we decided to make it an annual event, each July. The event, which was part funded by the Association and Central Govan Action Plan, was established by local residents and featured live music, arts and craft activities, t-shirt printing, street games, pottery and a big play sand pit. It was a fabulous event yet again this year.



## Activate Course

The Activate Course is run by Glasgow University and offers an introduction to community development. The course offers learners the chance to learn how to become an activist in their own communities, how to recognise issues and what they can do to tackle these issues.

This is the second time we have run the course in partnership with Sunny Govan Radio.

This year, 10 local people, including our of Community Inclusion Admin Assistant, Jennifer Morrison, gained a recognised qualification from Glasgow University for completing the course.

Since the end of the course, two learners have gone on to full-time college courses, three have gained employment and the others have become more involved in their local community by regularly attending groups, volunteering and further learning opportunities. Two of the group also completed their level 4 Community Achievement Award.



## The Community Cinema

The Association were successful in gaining funds through the Govan Area Partnership to fund a mobile cinema that would allow us to host pop-up cinema night across Govan. We worked with a variety of partners including Govan and Linthouse Parish Church, NSPCC, Govan HELP, Plantation Productions and Govan Community Project to host free screenings of films.

We aim to host a Govan Film festival in the near future with each local organisation curating their own screening.



## Make Digital Fun Event

The Association collaborated with Artronix to host a digital fun day in The Pearce Institute. In the morning, three local primary schools took part in Makers Faire activities with 3D printing, robot wars, race car building, Sensetronix, animations, VR headsets, Junk upcycling, soldering workshops and music making.

The event then opened to the public in the afternoon and members of the community could come in and take part in the sessions.

## Food Provision

The Association have used People and Communities funding to create an inclusive food provision programme from our Hubs. This has included free breakfast 5 days per week, including extended breakfast clubs during the summer holidays, two evening meals, one community lunch and a Saturday drop-in club. Using food, people are encouraged to get together, learn about cooking and the benefits of sharing.

This has involved local people completing their food hygiene certificate, creating volunteering opportunities through the programme. Our community cooking class on a Wednesday morning has given local people the opportunity to come in and socialise whilst making and serving a three course lunch.

Over the year, we served over 3500 courses of lunches alone and over 1200 course in the evenings.



# Supporting our tenants: Financial Inclusion

## Marina McColl – Financial Inclusion Manager:

*“A massive £1.2 million is the income generated in the Teams’ first year and demonstrates that the vital work being done in offering a Financial Inclusion Service to our residents is producing great results.*

*There is also an important tenancy sustainment and community resilience element to all of this by offering this help and support. We are doing our utmost to make sure people keep their tenancies and homes whilst receiving what they are entitled to.*

*The growth and development of this Team we experienced in 2018/19, helped us to continue to deliver for our tenants and the wider community.”*



Our Financial Inclusion Team was established in January 2018 due to the level of demand from tenants and local people for money and debt advice, following years of partnership working with Money Matters. We have recently celebrated a very successful first year. The service was established to assist tenants and the wider community with all matters relating to welfare benefits, money and debt advice.

Within the first 12 months, the enhanced service has generated just over **£1.2 million** in a variety of ways to help maximise incomes and mitigate the effects of welfare reforms, including the implementation of Universal Credit full service. We are thrilled with this achievement for tenants in our first year. The financial gains generated include backdates and awards of various DWP benefits including Housing Benefit, Universal Credit, Personal Independence Payment (PIP), Employment & Support Allowance (ESA) and Tax Credits to name a few.

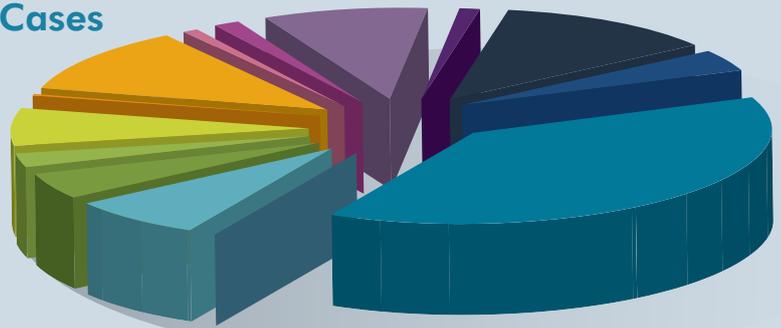


## Financial Inclusion Statistics:

### Financial Inclusion Welfare Rights Cases

The Financial Inclusion Service income for the Housing Association and tenants is £1,111,123.69 since January 2018/19. 636 Welfare Rights Cases.

- Carers Allowance: £15,271.30 (5 cases)
- Disability Benefits: £98,122.75 (24 cases)
- Furniture Initiatives: £13,695.36 (133 cases)
- Income Support: £11,148.20 (4 cases)
- Sickness Benefits/Payments: £125,129.50 (22 cases)
- Child Benefit: £3,577.60 (2 cases)
- Energy: £770.00 (7 cases)
- Grant Applications: £73,497.53 (124 cases)
- Jobseekers Allowance: £28,038.40 (8 cases)
- Tax Credits: £52,667.43 (9 cases)

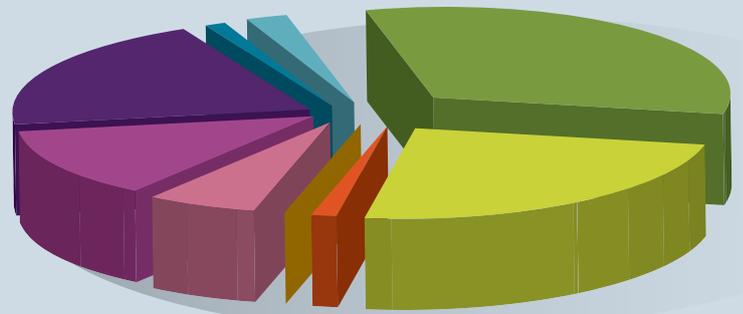


- Council Tax: £83,956.87 (101 cases)
- Food Provision: £30.00 (1 case)
- Housing Benefit: £428,568.61 (158 cases)
- Pension Credit: £42,859.53 (11 cases)
- Universal Credit: £133,790.61 (27 cases)

### Financial Inclusion Debt Cases

The Financial Inclusion Service income for the Housing Association and tenants is £122,605.88 since January 2018/19. 78 Debt Cases.

- Council Tax Debt: £24,815.86 (12 cases)
- Consumer Credit: £15,688.88 (12 cases)
- Factoring Debt: £7,285.30 (3 cases)
- Debt Managed: £230.36 (1 case)
- HMRC Debt: £1,575.84 (2 cases)
- Loans: £29,554.62 (6 cases)
- Rent Arrears: £39,410.66 (31 cases)



- Utility Debt: £2,944.36 (7 cases)
- Benefit Overpayments: £1,100.00 (4 cases)

## Financial Inclusion Team Initiatives

### Financial Health Checks

The Financial Inclusion Team carry out a Financial Health Check for every new tenant entitled to benefits by a member of the Financial Inclusion team prior to signing for their tenancy, to help them maximise their income and gain practical advice on money and debt management. The financial health check includes the following:

#### Benefit Check

Check circumstances and apply for any benefits the new tenant is entitled to.

#### Income and Expenditure

Explain the financial running cost of a home to ensure affordability.

#### Set Up Energy Accounts

Set up new tenants' energy accounts with suppliers with the correct details.

#### Debt Check

Deal with any debts at the start of the tenancy.

#### Grant Applications

Apply and access grants for new tenants.

#### Financial Support Advice

Provide financial support to ensure tenants have a great start to the tenancy.





As well as a day to day money and benefit advice drop in service, the Financial Inclusion Team also has established a number of projects in this first year. This includes starter packs to help new tenants move into their new home. The team also provides emergency food packs in partnership with the South East Foodbank.



In 2018-19, Govan Housing Association also launched a Furniture Reuse Project. This has quickly become successful in helping to alleviate poverty. With reused and new goods, these help to make moving into a new home more affordable, thus helping people to avoid debt at the start of a new tenancy. It is hoped that this project will be expanded with the Community Inclusion Team to include volunteering opportunities.

**As well as the Reuse project, we also work in partnership with:**

- Starter Packs
- Good Start Packs
- Second Opportunities
- Spruce Carpets

Fuel poverty continues to be a blight for many families. Helping with this can often help families to sustain their tenancies. Thus, this year saw Govan Housing Association set up an **Emergency Energy Fund** which provides a grant to tenants facing fuel poverty. We can report that the fund has assisted **21 tenants in fuel poverty**, issuing between £20.00 - £40.00 for fuel depending on circumstances. It has been our experience that this has proven especially helpful to tenants who are victim to the 5 weeks' waiting period for Universal Credit benefit to be paid. In 2018-19, we issued a total of **£590.00** to tenants.

The Financial Inclusion Team can announce that we are working towards achieving the accreditation this year from the Scottish Government in relation to advice delivery in Type 11 and Type 111. The Scottish National Standards for Information and

Advice Providers (SNSIAP) is the accepted quality framework for agencies providing advice on housing, money, debt and welfare benefit issues.

This accreditation, if achieved, will ensure that our service will be to the highest quality standard and compliant to all legislative requirements.



Scottish Government  
Riaghaltas na h-Alba  
gov.scot



**We recognise that we cannot deliver a fully holistic service without the contribution of other partners. These include the following:**



We look forward to continuing to work with our partners into 2019/20 and beyond to help our tenants and local community.

# Equality, Diversity and Inclusion

At Govan Housing Association we are committed to supporting and promoting Equality, Diversity and Inclusion. This has long been our approach and we aim to ensure it continues to be embraced by our staff team and Management Committee and informs and shapes our business activities and the impact on our customers, employees and other stakeholders.

**We aim to:**

- Prevent discrimination of all sorts including indirect discrimination and unconscious bias, eliminate prejudice, promote inclusion and embrace and celebrate diversity within our organisation and within our wider community through awareness, review and continual learning.
- Treat people equally and fairly in our dealings, respecting and embracing diversity.
- Recruit and promote people fairly, while proactively ensuring equal access to job opportunities as well as professional and personal development for existing staff.
- Ensure our services are easily accessible. We will offer and proactively promote the provision of information in alternative formats free of charge as required and ensure that they are easy to obtain.
- We will actively listen and learn about the needs of our tenants and other service users to ensure that our services are suitable and accessible.



**In 2019/20, we will develop our Equality, Diversity and Inclusion Strategy to:**

- Ensure that our Management Committee, subsidiary Board and senior staff team understand their responsibilities in relation to Equality, Diversity and Inclusion and are accountable for embedding our approach throughout our business activities.
- Promote equality through all of our activities and the different roles that we adopt such as employer, community anchor and service provider.
- Proactively comply with all legal and regulatory requirements which apply to the protected characteristics of race, religion or belief, sex, gender reassignment, marriage and civil partnership, pregnancy and maternity, sexual orientation, disability and age.
- Ensure our partners, consultants and contractors echo our approach and can demonstrate their commitment to delivering and embracing our Equality, Diversity and Inclusion principles.
- Proactively encourage service users and other stakeholders to participate in reviewing our services and in so doing helping us to shape the business to meet the various needs of our service users and other customers.
- Continue to engender and promote inclusion and community cohesion in our local area through our proactive business activities, such as those undertaken by our Community and Financial Inclusion Teams, and our wider partnership working.

# Factoring Service

The majority of tenement properties in Govan have been managed over a long number of years on behalf of owners by our property factoring department.

The Association currently offers factoring and property management services to over 750 residential and commercial properties.

Having a property factor has many advantages for homeowners:

- As a point of contact for minor repairs and replacement of building parts and common fittings
- Providing assistance and advice to an owners' meeting in the tenement
- Procuring quotations from contractors for different types of works
- Having an independent organisation to assess the condition of the property and appointing a contractor on your behalf to carry out repairs
- Organising new works e.g. installation of a close door or controlled entry system



## Ibrox Strategy

As part of our commitment to Glasgow City Council's Ibrox Strategy and the greater regeneration of the wider Govan Community, we have recently taken over the factoring/property management of several closes within the Ibrox area. The purpose of the Strategy is to overcome the challenges of not just the physical regeneration of the Ibrox area but also the social and economic issues that are needed to revitalise the area and ensure its sustainability in the future.





## Highlight – Storm is now over

In the last year the owners at 96 and 98 Middleton Street approached the Association to take on the factoring of both tenements and assist the owners with repairing the damaged roof.

Following storms in 2012 the joining chimney between 96 and 98 Middleton Street collapsed and damaged the roof on both sides. The roof had been covered in tarpaulin ever since, periodically causing water ingress to the unlucky top floor flats.

The Association commenced factoring of the tenements in November 2017 and went straight to work with the owners to help resolve the repair issues. A roof survey highlighted that the works required were slightly more complicated than first thought with works also required at the rear of the property as well as the storm damage at the front.

The start date for the works was delayed as a few owners were not engaging with the Association. However, with help from Glasgow City Council the Association managed to secure funds from the missing share scheme to allow the works to proceed.

Once we were good to go the roof contractor, Latto Maintenance Limited, went straight to work. Firstly, applying for

the scaffolding permit and then commencing the work within weeks. They started with the works to the rear elevation of the roof before moving to the front of the roof and the chimney rebuild.

Repairs to the roof began in August 2018 with the rear elevation work being completed later that month and the works to the front of the roof completed in September 2018.

Its great news for the owners who can now look forward to warm and dry winters!!!

One of the owners of the top floor flats at 98, which was severely affected, was delighted saying "After 5 years of not being able to get the roof repaired, we moved to Govan Housing Association and the work was carried out in under a year. The team there have been brilliant and I now have complete confidence that the property will be managed effectively." and an owner from 96 added, "Great to have it done after all the years of leaks in the top flats."

The Association were delighted to work with the owners on this project and are happy we helped to make their homes wind and water tight again.

# Property Services – Managing our assets to meet local need

**The Property Services Team is responsible for managing all repairs and planned works that we carry out in our properties. This comes with the responsibility to balance the investment needed to ensure our properties are well maintained as well as the need to meet the changing aspirations of our tenants, with limited resources.**



This year in 2018/19, we have continued to roll out our programme of planned works, installing 98 new kitchens and 100 new bathrooms. Our Tenant Liaison Officers continue to work closely with our tenants to ensure that they are prepared for the works and to minimise disruption while the works are being undertaken. Most of the works have been carried out by our subsidiary, Govan Home Team.

From our Residents Satisfaction Survey in 2017/18, we learned that the most popular property improvement wanted by tenants was window replacement and upgrades. We are pleased to confirm that we have been working alongside Glasgow City Council to agree a standard of window replacement that is acceptable within the Conservation Area in Govan.



From this, we have been able to progress with agreeing a specification for the window replacements with a start date of early January 2020. We hope this will improve our resident's quality of life by enhancing energy efficiency of the property and reducing heating costs.

We are also hoping to commence close improvements, including close painting. This will be an ongoing programme of works which will help to maintain our assets and improve the area significantly.

To inform our ongoing investment programme, we have been working with our contractor Assist to carry out stock condition surveys on our properties, most of which are older tenements. These surveys will allow us to assess our current assets and the condition of our properties and plan our investment programme in the coming years.



## Medical Adaptations

Each year we carry out medical adaptations so that tenants' homes meet their personal needs.

To improve this service, we have appointed our in house contractor Govan Home Team to undertake the medical adaptations within our properties. This will allow us to manage and improve turnaround times for tenants.

Over 2018/2019 we have carried out 35 medical adaptations to our properties to improve the quality of our customers living. We have spent just over £80,000 on these adaptations.

## Repairs Performance Summary

A key aspect of the Property Services Team is providing an efficient and effective repairs service. For information on our performance in this respect, a summary comparing information for 2015 to 2019 is given here. We can see that this year there was a reduction in the number of repairs undertaken from last year but a level that is more in line with the normal pattern of repairs. We are delighted to record a reduction in the time taken to complete emergency and non-emergency repairs. The number of repairs completed first time has reduced and this is an area which we will specifically work to improve on, going forward.

	2015	2016	2017	2018	2019
<b>Total Repairs</b>	5156	5330	5250	6180	<b>5316</b>
<b>Emergency</b>	159	312	305	675	<b>445</b>
<b>Non Emergency</b>	4997	5018	4945	5505	<b>4871</b>
<b>Right First Time</b>	Unknown	3801	4503	4387	<b>3859</b>
<b>% of Repairs completed Right First Time</b>	Unknown	86.80%	91.80%	81.69%	<b>79.22%</b>



### Emergency Repairs Average Time

2019	1.44 hours
2018	2.15 hours
2017	1.82 hours
2016	2.03 hours
2015	1.48 hours



### Non Emergency Repairs Average Time

2019	3.10 days
2018	3.97 days
2017	2.96 days
2016	4.35 days
2015	4.18 days



### Repair Satisfaction

2019	90.28%
2018	89.88%
2017	97.44%
2016	98.65%
2015	98.22%

## Keeping our customers safe – Gas Safety



We are happy to report that in 2018/19 we have managed to carry out **100%** gas safety compliance. We thank all those tenants that gave us access to their homes to carry the necessary works involved in the annual checks. With tenants' assistance, we aim to continue this success in the coming years to help ensure that we keep our customers safe.

# Your tenancy and neighbourhood

**We recognise that how we manage your tenancy and neighbourhood is really important to you.**

**The Association is fully committed to continuing to work with local residents groups, tenants, owners and partner agencies to help tackle and prevent issues related to environmental problems and anti-social behaviour. By collating feedback from our residents and customers on matters that are important to you it allows us to help influence and shape the services we provide.**



## Environment

We welcome and value your interest and contribution to ensure we are providing homes in a safe and secure environment as we recognise that this is important to the quality of life for you and your family. Our Housing Team will continue with our regular estate inspections to ensure we are proactively identifying any issues which would cause concern to our residents. We are also committed to ensuring the cyclical programme for Govan HOME Team includes regular estate and environmental works.

The Association strives to achieve a safe and secure environment for all our residents. Where issues of anti social behaviour do arise our experience is that people want to seek fast and firm responses. Tackling anti social behaviour and the harm it can cause is a priority for us. We aim to proactively identify issues and deal with them before they become major problems.

When residents report anti social behaviour we aim to make sure we understand the impact of each incident on the victim(s) considering how it makes them feel and with a view to treating everyone fairly. We will manage any reports of this

in accordance with the Scottish Secure Tenancy Agreement and the Association's Anti Social Behaviour, Neighbour Nuisance and Hate Crime Policy.

## Tenancy Sustainability

We aim to prevent tenancies from coming to a premature end by providing the necessary information, advice and support for tenants to be able to maintain their tenancy. Our intention is to visit all new tenants within 6 weeks of their tenancy start date, which ensures that tenants are settling in well and allows any questions to be answered, or any issues which may have arose in the first few weeks of the tenancy starting, to be addressed. Tenants who we identify as being potentially vulnerable may receive further follow up visits and a level of tailored support from our Housing, Financial and/or Community Inclusion Teams if required. We can also assist by making referrals to other partner agencies where necessary. We see this is a vital part of our tenancy sustainment process. In addition we are able to offer a number of services through our Financial and Community Inclusion teams to assist tenants to stay in their homes.

Our overall tenancy sustainment rate was 79% for last year.



This figure is something we will strive to improve over the forthcoming year.

Abandoned properties can often be problematic and an indication that people no longer see their home as an attractive place to say. We aim to work closely with tenants to ensure that tenancies are ended in line with the Scottish Secure Tenancy Agreement. In the last year we have seen a dramatic reduction in the number of properties being abandoned from 39 in 2017/18 to 16 in 2018/19.

## Rent Setting

Govan Housing Association is committed to providing the best possible service we can to meet the needs and aspirations of our tenants. Our rents for the previous 3 years were subject to the rent restructure carried out in 2016. We recognised that to deliver future obligations we were required to look at a modern rent review which was linked to affordability. We were also of the view that some of our current rents were not consistent across property types and size and it was necessary to address this to ensure fairness and consistency. We are now approaching the end of this review period which will allow us to carry out a further review at the start of 2020. This will be undertaken in full consultation with tenants in order to determine our rent setting going forward.

## Rent Arrears

The biggest challenge of the year was undoubtedly the implementation of Universal Credit Full Service which has seen an impact on our overall arrears figure. Our staff has clear targets and objectives to achieve which are regularly monitored by the Head of Housing and ultimately our Management Committee.

The Association's main source of income is rent and tenants in rent arrears compromise our ability to fund our services. Our staff in both the housing and financial inclusion teams are here to assist and support tenants if they are struggling to pay their rent. We also offer debt and money advice where required.

Our performance in 2018/19 seen a gross rent arrear total figure of 7.03% compared to last year's figure of 6.56%. This figure is something we will strive to improve over the forthcoming year.

**89%** were satisfied with the overall service provided by the Association.

**24.6 days** Time taken to re-let properties

**1 589** Number of homes owned by the Association

**92%** Thought that the Association was good at keeping them informed about services and decisions.

**0.8%** Rent lost through homes being empty.

**87%** Were satisfied with the opportunities to participate in your the Association's decision making.

# Landlord Report

In this section, we will tell you about our performance for 2018-19, our commitment to improving services and what the SHR said in our Landlord's report.

Of the Charter 16 outcomes and standards, Govan Housing Association is measured against 14 of these as two outcomes don't apply to Govan Housing Association, notably homelessness duties for local authorities and the management of sites for gypsies/ travellers.

The table below outlines the outcomes and standards that the Association is measured against.

#### Customer/Landlord Relationship

1. Equalities
2. Communication
3. Participation

#### Housing Quality and Maintenance

4. Quality of Housing
5. Repairs, Maintenance and Improvements

#### Neighbourhood and Community

6. Estate Management, Anti-Social Behaviour, Neighbour Nuisance and tenancy disputes

#### Access to Housing Support

- 7, 8 & 9. Housing Options
10. Access to Social Housing
11. Tenancy Sustainment

#### Getting good value from Rents and Service Charges

13. Value for Money
- 14 & 15. Rents & Service charges

## The Scottish Housing Regulator's Landlord Report

The Scottish Housing Regulator produces a Landlord's Report for each social landlord in Scotland, which is based on key areas that tenants' say matter most when it comes to their landlords' performance. This year the Scottish Housing Regulator said the following about Govan Housing Association:

### Homes and rents

At 31 March 2019 we owned 1,589 homes. The total rent due from all tenants for the year was £5,644,817. We increased our rents by 1.5% on average from the previous year. This is the last year of our 3 year restructure and we will be reviewing our rent setting policy in the forthcoming months to continue to ensure rents are charged consistently and fairly across our whole stock.

### Average weekly rents

House Size	Number Owned	Govan HA	Scottish Average	Difference	
1 apt	4	£69.89	£70.22	-0.5%	
2 apt	777	£67.81	£76.10	-10.9%	
3 apt	592	£76.05	£77.70	-2.1%	
4 apt	138	£86.85	£84.44	+2.9%	
5 apt +	78	£103.99	£93.49	+11.2%	



### Tenant satisfaction

Of the tenants who responded to our most recent tenant satisfaction survey:

**89%** said they were satisfied with the **overall service** it provided, compared to the Scottish average of 90.1%. 

**92.0%** felt that your landlord was good at **keeping them informed** about its services and outcomes compared to the Scottish average of 91.6%. 

**87%** of tenants were satisfied with the **opportunities to participate** in your Landlord's decision making, compared to the Scottish average of 86.5%. 

## Quality and maintenance of homes

**58.3%** of our homes met the **Scottish Housing Quality Standard (SHQS)** compared to the Scottish average of 94.1%. 

This may seem low, however, 40% properties are exempt because of the layout, size or design of the property or because the remaining 1.64% are tenants choosing not to have improvements made because of upheaval or happy with existing arrangements or the properties have recently been acquired by the Association and we are working with the new tenants to complete the works required to meet the SHQS. We are undertaking an 80% stock condition survey this year which will assess our properties against the most recent SHQS technical guidance, we are confident the outcome of this will increase the number of homes that are compliant with the standard.

The average time your landlord took to complete **emergency repairs** was **1.4 hours**, compared to the Scottish average of 3.6 hours. 

The average time your landlord took to complete **non-emergency repairs** was **3.1 days**, compared to the Scottish average of 6.6 days. 

Your landlord completed **79.22%** of **reactive repairs right first time** compared to the Scottish average of 92.5%. 

We **do not** operate a repairs appointment system.

**90.3%** of tenants who had repairs or maintenance carried out were **satisfied with the service** they received, compared to the Scottish average of 91.7%. 

## Neighbourhoods

For every 100 of your landlord's homes, **14.7 cases** of **anti-social behaviour** were reported in the last year. **77.8%** of these cases **were resolved** within targets agreed locally, compared to the Scottish figure of 87.9%. 

## Value for money

The amount of money we collected for current and past rent was equal to **100.8%** of the **total rent** it was due in the year, compared to the Scottish average of 99.1%. 

We did not collect **0.8%** of rent due because **homes were empty**, compared to the Scottish average of 0.9%. 

It took an average of **24.6 days** to **re-let homes**, compared to the Scottish average of 31.9 days. 



## Want to know more?

If you would like a copy of our Scottish Housing Regulator landlord report, please contact our Corporate Services Team on 0141 440 0308. A copy of our report is also available on our website [www.govanha.org.uk](http://www.govanha.org.uk).

The Scottish Housing Regulator also has lots of further information on Scottish landlord's performance on their website [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)

### You can:

- Compare our performance with other landlords;
- See all of the information your landlord reported on the Charter;
- Find out more about some of the terms used in this report; and
- Find out more about the Scottish Housing Regulator's role and how they work

Using our latest performance results and the evidence from our most recent Resident Satisfaction Survey, carried out late 2017, we will continue to build on our key performance indicators and look to target areas for improvement.

## Our Performance

We are pleased to say that the information supplied by the Scottish Housing Regulator's in our Landlord Report, is also available digitally on our website and shows that we are performing well as a business.

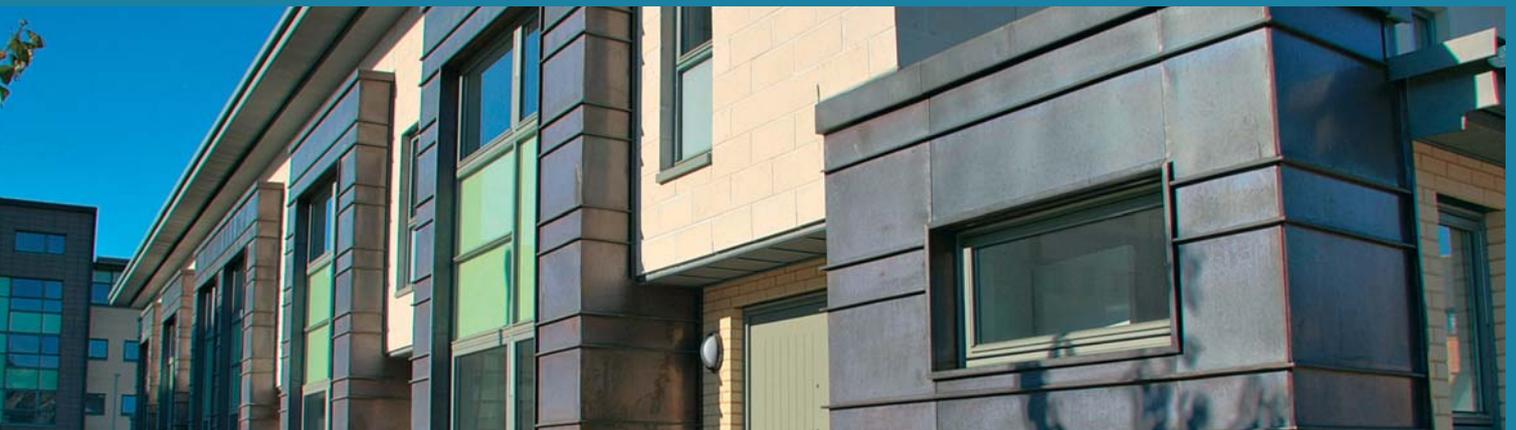
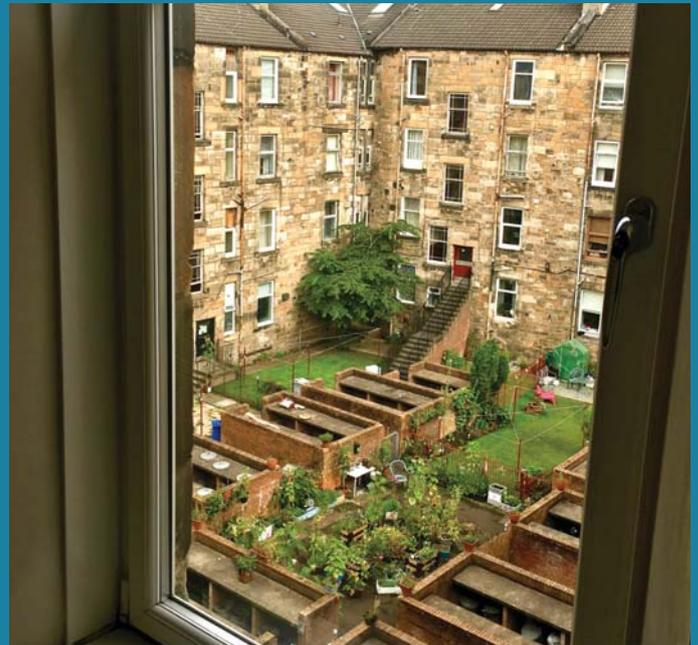
- Overall satisfaction with services provided has increased from 86.6% to 89% in the year which demonstrates that we are getting closer to the Scottish average of 90.1%.
- 92% of our tenants feel that we are good at keeping them informed, compared to 91.6 % in the previous year, which is the Scottish average this year.
- We meet or exceed the Scottish averages on many of the other standards, particularly in relation to the quality and maintenance of homes.
- Our rents, while sometimes higher than the Scottish average for larger properties because of the additional elements we have included in the design of the property to assist family living such as a utility room or second wc, compare favourably with other similar organisations.
- We also perform well in the time taken to re-let houses and will work on maintaining this level of performance or enhancing it in the coming year to minimise the time a property is empty.
- The income we lose through having empty properties is below the Scottish average. This is important, not just to maximise income to the organisation for onward investment in our stock and the community as a whole, but most importantly to make sure that those people needing homes wait for the shortest possible time.
- We perform well in the time we take to complete both emergency and routine repairs, as outlined in the 'Maintaining our Assets' section of this Annual Report, and have above average satisfaction with the quality of repairs carried out.

We want to continue to develop and improve our services and recognise that the Association still has a number of areas where improvement is required to both improve our core business and to enhance the lives of our tenants. With this in mind, there are a number of areas we want to improve in the year ahead and these are noted throughout this report.

If you would like to compare Govan's performance with any other Registered Social Landlord (RSL) in Scotland, then all you need to do is visit [www.scottishhousingregulator.gov.uk/find-and-compare-landlords](http://www.scottishhousingregulator.gov.uk/find-and-compare-landlords). Here you will see a user-friendly comparison tool that allows you to compare our performance with up to four other selected landlords.

We would welcome any feedback on any aspect of this report so that we can continue to include and build on customer aspirations and tenants' views.

The Management Committee and staff would like to thank all of our tenants and stakeholders who have assisted us to review and improve our services, your help continues to be invaluable.



# What is the Charter & what does it mean for tenants and other customers?

## What is The Scottish Social Housing Charter?

The **Scottish Social Housing Charter** ('the Charter') was introduced in April 2012 by Section 31 of the **Housing (Scotland) Act 2010**, and subsequently revised in April 2017. The Charter sets the standards and outcomes that all social landlords must aim to achieve for their tenants and other service users, and is currently made up of 16 outcomes.

The Scottish Government reviewed the Charter in 2016/17 and the revised Charter took effect from April 2017.

Given the outcome of the consultation process, the Scottish Government chose to "fine-tune" the Charter, rather than making any more substantial changes. The changes made included:

- Highlighting all of the standards and outcomes should be reflected across the whole of a landlord's activities;
- Updating the brief narrative, which describes the scope of the standard or outcome, to reflect recent developments in best practice, including the impact of digital developments on the delivery of housing services;
- Adding the new requirement that landlords should meet the Energy Efficiency Standard for Social Housing by December 2020;
- Amending the Neighbourhood and Community outcome to recognise more explicitly that meeting this outcome requires landlords to work with other agencies to achieve it;
- Strengthening the Gypsies/Travellers outcome by adding that those local councils and registered social landlords with responsibility for managing sites meet the minimum site standards set in guidance on standards that the Scottish Government issued in May 2015.

## Good Governance

The Scottish Housing Regulator (the Regulator) has emphasised that good governance plays a vital role in the way Registered Social Landlords (RSLs) meet the significant challenges we face and ensure the delivery of good quality services to tenants. At Govan Housing Association, we fully embrace this approach, ensuring that our Management Committee and staff team are clear on their responsibilities and are fully trained and experienced to effectively lead and manage the various business activities and the challenges we that we face.

The Regulatory Standards of Governance and Financial Management - and various other publications from the Regulator - emphasis the need for the governing body to take a lead in strategic governance matters. This report provides an update for tenants and residents on governance issues.

Following a review of the Scottish Housing Regulator's 'Regulation of Social Housing in Scotland Framework' in February 2019, Registered Social Landlord's (RSL's) must now comply with seven Regulatory Standards introduced from the 1 April 2019.

It is for each RSL to decide on how it meets the standards and complies with guidance, based on local context and individual circumstances. RSLs are responsible for the standards of conduct within their own organisations and are publicly accountable to their tenants, other service users, funders and other stakeholders for the governance decisions made.

RSLs are required to assess their governance structures and arrangements against the standards and identify and take any actions needed to comply with the standards. It is vital that RSLs continue to assess compliance with the standards and guidance and report its performance to its tenants.

To this end, at Govan Housing Association, we have a robust self-assessment framework in place led by our Corporate Services Team and accountable to our Audit Sub-Committee. We conduct regular self-assessments measuring our performance against these standards to evidence our compliance and to provide assurance to our Audit Sub-Committee and ultimately our Management Committee that we proactively comply. Our self assessment process also allows us to identify and apply steps for continuous improvement, enhancing effectiveness and efficiency.

# Govan HOME Team Progress Report



*Kenny McGinty,  
Head of Planned  
and Repair Contracts*

The HOME Team was officially launched in May 2017. Considerable progress has been made in the last year and we will continue to grow and develop the business in the years ahead.

## Planned Works – Kitchen & Bathroom Replacement

Govan Home Team has been working effectively on the Association's kitchen and bathroom replacement programme.

All works relating to the planned maintenance programme are being certified by a firm of Quantity Surveyors, Langmuir and Hay, for completion and audit purposes. This is also enabling the HOME Team and the Association to demonstrate value for money against other contractors.

This contract has seen a steady increase of out-put over the last 4 months. At the beginning of the new financial year the out-put was increased from 2 Kitchens and 2 Bathrooms per week to 3 Kitchens and 3 Bathrooms. This has allowed the

acceleration of the programme resulting in faster installation of kitchen and bathrooms.

In addition to the kitchen and bathroom replacement programme, the HOME Team has been able to offer tenants greater choice in their kitchens and bathrooms. As a gesture of goodwill, tenants are also being offered a choice of flooring and going forward small paint works will be carried out to enhance the standard of the works carried out.

## Estate Management

The Estate Management and Landscaping programmes are continuing to be a great success locally. The Supervisors are currently working together in order to enhance the programmes for the year ahead and to look at the best use of resources for each of the respective teams.

These services will be offered fully to owners in order to enhance the local environment.





## Insurance Works

Over the last few months the HOME Team has worked collaboratively with the Housing Association to carry out some insurance works at 709 Govan Road. This is the first, in essence, external contract that the HOME Team has carried out. The client was Collective Architecture and the main focus of the work was a complete paintwork programme of the railings and balconies at 709 Govan Road. The total contract value equated to £39,000 of revenue for the HOME Team and some excellent results which are demonstrated in the pictures below.



## Acquisition Works

As outlined earlier in the report, the Housing Association is currently working with Glasgow City Council to develop a 3-5 year strategy for the Ibrox area of our stock. The Home Team will be involved in undertaking the repairs to properties purchased through this programme.

## Reactive Repairs

We undertook a total of 4871 reactive repairs this year within an average of 3.1 days. 79.22% of these repairs were completed Right First Time.

Our main focus this year is to ensure that we meet our internal targets for completion and Right First Time diagnosis.

## Void repairs

Our void turnaround figure repair performance figure as at the 31 March 2019 was 24.61 days. The group structure will continue to work cohesively to reduce this figure over the coming months.

## Adaptation Stage 3 Works

Previously these works were carried out by an external sub-contractor but have now migrated over to Govan Home Team. Govan Home Team has been able to carry out these works in line with the subcontractor costs which will allow the Association to still demonstrate value for money.

## Employment and Training

As part of our commitment to the local area, the HOME Team will support the creation of some 50 jobs locally over the next 3 year period and will provide a variety of routes into employment and training for people of all ages through the provision of:

- Permanent employment contracts which pay a minimum of the Glasgow Living Wage and offer attractive conditions of service.
- Trade and business apprenticeships and the opportunity to obtain industry recognised accreditations.
- Volunteer placements for people of all ages.
- Training for all employees and volunteers to allow them to carry out their work safely and to empower them to enhance their skill levels and with it their career aspirations.
- Traditional skills training so as to build a local workforce which is competent in maintaining and preserving the rich history attached to our tenemental stock.



We are extremely grateful to a number of key partners who have assisted us in making this work possible;

- Scottish Council for Voluntary Organisations.
- Scottish Government.
- Central Govan Action Plan.
- Govan High School.
- Wheatley Pledge.
- Community Safety Glasgow.
- Glasgow City Council.



In June 2016, Govan Housing Association became the first Housing Association to achieve Investors in People Platinum Accreditation; Investors in People Health and Wellbeing Award and Investors in Young People Gold Accreditation. As a result the Association was nominated by the Investors in People team as Best Newcomer in November 2016 and this has been followed up with the Association being shortlisted for the prestigious Platinum Employer of the Year Award (50 to 249 employees) for 2017. To demonstrate our group wide commitment to our employees, in 2018-19, the Govan HOME Team will also be assessed against the Investors in People Framework.



Gary Maguire MBE,  
Govan HOME Team Chairperson

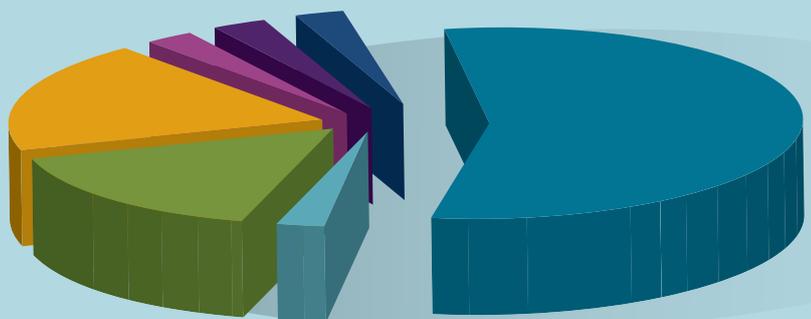
On behalf of the Govan Home Team board I would like to take this opportunity to thank all members of the board and staff for their continued efforts in ensuring that Govan Home Team is a success and will support the ethos of Govan Housing Association of Moving Govan forward.

# Complaints

From the benchmarked information provided below, we can see that our complaints data shows a slight increase in the number of complaints being logged.

Rather than this being a reflection of poorer service delivery, this is indicative that staff are becoming more aware of the definition of a complaint and recording the same. We use the information learned from complaints monitoring as an improvement tool to enhance performance

Reason for complaint	Stage 1	Stage 2	Total	Upheld	Responded to in full	On target	%
Staff Attitude	1	1	2	2	2	1	50.00%
Repair Service	21	1	22	11	22	16	72.73%
Planned Maintenance Service	1	0	1	1	1	0	0.00%
Maintenance Office Service	1	0	1	1	1	1	100.00%
Policy	0	0	0	0	0	0	0.00%
Equalities	0	0	0	0	0	0	0.00%
Other Service	1	0	1	0	1	1	100.00%
Financial Service	0	0	0	0	0	0	0.00%
Housing Management Service	7	2	9	2	9	7	77.78%
Factoring Service	6	2	8	3	8	5	62.50%
<b>Totals</b>	<b>38</b>	<b>6</b>	<b>44</b>	<b>20</b>	<b>44</b>	<b>31</b>	<b>70.45%</b>



- Staff Attitude
- Other Service
- Repair Service
- Housing Management Service
- Planned Maintenance Service
- Factoring Service
- Maintenance Office Service

# Investing in our Performance and Vision

We continue to grow and invest in planned programmes to ensure longevity of our main assets, your homes. As a group structure, collectively we have shown strong financial performance with surpluses being demonstrated in both sets of annual accounts and a clean external audit report provides assurance that all financial principles have been consistently applied.



## Challenges and Opportunities

Our current operating environment is one that can be characterised as change and challenge, but also opportunity. We understand that in the current environment it is important to undertake process change to identify savings, provide effective management information, control budgets, achieve our financial targets and progress new initiatives. As in previous years, income maximisation, cost control and robust treasury management continue to stand out as key influencing factors on whether our organisation can achieve its potential and deliver on aims and objectives to both the Govan Group and our stakeholders.

Effective Treasury Management will continue to be our main priority when

assessing future needs and opportunities and the requirement to ensure sufficient capital is paramount to ensuring that we can achieve our business objectives and continue the long term viability of the group. Over the past year we have continued to work with our partners to both explore future development opportunities and acquire new properties within the Ibrox area. These partnerships are crucial for us to both access funding opportunities and work with others to increase the quality of life of our tenants.

Over the last few years we have expanded our engagement with our local community by increasing the size of both our Community Inclusion and Financial inclusion teams to assist our tenants during a difficult period with the implementation of Universal Credit, rising fuel costs and financial uncertainty

over Brexit. The ever increasing financial pressures being placed on household incomes must be paramount when reviewing our Rent charges as affordability of our properties is key to sustaining communities.

£401k  
Surplus

£8.4m  
Turnover

100%  
Covenant Compliance



Through our financial planning and management activities we will also actively support the work being carried out across the Group to transform the way we provide customer services. We are confident that we have the financial strength, capacity and flexibility within the Group to successfully achieve our Strategic Objectives and this is reflected in our comprehensive five year budget

Over the year we have continued to develop our financial models in line with our Business Plan which includes business growth and development across our key areas of activity. We have plans to continue our development ambitions as well as to continue to further acquire properties with our Ibrox Strategy.

## Statement of Comprehensive Income

The turnover of £8.4m relates mainly to the income from the letting of properties which accounts for £7.96m of this total. The balance of income of £0.44m relates to support activities, factoring income, grant funding from sources such as the Scottish Government, Glasgow City Council and People and Communities Fund.

### Total Operating Expenditure was £7.62m, consisting of:

Service Costs	£0.25m
Management and maintenance administration costs	£1.95m
Reactive Maintenance	£1.24m
Planned and Cyclical Maintenance, including Major Repairs	£1.15m
Bad Debts – rents and service charges	£0.1m
Depreciation of affordable let properties	£2.01m

In addition to our normal operating expenditure, we had Other Operating Costs which equated to £0.92m. These costs were in relation to our wider role activities, provision of our factoring service and other adhoc activities involved in the general day-to-day service delivery of the Association.

## Statement of Financial Position

Housing Properties are demonstrating additions of £2.4m in the year, of which the majority of this balance relates to properties purchased through close working with Glasgow City Council to acquire stock in the Ibrox area. The Association received support from Glasgow City Council (Development and Regeneration Services) to acquire these, previously owner-occupied or privately let properties. The remainder of this balance related to major repair costs to existing properties which were capitalised in line with the component accounting guidelines and related to major works required to bring the acquisition properties up to the required standard and in line with the Scottish Housing Quality Standards. A number of these properties were acquired in a major state of disrepair and as a result required new kitchens, bathrooms, full re-wires and central heating systems.

The cash in hand at the year-end is £4.38m, which demonstrates our strong cash position as of March 2019.

## Surplus for the year and transfers

The results for the year are shown in the Statement of Comprehensive Income. The surplus made in the year of £400,578 has been transferred to the Association's revenue reserve in full.

## Cash Flows

The net cash inflows from operating activities were £1.46m. The principal cash outflows were operating costs and investment.

## Financing and Liquidity

The Association continues to hold a £2.5m revolving credit facility which remains undrawn but which are immediately available for utilisation should they be required. During the year no additional short or long term borrowing was sought.

The 2018/19 cash flow was managed so that the Association would fund the current year's activities with no borrowing required. Going forward into 2019/20, as the investment programme progresses and results of the stock condition survey become evident, the Association will explore the use of additional loan finance to support large scale investment programmes such as the window replacement programme. In addition to this, the Association are currently exploring some substantial new build development opportunities which would require the need to obtain additional loan finance.

### Roger Dulin, Head of Finance:

*"The Govan Group continues to explore opportunities to improve the lives of our tenants and stakeholders through strong financial planning and investment."*

## Govan Housing Association Limited

Statement of Comprehensive Income for the year ended 31st March 2019	2019	2018
	£	£
<b>Revenue</b>	8,402,721	8,050,661
Operating Costs	(7,622,315)	(6,951,831)
<b>Operating Surplus</b>	780,406	1,098,830
Gain on Sale of Housing Stock	–	63,998
Interest Receivable and Other Income	20,456	8,862
Interest Payable and Similar Charges	(374,284)	(352,171)
Other Finance Income/(Charges)	(26,000)	(3,147)
	(379,828)	(282,458)
<b>Surplus for the year</b>	<b>400,578</b>	<b>816,372</b>

## Govan Housing Association Limited

Statement of Financial Position as at 31st March 2019	2019	2018
	£	£
<b>Non-current Assets</b>		
Housing Properties – Depreciated Costs	63,777,028	63,358,946
Other Non-current Assets	1,454,024	1,545,245
	65,231,052	64,904,191
<b>Investments</b>		
Investment in subsidiaries	1	1
<b>Receivables:</b>		
Amounts falling due after more than one year	275,000	275,000
<b>Current Assets</b>		
Receivables	1,457,891	969,208
Cash at bank and in hand	4,383,502	4,855,603
	5,841,393	5,824,811
<b>Creditors:</b>		
Amounts falling due within one year	(2,209,203)	(2,359,907)
<b>Net Current Assets</b>	<b>3,632,190</b>	<b>3,464,904</b>
<b>Total Assets less Current Liabilities</b>	<b>69,138,243</b>	<b>68,644,096</b>
<b>Creditors:</b>		
Amounts falling due after more than one year	(9,868,123)	(11,037,937)
<b>Pensions and other Provisions for Liabilities and Charges</b>		
Scottish Housing Association Pension Scheme	(1,21,000)	–
<b>Deferred Income</b>		
Social Housing Grants	(47,364,899)	(46,924,600)
Other Grants	(653,856)	(638,584)
	(48,018,755)	(47,563,184)
<b>Net Assets</b>	<b>10,039,365</b>	<b>10,042,975</b>
<b>Equity</b>		
Share Capital	108	196
Revenue Reserves	11,251,257	10,042,975
Pension Reserves	(1,212,000)	–
	10,039,365	10,042,975

# Our People

To better help people and businesses prosper, our transformation begins with our employees. We aim to be one of the best Housing Associations to work for, to be able to attract and retain the best talent.

We have a strong track record of developing talent and supporting people to be the best they can be. This is all part of our workforce planning, ensuring we have the right people with the right skills to deliver an outstanding level of service to our customers. All staff have played a part in helping us to build stronger and more vibrant communities and we are very proud of the difference they have made.

## Govan Housing Association Management Committee

(as at 31 March 2019)

Mr Thomas McArthur	<i>Chairperson</i>
Miss Georgina Hay	<i>Secretary</i>
Mrs Alice Connelly	
Mr Garry Bernstein	
Ms Donna McKenzie	
Mr Gary Maguire MBE	
Mr Colin Quigley	
Ms Alison Martin	



Thomas McArthur



Georgina Hay

## Govan HOME Team Directors

(as at 31 March 2019)

Mr Gary Maguire MBE, *Chairperson*  
 Fiona McTaggart  
 Baillie John Kane  
 Mr Colin Quigley  
 Mr Andrew Masterson  
 Mrs Audrey Simpson



Fiona McTaggart

## Executive Management Team

(as at 31 March 2019)

Fiona McTaggart	<i>Chief Executive</i>
Natalya Macholla	<i>Deputy Chief Executive</i>
Caron Quinn	<i>Director of Finance and Corporate Services</i>



Natalya Macholla

## Senior Management Team

(as at 31 March 2019)

Tom McLeod	<i>Head of Asset Management</i>
Fiona McLauchlan	<i>Head of Housing</i>
Arlene Robertson	<i>Head of Corporate Services</i>
Roger Dulin	<i>Head of Finance</i>
Banji Omoniyi	<i>IT Manager</i>
John Cannell	<i>Maintenance Manager</i>
Emma Shields	<i>Finance Manager</i>
Michelle McColl	<i>Performance and Compliance Manager</i>
Marina McCall	<i>Financial Inclusion Manager</i>



Caron Quinn

### External Auditors

Alexander Sloan

### Bankers

Royal Bank of Scotland

### Solicitors

TC Young  
 Brechin, Tindal, Oates

# Moving Govan Forward

## GOVAN HOUSING ASSOCIATION

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Registered with Scottish Housing Regulator No. 87

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Property Factor Registered Number PF000200



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